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Rising Rural India



PRADHAN MANTRI UJJWALA YOJANA



The Prime Minister, Shri Narendra Modi distributing the free LPG connections to the beneficiaries, under 'Pradhan Mantri Ujjwala Yojana', at Ballia, Uttar Pradesh on May 01, 2016. The Governor of Uttar Pradesh, Shri Ram Naik and the Union Minister for Micro, Small and Medium Enterprises, Shri Kalraj Mishra are also present.

The Prime Minister, Shri Narendra Modi, launched the *Pradhan Mantri Ujjwala Yojana* at Ballia. The scheme aims to provide cooking gas connections to five crore below-poverty-line (BPL) beneficiaries over the next three years.

Noting that May 1st is observed as Labour Day, the Prime Minister said that this scheme will benefit the poor, especially the women.

Under *Pradhan Mantri Ujjwala Yojana*, a financial support of Rs 1600 would be provided for each LPG connection to the BPL households. The identification of eligible BPL families will be made in consultation with the State Governments and the Union Territories. Ministry of Petroleum and Natural Gas would implement this welfare scheme.

In our country, the spread of LPG cylinders has been predominantly in the urban/semi-urban middle class and affluent households. The poor have limited access to cooking gas (LPG). But there are serious health hazards associated with cooking based on fossil fuels. According to WHO estimates, about 5 lakh deaths in India alone are due to unclean cooking fuels. Indoor air pollution affects the women worst as they are the one who usually cook for their families, also it causes acute respiratory illnesses in young children.

Hence, it is essential to ensure universal coverage of cooking gas in the country and provide LPG connections to BPL households. This move will bring a lot of comfort to the poor women who currently have to work hard to collect firewood for cooking. It will not only protect the health of women, but also provide employment for rural youth in the supply chain of cooking gas.



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CHIEF EDITOR
DEEPIKA KACHHAL

SENIOR EDITOR
MAHAR SINGH

EDITOR
DIVYANSHU KUMAR

JOINT DIRECTOR (PRODUCTION)
VINOD KUMAR MEENA

COVER DESIGN
GAJANAN P. DHOPE

EDITORIAL OFFICE
ROOM NO. 686,
Publications Division,
Soochna Bhawan,
C.G.O. Complex, Lodhi Road,
NEW DELHI-110003
Phone : 011-24362859
E-MAIL : kurupage@yahoo.co.in

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INFORMATION
PLEASE CONTACT:

JOURNAL UNIT, PUBLICATIONS DIVISION
MINISTRY OF I & B, ROOM NO. 48-53,
SOOCHNA BHAWAN, CGO COMPLEX,
LODHI ROAD, NEW DELHI-110 003
TELE : 24367453
FAX: 24365610
E-MAIL : pdjuir@gmail.com
WEBSITE : publicationsdivision.nic.in

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Editorial

"India lives in her villages." said Mahatma Gandhi. Very true. Even in the wake of growing urbanisation, villages still remain at the heart of Indian economy, society and politics. Prediction of bountiful monsoon this April by Met, generated hope in the markets. Nothing can better explain the influence of villages on Indian economy than this.

Hence, developing India is akin to developing villages. And to develop villages, we need to develop agriculture first. Various schemes launched by the present Government in this regard, have the potential to mitigate the agrarian crises caused by two successive weak monsoons. *PM Fasal Bima Yojana*, if implemented in its true spirit, can give succor to farmers in distress. Use of mobile and satellite technology for damage estimation and early settlement of claims, can really revolutionalise the way farmers look at the crop insurance. Though, a big challenge in implementing this scheme would be to put required technical infrastructure in place. Similarly, move for National Agriculture Market is an imaginative step. It would certainly help farmers get best price for their produce. But, the challenge here again would be to solve various inter-state regulatory and e-connectivity hurdles. At the same time, increased investments in irrigation, organic farming and conservation of indigenous cattle breeds, hold promise of better future for Indian farmers.

Investments in Rural Development have also seen a marked improvement. Road construction under *Pradhan Mantri Sadak Yojana* is set to increase, target of achieving 100 per cent village electrification is on track and various skill development schemes for rural youth are equipping them for modern jobs. Focus on developing skills and entrepreneurship abilities among rural youth is timely as it would take the load off from agriculture, which employs a disproportionate portion of the rural labour. Skill India Mission, *PM Kaushal Vikas Yojana*, *DDU Gram Kaushal Yojana* etc are steps in right direction. But efficacy of these schemes is yet to be established.

Above mentioned schemes show that the Government is focusing its attention on empowering the citizens rather than adopting an 'entitlement based approach'. This is a certainly a more sustainable way of eliminating poverty. But, Government is not oblivious to the fact that some sections of society would need protection in any case. That is why, social security schemes such as *Atal Pension Yojana*, *PM Awas Yojana*, *Garib Kalyan Yojana* are launched to help the most deprived and needy sections of the society.

Women, in our society, are also a deprived group. Indian society inherently puts the girl child at a disadvantage since her birth. In this context, thrust on '*Beti Bachao-Beti Padhao*' scheme should be appreciated. Sustained public campaigns such as 'Selfie with the Daughter' along with monetary incentives such as '*Sukanya Samridhi Yojana*' will help in improving the condition of women in India.

For the poor, health has always been a big concern. Large 'out of the pocket' expenditure on health, is the single biggest cause of people falling below poverty line in India. A new health insurance scheme and opening of *Jan Aushadhi Stores*, as announce in the budget, will go a long way in mitigating this problem.

But, medicare alone can not solve our health problems. Access to clean drinking water, proper sanitation and an end to the practice of open defecation is crucial for this. Thus, all the focus on *Swachh Bharat Mission* by present government is well justified. But to change the people's attitude towards toilets usage in rural India, remains a challenge.

Finally, we need to explore our own medicine systems like Ayurveda, Homeopathy and Yoga for overall health of the nation. In this context, it is significant that this 21st June, world will celebrate 2nd International Day of Yoga, showcasing our ancient system of health and balanced living. We Indians should proudly come forward and make it a success. □



AGRICULTURE AND FARMERS' WELFARE: NEW INITIATIVES AND CHALLENGES



Dr. Mahi Pal

Finance Minister in his budget speech stressed that there is a need to think beyond 'food security' and give farmers a sense of 'income security'. In order to achieve it, government is reorienting its interventions in the farm and non-farm sectors to double the farmers' income by 2022. To achieve this, total allocation for agriculture and farmers' welfare were raised to Rs. 35,984 crore.

The Union Government has taken a number of initiatives in the area of agricultural development and farmers' welfare to boost the productivity and raise income of the farmers in the country. These initiatives may be seen in the background of low agricultural growth, a fallout of two consecutive drought years. It is also evident from the facts and figures released by Central Statistical Office (CSO) which show that the agricultural growth rate is plummeting, causing much concern among policy makers.

In fact, structural problems like- falling public investments in agriculture, rising input costs for farmers and issues in marketing agri produce might be accounted for this deceleration. Over a period of time, Indian agriculture has become cereal-centric and input-intensive, by way of consuming generous amounts of land, water and fertilizers. The challenges agriculture faces today are- how to economise the use of water, how to shift towards pulse cultivation and a unified agriculture market.

The new initiatives taken by the government are aimed at correcting this distortion. **Finance Minister in his budget speech stressed that there is a need to think beyond 'food security' and give farmers a sense of 'income security'. In order to achieve it, government is reorienting its interventions in the farm and non-farm sectors to double the farmers' income by 2022. To achieve this, total allocation for agriculture and farmers' welfare were raised to Rs. 35,984 crore.** The new initiatives taken by the present government have been designed to economise the inputs for getting more production from less.

The present paper is divided into two parts. Part-I presents the salient features of the major programmes and schemes recently announced by

the Government and in part-II of the paper, emerging challenges have been discussed. It is followed by the conclusion.

Part-I

As mentioned above, a number of programmes have been initiated and re-prioritised during last two years. These are described below-

Paramparagat Krishi Vikas Yojana

The *Paramparagat Krishi Vikas Yojana* (PKVY) is a new scheme to develop organic clusters and make available chemical free inputs to farmers, and to improve soil health in the fields, with an outlay of Rs. 300 crore. It has opened a new era for organic production system by allocating separate funds for this purpose. The PKVY will be implemented through the State Governments.

It is proposed under the scheme that groups of 50 or more farmers, having 50 acre land, would be motivated to take up organic farming under PKVY. In the next three years, it plans to target 10,000 clusters covering 5 lakh acres. To make the scheme attractive for the farmers, it is designed to provide Rs. 20,000 per acre as subsidy to every farmer in the cluster for three years towards adoption of organic farming besides market assistance.

In addition, the Government has also increased the subsidy amount for the individual farmers to promote the use of bio-fertilizers from Rs. 100 to Rs. 300 per hectare from 2014-15 under National Food Security Mission.

It is interesting to note that a special scheme with an allocation of Rs. 125 crore has been launched in North-Eastern Region for promotion of organic farming and export of organic produce.

2. Pradhan Mantri Krishi Sinchai Yojana

The Pradhan Mantri Krishi Sinchai Yojana (PMKSY) has been launched to ensure the water security in the country with the aim of 'Har Khet Ko Paani' (water for each field). The Scheme is based on three pronged strategy-

- Creating sources of assured irrigation
- Per drop-more crop
- Harnessing rain water at micro level through 'jal-sanchay' and 'jal-sinchan'

In this way, the scheme lays stress on end-to-end solutions in irrigation supply chain which includes water sources, distribution network and farm level applications. A total of Rs 5300 crore has been allocated for the year 2015-16 to roll-out the scheme.

3. Deen Dayal Anyodaya Mission

Deen Dayal Anyodaya Mission has been announced for creation of job opportunities and durable assets to boost the rural economy in the country. Every block under drought and rural distress, will be taken up as an intensive block under the Mission. Intensive labour work will be undertaken in such blocks.

4. Soil Health Card Scheme

The Soil Health Card Scheme is now being implemented with greater vigour. Farmers will get information about nutrient level of the soil and thus will be able to make judicious use of fertilizers. The target is to cover all 14 crore farm holdings by March 2017. Under the Scheme, Rs 368 crore have been provided for National Project on Management of Soil Health and Fertility. In addition, 2,000 model retail outlets of fertilizer companies will be provided with 'soil, seeds testing facilities' during the next three years.

5. National Agriculture Market

The agricultural markets are fragmented not only among the states but even at inter-state level into different market areas, each governed by separate Marketing Committee. This poses the problems of requirement of multiple licenses for trading, levy of market fee at multiple points and other monopolistic and restrictive market practices. This not only hinders the proper market access by the farmers but also the

development of required infrastructure for handling the produce in the markets.

To overcome these problems of marketing the agricultural produce, the government has taken the initiative to set up a National Agriculture Market (NAM). For this purpose, the Department of Agriculture and Cooperation (DAC) is constantly in dialogue with states and UTs to carry out reforms in their Agri Market Laws. These reforms include doing away with the concept of market area and enforcing single license which is valid across the state, single point levy of market fee and electronic auction as a mode of price discovery.

The DAC has also taken initiative to advise the States on taking fruits and vegetables out of the preview of Agriculture Produce Marketing Committee Act (APMC Act) so that there could be alternative markets for these items. Delhi quickly acted on this advisory and SFAC, an autonomous body under DAC took the opportunity to launch the Kisan Mandi in October 2014. Though they are yet to set up their physical infrastructure, they have already traded 1000 MT of fruits and vegetables in Delhi. Besides getting remunerative prices of their products, the farmers' and growers' associations can directly link with each other and with consumers in and around the Delhi.

With a view to enable a national market, it is proposed to use the Agri-Tech Infrastructure to create a centrally provided common e-platform which will be deployed in 585 regulated mandis, across the country.

6. Strengthening of Research and Extension

Various processes have been initiated for research and extension for agricultural development in the country. Some of the major initiatives have been listed below-

6.1 Strengthening of Research

Government initiated the process to establish two new Agriculture Universities in Andhra Pradesh and Rajasthan, and two new Horticulture Universities in Telangana and Haryana with initial budget of Rs. 200 crore. In order to give thrust to biotechnology in agriculture, Indian Institute of Agricultural Biotechnology is being established in Ranchi. National Research Centre on Integrated

Farming System is to be established in Bihar. National institute of High Security Animal Diseases has been established at Bhopal to address the emergence of exotic and trans-boundary animal and zoonotic diseases. Similarly, National Institute of Veterinary Epidemiology and Disease informatics has been established in Bengaluru to study the changing pattern of emerging and re-emerging animal diseases. Land resource inventorisation at 1:10,000 scale has been initiated for micro-level agricultural land use planning. A new annual award named as “Haldhar Organic Farmer Award” has been instituted to promote organic farming.

6.2 Strengthening of Agricultural Extension

Various initiatives have been taken under agricultural extension in the country, which have been summarised below-

6.2.1 Strengthening of *Krishi Vigyan Kendras*

The performance of *Krishi Vigyan Kendras* (KVKs) has been examined by a High Level Committee with a view to make them more relevant and progressive for agricultural development. The recommendations of the Committee include- upgradation of facilities such as soil testing, integrated farming system, improved seed production and processing, water harvesting and micro-irrigation, ensuring availability of electrical/solar power backup, regular and systematic monitoring and third party evaluation. Action has been initiated to implement the recommendations of the Committee.

Five new KVKs were opened in Baksa, Morigaon and Bongaigaon in Assam, Raigarh in Jharkhand and Banaskantha in Gujarat. Each KVK will organize pre-Kharif and pre- *Rabi Kisan Sammelan* with the consent and participation of local Member of Parliament

6.2.2 *Mera Gaon, Mera Gaurav*

This is an interesting scheme involving experts of agriculture universities and ICAR institutes for effective and deeper reach of scientific farming to villages. In this regard, around 5000 groups of four multidisciplinary scientists, would be formed and each group would be visiting nearby villages in a year during their holidays or vacations. To give further momentum to it, each year 25000 villages will be added to this list through this scheme.

6.2.3 *Krishi Dak*

This novel scheme has been initiated by the Indian Agriculture Research Institute (IARI) in 20 districts in which postmen supply seeds of improved varieties of crops to the farmers in far-flung areas. As the scheme is found successful, it is further being expanded in more districts in collaboration with KVKs so that improved seeds may be provided at the doorstep of the farmers living in remote areas.

6.2.3 Attracting and Retaining Youth in Agriculture

This scheme aims to attract, train and retain the rural youth under 35 year age towards agriculture and related income generating enterprises to check the rural migration.

6.2.4. Student Rural Entrepreneurship and Awareness Development Yojana

Under Student Rural Entrepreneurship and Awareness Development Yojana, students of agricultural subjects across the country, are being networked to promote professional skills, entrepreneurship, knowledge and marketing through hands-on experiments.

7. National Gokul Mission

It is well known that the indigenous bovine breeds of India are robust and possess the genetic potential to play an important role in the economy. However, in the absence of a specific programme for development and conservation of indigenous breeds, their potentials has also not been optimally utilized and their population has been declining.

In view of the above, National Gokul Mission, a new initiatives under ‘National Programme for Bovine Breeding and Dairy development’ (NPBBDD) has been launched to conserve and develop indigenous bovine breeds in a focused and scientific manner with an outlay of Rs. 500 crore. For this purpose, integrated cattle development centres named as ‘*Gokul Grams*’ will be developed. The *Gokul Grams* will be established in the native breeding tracks and near metropolitan cities for housing the urban-cattle. *Gokul Grams* which will act as Centre for Development of Indigenous Breeds and a dependable source for supply of high genetic breeding stock. Under the scheme 25 projects from 24 states have been approved.

9. Atal Pension Yojana

Under *Atal Pension Yojana* (APY), farmers who have opened their bank account under the *Jan-Dhan Yojana*, can get benefits of monthly pension. Salient features of the APY are given below-

The Scheme is applicable for citizens between the age group of 18 and 40 years.

The Government of India will pay 50 per cent of the premium subject to an upper limit of Rs. 1,000 per year, and remaining 50 per cent would be borne by the farmer.

On attaining the age of 60 years, the beneficiary farmers would get a monthly pension ranging from Rs. 1,000 to Rs. 5000, depending upon their contributions.

In order to get monthly pension between Rs. 1,000 and Rs. 5,000 per month, the subscriber has to contribute on monthly basis between Rs. 42 and Rs. 210, if he or she joins at the age of 18 years. For the same fixed pension levels, the contribution would range between Rs. 291 and Rs. 1,454 if the subscriber joins at the age of 40 years.

10. Pradhan Mantri Fasal Bima Yojana

A new crop insurance scheme named as *Pradhan Mantri Fasal Bima Yojana* (PMFBY) has been launched from *Kharif-2016* season in place of existing National Crop Insurance Scheme, which had some shortcomings like- high premium for the farmers, reduced claims due to capping in premium, delay in payment of claims, its complex provisions, etc. Main features of PMFBY are as follow-

- The maximum limit of the farmers' share of premium as token premium is capped at 2 per cent for *kharif* crops, 1.5 per cent for *rabi* crops and 5 per cent for annual commercial / horticultural crops. Remaining amount will be borne by the Government.
- Uniform premium for the crop in the country against the earlier different premium in different districts
- Claims on full sum insured
- Enhanced coverage of risks—coverage of additional risks of inundation risks, risks of post harvest losses

- Target to double the agri insurance coverage in 2-3 years from the present 23 per cent to 50 per cent. Special attention on non-loanee farmers
- Localised assessment at individual farm from area approach
- Provision for assessment of loss at individual farm level on account of losses due to hailstorm, landslide, inundation, cyclone or cyclonic rain and unseasonal rains after harvesting
- Use of technology like mobile, satellite etc in the accurate assessment of loss and early payment

11. Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

PMSBY provides accident insurance worth Rs. 2 lakhs to the subscriber for a contribution of just Rs. 12 per annum as premium. This is for all bank account holders in the age group of 18 to 70 years. PMJJBY provides life insurance worth Rs. 2 lakhs at the premium of just Rs. 330 per annum for all bank account holders in the age group of 18 and 50 years.

Part II

Challenges in Implementation

Two-third of our population depends on agriculture directly or indirectly for their livelihoods and thus agriculture and farmers form the backbone of our economy. Strengthening this backbone is the ultimate objective of new initiatives of the government. The deceleration in the agriculture growth rate is mainly due to three reasons-

- inputs intensive farming like water and fertilizers
- lack of infrastructural investment and
- lack of unified market

The new initiatives by the government aim to redress above problems. But, there are some challenges in achieving these objectives, which have been mentioned below.

- There were initial reactions that budget allocation under Agriculture and Farmers' Welfare was increased. But this was not the fact because increase in agriculture budget was more an account adjustment of funds. The interest subvention, which was earlier shown under the Ministry of Finance, is now reported under the

Ministry of Agriculture and Farmers' welfare. Hence, increase in budget allocation is not real as understood by the public in general. However, the challenge is, how to use the scarce resources optimally so that the dictum 'per drop, more crop' could be materialised.

- Another challenge is that the Centrally Sponsored Schemes are to be financed as per the re-structured way where, the State Governments would be more involved in implementation of the schemes. So, success of a scheme depends on the States' priority on that particular scheme. What incentives have been given to the states for the effective implementation of these new initiatives, is not discerned.
- The centralised approach adopted in the implementation of the schemes of agricultural production, insurance, irrigation in a country which is heterogeneous and different in agro-climatic zones, may be a challenge. In fact, more decentralised approach is needed for better results and the District Agricultural Development Plans prepared by the States under RKVY may be used for this purpose.
- The benefits of various initiatives in the form of credit, direct benefit transfer, insurance, etc is dependent on the tenancy reforms and modernisation of land records as commented by the Niti Aayog. Because at present, the benefits of various schemes are going to the owners of the landholdings and not to the operators (tenants) of the landholdings. In fact, the operators are bearing risks and reward is enjoyed by the owner of the holdings. It gives disincentive to de-facto farmers.
- The benefits under various insurance schemes are useful for farming community as they reduce the risk in undertaking various agricultural activities. But that is only possible if the farmers have their accounts in banks as well as operating them regularly. Keeping in view the local conditions in the village, it not possible for them to regularly deposit their premium in the banks. An agent sort of arrangement at the village level may be a way to remind them and collect their premium at their doorstep.
- Agricultural research is very important for the success of lab-to-land programme in the countryside. In this sector, situation is as

commented by the Economic Survey 2015-16, "In more recent years, however, agricultural research has been plagued by severe under investment and neglect." During 12th Five Year Plan, the entire budget allocation in different years for the Education and Extension has not been spent by the Indian Council of Agricultural Research. Further, as commented by Economic Survey by quoting research findings, "There is a strong need to take up steps to enhance research productivity among the scientists in public agriculture research institutes by instituting performance indicators as the majority (63.5 per cent) of scientists [had] low to very low level of productivity."

- Rural press, as community communication medium, has a great role to play in creating awareness among people. Highlighting their problems, it acts as a link between the policy makers, development bureaucracy and farmers. It converts scientific research into simple language information for utilisation in the field situation. Hence, the extension and communication wing of different Agricultural Universities and at ICAR need strengthening. The GB Pant University of Agriculture and Technology, Pantnagar has recently organised a two-day national workshop on 'Agricultural Journalism' at its Campus on 'how media can play an effective role in the materialising rainbow revolution in the country'. This is a welcome initiative in right direction.

Conclusion

Given the significance of agriculture sector in the economy and society, the government of India has initiated several steps for its sustainable development and to enhance the income of the farmers in the country by way of improving soil fertility, improved access efficiency of irrigation, insurance cover to farmers and unified national agriculture market. Different stockholders have to be involved to put these initiatives into action in a sustainable mode. The challenges mentioned in this paper may be addressed so that the expectations of the people may be fulfilled.

(Author is an Independent Consultant on Local Governance, Planning and Development. Email: mpal1661@gmail.com)

TRANSFORMING VILLAGES: UPLIFTING THE MASSES

Dhurjati Mukherjee

Rurban development has rightly been identified as present government's ambitious plan for improving infrastructure like roads, power, water and sanitation in a bid to develop the villages. Though this is easier said than done, but a well knit coordinated strategy with adequate financial support may transform the rural sector in the coming years.

India is a country living in villages, as even today, over 65 per cent of the population lives there. All our great leaders, from Mahatma Gandhi to Dr. APJ Abdul Kalam, have advocated the need of transforming the villages as the key to the inclusive development of the country. So the government's focus on rural India, as visible in this year's budget and various schemes for farmers' welfare, is a right step in right direction.

Rurban development has rightly been identified as present government's ambitious plan of improving infrastructure like roads, power, water and sanitation in a bid to develop the villages. Though this is easier said than done, but a well knit coordinated strategy with adequate financial support may transform the rural sector in the coming years.

A scheme called **Shyama Prasad Mukherji Rurban Mission** was launched which is a reflection of former President, Dr APJ Abdul Kalam's idea of PURA (Providing Urban Amenities in Rural Areas). The scheme is expected to deliver infrastructure in rural areas, which also includes development of economic activities and skill development. Some time back, the President Pranab Mukherjee in his address to Parliament, reiterated this aspect by stating, "the government will strive to end the rural-urban divide guided by the idea of **rurban**, providing urban amenities to rural by preserving the ethos of the villages." However, the methodology of implementation will only prove the government's sincerity in this regard.

The funds allocated in the Budget 2015-16 clearly show that the government is geared to revamping the rural sector. The four-pronged strategy to achieve growth has been rightly centered on (i) agriculture, (ii) rural infrastructure development and (iii) skill creation and employment, and (iv) health – all of which have been designed to boost up the path of rural development.

The various schemes of the government bear testimony to the fact that rural development is, no doubt, a priority before the government even in a constrained fiscal environment.

First and the foremost, one may refer to the **Saansad Adarsh Gram Yojana (SAGY)** – launched on the birth anniversary of Jayprakash Narayan -- a unique programme aimed at "instilling certain values in the village and its people such as fostering mutual cooperation, self-help and self-reliance, enabling the poorest person in the village to come out of poverty and achieve well-being, preserving and promoting local cultural heritage, etc."



According to the scheme, every Member of Parliament (MP) would adopt a village Panchayat to be developed through government schemes and local initiative. While Lok Sabha members can adopt a Panchayat within their constituency, Rajya Sabha members can adopt any within the state they represent. There are 2,65,000 Gram Panchayats in the country. Primarily the goal is to develop three **Adarsh Grams** by March 2019 of which one would be achieved by 2016. Thereafter, five such *grams* – one per year – would be selected and developed by the year 2024, as per an official note.

Some of the selected Panchayats have started getting priority for developing infrastructure under existing schemes like the National Health Mission, MGNREGS, ICDS and also the recent **Swachh Bharat Abhiyan**. The plan envisages a model village with schools that have computers and toilets, health facilities for complete immunization, gym and yoga centres, drinking water, household toilets for all and facilities for solid and liquid waste management.

The scheme would be implemented through a village development plan that would be prepared for every identified *Gram Panchayat* with special focus on enabling every poor household to come out of poverty. Such integrated plan was a long felt need and would go a long way in making the villages self-reliant and self-sufficient, as visualized by Gandhi Ji long back. There is also a need for renewable energy and modernization and diversification of micro, cottage and village-based industries. This has become imperative at this point of time for the country to make rapid strides on the path of social and economic development.

The enormity of the challenge cannot be denied as around 50 per cent of the six lakh villages have very poor social and physical infrastructural facilities. The SAGY is obviously a beginning and it remains to be seen how many villages could be adopted and whether there is proper planning before execution of the schemes for integrated development. One need not be pessimistic as after a long time the government has thought of an integrated plan of village development. However, it would have been better if the government had roped in NGOs and community based organizations in implementing this ambitious programme.

It goes without saying that there is also need to develop the social and physical infrastructure of the rural areas. While inter-district and village roads need to be constructed, power generation for at least Six to eight hours or more is also equally necessary. As regards to the social infrastructure, India's spending on both education and health is much below than the other BRIC countries. Targets have been set but most of these have not been achieved.

One is inclined to refer to our late President, Dr. Kalam, who visualized **PURA (providing**

urban facilities in rural areas) to reform the village economy and put a check on the exodus of villagers to already congested and densely populated cities. As per his plan, which was very much on Gandhian lines, he identified five areas which would lead to food, economic, energy and national security and sustainable prosperity. This would have to be accomplished through agriculture and food processing, education and healthcare, infrastructure for all parts of the country (such as reliable and quality electricity, surface and air transport), information and communication technology and self-reliance in strategic sectors. As an idealist, he felt very strongly towards poverty eradication but lack of proper strategy coupled with resource constraint, as also the lack of political may have deferred this by say another 10 to 12 years or more.

These aspects also need to be included in the future plan for a comprehensive development of the villages. The *Gram Panchayats* have to be strengthened and given complete charge as they are the best to formulate and execute the present village development plans, keeping in view the needs of the community. It is pertinent to mention here that the Prime Minister has categorically pointed out there would be a bottom-up approach, adding that the scheme would be demand driven, not supply-driven. "The villagers will decide their development needs", PM stated, echoing the decentralisation concept of Mahatma Gandhi.

Another significant work of rural rejuvenation has been the launch of the nationwide '**Skill India Mission**' to promote entrepreneurship and equip 50 crore Indians with skills by the year 2022. This is, no doubt, an ambitious programme. The **National Policy for Skill Development & Entrepreneurship 2015** – part of the Mission – is aimed at empowering those left out of the mainstream education system by incentivising skill training through financial rewards to candidates who successfully complete approved training programmes.

This has the potential of opening up avenues for employment on a big scale and partly tackling the problem of unemployment and underemployment existing mainly in the rural areas. "If China is like a 'manufacturing factory' of the world, India should become the 'human resource capital' of the world. That should be our target and we should lay

emphasis on that," PM Modi said addressing the launch event of Skill India in New Delhi.

It is significant to mention here that a process of IT related facilities to make the rural people financially and socially secure has been started through public-private participation since 2007. **The Common Service Centres (CSCs)** -- opened by companies like *Sahaj-e-Village*, CMS Computers, VayamTech, offer a single window, one-stop solution to the various needs of the citizens and bring government, business and education services to rural India through an expanding network of village level franchise partners. The present programmes of SAGY and **Jan Dhan Yojana** are also expected to be carried forward by these CSCs and benefit the rural populace in a big way so that the concept of PURA is fulfilled in letter and spirit.

Moreover, in tune with the National IT Policy, these CSCs are engaged in making one individual in every rural household digitally literate and this project is proposed in a phased manner to around five lakh beneficiaries in 10 states of the country.

Meanwhile, the Human Resource Development Ministry has asked the eight older IITs to adopt 10 villages each and the new IITs five each. Under the **Unnat Bharat Abhiyan**, IIT teachers and students will visit the villages, study their problems and work out effective solutions. In order to implement the solutions, industries may be drafted to manufacture products based on the technologies devised. Each IIT already has a rural development wing, focusing on issues such as contamination of water, poor sanitation, food processing and preservation and personal equipment to lessen labourers' burden. However, this work has to be steadily extended to more and more villages and even private engineering colleges should be roped in to carry out this sort of activity.

As regards rural infrastructure, the target of 100 per cent rural electrification (for nearly 18,500 unelectrified villages) will be met by March 31, 2017, a year ahead of schedule, according to Power Minister Shri Piyush Goyal. He told this while addressing a session on energy at the Raisina Dialogue in New Delhi, a global conclave on geopolitics and geo-economics organised by the ministry of external affairs and the Observer Research Foundation. However, though the target

set may be difficult to achieve in the practical sense, even if 90 per cent of remaining villages are properly electrified, the benefits would indeed be immense.

In addition, the thrust on rural roads by earmarking Rs 19,000 crore under **Pradhan Mantri Gram Sadak Yojana** is significant. In fact, the total budgetary allocation for roads and highways has been increased to Rs 55,000 crores and the total allocation, including PMGSY, comes to around Rs 97,000 crores. Both rural roads and electrification would go a long way in developing the countryside and transforming the villages.



Finally one may refer to the job scheme – **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)** – which also has been accorded priority by earmarking Rs 38,500 crore compared to Rs 34,699 crore last year.

But, as under the directive of Supreme Court, the government had to release of Rs 12,930 crore of funds to states to take care of the backlog for 2015-16. Because of this, current year's allocation may face shortfall of funds at the end of the fiscal. However, as the Finance Minister had stated that the job scheme would be provided all financial support for success, it could be assumed the necessary funds' shortfall would be replenished. Assuming that another Rs 2,000- 2,500 crores are needed, it would be the highest sum spent in a year, according to Shri Jaitley. Moreover, the assets created would serve the **twin purpose of rural economic development and job creation**.

While implementation of reforms in making the scheme more oriented to combat agrarian distress, especially in 10 states, is a very positive

step, more resources would probably be needed. More so because the government has decided to extend the entitlement from 100 to 150 days in drought-affected regions.

It also needs to be pointed out that scarcity of water has been increasing due to two successive weak monsoons and virtually no rainfall in the first four months of 2016. In the current fiscal, states have proposed to construct 8.82 lakh farm ponds and increase the irrigation potential under the MGNREGS. Here again the need for more funds may have to be considered.

Similarly, the setting up of 300 Rurban Clusters under the *Shyama Prasad Mukherjee Rural Mission* and the strengthening of the *Krishi Vigyan Kendras* are steps in the right direction.

One may also mention here the enhanced outlay on agriculture and farmers' welfare has been around Rs 36,000 crore with a target to increase crop yield in rain-fed areas and to increase agricultural credit from Rs 8.5 lakh crore in the past year to Rs 9 lakh crores in 2016-17, reflecting quite clearly the government's concern for the rural sector. It is significant that **keeping in view the distress of farmers, there is a provision in the budget of Rs 15,000 crores to ease the burden of loan repayment by farmers.**

What PM announced on February 28, reiterated by Finance Minister in his budget, was that efforts would be geared up to boost up the agricultural sector and **double the income of the farming community in the next 5-6 years.** Though there has been criticism about the announcement, the very intention needs to be applauded and shows the government's concern in this regard. Obviously doubling incomes in five years implies an average growth of 14.9 per cent annually which may be quite difficult to achieve but even 60 to 75 per cent rise in five years may go a long way in changing the face of the villages.

There is no denying that the rural sector has to be rejuvenated and the disparity in incomes and facilities between urban and rural areas needs to be reduced to the extent possible. **Rurban** development has rightly been identified as present government's ambitious plan for improving infrastructure like roads, power along with water and sanitation in

a bid to develop the villages. It is expected in the coming years PM would give due weightage to the rural sector where the needs are much more and both social and physical infrastructure development is a prime need at this crucial juncture.

Rejuvenation of the rural sector is imperative at this juncture. Though this may not help in high GDP growth but would have a grass root effect which in turn, would boost up incomes of the economically weaker sections and the poor. There is no point is very high GDP growth with heavy mechanisation and industrialisation without any direct effect on the masses. Moreover, if the benefits of such growth do not reach to the people at the bottom tiers of society and income disparity widens, such approach to development would indeed be futile.

In a country like India where population growth and density both are high, development has to be inclusive, balanced and sustainable in such a way that both industrialisation – especially labour intensive small and micro industries – and agriculture move side by side so that the total effect is beneficial for the common masses.

One may conclude with the prophetic observation of Mahatma Gandhi, who was a strong advocate of development from bottom. Gandhi Ji predicted as early as 1940, "I do visualise electricity, ship building, iron works, machine making existing side by side with village crafts. Hitherto, industrialisation has been so planned as to destroy the villages and village crafts. In the state of the future, it will subserve the villages and their crafts." In other words, he wanted mass production to be replaced by production by the masses. This observation has become very relevant today as rampant industrialisation – ignoring environmental and other concerns – has had disastrous consequences for the rural economy and society.

Thus, the strategy of development has to be such that the majority benefits and the poverty is steadily eradicated from the country. And this would become a reality if the thrust is on the rural sector whose transformation would boost up income levels and living standards of the masses.

(Author a Social Activist and Gandhian Scholar, is Senior Consultant with Sahaje-Village. E-mail: dhurjatimukherjee54@gmail.com)

EMPOWERING WOMEN FOR A BETTER INDIA

Pooja Sharma

It is a proven fact that by promoting gender equality, a nation can reap rich dividends in all fields. A report by McKinsey Global Institute states that India could boost its GDP by 60 per cent by 2025 — if it were to use the full potential of women in its workforce by bridging the gender gap at workplace.

Progress level of a society can be judged by a simple parameter – how it treats its women. A casual look at Human Development Index (HDI) makes it very clear that the countries with highest HDI rankings are the one that have highest gender equality.

Indian society with its myriad complexities is unique in the world. Its approach towards women has been contradictory at best. At one end our society proclaims, 'gods reside in places where woman is worshipped', on the other it calls her 'maya' that leads the people astray. Though these philosophical pronouncements often remain at the center of debates on women's rights, truth is that, they do not really influence the women's condition much in our society. If we observe the social life closely, we find that women have respectable place in family as mothers or grandmothers or wives. But, apart from these traditional roles, there is hardly any place for them as independent individuals in a traditional family. This is where women's freedom gets restricted and she is often denied the liberty and rights that her male counterparts enjoy.

It is a proven fact that by promoting gender equality, a nation can reap rich dividends in all fields. A report by McKinsey Global Institute states that India could boost its GDP by 60 per cent by 2025 — if it were to use the full potential of women in its workforce by bridging the gender gap at workplace. For Indian women to realise their full potential, first step will be education and skill development. For that, special thrust needs to be given to educate the girl child. In this respect 'Beti Bachao- Beti Padhao' scheme may prove transformative. Also, attention needs to be given to all those factors that deteriorate the quality of a women's life. Women safety is one such issue, others being lack of access to clean fuel which adversely affects their health. Also, worries of

marriage expenses start stalking Indian parents from the day a girl is born to them. If we have to improve the situation of women, these issues need to be addressed. Present Government has proactively taken a number of initiatives for this which are described below-



Beti Bachao Beti Padhao (BBBP)

Beti Bachao, Beti Padhao (BBBP) scheme was launched by the Prime Minister on 22 January 2015 in Haryana's Panipat, district, which has one of the lowest sex ratios in the country. This scheme focuses on the-

- i. survival,
- ii. protection and
- iii. education of the girl child

It aims to address the issue of declining Child Sex Ratio (CSR) through a mass campaign across the country, targeted at changing societal mindsets & creating awareness about the criticality of the issue. Initially the Scheme was focused in 100 districts with low Child Sex Ratio. Now it has been expanded to 61 more districts.

The criteria for selection of initial 100 districts under the programme was like this-

- i) 87 districts having Child Sex Ratio below the National average of 918.
- ii) 8 Districts having Child Sex Ratio above National average of 918 but showing declining trend
- iii) 5 Districts having Child Sex Ratio above National average of 918 and showing improving trend so that other parts of country can learn from them.

This scheme is a joint initiative of-

- Ministry of Women and Child Development
- Ministry of Health and Family Welfare and
- Ministry of Human Resource Development

The project is with 100 per cent Central Assistance and the guidelines of the scheme focus on following areas-

- Strict enforcement of Pre-Conception & Pre Natal Diagnostic Techniques (PC & PNDT) Act
 - Awareness and advocacy campaign
 - Gender equality has been integrated in the school curriculum including the textbooks published by the NCERT to instill a sense of gender justice from an early age
- To promote elementary education among girls, the **Sarva Shiksha Abhiyan** (SSA) provides for-
- the opening of schools in the neighborhood to make access easier for girls
 - the appointment of additional teachers including women teachers
 - free textbooks, free uniforms, separate toilets for girls
 - teachers' sensitisation programmes to promote girls participation
 - gender-sensitive teaching learning materials including textbooks and
 - the scheme of *Kasturba Gandhi Balika Vidyalayas* as residential upper primary schools for girls belonging to SC/ST/Minority Communities, BPL families and girls in difficult circumstances

Similar initiatives have been initiated under the **Rashtriya Madyamik Shiksha Abhiyan** (RMSA) to improve girl education at secondary level.

Challenges in *Beti Bacho-Bati Padhao*

- Unsafe social environment can destroy a girl's chance of getting education. It is a common sight to see boys standing outside a college and passing lewd remarks on girls. This makes some parents apprehensive to send their daughters to schools.
- Dowry is a big social evil. This needs to be dealt legally and socially.
- Preventing Child marriage through compulsory registration of marriages
- A tradition needs to be developed for celebrating the birth of the girl child
- Medical fraternity is also responsible for female foeticide. Ethics in medical profession and education needs to be strengthened.

Sukanya Samridhi Yojna (Girl Child Prosperity Scheme)

We know that parents in India always worry about the marriage and education expenses of their daughters. Also, the girls are often discriminated and do not get their equitable share in the family savings. To address these problems, PM launched a special deposit scheme- '*Sukanya Samridhi Yojana*', as part of the '*Beti Bachao-Beti Padhao*' campaign. This is an effort to motivate parents to open an account in the name of a girl child. Features of the scheme are-

- a savings account can be opened by the parents or legal guardian of a girl of less than 10 years, with a minimum deposit of Rs 1,000
- the account can be opened in any post office or authorised branches of commercial banks.
- interest rate: 9.1 per cent compounded annually
- the minimum deposit in a year is Rs 1,000 and the maximum Rs 1.5 lakh
- the account will remain operative for 21 years from the date of opening or marriage of the girl child after attaining 18 years of age. 18 years deadline will help preventing child-marriages
- she can withdraw 50 per cent of the money after reaching age of 18 for higher education

PAHAL (*Pratyaksh Hanstantrit Labh- Direct Benefit Transfer*) scheme

Leakage of subsidies meant for poor and needy has been a big concern for the Governments. At one hand, it deprives the deserving person from her entitlement and on the other, it puts undue burden on the Government's finances. In this regard, LPG subsidy presents a classic case.

We know that the Government provides LPG subsidy only for household cooking gas, and not on LPG cylinders meant for commercial use. So, unscrupulous elements create bogus LPG connections and receive subsidised LPG cylinder and then these cylinders are used in commercial settings or sold in black market.

Solution to this problem lies in Direct Benefit Transfer (DBT). In this, a household user buys gas cylinder at market price and receives subsidy amount in his bank account. This has led to elimination of bogus connections and substantial gain to exchequer.

Direct Benefit Transfer for LPG consumer (DBTL) scheme called, 'PAHAL', was first launched on 1st June 2013 and finally covered 291 districts. It required the consumer to mandatorily have an Aadhaar number for availing LPG Subsidy. The government has comprehensively reviewed the scheme after examining the difficulties faced by the consumer. The modified scheme was re-launched in 54 districts on 15 November, 2014 and in remaining districts of the country on 1st January, 2015.

LPG consumers, who join the PAHAL scheme, will get the LPG cylinders at market price and receive LPG subsidy amount directly into their bank accounts.

Other facts about the scheme are-

- DBTL is designed to ensure that LPG subsidy reaches the domestic customer directly and is not diverted illegally for commercial use. In this process public money will be saved.
- Consumers will receive SMS at every stage in the scheme, informing them about their status in the scheme
- Camps are being set up at various banks, and LPG distributor's premises to enable LPG consumers to open bank account and enroll for Aadhaar, if they need to do so.

- This is the first time in the history of the country that the Ministry of Petroleum and Natural Gas would implement a welfare scheme
- In 2015, PAHAL was recognised by Guinness Book of World Records as the largest cash transfer programme in the world.

Pradhan Mantri Ujjwala Yojana

In our country, the spread of LPG cylinders has been predominantly in the urban/semi-urban middle class and affluent households. The poor have limited access to cooking gas (LPG). But there are serious health hazards associated with the cooking based on fossil fuels. According to WHO estimates, about 5 lakh deaths in India alone are due to unclean cooking fuels. In this, women are the worst sufferers as traditionally they are the one who cook for the whole family. Indoor air pollution also causes acute respiratory illnesses in young children.

It is essential to provide LPG connections to BPL households and ensure universal coverage of cooking gas in the country. This will empower the poor women, who currently spend an inordinate time on collecting firewood and cooking meals. It will protect their health and also provide employment for rural youth in the supply chain of cooking gas.

With an aim to provide free cooking gas connections to five crore BPL families in next three years, *Pradhan Mantri Ujjwala Yojana* was launched by the PM on 1st May at Ballia, Uttar Pradesh. The Scheme provides a financial support of Rs 1600 for each LPG connection to the BPL households. The identification of eligible BPL families will be made in consultation with the State Governments and the Union Territories. Ministry of Petroleum and Natural Gas would implement this welfare scheme.

Mobile App 'Himmat'

Though women safety has always been a perennial concern but with the advancements in technology, many options have opened up. Mobile app is one. Delhi Police launched its own app for women safety named '*Himmat*' on 1st January, 2015. This application is launched basically for the employed women who travel alone sometimes late at night.

Idea behind the app is to provide safety to women in distress situation. It is important to enable them to send out distress signal to a family member or the police when they feel any risk.

The *Himmat* app can be downloaded from the Delhi Police website - www.delhipolice.nic.in free of cost. The user can send an alert by shaking her phone or by pressing the power button. As soon as the distress button is pressed,

- it will trigger a 30-second audio and video recording on the phone which will be relayed to the Police Control Room (PCR)
- the woman will get a call back from the PCR
- an SMS alert will also be sent to a minimum of five friends and relatives of the user
- a status will be posted on her Facebook and Twitter timeline, which will be connected to the app

Panic Button in Mobile Phones

The fact is that, a woman in distress may not have more than just a few seconds to send out a distress message, so a physical panic button is much superior to having an App on the mobile phone.

Hence, Department of Telecommunications has notified the rules on panic button, under the Indian Wireless Telegraph Act 1933 in April, 2016. As per the rules-

- starting from 1st January, 2017, all phones will have the facility of panic button
- in normal phones, numeric key 5 or 9 will be configured as panic button
- in smart phones the panic button configured to three times short pressing of the on-off button.
- Further, from 1st January, 2018, all mobile phones will be required to have the facility of identifying the location through satellite based GPS.

The Ministry of Women and Child Development is also working with the Department of Telecommunications and the stakeholders to ensure that similar solutions be made available for existing mobile phones. This can be done through some software patches which will configure same buttons to send distress signal.

Though these initiatives are laudable, but mobile based security features have their limitations too. First, not every woman in India has a mobile or smartphone. In rural areas, conservative parents and society are still reluctant to provide girls with mobile phones. Many a time, cast Panchayats have issued feudal diktats that young girls should not be provided mobiles, as they consider mobile the main culprit behind many love affairs and elopements. Other than this feudal mindset, poverty also stops women from buying mobiles. So we can fairly believe that these mobile based safety mechanisms would primarily help urban, educated and working women.

Second issue is about trustworthiness of these measures. Police reported that in first four months of the launch, 3,416 complaints were received on *Himmat* app, out of which only 45 were genuine. Reason – people just dialed the SOS number after downloading the app as they wanted to ensure that the app was working and that police action would be taken. Out of Delhi, in most of the places, people complain that police reaches the crime scene late. So, how swiftly police acts on these distress calls, would decide the effectiveness of these mobile based safety measures for women.

One Stop Centre for Women affected by violence

Under this scheme, One Stop Centres will be established across the country to provide integrated support (medical, legal, and psychological support) under one roof to women affected by violence.

The scheme is being implemented since 1st April 2015 and is funded under Nirbhaya Fund. The first One Stop Centre has been set up at Raipur, Chhattisgarh on 16th July, 2015.

Focus on women empowerment by present government is laudable. But this is inherently a social issue and governments don't really have much leverage there. Still, sustained campaign can make a difference. PM's '**Selfie with the Daughter**' campaign was a huge success. More such initiatives are required to change the social attitude towards women.

(Author is a Delhi based freelancer. Email: poojasharma2714@gmail.com)

DREAMING A DIGITAL RURAL INDIA

Jamshed Alam Ansari

Time is Twenty years before, three persons in a village in central India, are facing three problems –

1. Jugni, a village woman is pregnant and facing some complications. She needs expert advice, but small Primary Health Centre (PHC) in the village does not have a gynecologist. City is far away.
2. Jagesar, a farmer needs to water his field but is in double mind as sky is cloudy and it may rain. But he is not sure.
3. James, an undergraduate student, has lost his high school certificate. He has to go for an interview just after two days. Without certificate he may not be permitted.

Now, it is 2019, Digital India mission has largely been implemented. And picture is something like this-

1. Jugni goes to village PHC, gynecologist is still not there but she is able to consult one through tele-link provided at PHC.
2. Jagesar walks to the Common Service Centre in his village and checks the latest weather forecast. Now he has decided not to water the field as it is likely to rain.
3. James attends the interview. Interviewers have already checked his certificate on digital repository of certificates established under Digital India Mission.

India is a known powerhouse of software. Its share in global IT services outsourcing is 56 per cent and growing every year. But availability of electronic government services to citizens is still comparatively low. The National e-Governance Plan approved in 2006, made a steady progress but it has been slow and greater thrust was required.

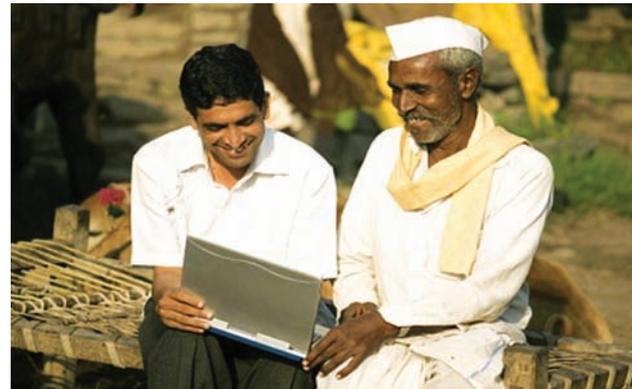
In this background, Digital India was launched by the Prime Minister on 1st July, 2015 with an aim to transform India into a digitally empowered society and knowledge economy. The programme would go a long way in wiping out the digital divide

besides offering a slew of digital solutions in almost all sectors including education, health, agriculture and administration. Also, it will generate huge number of IT, Telecom and Electronics jobs, both directly and indirectly.

It is an umbrella programme covering many departments. It is coordinated by Department of Electronics & Information Technology (DeitY) and to be implemented by the entire government.

The vision of Digital India is centered on three key areas-

- Digital Infrastructure as a utility to every citizen
- Governance & services on demand
- Digital Empowerment of citizens



Nine Pillars of Digital India

Digital India stands on the foundation of nine pillars which are briefly described below along with the challenges that each of these pillars face-

1. Broadband Highways

Under this broadband connectivity for all is planned. By December, 2016, 2.5 lakh Panchayats would be connected by broadband. Urban areas and new urban buildings would have ICT infrastructure. Networks like SWAN (State Wide Area Network), NKN (National Knowledge Network) and NOFN (National Optical Fibre Network) would be integrated under National Information Infrastructure.

NINE PILLARS OF DIGITAL INDIA



Status of NOFN (Bharat Net)

Project	June, 2014 (kms)	Feb, 2016 (kms)
OFC pipe laid	2292	1,24,797
Optical fibre laid	358	96,597

However, laying optical fibre cables doesn't ensure that they will be used. Because, in India, number of wire line broadband users is very less, whereas usage of mobile broadband has exploded like anything. This increase in mobile broadband users is mainly because of the good content it provides e.g. apps like Facebook and Watsaap. Government is not very good at creating such content, so wire line broadband may not be that appealing to users. So partnership with private companies would be required for this. Without good content, broadband cable network would be like empty pipes.

2. Universal Access to Phones

Still, there are more than 40,000 villages that do not have mobile connectivity. This initiative is to fill this gap. Laudable though, challenge is to ensure quality of service in these remotest places. Even in metro cities like Delhi and Mumbai, users face the problems of call drops and network accessibility, then we can imagine the situation in a remote village of Arunachal Pradesh. Also, with the increase in the number of mobile broadband users, present network may not be able to keep up. Digital India will need more spectrum. For this government is taking spare spectrum from Defense Ministry.

3. Public Internet Access

Though our teledensity is quite high, not everyone India can buy a smartphone or laptop. Large number of people in rural areas do not have any access to internet. Govt plans to solve this problem by ensuring public internet access through Common Service Centres (CSC) and Post Offices. Plan is to establish one CSC in each Gram Panchayat where all government schemes would be accessible to all.

4. E-Governance: Reforming Government through Technology

ICT can be leveraged effectively through e-governance to bring government at the doorsteps of the citizen. Under this pillar, govt is laying emphasis on –

- online applications and tracking of their status
- Simplifying the forms by asking for the minimum and necessary information only
- making all databases and information in electronic form
- use of online repositories e.g. school certificates, voter ID cards etc, so that citizens are not required to submit these documents in physical form.
- automating the workflow inside government departments to increase efficiency
- integrating the platforms such as – Adhaar, Payment Gateway, Mobile Platform etc
- using ICT for public grievance redressal

Use of IT for governance started quite early in India, and was successful too. But most of those initiatives died once the officer behind the initiative got transferred to some other department. We'll have to see that this does not happen with Digital India initiatives. Also, most of the e-governance projects, that India needs, have been successfully piloted somewhere in the country. Challenge is to successfully replicate them all over the country.

5. E-Kranti - Electronic Delivery of Services

E-Kranti comprises 41 large e-governance initiatives, called "mission mode projects" which include –

- **e-Education-** All Schools will be connected with broadband. Free wi-fi will be provided in all secondary and higher secondary schools. A programme on digital literacy to be taken up at the national level. MOOCs –Massive Online Open Courses shall be developed and leveraged for e-Education.
- **e-Healthcare** would cover online medical consultation, online medical records, online medicine supply, pan-India exchange for patient information.
- **Farmers** will get real time price information, online ordering of inputs and online loan and relief payment with mobile banking.
- **Security** - Mobile based emergency services and disaster related services would be provided to citizens on real time basis. This would help minimize the loss of life and property.
- **Technology for Justice-** to reduce delays in court cases-e-Courts, e-Police and e-Prosecution.
- **Technology for Cyber Security** - National Cyber Security Co-ordination Centre would be set up to ensure safe and secure cyber-space within the country.

The challenge here is the sheer scale of these projects. It is easy to demonstrate a pilot project in a block or district, but real test would be when these schemes will be made available to 1.25 billion people.

6. Information for All

Under this pillar, Govt plans to establish two way communication channel with the citizens in which public will have open and easy access to the

information and at the same time provide feedback to the govt. Recently launched platform **MyGov.in** has already become a medium to exchange ideas/suggestions with the Govt. Present government is also using social media in a big way to reach out to the citizen. Many stranded Indians in gulf countries used twitter to reach the External Affairs Minister and got help promptly.

This initiative, no doubt, will make the government more responsive and accountable. But it will succeed only if our politicians and bureaucrats show positive attitude towards criticism on online platforms and take it in a democratic way.

7. Electronics Manufacturing

This is probably our weakest leg in Digital India programme. We import huge quantities of electronic equipments ranging from, smartphones to laptops to set top boxes. Our domestic manufacturing capacity in electronics is grossly inadequate. Some blame it on the Information Technology Agreement, to which India became a signatory in 1997, and allowed the electronic imports flood the country. Whatever be the reason, we can't make India digital with foreign equipments. For this Make in India and Digital India both have to come together. Our PM's vision is for 'Net Zero Imports' by 2020 in this segment (means, our imports become equal to our exports). This is ambitious. To ramp up local manufacturing, coordinated action on many fronts is required e.g.-

- Tax incentives to local manufactures
- **Give more focus on** –Set top boxes, Mobiles, Consumer & Medical Electronics, Smart Energy meters, Smart cards, micro-ATMs
- Incubators, clusters to promote innovation and entrepreneurships
- Skill development to meet human resource requirements of the industry
- Government procurement from local manufactures

IT for Jobs

This is a project to train 1 crore students from smaller towns and villages for IT sector jobs over

five years. BPOs would be set up in every north-eastern state to facilitate ICT enabled growth in these states. Also Telecom Service Providers (TSPs) would train 5 lakh rural youth to cater to their own needs in those areas like to maintain mobile towers.

The challenge here is not just the numbers, but quality. Technology in this field keeps changing at a rapid pace and often there is a mismatch in the demand and supply of the trained manpower. Most firms have to invest a great deal into their own training for “fresher” recruits.



9. Early Harvest Programmes

As the name suggests, these are the programmes which are easiest to implement. Most of these projects are already underway and some are even nearing completion. These include-

- Biometric attendance in Govt organisations
- Wi-Fi in all Universities
- Secure Email within Government
- Public Wi-fi hotspots
- School Books to be e-Books - All books shall be converted into e-Books
- SMS based weather information, disaster alerts
- National Portal for Lost & Found children -This would facilitate real time information gathering and sharing on the lost and found children and would go a long way to check crime and improve timely response.

No doubt, these are the low-hanging fruits, and can be harvested easily but challenges remain. For instance, official government e-mail has been available for so many years. Yet most government officials and politicians prefer to use Gmail and yahoo mail. Reasons are many, e.g. government email is slow, it is not available in app form in smartphones, it is not that user friendly. Whatever

be the reasons, it is seen as a huge risk when a country's Home Minister uses a foreign based e-mail service.

'Digital India' benefits for farmers

'Digital India' initiative would help the farmers in various ways e.g-

- A virtual platform of a National Agricultural Market (NAM) is launched. This will interconnect the mandis in various states electronically. This will ensure that the farmers get the maximum price for their produce as they will have access to information on the best price for their farm produce on their mobile phones
- 'Pradhan Mantri Fasal Bima Yojana' launched recently, will leverage e-technology in a big way. After crop damage, farmer will send the photographs of his damaged crop through his smartphone to the authorities. Govt will use satellite imagery to ascertain loss. Direct Benefit Transfer (DBT) of the claims to the farmer's bank account will reduce the delays in payments and eliminate middlemen.
- These days, farmers rely on many informal channels for information regarding agriculture e.g. fellow farmers, owner of the fertilizer shop, *adhatiya* etc., Information from these sources may be biased at times. Through portals such as E-Kisan, farmers are able to get authentic information in real time.
- Information regarding weather can be made available to farmers in real time.
- Farmers can interact with agri-experts on digital platforms and learn about new techniques and methods.
- Govt can use e-platforms to expand its agri-extension services and implement Lab-to-Land approach.

Challenges to Digital India

Digital India is achievable but it has its set of challenges. Some of these challenges are-

1. Though India achieved 'universal primary education' target in 2015, its adult population still has sizeable number of illiterate or semi literate people, especially in villages. Taking Digital India initiatives to this segment of

- population, that might have never touched a computer, would be a challenge. One solution may be to use graphical user interface (GUI) so that even an illiterate user can understand it.
2. Above problem is further accentuated by the fact that almost all the content on the internet, all apps & software is in English. In a diverse country like India that has 22 major languages, it would be a challenge to provide all e-facilities in these many Indian languages. Usually this is done by translating English content. But most of the time, this translation is done in a very shoddily in a mechanical way, making it dry and difficult to comprehend for the masses. It will have to be ensured that not only all the facilities under Digital India are available in Indian languages, but the quality of the content in our own languages is up to the mark.
 3. Digital literacy especially in rural areas, is very low. Though Government has already announced a 'Digital Literacy Mission' for this, still it would pose a challenge in coming years.
 4. True value of being digital means that work flow becomes automated and administrative system becomes more efficient, faster and transparent. But the challenge in this is, that the government has been working in a particular way and suddenly, they have to work in a completely different environment. Now they have to put information online, respond to grievances and criticism. This will be difficult for those officials who are not used to function in this manner. Also digitisation and automation will reduce scope for corruption and thus a section of officials may try to sabotage these initiatives as was witnessed during trial of DBT in MGREGA in Andhra Pradesh. Changing their attitude would be a tough task. A beginning can be made by explaining to them the advantages that digital will bring in running the government.
 5. With increased digitisation and e-services, threat of cyber crimes and frauds would increase. So precautions on this front need to be taken from the beginning, else it may erode the public confidence in e-services. People need to be made aware of cyber threats and ways to guard against them.
 6. With all this focus on digital processes and e-services, India still lacks a mandatory legal framework for e-governance. The Electronic Services Delivery Bill-2011 lapsed in the parliament and a better framed law need to be immediately enacted. Adhaar has legal backing now, but concerns over the issue of data privacy still remain.
 7. Government alone, can not make Digital India a success. For this, support and cooperation of private sector will be needed at every stage. So clear principles and guidelines need to be developed for the Public- Private-Partnerships in this field. Also, projects in remote villages may not be viable for private sector, so special attention will have to be given to this.
 8. Implementation of Digital India involves – Union Government, States, Union Territories and IT industry. Coordination among so many Govt departments and private players would be a gargantuan task and would largely decide the success of this initiative.
 9. There are different internet protocols in different states depending on what kind of hardware and software they use. This may cause problems in interoperability. Hence, all software protocols need to be standardised. Also, the software should be on open source basis, rather than propriety. Because, propriety solutions are more expensive and would be different to integrate across states.
 10. We need IT solutions for suited to Indian needs. For this push need to be given for innovation and developing low cost technologies. Hence concept of Net Neutrality need to be nourished and supported as it helps in innovation on internet.
 11. In the end, we come to the big question – can technology solve the inherent problems of a society? Can inequality, cast / gender based discrimination, exploitive social and political structures all be dealt by just automation and optical fibre cables?
- Probably not. But, it is for sure, that digital India can certainly play a positive role in solving all these problems and hence everything need to be done to make it successful.**
- (Author is an IT expert. Email: Jamshednaveen@gmail.com)*

A NEW ERA OF SOCIAL SECURITY

Hena Naqvi

Social security measures are the very fundamental requirements of a nation to promote the well-being of its citizens, especially the poor and the marginalised. Some of the initiatives taken by the Union Government, in the last two years, have unleashed a new era of social security in our country. These programmes and schemes are the true reflection of the integrated concept of social security laid down in our constitution and take due care of weaker and vulnerable sections of the society. Here we present a brief analysis of the features and benefits of some of the strategic social security programmes launched recently by the government. These schemes can be termed as 'rural centric' because most of the beneficiaries of these social security schemes reside in rural areas and live in a condition of abject poverty and deprivation.

Directive Principles of State Policy, presented in Part-IV of the Indian constitution, declare India a welfare state. From this point of view, our country has a commitment to provide a minimum standard of life to all its citizens. The government interventions are always instrumental in safeguarding and promoting the socio-economic well-being of its citizens and the social security is one of the most important tools to achieve this.

Article- 41 of our constitution says, "the state shall, within the limits of its economic capacity and development, make effective provisions securing the right to work, to education, and to public assistance in case of unemployment, old age, sickness and disablement or any other case of un-served wants". Thus, our constitution speaks of an integrated concept of social security. The overall purpose of the social security is to assure the individuals and families, especially the vulnerable ones, that their quality of life will not be affected by social, natural or economic eventualities.

The social security umbrella in our country encompasses all the components mentioned in the concerned section of our constitution. We have a sound legal framework which ensures smooth implementation of the laws protecting the rights and interests of the citizens. Some of the very important laws related to social security in our country are –

- The Employees Provident Fund & Miscellaneous Provisions Act, 1952,
- Maternity Benefit Act, 1961,

- Employees Insurance Act, 1948,
- Workmen Compensation Act, 1923,
- Employees Family Pension Scheme, 1971,
- The Payment of Gratuity Act, 1972,
- Mahatma Gandhi National Rural Employment Guarantee Act,
- Right to Education Act, 2009
- Right to Food Act 2013 etc.

In addition to above, various welfare schemes are also in place to protect the poor. The last two years of our country have witnessed social security measures being redefined and brought closer to the poor and the vulnerable population. The following section tries to analyse role of these innovative initiatives in strengthening the social security domain in India.



Pradhan Mantri Jan Dhan Yojana (PMJDY) launched in August 2014, is a historical initiative towards financial inclusion of the poor. The data received after completion of two years of the scheme shows that about 60 per cent of the rural poor have benefited from it. The scheme has

been started with a target to provide ‘**universal access to banking facilities**’, starting with ‘Basic Saving Bank Account’ with an overdraft up to Rs 5000 subject to satisfactory operation in the account for six months and RuPay Debit card with inbuilt accident insurance cover of Rs. 1 lakh. A target of opening accounts for 7.5 crore was set for the first year. The Prime Minister termed the launch of PMJDY as “*vish chakra se gareebon ki azadi ka parv*” (celebration of liberation of the poor from a vicious cycle). Truly said, the access to banking services plays an instrumental role in reducing the financial vulnerability of the poor and in pulling them out of the vicious cycle of indebtedness and poverty. This is proved with the figures of bank accounts opened within a year of the launch of PMJDY (please see the box).

Most of these account holders are those persons who did not have access to banking facilities and were almost financially excluded.

Highlights of PMJDY

- 11.50 Crore Bank Accounts opened under the scheme as on 17th January 2015 against the original Target of 7.5 Crore by 26th January, 2015.
- As per official figures compiled up to 27th April 2016, the total number of accounts opened under the scheme is 21.68 Crores.
- A total of Rs. 36795.55 Crores balance has been recorded in these accounts till 27th April 2016.
- PMJDY has earned recognition & a certificate from the Guinness Book of Records stating “Most bank accounts opened in one week as part of the Financial Inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India from 23rd to 29th August, 2014.”
- Out of the accounts opened, **60 per cent are in rural areas**. Share of female account holders is about 51 per cent.
- 17.89 Crore RuPay debit cards have so far been issued to the PMJDY account holders.

The PMJDY brings them in the mainstream of the financial development of the country. It is a milestone in the history of Indian economy because of its grassroots approach. It will also help plug the holes in subsidy leakages by directly transferring the subsidy amount/MGNREGS wages to the beneficiary’s account. It motivates the small earners to adopt a habit of small savings in formal financial institutions, makes them entitled for formal credit facilities and saves them from the clutches of the traditional moneylenders.

Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY), the three recently launched schemes reflect the preventive and protective components of our social security measures. Announced in May, 2015 after the success of PMJDY, these three schemes together strive towards creating an affordable universal social security system for the citizens, particularly the weaker sections and the workers in the unorganised sector. The two insurance schemes are based on the premise that the unorganised sector workforce is not covered by any formal pension programme.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) offers a renewable one year life cover of Rs 2 lakh to all savings account holders in the age group of 18-50 years covering death due to any reason for an annual premium of Rs 330.

The *Pradhan Mantri Suraksha Bima Yojana (PMSBY)* covers accidental death to the people in the age group of 18-70 years at an affordable annual premium of Rs12. These two schemes have the potential to strengthen the social security net by improving insurance penetration especially in the rural and excluded areas of the country.

The *Atal Pension Yojana (APY)* guarantees old age income security to the subscribers. By ensuring a fixed pension (after the age of 60 years) to the subscribers ranging from Rs 1,000 - 5,000 depending upon the contributions made, the scheme will cater to the old age/post retirement needs of the subscribers. Such an assured and consistent monetary support to elderly will help them to lead a life of dignity by reducing their financial dependence on the other members of the family.

As the next step towards ensuring social security of the unprivileged, the government has approved the implementation of a rural housing scheme, **Pradhan Mantri Awas Yojana- Gramin**. The step has a goal of achieving 'Housing for all by the year 2022' (the 75th Year of the Independence of India). One crore households are to be provided assistance for construction of *pucca* houses under the project during the years 2016-17 to 2018-19. This action has an objective to provide *pucca* houses to all who are houseless or living in dilapidated houses. This step will ameliorate the conditions of the rural areas to a large extent as the rural area is dominated by *kuchha* or mud houses. An access to a *pucca* house will not only create a durable asset for the poor rural families, it will also ensure their upward social mobility and have positive impact on their health, education, social respect and overall well-being.



Generation of employment is of paramount importance in any economy as it is directly linked to minimisation of poverty. Development of skills increases employability and strengthens bargaining capacity of the skilled persons. Keeping in view this principle, the government has launched **Deen Dayal Upadhyaya Grameen Kaushal Yojana** (DDU-GKY) in September 2014.

As a part of National Rural Livelihood Mission (NRLM), the DDU-GKY aims at imparting skills to the rural youth (in the age group of 15-35 years) to generate sustainable employment for them. The skilled youth in turn will create productive workforce and help in reducing unemployment in the country. Mandatory assured placement of 75 per cent of the trained youth is another feature

of the scheme which helps the trained youth to become employed. Mandatory coverage of the candidates from socially disadvantaged groups like STs/SCs, minorities and women is directed towards ensuring social inclusion of these groups.

Deen Dayal Upadhyaya Antyodaya Yojana (DAY) is a skill based scheme for the urban and rural poor. Announced in September, 2014, the scheme aims at empowering Indian youth through skills to generate livelihood opportunities. Apart from skill building, the scheme also encompasses self employment through setting up micro enterprises and group enterprises. It also supports formation of self-help groups for meeting financial and social needs with a seed money of Rs. 10,000 per group which entitles the group for a bank linkage. All these components together, will help us to emerge as the manufacturing hub to meet the global needs.

Pandit Deen Dayal Upadhyaya Shramev Jayate Karyakram was launched in October, 2014 which aims at accelerating the process of reforms in the labour sector. An initiative of the Labour Ministry, the *Shramev Karyakram* is an umbrella of five schemes. These are-

- a dedicated *Shram Suvidha* portal,
- random inspection scheme,
- universal account number,
- *Apprenticeship Protsahan Yojana* and
- *Revamped Rashtriya Swasthya Bima Yojana* (RRSBY).

The portal aims at providing **Labour Identification Number** (LIN) to approximately 6 lakh units and enable them to file online compliance concerned with labour laws. The random inspection scheme is based on the modus-operandi of selecting units with the help of technology. The scheme also makes uploading of inspecting report mandatory within 72 hours of inspection. Universal account number will help 4.17 crore employees to access portable and universally accessible provident fund account. As suggested by name, the *Apprenticeship Protsahan Yojana* supports manufacturing units and other establishments by reimbursing 50 per cent of the stipend paid to the apprentices during first year of

Contd. from on page 28

**“Can we start a drive to conserve water
- Prime Minister’s ‘Mann ki Baat’**

**Urgently calling all engaged citizens, NGOs, Youth
Panchayats and Urban**

**In the next 4-6 weeks, come together
activities for drought**

Collaborate – Co-cr



**Before
follow**

- ◆ Dig
- ◆ Co
- ◆ Co
- ◆ Ca
- ◆ Co
- ◆ Pre

Government Schem

- Pradhan Mantri Krishi Sinchayee Yojana
- Watershed Development
- Har Khet ko Pani
- More Crop Per Drop

Water in every village from now on itself?"
'Mann Ki Baat' address to the nation

Government, Youth Organizations, Farming Communities,
Urban Local Bodies

Plan and undertake Water Conservation
and drought prevention

-create - Conserve

Before the onset of monsoons, undertake the
following activities in your area:

- ▶ Digging of ponds and restoration / construction of tanks
- ▶ Construction of ground water recharge structures
- ▶ Construction of structures for Rainwater harvesting
- ▶ Canal lining / improvement work of water channels
- ▶ Construction of check dams
- ▶ Preparation for Afforestation / Plantation

Schemes to which these activities may be linked:

Pradhan Mantri
Kisan Sinchayee Yojana
Water Conservation
Development
Programme
Rani
Soni
Water Drop

- Repair, Restoration and Renovation Scheme
- National Rural Drinking Water Programme
- Mahatma Gandhi National Rural
Employment Guarantee Scheme
- National Rural Livelihoods Mission



सत्यमेव जयते

MINISTRY OF DRINKING WATER AND SANITATION
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
MINISTRY OF WATER RESOURCES, RIVER DEVELOPMENT
AND GANGA REJUVENATION
MINISTRY OF RURAL DEVELOPMENT

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their training. RRSBY, the new *avatar* of *Rashtriya Swasthya Bima Yojana* (RSBY) has a provision of smart card (to meet health contingencies) for the workers of unorganised sector.

These initiatives under the umbrella of *Pandit Deen Dayal Upadhyaya Shramev Jayate Karyakram* have been introduced with a vision of smooth governance in the domain of labour. The minute steps are directed towards a transparent, smoother and effective governance. Use of technology on one hand will allow the sector to be transparent and participatory while accelerate the system and enhance the outputs on the other. The RRSBY stands to take care of the health contingencies faced by the workers of unorganised sector and thereby to enhance their social security. Better governance of laws would mean better conditions of the workers and their better social security conditions.

The significance of this scheme from labourers' perspective could be understood from Prime Minister's remarks on it during its launch on October, 16, 2014. He said that a compassionate approach would result in *Shram Yogi* (labourer) becoming a *Rashtra Yogi* and hence *Rashtra Nirmata* (nation builder). **Pradhan Mantri Kaushal Vikas Yojana** (PMKVY) is the flagship outcome based skill training scheme approved in March, 2015. The programme aims at skill certification and reward to enable and mobilise youth to gain skills and become employable. It specifically targets school drop-outs, women and such other under-privileged sections of the society.

All these skill based schemes target at generating employment leading to an enhanced inflow of revenue. These will help our economy prosper, unemployment will be reduced and synergy of the youth will be harnessed for the prosperity of the nation.

The Prime Minister Shri Narendra Modi, in one of his "*Man Ki Baat*" address to the nation on All India Radio, had appealed to the well-to-do citizens to give up the LPG (cooking gas) subsidy. The nation responded in a very positive manner and, as per latest statistics, more than one crore people have surrendered their LPG subsidy, thereby saving a whopping Rs 5,000

crore on account of subsidy annually. The PM had promised to lighten the '*Rasoi*' (kitchen) of the poor with the amount saved from the surrender of subsidy by the affluent class. Now, based on that promise, **Pradhan Mantri Ujjwala Yojana** has been launched as a long-term and indirect step towards women's sound health and enhanced life expectancy. It provides a financial support of Rs1600 for each LPG connection to the BPL households. WHO estimates that about 5 lakh deaths in India are alone due to unclean cooking fuels. These deaths are caused by heart diseases, lung cancer, pulmonary diseases etc. Access to LPG connections will allow these women to cook in hygienic conditions, leading to their better health. Their time spent in searching cooking fuel will also be saved and they will be able rest or engage themselves in other meaningful works. This scheme again, is going to help rural poor as most of the rural poor use wood and agricultural waste as cooking fuel that are not good for health.



These schemes are based on the long-term needs of focus groups and have been designed in a participatory method by inviting people's suggestions and feedback. A separate portal called www.mygov.in has been created specifically for inviting people's suggestions that are considered in designing new policies and programmes. The connectivity has brought the beneficiaries and the planners together on the same platform. Therefore, the steps are pro-poor as well as participatory. This is a welcome sign for a developing country like India.

(Author is State Programme Manager-Communication and Research with 'SAKSHAM', Department of Social Welfare, Government of Bihar. E-mail: hena.naqvipt@gmail.com)

EMPLOYMENT FOR ALL: EMPOWERING THE RURAL YOUTH

Dr. Varun Dhamija, Arun Dhamija

There has been a pronounced change in the approach of government in dealing with its unemployment crises. The current approach is more based upon empowering the people with the requisite skills, they would need in an enterprise, and giving the people more opportunities to start small scale enterprises of their own.

Phrase “Jobless growth” blights Indian growth experience. It is argued that economic growth of India has remained restricted to few sectors and sections only. The argument was reinforced by the Economic Survey (2015-16) when it said that during first decade of 21st century (2001-11), growth rate of labour force (2.23 per cent) was significantly higher than growth rate of employment (1.4 per cent), which itself was several fold less than overall growth rate of the economy (7.7 per cent).

Several processes which were typical to India could explain this jobless growth. After the liberalisation norms, services sector rather easily recruited urban English educated youth, whereas the industries could not absorb and transform peasants, who were willing or compelled to leave agriculture, into industrial worker. Major cause of this was that this transition required skill training, flexible labour laws and incentives for enterprises to grow; all of which were painfully missing for the job growth to take place in industry. The end result of all these processes has been rising unemployment, compounded further by the agricultural distress in the country.

In backdrop of all these developments, it was, therefore, inevitable that policymakers paid more attention to the unemployment crises. There has been a pronounced change in the approach of government in dealing with it. The current approach is more based upon empowering the people with the requisite skills, they would need in an enterprise, and giving the people more opportunities to start small scale enterprises of their own.

India Values skill too!

India has been a country that celebrates knowledge and intellect. Skills, however, are not celebrated. Vocational and skill development courses are looked down upon, and such students

are automatically relegated to a lower level in comparison to those who pursue professional degree courses. Even the aspirations of youth imagine only the formal education courses for the employment, even if it meant a low paid employment than the blue collar work.

It is here that **Skill India Mission** is trying to make a significant dent with the explicit objective, for the first time, to raise the social awareness about the values of skills and vocational education, so that their dignity could be restored.

Skill India Mission

Dismal numbers in the Labor Bureau Report-2014, show that the current size of India’s formally skilled workforce was only about two per cent and, also the fact that there is a huge army of educated unemployed youth. This points to a significant flaw in our education system. Huge gap remains between the talent coming out of the colleges and its suitability in terms of employability. The need for appropriate and adequate skill development, which could convert the youth into technically skilled manpower, was direly felt.

It is in this backdrop that Skill India Mission and Draft Education Policy-2015 should be seen. These are attempts to reap the “demographic dividend” of India. The Skill India Mission aims to create a skilled and job ready workforce by equipping it with employable skills. The mission aims to skill over 40 crore people by 2022 so that they could be absorbed in the industry.

Skill India Mission is also an attempt to correct the historical mistake of de-contextualising the vocational education from formal education. One of the explicit objectives of Skill India Mission has been the recognition of the need of convergence between

formal and vocational education. Recognition of prior learning (RPL) and the push towards 'vocationalisation of education' would go a long way towards attaining the goal of inclusive growth. An equally vast number of informal sector craftsmen are also being promoted by the initiatives like **USTAAD, Learn and Earn** where skilling in traditional trades and employment in informal sector is being recognized as a skilling outcome for the first time.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

It is an outcome based skill training scheme of the Government implemented through the National Skill Development Corporation (NSDC). The objective of this skill certification and reward scheme is to enable and mobilise a large number of Indian youth to take up 'outcome based skill training'. Under this scheme, monetary rewards through direct bank transfer (DBT) would be provided to trainees who are successfully trained, assessed and certified in skill courses run by training providers. In the budget 2016-17, the stipulated target to train 24 lakhs youth under PMKVY has been raised to one crore. In addition to this, National Board for Skill Certification is also proposed to be set up in partnership with the industry and academics.

National Policy for Skill Development and Entrepreneurship-2015

Vision of this policy is to create an ecosystem of empowerment by skilling on a large scale with high standards, and to promote a culture of innovation based entrepreneurship, which can generate wealth and employment. This policy has the explicit objective to foster innovation and social entrepreneurship to address the needs of the population at the 'bottom of the pyramid'. It aims to provide an umbrella framework to all the skilling activities being carried out within the country, to align them to the common standards and link skilling with demand centres. It also identifies the institutional framework to reach the expected outcomes.

Deen Dyal Upadhyaya Gramin Kaushal Yojana (DDUGKY)

According to Census 2011, India has 5.5 crore potential workers between the ages of 15 and 35 years in rural areas. There are several challenges

preventing India's rural poor from competing in the modern market, such as the lack of formal education and marketable skills. DDU-GKY bridges this gap by funding training projects benchmarked to global standards, with an emphasis on placement, retention, career progression and foreign placement.

Features of *Deen Dyal Upadhyaya Gramin Kaushal Yojana* include-

- 1) Demand led skill training at free cost to the rural poor.
- 2) Mandatory coverage of socially disadvantaged groups (SC/ST 50 per cent; Minority 15 per cent; Women 33 per cent).
- 3) Post-placement support, migration support and alumni network.
- 4) Guaranteed Placement for at least 75 per cent trained candidates.
- 5) Greater emphasis on projects for poor rural youth in Jammu and Kashmir (HIMAYAT), the North-East region and 27 Left-Wing Extremism (LWE) affected districts (ROSHINI).

Reversing the de-Industrialisation in India

Make in India

Unlike other developed countries, India has charted the unique growth path, jumping directly from the agricultural sector to the services sector. In India, the manufacturing base is very small, contributing to only 16 per cent of GDP and near 20 per cent of employment. This trend has been a real cause of concern as industry and manufacturing forms the basis of real growth of the economy both in terms of production of goods and also in terms of employing the labour force of the country. The structural transformation that took place in sectoral employment pattern can be depicted by following table.

Clearly there has been shift of workforce from agriculture to service sector, which does not augur well for the country as the latter is not 'inclusive'. Make in India is an initiative to encourage the companies to increase manufacturing in the country so as to realise the dream of creating 10 crore jobs in the country and to increase the share of manufacturing

Year	Agriculture and allied sectors (Per cent)	Industry	Services
1951	72.1	10.6	17.3
1991	66.9	12.7	20.4
2011-12	48.9	24.3	26.9

Source: Rangarajan, Seema, and Vibeesh (2014)

in the country's Gross Domestic Product from 16 to 25 per cent by 2022.

Under this initiative, the government has announced several new steps to improve the **'Ease of Doing Business'** ranking of the country like single window (e-biz portal) clearance of applications, increasing the validity of industrial licenses, granting environmental clearances online, filling of income tax returns online and doing away with the paper registers of businessman in favour of online registers.

More useful for the rural youth would be particular focus upon the Micro, Small and Medium Enterprises (MSME) sector in the Make in India programme. The artful integration of the four ongoing initiatives of MSME industry viz. public procurement policy, the Micro And Small Enterprises (MSE) cluster development programme (MSE-CDP), the Prime Minister's Employment Generation Programme (PMEGP) and skill development will be crucial to not only the success of the Make in India, but also to the much cherished dream of **'employment to all'**.

The Centre has notified the Public Procurement Policy for MSMEs, which mandates that all Central ministries, departments and public sector undertakings (CPSUs) must procure a minimum of 20 per cent of their annual requirement of goods and services (by value) from MSME. A sub-target of four per cent of this 20 per cent must be procured from MSMEs owned by SC/ST entrepreneurs. This became mandatory from April 1, 2015.

Unleashing the entrepreneurial spirit

Underpinning of these three programmes has been the honest recognition that government, on its own, cannot provide employment to all. With the dominant belief of **'Job creators rather than job seekers'**, these programmes, therefore, are aimed

at harnessing the entrepreneurial capabilities of Indians. The government must intervene less, and rather should play the role of a facilitator, has been the common theme running through them.

Pradhan Mantri Mudra Yojana

Small scale businesses generate more employment. Contrary to the common perception of bigger industries generating more employment. Economic Census-2014 underlines the fact that only 4 per cent of the credit needs of 5.8 crore small and micro enterprises are addressed by the formal banking system. The *Pradhan Mantri Mudra Yojna* is being viewed as an essential to fill this lacuna.

It is responsible for refinancing all the last mile financiers engaged in lending to small scale businesses. In essence, therefore, it can also integrate all hundreds of thousands of informal financiers into formal financial system.

Under the aegis of *Pradhan Mantri Mudra Yojana* (PMMY), MUDRA Bank has already created its initial products/schemes. The interventions have been named **'Shishu', 'Kishor' and 'Tarun'** to signify the stage of growth/development and funding needs of the beneficiary micro unit. The financial limits for these schemes are:-

- Shishu:** covering loans up to Rs 50,000
- Kishor:** covering loans above Rs 50,000 and upto 5 lakh
- Tarun:** covering loans above Rs 5 lakh to 10 lakh

Start up India

The programme aims to produce tech entrepreneurs in the country by making the business environment conducive for their growth. Various measures for this include Rs. 10,000 crores of funding for the next four years, exemptions from tax and labour inspection for the start-ups for the first three years, speedier patent clearances with the exchequer footing most of the bill, and promises to fix taxation hurdles that deter domestic and global financiers from bankrolling new ventures.

This start up campaign is soon going to get a new rural avatar in the form of **Deen Dayal Upadhyaya Swaniyojan Yojana** backed by MUDRA

bank loans and self help groups. The scheme will provide basic skill sets required for self employment and thereafter, it will be supplemented with the credit linkages from the MUDRA banks. The scheme to be launched is on the lines of existing **Deen Dayal Upadhyaya Gramin Kushal Vikas Yojana** except that its focus won't be upon guaranteed placements but generating livelihoods through self employments.

Stand Up India

This scheme is to promote the entrepreneurship among SC/ST and women. Under the Stand up India scheme, SC/ST and women entrepreneurs will be provided loans from Rs 10 lakh to Rs one crore for setting up new enterprises. The scheme is intended to facilitate at least two such projects per bank branch, on an average one for each category of entrepreneur (SC/ST or woman). This will help in creating 2.5 lakh entrepreneurs throughout the country. The overarching focus of the scheme would be on handholding support for both SC/ST and woman.

National Sports Talent Search Scheme

A new Scheme National Sports Talent Search Scheme (NSTSS) has been formulated for talent identification in the age group of 8-12 years, who possess inborn qualities such as anthropometric, physical and physiological capabilities without any anatomical infirmities. Identification of the talent at District level and in Sports schools/ Central Sports Schools / National Sports Academies etc, and nurturing the sporting potential to make them excel at the national and international sports competitions will help broaden the pool of sportspersons in the country.

At a time where the interests for sports is dwindling among parents and not many parents are interested in their child pursuing a career in sports, this sports scheme is a right thing at a right time.

A scheme along the similar lines could be launched to identify the potential for armed forces among the children of the age range 8-12. Armed forces are also witnessing a severe shortage in numbers of officers. Focus area of any such scheme would be rural India as it is the rural youth who still show a preference for a career in armed forces.

Conclusion

One really hopes that all these schemes and programmes are able to deliver their intended outcomes. These are largely based upon the idea of 'empowering' people to overcome their deprivations and disabilities. The schemes based on the idea of 'empowerment' are more likely to be successful and sustainable than those based upon 'entitlements'.

However, one has to be extra cautious in monitoring the outcomes of these initiatives. 'Make in India week' in Maharashtra was able to secure the investment commitments to the tune of staggering \$225 billion. This showed the renewed interest among the investors for India as an investment destination. However, the flip side of the story remains that even this huge investment would be able to generate 60 lakh jobs only. This is because majority of the investments were promised in the capitalistic multinationals only. This was a stark case of neglect of MSMEs despite the fact that they are more labour intensive and employ about 45 per cent of workforce in the country.

Similarly in case of Skill development programmes, the biggest challenge confronting us is that of 'uncertainty'. The shape of enterprises and jobs is changing very fast with rapid induction of new technology. Manufacturing is also being transformed with application of new digital technology. With the advent of 4th industrial revolution and 3D printer driven manufacturing, it has become very difficult to predict what skill sets would exactly be required after 10 years. For meeting this challenge, most potent strategy we can deploy is to make our youth a better learner. For this, the dramatic changes would have to be brought into curriculum, pedagogical methods and teacher training. However, for decades, the budgetary allocations in education have remained far below the required levels (Presently less than 4 % of GDP is allocated to education, whereas 6 per cent was promised in the 1968 education policy at the recommendations of Kothari commission), which needs to be rectified on an urgent basis.

(Dr. Varun Dhamija is MDS and Arun Dhamija is a Research scholar. Email: Varun_dhamija@yahoo.in)

RURAL HEALTH: CHANGING SCENARIO

Dr. Pavan Pandey, Dr. Sushrut Sharma

Maternal and child health has dependably been in the focus of government's health programmes. An array of the government-sponsored programmes is proof of this fact. Examples include *Janani Suraksha Yojana (JSY)*, *Janani Sishu Suraksha Karyakram*, *Integrated Child Development Scheme*, *Rashtriya Bal Swasthaya Karyakaram*, *Reproductive Maternal Neonatal Child & Adolescent plus programme* and the latest being the *Mission Indradhanush* launched by the present Government.

In this article, we have discussed in brief the achievements made in the field of maternal and child health across rural parts of India in last ten years. In addition, we have identified the areas of challenges and discussed a few new initiatives launched by the present Government. The basis of this discussion is the comparison between the results of the 3rd and 4th round of National Family Health Survey (NFHS). During this period India recorded a period of accelerated economic growth and launched National Rural Health Mission (NRHM) whose key objective was to address the health care needs of citizens living in rural and backward areas of the country.

'Adolescent' is the first phase of the reproductive cycle of a female. One of the objectives of National Population Policy-2002 has been to stop child marriage and to delay first pregnancy till 20 years of age for a female. Although there is a law prohibiting child marriages in India, but NFHS-4 (2015-16) data proves that merely making laws isn't enough but strict implementation is equally important. Child marriages are not only happening and but many of these 'teen' age brides are even becoming pregnant before the legal age for marriage. Still NFHS-4 data gives us a reason to cherish, as declining trend in child marriages is seen across most of the Indian states. Early successive pregnancies before 25 years of age among women, is a common cause of multiple health problems including anemia, malnutrition, maternal mortality, and infant mortality. NFHS-4 data shows that there

has been a reduction in the proportion of women who are anemic as compared to NHFS-3 (2005-06). However, the results do not match the efforts that were put forth towards this problem.



Prime minister's pet project "**Beti Bachao-Beti Padhao**" is a concrete step in this regard. It is meant to prevent sex selective abortions, ensure survival & protection of the girl child and education of the girl child. Wide spread adoption of the scheme will empower women throughout life span continuum.

One of the core objectives of NRHM was to reduce the maternal mortality rates (MMR) to less than 1 per 1000 live births. There has been an unprecedented improvement in the provision of antenatal, intra-natal and postnatal care, and that too in government hospitals. This is indicated by an increase in the proportion of institutional deliveries, deliveries in public facilities, elimination of neonatal tetanus, early registration of pregnancies etc. All these factors have resulted in the reduction of maternal mortality ratio across all states. This can be attributed to host of government schemes such as placing ASHA in every village, cash incentives under the JSY, improvement in primary healthcare (PHC) services, the launching of dedicated maternal and child (102) ambulance services, etc.

It would be a felony, if it is not mentioned here that simply focusing on increasing institutional deliveries and reducing MMR has diverted attention away from other dimensions of maternal health. One such dimension reported by NHFS -4 is availing of 'full' antenatal care by pregnant women which is defined as "providing at least four antenatal visits, at least one tetanus toxoid (TT) injection and taking iron folic acid tablets or syrup for 100 or more days". Most of the states performed very poorly on this aspect, even states that performed superior on all other aspect performed only satisfactorily on this aspect.

A possible solution for this problem might be a mobile-based initiative "*Kilkari*" app launched recently which is dedicated to improve mother-child care right from registration of pregnancy till the infant become fully immunized. It works by delivering a series of pre-recorded mobile messages that will enhance awareness among pregnant women, parents of children and field workers about the importance of Anti Natal Care (ANC), institutional delivery, Post-Natal Care (PNC) and immunization etc.

Reproductive health of women is a highly private and sensitive issue, especially in rural areas. One important aspect of reproductive health care for women is the area of 'family planning'. Unable to provide family planning services to women, especially in a country such as India, is not only undesirable but also unjustifiable. Unfortunately, the high burdened northern states have not shown any significant improvement. An innovative approach in this regard **Social Franchising Scheme** introduced in Uttar Pradesh and Bihar to boost the private sector involvement in family planning. Currently, most family planning methods are women centric. It would be a good idea to increase the options in the current basket of choice for contraceptives. A 360 degree re-designed holistic **Family Planning Campaign** with a new logo has been launched by the present government to influence the demand for family planning services.

In few state and many districts of India, the prevalence of HIV has reached the epidemiological level of more than 1.0 per cent among antenatal women. Thus, it is a need of hour that all girls (and also boys) from the beginning of their reproductive phase, should have comprehensive knowledge

about HIV and other sexually transmitted infections. This is vital for achieving zero new HIV cases, especially among pregnant women. NFHS -4 reported the proportion of women having the comprehensive knowledge of HIV varied from average to low. There is a need to boost this knowledge but it is a challenge to increase the reach in rural and tribal areas of India. Another indicator which should make government concerned, is the fraction of women who know that use of a condom can prevent HIV/STI.

Cancer is an emerging public health problem in India. The only effective strategy to counter this threat is to devise a programme based on prevention, screening and early treatment. In this regard, NFHS-4 shows that only a small fraction of rural women had ever undergone a cervix, breast or oral examination. This is despite the fact that these are the three most common sites for cancers among women in India.

Similar to maternal health, there have been remarkable improvements in a various parameter related to child health. One of the core objectives of NRHM and Millennium Development Goals (MDGs) was the reduction of infant and under-five child mortality rates. All states recorded decline in infant mortality and under-five mortality rates. But this decline in mortality rate was higher in urban areas as compared to rural areas. In some states, infant mortality rates for rural areas are almost twice that of urban areas.

There have been some indirect benefits of increased institutional deliveries. Benefits include a reduction in pre-lacteal feeding, early initiation of breastfeeding and increase in the proportion of those receiving BCG vaccine (for TB) at birth. The proportion of children aged 12-23 months, who were fully immunized, also showed marked improvement, yet most states are only half way through. Between the years, 2009-2013 full immunization coverage has increased by only 1 per cent every year. This indicates that despite improvements, many children will continue to die from vaccine preventable disease due to the slow pace of improvement.

Thanks to the **Mission Indradhanush**, full immunization coverage rate is expected to see a boost of 5-7 per cent. A remarkable feature of this

mission is that it has selectively focused on districts where immunization programme was performing poorly. *Mission Indradhanush* aims to achieve full immunization of at least 90 per cent children by 2020, by reaching out to the children who have been left out or missed during the routine immunization rounds. Thus, it will be no surprise if our country reports a marked jump in the proportion of fully immunized children in the near future.

There has been an increase in the proportion of children suffering from diarrhea who received Oral Rehydration Salt (ORS) across all states but this pace of improvement is not sufficient because diarrhea is still the most common cause of death among children less than five years of age in India. Every village has ASHA worker and it is her duty to provide ORS to children when they suffer from diarrhea and yet not all children with diarrhea receiving ORS. Introduction of rotavirus vaccine may prove a game changer in this regards. **Rotavirus vaccine** was launched in Odisha, Haryana, Himachal Pradesh & Andhra Pradesh this year and will be expanded to the entire country in a phased manner.

Foundation of a good nutritional status of children is laid down by the feeding practices employed by mothers. The first stage in providing nutrition to a newborn is a practice of exclusive breastfeeding. The next stage in child's feeding is complementary feeding. Status of both exclusive breastfeeding and complementary is not what it should be. Especially the status of adequate complementary feeding is the worst and a real cause of worry. The proportion of breastfed children aged 6-23 months who are fed 'adequate' complementary feeding varied from low to negligible throughout the surveyed states. Such poor feeding practices are not always limited to poor families. These facts reflect the poor knowledge related to complementary feeding among mothers and caregivers from all income groups.

Poor feeding habit is a cause for poor nutritional status of children resulting in malnutrition (stunting and wasting). As the descriptive epidemiology reveals that malnutrition is more than just a medical condition, in reality, it is a social problem. Improvement in this regard can only be achieved

by resolving issues related to social determinants of malnutrition such as providing safe drinking water, providing toilets, ending open defecation, and promoting hand washing. If highly ambitious **Swachh Bharat Abhiyan** matches its aspiration, may prove a game changer in transforming social attitude.

Before concluding we would like to comment on one problem which affects citizens of all ages and both genders that is high out of pocket health expenditure. An episode of a serious illness among family member(s) can cause an adverse burden on the financial condition of family especially among economically weaker families, thus shaking the base of their financial security. Millions of families either falls below poverty lines or become even poorer or defer health care needs due to inability to pay for health care. Two initiatives announced by the present government in the Budget 2016-17, are positive steps towards reducing the extent of this problem. First is introduction of a '**New Health Protection Scheme**' which provides an amount of Rs 1 lakh to each family towards meeting the healthcare bill. Second is opening a chain of 3000 **Jan Asushadi stores** across the country. Both this initiatives will ensure reduction in out of pocket expenditure related to in patient care and out patient care respectively.

Conclusion: World has decided to end 'preventable maternal and child' death by 2030. If India has to accomplish this goal, then government must look beyond the health sector and address the social determinants of maternal and child health most importantly women education. In addition to maternal and child health, the government of India must ensure health assurance and not just health insurance to every Indian. In order to provide health assurance, government must ensure three things and they are

- (i) end preventable deaths
- (ii) ensure health and well-being
- (iii) expand enabling & supportive environments for sustainable health of all but especially for India's mothers and children.

(Dr. Pavan Pandey is MD and working in rural areas of Chhattisgarh, Dr. Sushrut Sharma, MBBS. Email: dnameispaone@gmail.com)



JAM TRINITY: REACHING THE POOR



Dibakar Lenka

New innovations in information and communication technology (ICT), have brought the opportunities for direct cash transfers to help the poor. As per recent experiments, leakages can be curtailed by reducing involvement of many departments in the distribution process. A recent study evidenced that MGNREGA and Social Security payments were paid on an average 10 days faster with the new Aadhaar-linked bank accounts through direct benefits transfer system.

After 68 years of independence, country is still suffering from poverty and disparities, though state resources are continuously utilised in the name of poverty alleviation. A series of welfare schemes, over the last 60 years, failed to end the miseries of the most deprived segments of population. JAM trinity is an attempt to increase effectiveness of welfare measures by making effective use of available technology.

Background

According to the Economic Survey, about 4.2 percent of the GDP, which works out to be roughly Rs 3.78 lakh crore, is spent on key subsidies, as on March 2015. It is widely accepted that India's welfare system is pervaded with leakages. Rampant corruption diverted the benefits intended for the poor to the pockets of middlemen and corrupt officials. Consequently nearly 22 per cent of the population is still living below poverty line. The current government is trying its best to deliver welfare benefits to deserving segment by direct benefit transfer (DBT) using JAM Trinity.

What is JAM Trinity?

JAM trinity refers to-

J- Jan Dhan Yojana bank account (PMJDY)

A- Aadhaar, a unique number to identify everybody with biometric details

M- Mobile phone number

Any customer applying for a bank account under the *Pradhan Mantri Jan Dhan Yojana* should provide Aadhaar number as identity proof. The applicant has to produce his mobile number for Aadhaar enrolment in the account. This is the way

of linking trinity. Once the linking is complete, the customer will be identified by Aadhaar number. The cash can be sent to the linked bank account. Then the account holder can either withdraw the money from the bank or use mobile phone to collect the cash from designated correspondents.

What role can JAM trinity play?

1. JAM trinity can effectively cut the leakages by enabling better delivery of DBT (Direct Benefit Transfer).
2. JAM will lead to unique identification of beneficiary thus eliminating fake beneficiaries.
3. JAM will also lead to financial inclusion of people living in villages and in backward areas.
4. JAM trinity is creating an atmosphere for enabling DBT and will also help in direct delivery of various government schemes like scholarship for students, *Janani Suraksha Yojana*, old age pension etc.

The strong link is that country's 70 per cent of population uses mobile phone. Lack of full reach of Aadhaar registration and lack of total financial inclusion are weak links of the trinity but situation has improved substantially on these two counts as well.

Technological innovation and possibilities of cash transfer

New innovations in information and communication technology (ICT), have brought the opportunities for direct cash transfers to help the poor. As per recent experiments, leakages can be curtailed by reducing involvement of

many departments in the distribution process. A recent study evidenced that MGNREGA and Social Security payments were paid on an average 10 days faster with the new Aadhaar-linked bank accounts through direct benefits transfer system and leakages minimised by 10.8 percentage points.

Magnitude of distortion in Price Subsidies

Government provides adequate subsidies in railway services. Passenger tariffs on trains are artificially kept low. These controlled rail prices actually provide more benefits to the rich than the poor. It is already estimated that 80 per cent of households constitute only 28.1 per cent of the total originating passengers on non-suburban rail routes. These deliberate low passenger tariffs have affected railway finances and it has been unable to generate resources for capacity expansion to the growing need of population. To maintain the balance, railways tries to cross-subsidise passenger fares by raising the freight tariffs. This has resulted in diversion of freight traffic to road transport. Consequently this has caused more emissions, pollution, traffic congestion and accidents.

In case of Liquefied Petroleum Gas (LPG), the touching fact is that among the all LPG users, the poorest 50 per cent of households consume only 25 percent of LPG. The net welfare gain from LPG subsidy for poor households is less than Rs 10 where the LPG welfare gain to rich household is close to Rs 80.

Kerosene seems to be a commodity which is fit for price subsidy as it is popularly understood to be consumed mostly by the poor. But as per estimate, only 46 per cent of total consumption of the subsidised kerosene is by households living Below Poverty Line. 51 per cent of subsidised kerosene is consumed by non-poor and almost 15 percent of subsidized kerosene is actually consumed by the relatively better off, the richest 40 percent.

The purpose of subsidising fertilizers is to incentivise farmers for cultivation of high yielding varieties of crops. But in true sense, it benefits the fertilizer manufacturers and rich farmers. Again manufacturers avail the benefits of freight subsidy for transit. All the way it hurts the poor.

In the country, 67.2 per cent of the households are electrified. Remaining 32.8 per cent households, which are very poor, have nothing to do with electricity. Even among electrified households, richer households predictably consume more power. On an average, the rich category consume 121 kwh per person per month, which account to 37 per cent of power subsidy. Lower segments of electricity users consume 45 kwh which accounts for only 10 per cent of the total subsidy amount.

Subsidised water is almost as regressive as electricity. It is estimated that a large fraction of price subsidies allocated to water utilities- upto 85 per cent- are spent on subsidising private taps when 60 per cent of poor household get their water from public taps.

Price subsidies distort markets in multiple dimensions that ultimately hurt the poor. For wheat and rice, the government provides subsidy to both producer and consumer totaling to Rs 1,29,000 crore. Wheat and rice are procured from the farmers at guaranteed minimum support price (MSP). High MSP encourages MSP-supported crops and discourages cultivation of other crops. This brings a supply- demand mismatch of non-MSP supported crops and raises their price and volatility in the market. This ultimately hurts poor households who tend to have uncertain income streams. High MSPs coupled with water and electricity subsidies lead to cultivation of water-intensive crops by rich farmers that cause depletion of ground water table, which hurts poor farmers, especially those without irrigation facilities.

The JAM Solution

Above distortions in subsidy distribution can be easily solved by JAM approach. Seeding the Aadhaar number into the bank account is the key for implementation of the program. Upto February 2016, 21 crore *Pradhan Mantri Jan Dhan Yojana* (PMJDY) accounts were opened and 9.17 crore Aadhar numbers were seeded and 4.28 crores mobile banking facilities were registered. Under a realistic projection upto March 2020, the PMJDY accounts will be 41 crores with Aadhaar enrollment of 18 crores and mobile banking of 13 crores. This will definitely help in plugging leakages and better resource distribution to the poor.

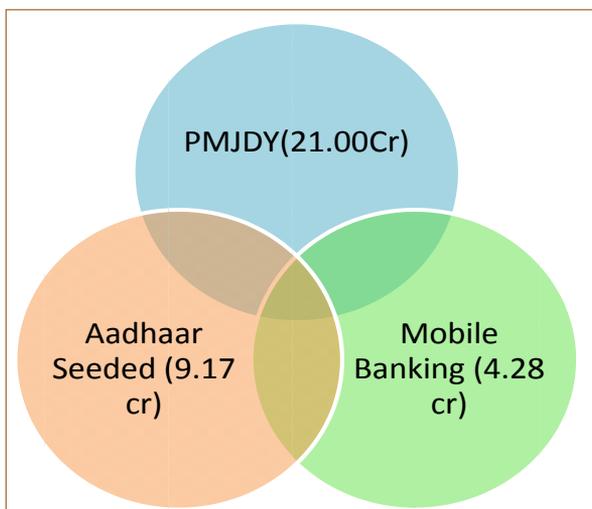


Figure 1 JAM relationship as of Feb 16

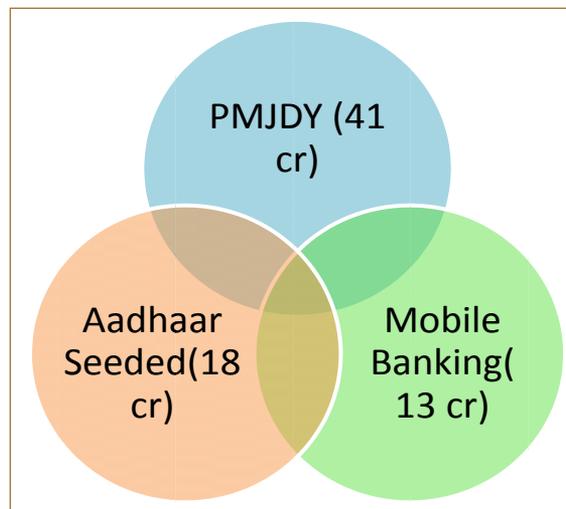


Figure 2 JAM relationship upto Mar 2020 Projected

Targeting genuine beneficiaries

There is a tremendous progress in the cell phone usage in our Country. Presently, there are 90 crore cell phone users in the country. Out of these, 37 crore users are from rural areas. Again this number is increasing at a rate of 28.2 lakh per month. Mobile Money, therefore, offers a very viable alternative to meet the challenge of last mile connectivity. Several cell phone operators are interested in obtaining licenses to operate as payment banks. This will create vast opportunities for direct Aadhaar based transfers on mobile money platforms.

India has the largest postal network of 1,55,015 branches with rural concentration of 89.76 per cent. Similar to the mobile money framework, the Post Office, either as payment bank or a regular bank can ideally fit into the Aadhaar linked benefits-transfer.

Bottlenecks to JAM and possible solutions

1. PMJDY (J) aims to extend the banking services to the unbanked population in the country for upliftment of the under-privileged. Through the automation of all the subsidies and other payments (scholarships, crop insurance claims etc), we can move away from traditional delivery routes and plug the leakages in providing products like food, kerosene, fertilizer etc. This would ensure a minimum standard of living for the poor. The critical areas for the sustenance of this plan are proper remuneration for agents, penetration of bank accounts for transaction readiness etc.

The Finance Ministry needs to work out and fix an adequate transaction processing charges for banks and agents network along with its timely disbursements

2. Aadhaar, which adds the 'A' to the JAM trinity, refers to establishing the unique identification number for each and every citizen with the help of bio-metric identification which is further linked to individual's bank accounts. This unique identification of the beneficiaries will address the problem of leakages. Aadhaar got statutory recognition in the Budget Session of the Parliament and now government can use it for various welfare schemes. Still debate on privacy related issues of Aadhaar is going on.
3. Mobile Number (M), is the last and the most critical leg of the JAM trinity that can digitize the delivery system. With over 60 crore unique users and tele-density of 81.4 per cent in India, 'Mobile Money' offers a complimentary way to deliver DBT benefits to a larger population without leakages. But challenge here is that reliable mobile and data connectivity in the remote rural areas may not be available to effectively deliver DBT benefits directly to the people.
4. The JAM trinity sounds promising when it comes to transferring cash benefits such as maternity benefits education scholarships or pensions. But the real challenge is with non-cash benefits such as subsidies on food, kerosene, LPG etc. Converting these subsidies into cash equivalent and paying it directly into the bank accounts is a challenging issue. Quantification of cash

equivalent must be carried out in a realistic way.

5. The method of setting income criteria for identifying the potential beneficiaries and then transferring the cash equivalent through the JAM trinity is very cumbersome. The problem is that, it is rather difficult to identify beneficiaries based on income criterion in an informal labour market. Secondly, dependence on BPL card is also not free from corruption. The next best solution would be to jog people away from taking the subsidy by guaranteeing better services for those who give up the subsidy. If non-subsidised LPG customers are given priority and quick delivery, then they would be attracted towards giving up subsidy. Another option could be to set staggered formula for subsidies e.g. BPL card holders get 100 per cent of the current subsidy, Above Poverty Line (APL) card holders get 80 per cent and other households to get 50 per cent of current subsidy. This may be politically feasible and over the time, the percentages could be changed incrementally to the extent of totally eliminating the subsidies for the non-poor.
6. Information and Communication Technology provides an opportunity to plug the leaks and make the welfare schemes effective. At present, success of these welfare schemes is directly proportional to degree of abuse by middlemen and higher income groups.
7. Setting up of service quality benchmarks for Digital Financial Transactions and their constant monitoring is essential to build trust in this new system.
8. Spreading financial literacy with involvement of civil society, opening more branches and improving bank infrastructure like trained Bank correspondents can further penetrate JAM to remote areas and left behind populations.
9. People have to be better educated so that they can better manage their accounts and also safeguard themselves from various fraudulent activities.
10. Telecommunication companies are reluctant to invest in remote areas because of low profit. Government can give active support for infrastructure development there.
11. Farmers paying high upfront costs of fertilizer

and then waiting for subsidy through banks accounts, may be adversely affected. So a mechanism needs to be devised for this.

12. Strict monitoring of subsidy route. Any suspicious activity should be thoroughly investigated by vigilance agencies.
13. Cash withdrawal centers such as ATMs should be nearby to commonplaces.
14. Banking Corresponding agents can be used to educate farmers not to fall into the trap of moneylenders. This would result in people using more of their Jan Dhan account.
15. Many of Indian villages till now don't even have electricity. There is need for infrastructure like cellular towers, cheap mobile plans, because without mobile connectivity JAM would be meaningless. Solar energy may be used to power mobile towers in far-flung areas.
16. Government should see to it that various schemes like **Smart City, Skill India, Digital India and Make in India** are integrated with JAM and DBT so that less leakage and more productive results are achieved at a faster pace.

Conclusion

If the JAM Trinity can be seamlessly linked, and all subsidies are routed through bank accounts, the real progress in terms of direct income support to the poor may finally be possible. The critical areas that need to be taken care of to make JAM and DBT effective are-

- adequate and timely disbursement of transaction processing charges to the banks and agent.
- pacifying the debate around privacy related issues of Adhaar
- setting up and monitoring of service quality by the Finance Ministry, TRAI, NCPI and UIDAI

If these measures are taken, then twin problem of – rationalising the subsidies and at the same time protecting the poor can be solved effectively.

(Author is Chief Manager, Union Bank Of India, STC, Bhubaneswar. Email: dibakarlenka1960@gmail.com)

ENABLING THE DISABLED

Rajat Tyagi

World over one billion people are estimated to be living with disabilities. In India, the Census 2011 puts this number at around 2.68 crore (2.2 per cent of the population). This section of the population faces many barriers in order to participate fully in social life. This often leads to their isolation, affecting their life and self esteem. So, efforts need to be made by communities, civil society and the Governments to integrate the disabled with the mainstream.

How a society treats its disabled persons can be a good indicator of its values. Whereas, progressive societies deal with disability in a human way, in many conservative and closed societies, it is often considered a stigma, a result of one's past *karma* or worse an evil. In India, situation is mixed with feelings towards a disabled person ranging from that of compassion and kindness to a feeling of pity, dislike or hatred.

World over one billion people are estimated to be living with disabilities. In India, the Census 2011 puts this number at around 2.68 crore (2.2 per cent of the population). This section of the population faces many barriers in order to participate fully in social life. This often leads to their isolation, affecting their life and self esteem. So, efforts need to be made by communities, civil society and the Governments to integrate the disabled with the mainstream.

Though, the welfare of disabled is primarily a state subject, Central Government is also doing a lot in its capacity. In spirit of its slogan '**Sabka Sath Sabka Vikas**', Union Government has launched various programmes and schemes for disabled e.g. providing wheelchair, free coaching, scholarships etc. In this article, we will look at the various challenges facing the disabled community and see how far Government programmes are able to address those.

When we say person with disability, very first image that strikes our mind is that of a man in wheelchair. Yes, this wheelchair is very crucial for his survival and mobility. Similarly, other disabled persons require specific equipments to get over their bodily hindrances. Government pays special attention to this need. Under **Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP Scheme)**, financial assistance is provided to various implementing agencies such as NGOs, Institutes, District Rehabilitation Centres etc. to

provide aids and appliances to the needy persons with disabilities

Further, we know that a number of Non-Governmental Organizations (NGOs) and activists are doing very good work for disabled persons. So, Government encourages such initiatives by way of providing monetary help. Under **Deendayal Disabled Rehabilitation Scheme (DDRS)**, financial assistance is provided to NGOs for providing various services to Persons with Disabilities, like special schools, vocational training centres, community based rehabilitation, pre-school and early intervention etc.



For any civilized society, an important aim is to integrate persons with disabilities in the mainstream so that they can actively participate in society and lead a normal life. Without this a differently abled person may not get the sense of fulfillment in his life.

But the problem is that the most of our buildings, pathways, structures are not designed keeping the needs of disabled in the mind. And result is that sidewalks, obstructions, curves, narrow passes etc become barriers to the disabled persons. They can't freely move around with these obstacles.

So, it is imperative to ensure that a disabled person is able to commute between home, work and

other social places with ease. All physical facilities need to be designed keeping this in mind.

We usually consider disabled people some different group from us, but fact is that, we are all physically disabled at some time in our lives – when we injure our leg in a hockey match, when we were a child or when we grow old and find difficult to climb stairs. So, designing all facilities with features for disabled persons, is going to benefit each and every one of us at some point or other in life.

Also, we have legal obligations that make it mandatory to make all infrastructure disabled friendly e.g.-

- India is a signatory to the UN Convention on the Rights of Persons with Disabilities (UNCRPD). Article 9 of UNCRPD casts an obligation on all the signatory governments to take appropriate measures to ensure that persons with disabilities get equal access to the physical environment, to transportation, to information and communications, and to all other facilities and services available to general public. This is to be done in both urban and in rural areas.
- Subsequently, the Governments of the ESCAP region (The United Nations *Economic and Social Commission for Asia and the Pacific*) gathered in Incheon, Republic of Korea in 2012 and adopted the **Incheon Strategy** to “Make the Rights Real” for persons with disabilities in Asia and the Pacific. The Incheon Strategy also focuses that disabled people should have access to all facilities in the same way as others have.
- Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995 has clear provisions to ensure that disabled person have full access to roads and buildings. As per Section 46 of this Act, the States are required to provide for -
 - i) Ramps in public buildings like hospitals etc
 - ii) Toilets for wheelchair users
 - iii) Braille symbols and auditory signals in elevators or lifts

Hence, keeping above in mind, **Accessible India Campaign (Sugamya Bharat Abhiyan)**, is started by the Government of India as a nation-wide campaign for achieving universal accessibility for PwDs. Main features of this programme are -



- It was launched on 3rd December 2015, commemorating International Day of Persons with Disabilities.
- It is formulated by the Department of Empowerment of Persons with Disabilities (DEPwD), Ministry of Social Justice and Empowerment.
- The campaign targets three areas for access i.e. (i) accessibility to the buildings, (ii) to transportation and (iii) to information & communication systems.
- The campaign has defined timelines and will use IT and social media for spreading awareness about this
- State Governments will identify about 50 to 100 public buildings in big cities and also identify citizen centric public websites, which are important for the lives of PwDs.
- Once identified, “Access Audit” of these buildings and websites will be conducted by professional agencies. And then retrofitting and conversion of buildings, transport and websites would be undertaken to make these disabled friendly.
- The Department is also coordinating with the Ministry of Information & Broadcasting for enhancing accessibility of Television programmes by incorporating features like captioning, text to speech and audio description.
- Creation of a mobile app is underway. With the app, any person would be able to click a photograph or video of an inaccessible public place (like a school, hospital, government office

etc.) and upload the same to the Accessible India portal. The portal will process the request for access audit, financial sanction and final retrofitting of the building to make it completely accessible to disabled persons.

- Also, a mobile app would be created in all Indian languages to locate nearest accessible places for PwDs. With this mobile app, any disabled person would be able to locate an accessible bank counter, restaurant, ATM or theatre nearby. The mobile app will also have provision of evaluating/ rating the accessible place by the users.

In addition to ensure the accessibility to physical buildings, access to health services is also very important to empower the persons with disabilities (PwD). A disabled person very often becomes dependant on others for his bodily care and well being. Some economically weaker families may not be able to sustain the medical expenditures on a disabled member and may start thinking of him as a burden. This severely impacts his self respect and dignity. One solution may be health insurance, but in present situations, it is difficult for disabled persons to access the health insurance facilities.

Realising this gap, the Government launched **Swavlamban Health Insurance Scheme** specifically for the persons with disabilities. The main features of the scheme are -

- It not only provides affordable Health Insurance, but also aims to improve the general Health condition & quality of life of persons with disabilities.
- The scheme provides comprehensive cover to the beneficiary as well as his family (PwD, Spouse & up to two children)
- It has a single premium across age band and can be availed by PwDs aged between 18 years and 65 years with family annual income of less than Rs. 3,00,000 per annum.
- A Memorandum of Understanding (MoU) is signed with the New India Assurance Company Limited to provide the insurance. Under the MoU, the New India Assurance Company Limited will create a network of Hospitals, where the Insured persons can get cashless treatment.
- Ministry of Social Justice and Empowerment is implementing the scheme.

In addition to above schemes, Government has taken up several other initiatives, which would prove instrumental in improving the quality of the life of the persons with disabilities. E.g-

- Plans are for organising an exclusive “National Level Mega Fair” for exhibition and sale of various products/goods being manufactured by PwDs from all over the country. This would provide enhanced exposure and market linkage for their products.
- First ever National Para –games were organised in New Delhi in association with the Paralympic Committee of India, in the month of March 2015.



Major DP Singh who lost his leg in Kargil war, is India's first blade marathon runner.

All above efforts by government for upliftment of the persons with disabilities are laudable, but Government alone, can not achieve their well being. In the end, it is the society at large that has to become sensitive to the needs and feelings of disabled. Removing the stigma attached to certain mental and physical disabilities is important. In this regard, awareness generation should be given top priority along with creating necessary infrastructure for PwDs. A positive attitude towards differently abled, need to be developed in a person from an early age. So, school curriculum should have lessons on this. Also, young kids should be made sensitive towards disabled by way of audio-visual media, school plays, songs etc. Stories of indomitable spirit of disabled persons need to be highlighted by media. Story of Major DP Singh, who lost his leg in Kargil war and then went on to become India's first blade marathon runner need to be brought forth. His story is not only inspiring for disabled, but changes the attitude of society the way it looks at disabled.

*(Author writes on social issues.
Email:rajattiyagi2016@gmail.com.)*



YOGA: THE UNION OF POSSIBILITIES



Prakash Vishnoi

“By proclaiming 21 June as the International Day of Yoga, the General Assembly has recognized the holistic benefits of this timeless practice and its inherent compatibility with the principles and values of the United Nations.” -Ban Ki-moon

Yoga, India's gift to the world, is an ancient physical, mental and spiritual practice. The word 'yoga' derives from Sanskrit and means to join or to unite, symbolising the union of body and consciousness. It is as old as Indian history. Pashupati seal of Indus Valley Civilization, discovered at the Mohenjo-daro, depicts a common yoga posture. *Patanjali's Yoga-Sutra* is considered the most authentic writing on yoga, since ancient times in India.

The ancient Yoga is reinventing itself in the 21st century as a means of healthy and balanced living. Amidst stressed and fast paced lifestyle of modern man, Yoga brings peace of mind, self discipline and a healthy body. It teaches how to live harmoniously with nature without disturbing the fragile ecological balance. Recognizing the yoga's potential and its health benefits, Government of India has included Yoga in alternative medicine system – AYUSH.

AYUSH stands for Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy. It is emerging as an alternative to allopathic medicine because of the numerous benefits it has over the latter.

- It is cheaper. We know that out of pocket expenditure on medicines by the poor in India is a leading cause of their falling below the poverty line. So, AYUSH system may solve this problem effectively as these medicine systems cost the patient much less. It is even more true in case of Yoga. This is significant for a country like India where a sizeable population still lives in poverty.
- Yoga and other Indian medicine systems hardly have any side effect. This is in contrast with the allopathic drugs which often have serious side effects on human body.
- India has just over 9 lakh allopathic doctors in 2015, making the doctor to patient ratio very dismal. Country has close to 8 lakh AYUSH

therapists at present. They can indeed help India ride over its human resource crunch in health sector. Collaboration between physicians, Naturopaths, Ayurvedic, Homoeopathic and yoga experts seems to be the future of Indian healthcare.

Besides, Yoga has been found very effective in dealing with stress and anxiety- two leading causes of broken relationships and suicides. With



changing lifestyle, these two problems have become common world over. Yoga provides the remedy. That is why many corporate offices including Google, have adopted Yoga at their workplace. A healthy and mentally peaceful employee is certainly more productive.

These amazing benefits have made Yoga a craze world over. It is hugely popular in Developed Countries such like America and Europe. Yoga's growing popularity got a special recognition on 11

December, 2014, when on India's initiative, United Nations decided to celebrate 21st June as International Day of Yoga to raise awareness worldwide about the many benefits of practicing Yoga.

Welcoming the move, Ban Ki-moon, United Nations Secretary-General said –

“By proclaiming 21 June as the International Day of Yoga, the General Assembly has recognized the holistic benefits of this timeless practice and its inherent compatibility with the principles and values of the United Nations.”

Realising the role Yoga can play in solving our healthcare problems, in leveraging India's soft diplomacy power and in promotion of tourism sector, the Government of India has taken several steps to promote yoga which are described below-

National AYUSH Mission (NAM)

A national policy on Indian Systems of Medicine & Homoeopathy was laid down in 2002 for overall growth and development of Ayurveda, Yoga and Naturopathy. On 29 September 2014 GoI notified National AYUSH Mission (NAM) for-

- Better access to AYUSH services,
- Strengthening of AYUSH educational institutions,
- Facilitating the enforcement of quality control of drugs in Ayurved, Unani, Siddha and Homeopathy and sustainable availability of raw-materials for these.

NAM makes provision for the following:-

- Increasing awareness about AYUSH.
- Adoption of villages for propagating AYUSH way of life and healthcare through AYUSH Gram.
- Early prevention of non-communicable diseases.
- Promotion of health care by way of Behaviour Change Communication (BCC) integrated with the principles and practices of AYUSH systems and Yoga and naturopathy wellness centres.
- Co-location of AYUSH facilities at Primary Health Centers (PHCs), Community Health Centers (CHCs) and District Hospitals (DHs) including Yoga and Naturopathy.
- Setting up of integrated AYUSH Hospital including Yoga and Naturopathy.
- Inclusion of Yoga and Naturopathy in State Government Educational Institutions and setting

up of new AYUSH Educational Institutions where they are not available.

Scheme for promotion of Information, Education and Communication

Under this following activities are undertaken to popularise yoga and AYUSH

- organization of *Arogya* Fairs
- preparation and distribution of authentic publicity material on AYUSH systems including multi-media/print media campaigns, audio visual materials for popularization of AYUSH Systems.
- providing financial assistance to reputed institutions, NGOs for organising seminars, conferences, symposiums, workshop, etc. on AYUSH.
- providing incentives to AYUSH Industry to participate in *Arogya* and other Fairs/ *Melas*/ Exhibitions/ Conferences/ Seminars, etc.

Scheme for “Conservation, Development and Sustainable Management of Medicinal Plants”

to provide support for Survey, Inventorization, *in-situ* conservation, *ex-situ* conservation/ herbal gardens. The Scheme is being implemented since 2008 and continued during the 12th Plan.

Centre of Excellence Scheme:

The aim of the scheme is to support creative and innovative proposals for upgrading the reputed AYUSH institutions (Government and private both) to levels of excellence. Under this scheme, upto Rs 10 Crore are provided to the grantee organisation.

In addition to Govt efforts, a lot of work for yoga is being done by individuals and NGOs. *Yog Gram* in Haridwar is one such example which attracts people from world over. It started in 2008 and provides healing through ‘Yoga, Naturopathy & *Panchkarma*’. Such initiatives need to be encouraged as they can serve triple purpose of – generating employment in rural areas, attracting tourists from other countries and through them, effectively projecting India's soft power.

In the end, we can say that yoga is a field where Governments, NGOs, Yoga experts and activists all will have to work together to spread it in India and abroad. If the potential of this ancient system is leveraged effectively, Yoga can do wonders.

(Author is a yoga expert. Email: Prakashvishnoi333@gmail.com)

SWACHH BHARAT: A MISSION FOR EVERY INDIAN

Jasbir Singh

Cleanliness is said to be next to godliness. But in spite of being a highly spiritual nation, India tops the world in open defecation. The problem is more severe in rural areas. As per Census 2011, only 32.70 per cent of rural households have access to toilets.

It is no brainer that Individual Health and hygiene is largely dependent on adequate availability of clean drinking water and proper sanitation. Dirty surroundings cause many diseases like malaria, dengue, diarrhea, jaundice, cholera etc. This increases our public health expenditure. For example, between 2006 and 2012, India reported an annual average of 20,474 dengue cases, with direct medical cost of about Rs.3500 crore per annum. Thus ensuring cleanliness would make a significant impact on public health, and in safeguarding income of the poor and ultimately contributing to the national economy.

With this vision in mind, Swachh Bharat Mission was launched on 2nd October, 2014 with an aim to make India Open Defecation Free by 2019. If we are able to achieve this goal, it would be a befitting tribute to the 150th birth anniversary of Mahatma Gandhi who always advocated for cleanliness.

Background

Of course, Swachh Bharat Mission is not the first cleanliness program. Central Government has been supplementing the efforts of the State Governments for promoting sanitation through-

- Rural Sanitation Programme – 1986 to 1999
- Total Sanitation Campaign (TSC)–1999 to 2012
- TSC renamed as Nirmal Bharat Abhiyan (NBA) – 2012 to 2014
- NBA restructured as Swachh Bharat Abhiyan (SBA)- 2014 onwards

Restructuring of the Nirmal Bharat Abhiyan (NBA) into Swachh Bharat Mission (SBM)

- NBA was restructured into the Swachh Bharat Mission (SBM) with two sub-Missions –

- Swachh Bharat Mission (Gramin)
- Swachh Bharat Mission (Urban)

Though some changes are made, main components of the NBA i.e. Solid Liquid Waste Management (SLWM) and Community Sanitary Complexes (CSCs) are retained in SBM. Under SBM, the strategy of implementation will focus on behaviour change, triggering of the population with regard to toilet construction, and their use. For this, effective use of technology and media will be done to communicate the message of the benefits of safe sanitation and hygiene. Monitoring mechanism will be strengthened and the construction & usage of the toilets will be monitored. Under SBM, States will prepare an Annual Implementation Plan in consultation with the Mission. Incentives will be provided for well performing states.



Swachh Bharat is proposed to be achieved through-

- (i) Construction of Household Toilets
- (ii) Community and Public Toilets, school and anganwadi toilets
- (iii) Solid Waste Management
- (iv) Awareness generation in public through sustained campaign

Funding for SBM

The funding pattern between the Central Government and the State Government is 75:25 per cent (90:10 per cent for North Eastern and special category states). Finances for this mission will be arranged through.

- Budgetary allocations
- Contributions to the Swachh Bharat Kosh (from philanthropists and Corporate Social Responsibility (CSR) funds)
- Through commitments under Corporate Social responsibility (CSR)
- Funding assistance from multilateral sources
- Government decides to impose a Swachh Bharat Cess at the rate of 0.5 per cent on all services presently liable to service tax, with effect from 15th November 2015. Proceeds from this cess to be exclusively used for Swachh Bharat initiatives.

Role of Panchayati Raj Institutions (PRIs) and Civil Society

PRIs can play a very important role in creating awareness and imparting hygiene education among the local population.

Involvement of NGOs, Village Level Motivators (*Swachhata Doots*/Sanitation Managers), field functionaries like Accredited Social Health Activists (ASHA), Anganwadi Workers, School Teachers, and Volunteers to carry out field level activities can have a substantial impact. SBM (Gramin) also has a provision for 'Social Audit' for continuous and comprehensive public vigilance of the programme.

Target of cleanliness can not be achieved by Government functionaries alone, hence social, religious and cultural organisations should also be roped in wherever possible.

Swachh Vidyalaya Abhiyan

Lack of toilet facilities has often been cited a reason for girls dropping out of the schools. Right of Children to Free and Compulsory Education (RTE) Act, 2009 provides for separate toilets for boys and girls in all recognised schools.

To achieve this, the Ministry of Human Resource Development launched *Swachh Vidyalaya Programme* under *Swachh Bharat Mission* with an objective to provide separate toilets for boys and girls in all government schools within one year. For this, the Ministry financially supported States/Union Territories to provide toilets for girls and boys in schools under *Sarva Shiksha Abhiyan* (SSA) and *Rashtriya Madhyamik Shiksha Abhiyan* (RMSA).

With the construction of 4,17,796 toilets in 2,61,400 elementary and secondary schools within one year from 15th August, 2014 to 15 August, 2015 under this initiative, all government schools now have separate toilets for girls and boys.

Bal Swachhta Mission

The main challenge to the success of *Swachh Bharat Mission* is behavior change. Children can play a very important role in this. One, it is easy to imbibe cleanliness habits in children through informal ways like small games, poems, storytelling etc. Second, these children can become ambassadors of cleanliness and motivate others to keep their homes, schools, and surroundings clean.

Keeping above in mind, *Bal Swachhta Mission* was launched by the Union Minister of Women and Child Development Smt. Maneka Sanjay Gandhi on Children's Day (14th November, 2014) as a part of the '*Swachh Bharat Mission*'. Women and Child Development Departments of various states have been asked to organise events at State, District, Block, and Gram Panchayat level to encourage this.

Challenges to Swachh Bharat Mission

- (1) Technically, the crisis of sanitation is now being handled by three ministries-
 - (i) Rural sanitation is vested within the Ministry of Drinking Water and Sanitation (MDWS)
 - (ii) Urban areas fall under the Ministry of Urban Development (MoUD)
 - (iii) School sanitation is given to the Ministry of Human Resource Development

This division of work probably was done with a belief that this will help achieving the gigantic goal of making India open defecation free by 2019. But lack of coordination between these ministries may affect the outcomes adversely.
2. Changing people's attitude towards sanitation is the biggest challenge facing *Swachh Bharat Mission*. Government has spent a lot of money on mass media campaign for this, but tangible results are yet to come.
3. It is widely reported that toilets are being built at a rapid pace but they are not being used. Rural sanitation policy should address the real reasons why people do not like to use toilets. Surveys show that many people in rural India believe that

the kinds of toilets the government promotes are impure. People don't use these toilets as they worry what would happen when the pits of these toilets fill up. Also, some don't use toilets out of sheer habit of going for open defecation. This problem of unused toilets is particular to India and no other country, including the poor Sub-Saharan countries, reports such problem. Reason, probably is that if you use the toilet, one day its pit is bound to fill up and emptying a pit is associated with manual scavenging. In cast based Indian society, it were the poor Dalits who were forced to the inhumane practice of cleaning the human excreta. Since then in popular perception, cleaning a filled toilet pit is attached to this casteist attitude and people in rural India don't want to do this even for their own toilet pits. This attitude needs to be changed through sustained campaign but government's awareness campaigns are not addressing these concerns.

4. Other than unused household toilets, community toilets in urban settings are often not used by people. Main reason for this is cleanliness and upkeep of these toilets. At times, it is possible to see someone near bus stand urinating in open even if a community toilet is nearby because that toilet is too dirty to use.
5. Hence, Sanitation needs to be seen in a holistic way and providing sanitation facilities at work, education and other public spaces is important. We often see auto drivers stopping at desolated places and urinating. If toilets are available then they would naturally prefer to use them.
6. For the success of this Mission, civil society, NGOs and community organisations need to be involved at every stage. They can work as a catalyst to change the attitude of the society. Also they can be vigilant about any misuse of funds.
7. Developing low cost technologies suited to Indian needs is imperative. For this R&D needs to be encouraged. BARC (Bhabha Atomic Research Centre) has developed many low cost technologies e.g. Thermal Plasma Technology which is ideally suited for waste treatment in environment friendly way. By plasma technology, Hazardous & toxic compounds are broken down to elemental constituents at high temperatures.
8. It is easy to run a pilot and make it successful but real issues come in its nationwide implementation because of extreme diversity of Indian society.
9. Sustainability of the Mission needs to be ensured over long time. Many initiatives fizzle out with time, Swachh Bharat Mission should not meet the same fate.

Namami Gange - Integrated Ganga Conservation Programme

This program integrates the efforts to clean and protect the Ganga river in a comprehensive manner. Important features of the programme are-

- 'Namami Gange' will focus on pollution abatement interventions namely Interception, diversion & treatment of wastewater flowing through the open drains into the river.
- Focus on involving people living on the banks of the river. Program also focuses on involving the States and grassroots level institutions such as Urban Local Bodies and Panchayati Raj Institutions in implementation.
- A three tier implementation mechanism at Central, State and District level.
- 100 per cent funding by Centre.
- Plans to establish a 4-battalion Ganga Eco-Task Force.
- Improved coordination mechanisms between various Ministries/Agencies of Central and State governments.
- The program is expected to deliver socio-economic benefits in terms of job creation, improved livelihoods and health benefits to the vast population that is dependent on the river.

The level of commitment shown by the present government for this cleanliness drive is laudable. If implemented properly, this initiative will significantly enhance the cleanliness of our villages, tackle the problem of open defecation, improve the quality of life in our villages, enhance the dignity and safety of women and children and lead to significant improvement in the health parameters of the population. Above all, it will make our nation a cleaner nation.

(Author is a freelancer. Email: jassi1.love@gmail.com)



COMMUNITY LED TOTAL SANITATION IN CHHATTISGARH

None of us needs to be told the importance of cleanliness in life. It is not just a good human habit, but very vital for our overall health and well being. Every year, millions suffer from the diseases that could be easily avoided if our surroundings were clean. Towards this end, the Government is promoting Swachh Bharat Mission in a big way. But Government alone can not achieve it. We all will have to own the responsibility to make our nation clean. We will have to not only work for 'Swachh Bharat' ourselves but also inspire the others for the same. In this directions, Kurukshetra has started a special column 'Swachhta Soldiers' with this issue to bring out the good work being done anywhere in India on 'Swachh Bharat'. We appeal to our readers to spread these stories among communities. If we work collectively and achieve open defecation free India by 2019, that would be a fitting tribute to Mahatma Gandhi on his 150th birth anniversary.

In Chhattisgarh, as per Census 2011, nearly 85 per cent of people in the rural areas practised open defecation. The baseline survey in 2012-13 data underlined that 10,32,000 toilets in the State were defunct and nearly half of the toilets constructed under the earlier sanitation programme were dysfunctional. As a result of various initiatives, 1123 villages in the State have become Open Defecation Free (ODF) including one complete block from Rajnandgaon district. As many as 1.60 lakh toilets were built in the first 9 months.

In the given circumstances, it was essential to apply a model of behaviour change communication approach for sanitation in the State. Chhattisgarh has adopted a policy of Community Led Total Sanitation (CLTS) to achieve freedom from open defecation. It is concentrating on achieving ODF villages, and therefore provided flexibility to districts to provide incentive to the community as a whole, after the village becomes ODF through community approach.

CLTS approach was initially adopted in two districts - Rajnandgaon and Raigarh, with handholding support to the district teams through a trained organisation. Based on the success, the State adopted CLTS model for sustainable behavior change as a State policy.

The CLTS approach ensures the participation of the village community by creating awareness of the health benefits of building toilets, instilling a stigma for the practice of open defecation, and ensuring capacity building of key administrative functionaries at the grass root level to implement this goal.

The administration defined its role to be that of a facilitator, providing trainings and a platform to encourage people who brought about positive change. The following major initiatives were undertaken in the State for sanitation-

- Village was chosen as a unit instead of a Gram Panchayat (GP) for implementation as well as for monitoring.
- Social mobilisation activities/triggering activities were organised at village level and no advance fund was given to beneficiaries or the Village Water Supply and Sanitation Committee (VWSC).
- Three models of incentivising community/individual were adopted in the State. Incentive could either be given to the whole community after achieving ODF status and sustaining it up to 3 months or to a family if they constructed and subsequently used toilets for 3 months. A 50 per cent upfront incentive could be given if a household was from a deprived community.
- Rather than talking about financial incentive for toilet construction, attempt was made to make the community understand the risk of open defecation and its adverse impact on health.
- *Navratnas* (9 Gems – reputed people) were selected at State, District, Block and GP level to lead the process as community leaders.
- Monitoring committee (*Nigrani Samiti*) was formed comprising natural leaders/proactive people of the village. Children were also involved effectively in the monitoring of ODF status.
- Conjoint programmes for water and sanitation were encouraged.

- Access to toilet was made obligatory for all elected representatives and government functionaries like *anganwadi* workers, health workers, GP secretary, teachers etc.
- “Sanitation Pledge” was incorporated in the oath of newly elected leaders.
- Other development schemes were prioritised in the ODF villages.
- Capacity building of all key stakeholders on implementation of CLTS approach was undertaken.
- Flexibility was given for choosing the technology

of the toilet as per beneficiary’s willingness and geographical conditions of the village.

- Linkages with private sanitary ware entrepreneurs were facilitated to ensure supply chain.

As far as monitoring was concerned, quality was ensured by engineers while toilet usage and sustainability monitoring was done through a third party mechanism of RALU (Rapid Action Learning Units). RALU also undertook impact monitoring through a health outcome based study. Community based monitoring was also developed to ensure ODF status.

Courtesy : Ministry of Drinking Water & Sanitation

INITIATIVES FOR WELFARE OF MINORITIES

USTAD (Upgrading the Skills and Training in Traditional Arts/ Crafts for Development)

It is a new scheme formally launched on 14th May, 2015 at Varanasi to preserve rich heritage of traditional arts/crafts of the minorities. It aims at-

- capacity building and updating the traditional skills of master craftsmen/artisans
- documentation of identified traditional arts/crafts of minorities
- set standards for traditional skills
- training minority youths in identified traditional arts/crafts through master craftsmen
- develop national and international market linkages.

It targets minority youths of 14-35 years of age and minimum Class-V qualified. The scheme will be implemented through selected Project Implementing Agencies (PIAs) and Knowledge Partners. The scheme will be funded by the Central Government and will prepare skilled and unskilled artisans and craftsmen to compete with big companies.

Financial support for Minority students clearing Prelims conducted by UPSC, Staff Selection Commission, State Public Service Commissions. Objective is to increase the representation of the minorities in the Civil Services.

Nai Manzil: The scheme aims to benefit the minority youths in the age group of 17 to 35 years who are school-dropouts or educated in the community education institutions like Madaras, by providing them an integrated input of formal education (up till Class 8th or 10th) and skill training along with certification, with a view of enabling them to seek better employment in the organised sector and equipping them with better lives. Minimum 30 per cent seats are earmarked for minority girls.

Nai Roshni: It is a scheme for Leadership Development of Minority Women with the objective to empower and instill confidence in women, by providing knowledge, tools and techniques to interact with Government systems, banks, and intermediaries at all levels so that they are emboldened to move out of the confines of home and assume leadership roles. The scheme is implemented through Non-Governmental Organizations (NGOs).

Seekho Aur Kamao (Learn and Earn): is a 100 per cent Central Sector Scheme for Skill Development of minorities. This scheme is implemented by private professional skill development organisations/companies. It ensures employment of minimum 75 per cent trained candidates, and out of them 50 per cent in organised sector. The scheme reserves minimum 33 per cent seats for minority women.

Hamari Darohar: The Scheme aims to preserve rich heritage of minority communities in context of Indian culture. It aims at curating iconic exhibitions, supporting calligraphy, preservation of old documents, research and development, etc.

Jiyo Parsi: *Jiyo Parsi* is a scheme for containing population decline of Parsis in India by adopting a scientific protocol and structured interventions to stabilise their population and increase the population of Parsis in India. Financial assistance is extended for outreach programme/ advocacy and fertility treatment as per scheme guidelines.

INITIATIVES FOR EDUCATION

Padhe Bharat- Badhe Bharat

It is a sub-programme of *Sarva Shiksha Abhiyan* launched in August, 2014 with special focus on improving language development and to create interest in mathematics. The two tracks of *Padhe Bharat- Badhe Bharat* are: Early reading and writing with comprehension and Early mathematics. A provision of Rs. 525.00 crore has been made for this programme in 2015-16.

As a follow up to the foundational programme, in 2015-16 a programme called the **National Reading Initiative** was launched to develop and promote the habit of reading among students in elementary schools, thereby extending the programme up to class 8.

Children With Special Needs: With the active support by *Sarva Shiksha Abhiyan*, over 25 lakh children with special needs have been enrolled in elementary education. In order to equip teachers to facilitate classroom transaction and teaching learning of children with special needs, material on curricular adaptations for inclusive classrooms has been developed by NCERT. All teachers across the country are being oriented in practising such classroom adaptations through teacher training.

Udaan: This Scheme is dedicated to the development of girl child education, so as to promote the admission of girl students. It seeks to enhance the enrolment of girl students in prestigious technical education institutions through incentives & academic support.

Saransh: The CBSE Board has launched an on-line facility titled 'Saransh' for affiliated & CBSE schools on 2nd November, 2014. It helps the schools to look at their performance at an aggregate level and at the level of each student. It is an online self-review tool for schools affiliated to the CBSE. It allows schools to identify areas of improvement in students, teachers & curriculum and take necessary measures to implement change.

Rashtriya Avishkar Abhiyan: was launched on 9th July 2015. This programme is directed towards creating interest in sciences among school going students from classes I to XII. Creating Model Labs, mentoring of elementary and secondary schools by Institutions of higher Education, forming Maths and Science clubs for children at school and professional development of teachers in order to make teaching of Maths and Science interesting for students. The activities/components of RAA are funded under *Sarva Shiksha Abhiyan* and *Rashtriya Madhyamik Shiksha Abhiyan*.

E-pathshala: As a part of the Digital India Campaign, the Ministry of HRD has launched 'e-pathshala' which is a single point repository of e-resources containing, NCERT text-books and various other learning resources.

SWAYAM(Study Webs of Active-Learning for Young Aspiring Minds): is a Web portal where Massive Open On-line Courses (MOOCs) will be available on all kinds of subjects from the high school stage to Post-Graduate.

Unnat Bharat Abhiyan: Under this all technical and higher education institutions have been asked to adopt five villages each; identify technology gaps and prepare plans for innovations that could substantially increase the incomes and growth in the rural areas.

Kurukshetra

FORTHCOMING ISSUE

July 2016

:

Science & Technology for Rural India

INITIATIVES TO EMPOWER THE WOMEN

Beti Bachao Beti Padhao

Multi - Sectoral Interventions



Skill, Jobs & Empowerment

A leap forward for India's Women

DEENDAYAL ANTYODAYA YOJANA

- Organizing rural poor households in to women Self Help Groups
- 26 lakh SHGs in 1,76,414 villages spread across 3045 blocks formed / strengthened

STAND UP INDIA

- Promoting entrepreneurship among SCs / STs and Women.
- Rs. 500 Crore allocated

TRAINING

- 7247 women trained by Central Institute of Plastics Engineering and Technology in 2015-16
- More than 70 % of 2.69 lakh persons trained in last 2 years are women under Integrated Skill Development Scheme

JOBS

- Highest ever participation of women in MNREGA in 2015-16; 55% workers are women
- More than 90% of 25.74 lakh cook-cum-helpers are women under Mid Day meal scheme



Mahila e- Haat

Online platform for Women Entrepreneurs

Open for women above 18 years

Mobile based profile management

No registration fee till Dec 2016

Direct payment from buyers to entrepreneurs

10k SHGs with 1.25 lakh women registered on the day of launch

Products	Clothing	Jewellery	Pottery	Grocery
	Bags	Home Decor	Carpets	Stationery

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