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Kurukshetra seeks to carry the message of Rural Development to all people. It serves as a forum for free, frank and serious discussion on the problems of Rural Development with special focus on Rural Uplift.

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Editorial

Rural Development holds the key to sustainable economic growth and human development. India's emergence as a global power depends on its ability to tackle the challenge of rural poverty and development effectively. It is for this reason that the Government accords the highest priority to transforming lives in rural areas.

Prime Minister Shri Narendra Modi has given the vision of '**Making a New India**'. This 'New India' can not become a reality unless the villages in far-flung areas are developed. India can not be transformed unless these villages are transformed.

Hence, the present Government has undertaken a series of path breaking measures in last three years for the upliftment of the rural masses. Prime Minister Shri Narendra Modi has set the target for '**doubling the farmers' income** by 2022'. He has outlined a seven-point strategy to achieve this. Irrigation will be given high priority under **Pradhan Mantri Krishi Sinchayee Yojana** with an aim is to bring 'water to every field' and produce '**more crop, per drop**'. Soil Health Cards are being issued to help the farmers decide judicious use of fertilisers. Historic reforms are underway in agri-marketing by creation of **National Agriculture Market (e-NAM)**. Once fully operational, e-NAM will remove distortions in market and would ensure the best price for a farmer's produce in the most transparent way. And **Pradhan Mantri Fasal Bima Yojana** will guard the Indian farmer against vagaries of the nature and provide income security to rural households in their most difficult times.

The achievements under most of the Rural Development programmes have been very significant in past three years. Construction of **Pradhan Mantri Gram Sadak Yojana** (PMGSY) roads was 73.5 km per day during the period 2011-2014. It increased to 100 km per day in 2014-2016 and 130 km per day in 2016-2017 giving a reflection of the efforts made.

Similarly, under Rural Housing programme, States have reported the completion of 32.14 lakh houses after the launch of **Pradhan Mantri Awaas Yojana- Gramin** (PMAY-G) in November, 2016. This is 2 to 3 times higher than the average completion reported during 2011-2014. This new Rural Housing programme was launched by the Prime Minister Shri Narendra Modi with an aim of providing **Housing for All** by 2022. With a higher unit cost, it is designed to meet the needs and aspirations of rural households. Homes will have cooking area, toilet, LPG connection, electricity connection and water supply through convergence.

Under the another flagship programme of the Government, **Mahatma Gandhi National Rural Employment Guarantee Scheme** (MGNREGS), resources have been utilised to provide goat sheds, poultry sheds, dairy sheds, farm ponds and dug wells to individual beneficiaries to improve their livelihood diversification for higher incomes. And to bring transparency and better management of assets, for the first time 88 lakh assets have been geotagged under MGNREGS. FY 2016-17 witnessed an unprecedented governance transformation in MGNREGS with the total provisional expenditure of Rs. 58,056 crore (Central plus State) which is the highest ever in any year. Also, the participation of women in the scheme was 56 per cent, again the highest ever.

Women have been the biggest beneficiary of yet another Government programme- **Pradhan Mantri Ujjwala Yojana** (PMUY). Lunched with the vision of providing clean cooking fuel to poor households in the country, more than 1.5 crore LPG connections have been issued to BPL households under the scheme.

In addition to these, a host of programmes are being implemented for livelihood needs. **The Deen Dayal Antyodaya Yojana-National Rural Livelihood Mission** (DAY-NRLM) is making a difference to the lives and livelihoods of over 3.6 crore households from where women have joined Self Help Groups (SHGs). **Pradhan Mantri Kaushal Vikas Yojana** is equipping the rural youth for the challenges of the 21st century job market. Financial inclusion has become a great success story with **Pradhan Mantri Jan-Dhan Yojana**. Even Guinness world Records recognised the achievements made under this scheme. Also, significant milestones have been achieved under **Swachh Bharat Mission**. 100 districts and more than 1.7 lakh villages in the country have become Open Defecation Free (ODF).

With this much visible progress in all these areas, hope has increased for 'Making a New India' and transforming the lives. The day may not be far when the dream of **Poverty free Gram Panchayats** may indeed become a reality, bringing smile on every face.

TRANSFORMING LIVES THROUGH LIVELIHOODS

Amarjeet Sinha

The achievements under most of the Rural Development programmes have been very significant in 2016-2017. Construction of Pradhan Mantri Gram Sadak Yojana (PMGSY) roads from 73.5 kms per day in 2011-2014 to 100 km per day in 2014-2016 and 130 kms per day in 2016-2017 is a reflection of efforts made. Similarly, under Rural Housing (RH) programme, where the thrust was on completing all incomplete houses of Indira Awaas Yojana (IAY) and starting construction under Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) after its launch by Hon'ble Prime Minister on November 20, 2016, States have reported completion of 32.14 lakh houses. This is 2 to 3 times higher than the average completion reported during 2011-2014.

Rural Development holds the key to sustainable economic growth and human development. The reduction in poverty is fastest when rural economies are resurgent, providing opportunities for diversification of livelihoods in farm and non-farm sectors. India's emergence as a global power depends on its ability to tackle the challenge of rural poverty and development effectively. It is for this reason that the Government accords the highest priority to transforming lives in rural areas through livelihoods and to improving infrastructure to improve the well being of households. It is only through an inclusive rural development agenda that sustainable human progress is possible.

Rural poverty has many dimensions. It is for this reason that a need is felt to simultaneously address all the dimensions of poverty effectively. A household can be poor if they are homeless; they can

be poor because they are uneducated and without skills; they can be poor because they are assetless; they can be poor because of ill health. There can be a variety of reasons and multiplicity of dimensions that affect the ability of an individual to develop their fullest human potential. The real challenge of rural development is to afford an opportunity to every rural household to develop their fullest human potential through an access to services for human development and economic growth.

The Department of Rural Development with a Budget of over Rs. one lakh crore annually addresses many of the dimensions of poverty and also coordinates with other Departments to ensure better livelihoods and well being of poor households in rural areas. Over Rs. 3-4 lakh crore are spent annually in rural areas if we add up the Budgets of all Departments and State Governments being spent in those regions.





farm ponds and dug wells to individual beneficiaries to improve their livelihood diversification for higher incomes.

Performance of Rural Development programmes 2016-17

The achievements under most of the Rural Development programmes have been very significant in 2016-2017. Construction of Pradhan Mantri Gram Sadak Yojana (PMGSY) roads from 73.5 kms per day in 2011-2014 to 100 km per day in 2014-2016 and 130 kms per day in 2016-2017 is a reflection of efforts made. Similarly, under Rural Housing (RH) programme, where the thrust was on completing all incomplete houses of Indira Awaas Yojana (IAY) and starting construction under Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) after its launch by Hon'ble Prime Minister on November 20, 2016, States have reported completion of 32.14 lakh houses. This is 2 to 3 times higher than the average completion reported during 2011-2014. Likewise, under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), from the usual completion of 25 lakh to 30 lakh works, 52 lakh of works have been completed in 2016-2017. 88 lakh assets have been geotagged for the first time under MGNREGS. Placed below is a summary of some of the salient achievements under different programmes in 2016-2017:

Pradhan Mantri Gram Sadak Yojana (PMGSY)

- **A record 47,350 kms. of PMGSY road was constructed during 2016-17.** This is the highest construction of PMGSY roads in a single year, in the last 7 years.
- **11,614 habitations were provided connectivity** by construction of 47,350 kms. of PMGSY roads during 2016-17 (an average of 32 habitations being provided connectivity every day). In terms of number of habitations connected with PMGSY roads, 11,606 is highest ever in the last 7 years.
- With a view to reduce the "carbon footprint" of rural roads, reduce environmental pollution, increase the working season and bring

The thrust on water conservation in the light of the drought condition has ensured attention to development of an integrated farming system that includes crop, horticulture and animal husbandry besides promotion of non-farm employment as well. The resources under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) have been seen as a livelihood resource and efforts have been made to use them to diversify livelihoods of households. Under the Mission Convergence guidelines adopted recently for MGNREGS resources will be used with adequate scientific and technological basis, to drought proof watershed regions on a Ridge to Valley principle.

The micro credit plan under the Deen Dayal Antayodaya Yojana - National Rural Livelihood Mission (DAY-NRLM), works through women Self Help Groups (SHGs) to provide institutional credit to households for economic activities. Over 31 lakh women Self Help Groups and nearly 3.6 crore women are part of the Mission. After developing effective social capital through Self Help Groups (SHGs), Village Organisations (VOs) and Community Resource Persons (CRPs) the thrust has shifted to mobilising these groups for economic activities with appropriate Bank linkage. Women SHG members have leveraged over Rs. 85,000 crore as credit over the last 3 years. A lot of these resources have been put to effective use for diversifying livelihoods and for improving incomes of poor households. Resources of MGNREGS have been utilised to provide goat sheds, poultry sheds, dairy sheds,

cost effectiveness, PMGSY is aggressively encouraging use of “Green Technologies” and non-conventional materials like waste plastic, cold mix, geo-textiles, fly-ash, iron and copper slag etc. in rural roads.

- **4,113.13 kms. of PMGSY roads were constructed using ‘Green’ technologies, in 2016-17.**
- **MGNREGS – Governance transformation and water conservation thrust as focus in 2016-17**

FY 2016-17 witnessed an unprecedented governance transformation in MGNREGS with a sustained thrust on water conservation. With over 82 per cent active workers (9.1 crore) with Aadhaar seeding in NREGASoft, 4.6 crore workers on Aadhaar Based Payment Bridge, electronic payment of 96 per cent wages through Bank/Post Office accounts, more than 89 lakh assets geo tagged so far, 93 lakh job cards deleted so far through proper verification, large scale drought proofing water conservation works in rainfall deficient regions, MGNREGS established itself as a well governed programme creating durable assets for livelihood security in poor regions, while providing employment on demand. MGNREGS achieved 230 crore person days which is higher than the revised labour budget. The total provisional expenditure of Rs. 58,056 crore (Central plus State) is the highest ever in MGNREGS in any year. 56 per cent women in the wage employment generated is also the highest ever.

The pace for water conservation was set by Hon’ble Prime Minister’s meetings on water conservation with the Chief Ministers of the drought affected States. States undertook their region specific unique water conservation initiatives using MGNREGS resources. Mukhya Mantri Jal Swalamban Yojana to drought proof 3200 villages with 92000 water conservation structures in Rajasthan, Dobhas or farm ponds in clusters in every revenue villages of Jharkhand, Neeru Chettu in Andhra Pradesh with thrust on farm ponds, Mission Kakatiya in Telengana, Kapildhara dug wells in Madhya Pradesh, Jal Yukta Shivar and other water conservation measures in Maharashtra, all used



MGNREGS as a resource for drought proofing for livelihood security. 15.47 lakh water related works were completed in FY 2016-17 including 5.66 lakh farm ponds. Nearly 90 lakh hectares of irrigation potential has been created through MGNREGS in FY 2015-16 and FY 2016-17, as revealed by the new practice of preparing Annual Performance Outcome Report of MGNREGS.

MGNREGS promoted large scale individual beneficiary schemes (over 14.61 lakh beneficiaries) for livelihood security like construction of poultry, goatery and dairy sheds; farm ponds and dug wells; support for housing and individual household latrines (IHHLs) in FY 2016-17. It also undertook innovative convergence initiatives for solid waste management in 11000 villages of Tamil Nadu and constructed over 4 lakh ‘magic pits’ for liquid waste management in Telengana, Andhra Pradesh, Maharashtra, and many other States. To move unskilled MGNREGS workers up the skilling ladder, 29704 were trained for self-employment at Rural Self Employment Training Centres, 3812 were trained to become Barefoot Technicians, besides placement based wage employment to over 3000 workers under DDUGKY and training of Rural Masons under PMAY Gramin.

PMAY-G – From Houses to Homes

Hon’ble Prime Minister launched the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) in November, 2016. The new Rural Housing programme is designed to meet the needs and aspirations of households. With a higher unit cost, it allows for construction using local materials and local house designs. Homes will have cooking

area, toilet, LPG connection, electricity connection and water supply through convergence, and beneficiaries can plan their homes as per their need. Training programme for Rural Masons has been launched to meet a critical skill requirement for quality construction. The thrust in 2016-17 was to launch PMAY-G with all the tasks completed regarding selection of beneficiaries, IT/DBT platform, space technology use, training programme for Rural Masons, finalisation of housing design typologies, etc. The other major thrust was to complete most of the 36 lakh incomplete Indira Awaas Yojana houses which had been pending from anywhere between 1 to 4 years.

As part of the Governance Reform, from anywhere between 2 to 20 Bank accounts in every District for the Rural Housing programme earlier, there is now a **Single Nodal Account** at the State level from where funds are directly transferred electronically on the AwaasSoft-PFMS platform to the beneficiary account.

The beneficiaries under PMAY Gramin have been selected up to 2022 based on the prioritisation and in a transparent manner. The three filters have ensured that the genuinely poor homeless and those living in dilapidated houses, have been selected. Large number of households from vulnerable groups and large number of women have been selected as beneficiaries. House design typologies incorporating disaster resilient features have been finalised and are being used by the State Governments under the programme. States like Madhya Pradesh, Rajasthan, Maharashtra, Chhattisgarh, Karnataka, Assam have taken the lead in the implementation of the PMAY-G. States like Bihar, West Bengal, Uttar Pradesh, Madhya Pradesh, Assam, Jharkhand, Rajasthan and Maharashtra have done well in completing a very large number of incomplete Indira Awaas Yojana houses.

The Department of Rural Development hopes to complete 51 lakh houses in 2017-18. An additional 33 lakh houses will be sanctioned for 2017-18 shortly. A similar number is proposed to be completed in 2018-19 making the completion during 2016-19 period of 1.35 crore houses. This will pave the way for Housing for All by 2022.

DAY-NRLM – Transforming Lives Through Livelihood Thrust

The Deen Dayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM) is making a difference to the lives and livelihoods of over 3.6 crore households from where women have joined Self Help Groups (SHGs). The collectives of women under SHGs, Village Organisations (VOs) and Cluster Level Federations (CLFs) has evolved transformational social capital that is changing gender relations, access to services and participation in Gram Sabhas and Panchayati Raj Institutions (PRIs). The programme has given confidence to women to seek Bank loans for economic activity after developing skills and competencies through a sustained Community Resource Person (CRP) led handholding for livelihood diversification. One lakh fifty thousand women Community Resource Persons (CRPs) who have themselves come out of poverty, are today the greatest agents of change in promoting sustainable agriculture, providing Banking services, developing a cadre of Para Vets for animal care, Book keepers and Accountants to women's collectives, and most importantly an agent for social transformation of villages.

Since the inception of the programme in 2011, women members of SHGs have accessed Rs. 1.06 lakh crore as bank credit. From Rs. 20,000 crore bank linkage in 2014-15, SHGs have got more than Rs. 30,000 crore as credit in 2015-16. Till February 2017 over Rs. 29,000 crore had already been disbursed and it is expected that about Rs. 35,000 crore to Rs. 38,000 crore will be mobilised as credit in the Financial Year 2016-17. Analysis of Bank linkage in 2016-17 shows the remarkable increase in credit linkage in States like Assam, Bihar, Odisha, Rajasthan and West Bengal. There is a clear National spread in bank linkage as SHGs become vibrant and stronger institutions of the poor in many Northern Indian States as well. They are already strong and vibrant in the Southern Indian States.

Under the DAY-NRLM, over 30 lakh women farmers have been supported under Mahila Kisan Sashaktikaran Pariyojana (MKSP) to promote sustainable agricultural practices. Women SHG led Custom Hiring Centres (CHCs) for agricultural implements, power tillers etc have come up in some

States. Vermi Compost/NADEP pits have also come up through the efforts of these women SHG farmers besides the promotion of pesticide free agriculture and multi-tier cropping in rainfed regions for fodder, food, forest, fruits and fibre.

The DAY-NRLM programme has reached nearly 1/3rd of the Gram Panchayats of the country and efforts for its consolidation and expansion are being continuously made. During 2017-18, 52 lakh households through 4.5 lakh new SHGs were added to DAY-NRLM. Start-up Village Entrepreneurship Programme (SVEP) to develop 84,000 micro enterprises was started in 17 States covering 47 Blocks. Solid Waste Management initiative through convergence was done in 11,000 (nearly 90 per cent) villages of Tamil Nadu through their women SHGs. The successful initiative has been initiated by DAY-NRLM in 6 other States. DAY-NRLM published a Compendium of successful Business Models for Livelihood Diversification and also developed a Best Practice Volume based on National awards and recognition to the best SHGs during the year.

To facilitate diversification of livelihoods, skill development for Placement Based Wage Employment and for self-employment was promoted on a large scale through the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) and Rural Self Employment & Training Institutes (RSETIs) respectively under DAY-NRLM. 1.60 lakh youth were trained and 79,400 placed under DDUGKY besides 4 lakh youth being trained in 585 RSETIs for self-employment in 2016-17. 12 new Champion Employers were selected under DDUGKY for high quality training and committed placements. Some of the Champion Employers are Cafe Coffee Day, Apollo Mediskills, Team lease, etc. Training of drivers was also started at a large number of RSETIs during the year.

The first National evaluation of DAY-NRLM has been completed recently by the Institute of Rural Management Anand (IRMA). The draft report recognises the social capital developed through women's collectives at village level. The evaluation finds that the NRLM strategy has led to greater demand expression of rural poor not just through their weekly meetings but also through collective action in production as well as on

social issues. Transforming lives through an even larger scale diversification and development of livelihoods is clearly the way forward to reach the Mission Antyodaya objective of Poverty free Gram Panchayats.

Improved governance in addressing the multi dimensions of poverty is extremely important and for doing so the progress of deprived households will be tracked based on the Socio Economic Caste Census (SECC) baseline through a proposed Social Registry. Also, using 35 indicators on multi dimensionality of poverty under the Panchayat Darpan, the Department would be monitoring the progress of Gram Panchayats in reducing poverty of households. In the overall good governance framework, the department is using Aadhaar with consent for establishment of identity.

To ensure a saturation approach, the Ministry proposes to develop 50,000 Poverty Free Gram Panchayats/5000 Rural Clusters by simultaneously addressing the multi-dimensions of poverty. Following from the approach on Saansad Adarsh Gram Yojana (SAGY), the Ministry has developed 36 indicators to understand the state of development in a Gram Panchayat. These indicators cover infrastructure, connectivity, social development, access to services and banks, solid and liquid waste management, health, education, drought proofing, nutrition etc. The Ministry proposes to develop a composite index for poverty free Gram Panchayats and monitor the progress from the baseline. Through this process, the Ministry of Rural Development wants to ensure sustainable livelihoods for all households in 50,000 Gram Panchayats/5000 Rural Clusters with basic minimum infrastructure and facilities. The DISHA Committee at the District level would also be monitoring the progress of Gram Panchayats to becoming poverty free.

(The author is an Indian Administrative Service (IAS) Officer of 1983 batch and currently Secretary, Department of Rural Development, Govt of India. He has had the unique distinction of having played a major role in designing Sarva Siksha Abhiyan and the National Rural Health Mission. He has published seven books and a large number of articles in various publications. E-mail: secyrd@nic.in)

PM ON DOUBLING FARMERS' INCOME

- The reduction of input costs is the first element towards raising farm incomes. Soil Health Card scheme, and the Pradhan Mantri Krishi Sinchai Yojana are important steps towards reducing input costs.
- He also called for raising farm incomes through diversification in farming activities. Along with crop growing, farmers could opt for timber plantation along the edges of their fields, and also begin animal husbandry.
- The more the farmers are empowered, and financially enabled to stand on their own feet, the stronger the country will become, and the faster will be the pace of development.
- Rabi sowing is up by 6 per cent compared to last year. Fertilizer off take is up by 9 per cent. During this period, the Government has taken care to ensure that farmers do not suffer for want of access to seeds, fertilisers and credit.
- Farmers who have taken loans for the Rabi crop from District Cooperative Central Banks and Primary Societies, will not have to pay interest on such loans for a period of 60 days. Farmers who have paid interest during the last two months, will receive these amounts back, directly into their bank accounts.
- Arrangements are being made to provide farmers even better access to loans from cooperative banks and societies. NABARD created a fund of 21,000 crore rupees. Government is adding 20,000 crore rupees more to it. The loss that NABARD suffers by giving loans to cooperative banks and societies at low interest rates, shall be borne by the Government of India.
- The Government will give 3 crore farmers who have Kisan Credit Cards, RuPay debit cards within three months. Kisan Credit Cards were launched in 1998, but so far, it was essential to go to a bank, to use them. Now, farmers will have RuPay Debit Cards, which they can use anywhere.
- Government will focus its attention to proactively resolve the problems in rural and remote areas, in order to restore the banking system to normalcy in 2017.
- BHIM (Bharat Interface for Money) will connect the trading community, and farmers to connect with BHIM as much as possible.
- The focus of the Budget 2017-18 is also on agriculture, rural development and infrastructure which is also a reflection of the Government's commitment to raise investment and create employment opportunities and therefore, the allocation for the schemes in these categories has been hiked substantially.
- The next revolution in Indian agriculture has to be built on technology and modernization, and the eastern part of India has maximum potential to achieve it. The Government is working towards this goal.



RURAL TRANSFORMATION: SOME RECENT DEVELOPMENTS

One Crore MGNREGA assets geotagged

Mahatma Gandhi NREGS has reached a new milestone by **geotagging one Crore assets** and putting them in public domain. On an average, about 30 Lakh Assets are created annually which includes a variety of works such as water harvesting structures, plantations, rural infrastructure, flood control measures, individual assets for sustainable livelihood, community infrastructure and so on. GeoMGNREGA is a unique endeavor of the Ministry of Rural Development in association with National Remote Sensing Centre (NRSC), ISRO and National Informatics Centre. A Memorandum of Understanding (MoU) was signed by Ministry of Rural Development with NRSC on 24th June 2016 for geo-tagging the assets created under MGNREGS in each Gram Panchayat. Training was imparted to around 2.76 Lakh personnel across the country with the help of National Institute of Rural Development and Panchayati Raj (NIRD&PR). The geotagging exercise started from 1st September, 2016. One Crore assets have been geotagged and put in public domain in the last seven months. It is expected that the exercise will lead to greater transparency and ensure accountability at field level. The process of geotagging is going on and **all assets under MGNREGS will be geotagged**. Special focus is being given to geotag Natural Resource Management works especially the water related works.

47,350 km of PMGSY road constructed in 2016-17

A record 47,350 km of *Pradhan Mantri Gram Sadak yojana* (PMGSY) road was constructed during 2016-17, which is the highest construction of PMGSY roads in a single year, in the last 7 years. While, 25,316 km of PMGSY roads were constructed in 2013-14, road construction in 2014-15 was 36,337 km and in 2015-16, it was 36,449 km. During the period 2011-14, the average rate of construction of PMGSY roads was 73 km per day, which increased to 100 km per day during 2014-15 and 2015-16. For the year 2016-17, a record of 130 km per day has been achieved, which is the highest average annual construction rate, in the last 7 years. 11,614 habitations were provided connectivity by construction of 47,350 km of PMGSY roads during 2016-17 (an average of 32 habitations being provided connectivity every day). In terms of number of habitations connected with PMGSY roads, 11,606 is highest ever number in the last 7 years.

With a view to reduce the “carbon footprint” of rural roads, reduce environmental pollution, increase the working season and bring cost effectiveness, PMGSY is aggressively encouraging use of “Green Technologies” and non-conventional materials like waste plastic, cold mix, geo-textiles, fly-ash, iron and copper slag etc. in rural roads. 4,113.13 km of PMGSY roads were constructed using “Green” technologies, in 2016-17.

Pradhan Mantri Awaas Yojana-Gramin – From Houses to Homes

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) in November 2016, the new Rural Housing programme is designed to meet the needs and aspirations of households. The beneficiaries under PMAY- Gramin have been selected up to 2022 based on the prioritisation and in a transparent manner. The three filters have ensured that the genuinely poor homeless and those living in dilapidated houses, have been selected. Large number of households from vulnerable groups and large number of women have been selected as beneficiaries. House design typologies incorporating disaster resilient features have been finalised and are being used by the State Governments under the programme. The workmanship and employability of trained Rural Masons is being improved by ensuring their assessment and certification as per the Qualification Pack endorsed by the National Skill Development Corporation (NSDC). A total of 44 lakh houses were approved for 2016-17 and the Ministry of Rural Development is working hard to complete all of them by December 2017. A completion period of 6 to 12 months is being followed in PMAY-G.

States like Madhya Pradesh, Rajasthan, Maharashtra, Chhattisgarh, Karnataka, Assam have taken the lead in the implementation of the PMAY-G. States like Bihar, West Bengal, Uttar Pradesh, Madhya Pradesh, Assam, Jharkhand, Rajasthan and Maharashtra have done well in completing a very large number of incomplete Indira Awaas Yojana houses.

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TRANSFORMING RURAL INDIA: THE STORY OF TRIUMPH

Nirendra Dev

It is this ear-on-ground approach that has fetched laudatory remarks for the government at many quarters especially for its works in rural India. In fact, it goes without saying that true treatment of the malady lies in its diagnosis. Precisely, this seemed to have been done well. The government has, in the last three years, remained more focused on the actionable citizen centric policies and initiatives.

Step by step, by every actions and decisions of its government, the government's track record is really unique. Even the ardent critics would believe, the government has hardly lost sight of the real people and their real problems, especially in the villages.

It is this ear-on-ground approach that has fetched laudatory remarks for the government at many quarters especially for its works in rural India. In fact, it goes without saying that true treatment of the malady lies in its diagnosis. Precisely, this seemed to have been done well. The government has, in the last three years, remained more focused on the actionable citizen centric policies and initiatives.

Right since coming to power, this government had identified a few broad sectors, which are linked to rural infrastructures and also life of the people in the interiors. They are: Rural Roads, Rural Electrification,

Rural Housing, Farmers' Welfare, Farm Irrigation and Agricultural Market. To understand the intricacies, it ought to be necessary what really drives the government's rural development works.

In the words of Prime Minister himself: "It is true that people are moving from our villages with great speed. They want a certain quality of life — good education, healthcare, electricity, Internet and entertainment options". Hence, there is always a need to understand how these people – rural folk – once uprooted from their villages would reside or settle in the city and urban towns. Importantly, how basic necessities will be provided?

To understand these in terms of statistics, according to Census 2011 data, 69 per cent of India's population or around 833 million people, lived in rural areas, against 31 per cent or 377.1 million people, in urban areas. It is projected that by 2050,



the urban population figure would jump to 50 per cent.

Laying emphasis on Roads, came in the greater push for the *Pradhan Mantri Gram Sadak Yojana* (PMGSY) with a firm strategy to establish a comprehensive rural transport system. A new scheme has been also crafted under the name and style of the *Pradhan Mantri Gramin Parivahan Yojana* (PMGPY). It seeks to improve and regulate transportation facilities in villages. The government believes this could also enhance job opportunities for the rural youth.

In 2014, when this government came to power, there were over 18,000 villages that did not get any form of electricity. Prime Minister called for the electrification of these villages in the next 1000 days from the ramparts of the Red Fort in his first Independence Day speech. Since then, over 5000 villages were electrified in about six-seven months under "*Deendayal Upadhaya Gram Jyoti Yojana*", while by August 2016, 10,079 villages have been electrified. Most of the villages are from states like Assam, Meghalaya, Jharkhand, Chhattisgarh and Rajasthan.

The government is thus, marching ahead with confidence of achieving 100 per cent village electrification by 1st, May 2018. In the Budget 2017-18, an increased allocation of Rs 4,814 crores has been made under the *Deendayal Upadhaya Gram Jyoti Yojana*.

Rural-Agro Economy:

Notwithstanding the immense potential and agriculture being the mainstay of the people of India, the agro-economy has not seen the expected results. Thus, it was imperative to look at the broad canvas of the farm sector and the need for removal of various natural and even man-made impediments. Depriving farmers the abundant market has been one of the chief demerits. But this was hardly addressed in the last 60 years. A determined effort made by the government towards this endeavour is certainly a game changer. In fact, the government broadly outlined what it called the government's "Nine Pillars" of a "Transformative Agenda" for the economy. And in that, according to Finance Minister, the government has included measures to boost education (especially for poor and rural areas),



increased spending on roads, irrigation and other infrastructure.

It is in this context, the government in the Budget 2016-17 pledged to "double farmer's income in five years. "We have a shared responsibility to spend prudently and wisely for the people, especially for the poor and downtrodden," the FM had outlined.

On April 14, 2016, Prime Minister dedicated to the nation an electronic trading platform, the National Agriculture Market (eNAM). It came on an important day, the birth anniversary of one of the key architects of Indian constitution – Dr B R Ambedkar. The e-NAM trading mechanism proposed to integrate 585 regulated wholesale markets or Agriculture Produce Market Committees (APMCs) under one electronic platform within a couple of years. The eNAM allowed farmers to sell their produce to highest bidders. This has also left its positive impact on rural folks.

The announcement of the New Crop Insurance scheme *Pradhan Mantri Fasal Bima Yojana* on 13th January, 2016 was another milestone. There has been always a long felt need to bring together at one place all conceptual issues, detailed institutional framework and operational details related to farmers' welfare, risk management of farming community and the crops during drought and floods and other localised risk factors.

The broad policy on drought and natural disasters management prepared by the government had earlier prescribed multifold actions vis-à-vis the disaster mitigation plans, relief measures required for the affected population and the need to integrate these with long term objectives.

The New Crop Insurance scheme must be understood from that perspective. Under the new scheme that would cost government a whopping

expenditure of Rs 8,000-9,000 crore annually, the farmers' premium has been kept at a maximum of 2 per cent for food grains and oilseeds and up to 5 per cent for horticulture and cotton crops. The government move will enhance insurance coverage to more crop area to protect farmers from vagaries of monsoon.

Prior to some of these initiatives in September 2015, in an ambitious bid to transform rural areas to economically, socially and physically sustainable spaces, the Union Cabinet chaired by Prime Minister approved the Shyama Prasad Mukherji Rurban Mission (SPMRM) with an outlay of Rs. 5142.08 crore. The Mission aims at development of rural growth clusters which have latent potential for growth. These clusters would be developed by provisioning of economic activities, developing skills and local entrepreneurship and provide infrastructure amenities. The Rurban Mission thus aimed at developing a cluster of Smart Villages.

In keeping with the federal structure of Indian constitution, the state governments have been empowered to identify the clusters in accordance with the Framework for Implementation prepared by the Ministry of Rural Development. The clusters are geographically contiguous Gram Panchayats with a population of about 25,000 to 50,000 in plain and coastal areas and a population of 5,000 to 15,000 in desert, hilly or tribal areas. There are provisions of separate approach for selection of clusters in Tribal and Non-Tribal Districts also. The mission aims to create 300 such Rurban growth clusters by 2018-19 across the country.

Development in true sense, especially in rural areas, should focus to catalyse and rewrite the "change" story and trigger actions that would lead to positive outcomes.

The mother of all such actions is people's ability to afford a house of their own. Only a roof of residence overhead can provide ideas to leverage support to the reform process, infuse optimism among the citizenry and instill confidence in them. With these broad goals in mind, on November 20, 2016, Prime Minister launched "Housing for All" in rural areas under which the Government proposes to provide an environmentally 'safe and secure pucca house' to every rural household by 2022.

Named the *Pradhan Mantri Awaas Yojana (Gramin)*, in its first phase, the target is to complete

one crore houses by March 2019. There would be a minimum support of nearly Rs. 1.5 lakh to Rs. 1.6 lakh to a household. There is also a provision of Bank loan up to Rs. 70,000, if the beneficiary so desires. The selection of beneficiaries has been through a completely transparent process using the Socio Economic Census 2011 data and validating it through the Gram Sabha.

In fact, PMAY-Gramin is a major step forward in bringing together Skill India, Digital India, Make In India, even IT/DBT Aadhaar platform and *Pradhan Mantri Jan Dhan Yojana (PMJDY)*. The programme provides for skilling 5 lakh Rural Masons by 2019 and allows over 200 different housing designs across the country based on a detailed study of housing typologies, environmental hazards and the households' requirements.

A large scale use of local materials is envisaged along with a complete home with cooking space, electricity provision, LPG, toilet and bathing area, drinking water etc through convergence.

Mixed Bag:

The government has also undertaken a series of related schemes alongside multi-pronged strategy to change the face of rural India. In the Budget 2016-17, Finance Minister has pledged to undertake *Mission Antyodaya* to bring one crore households out of poverty and to make 50,000 Gram Panchayats poverty free by 2019.

The rural job scheme – MGNREGA has been revamped with adequate funds. While providing at least 100 days employment to every rural household, MGNREGA is now linked to creating "productive assets" to improve farm productivity and incomes. The target of 5 lakh farm ponds and 10 lakh compost pits announced in the last Budget from MGNREGA funds is achieved. Moreover, during 2017-18, another 5 lakh farm ponds will be taken up. This single measure will contribute greatly to drought proofing of Gram Panchayats.

The budget provision of Rs 38,500 crores under MGNREGA in 2016-17 has been increased to Rs 48,000 crores in 2017-18. This is the highest ever allocation for MGNREGA. The initiative to 'geo-tag' all MGNREGA assets and putting them in public domain on internet has established a greater transparency.

The *Pradhan Mantri Gram Sadak Yojana* (PMGSY) is now being implemented as never before. The pace of construction of PMGSY roads has accelerated to reach 133 km roads per day in 2016-17, as against an average of 73 km during the period 2011-2014. The government has also taken up the task of connecting habitations with more than 100 persons in the left wing extremism affected Blocks.

The government has set a target of achieving 100 per cent village electrification by 1st May, 2018. An increased allocation of Rs 4,814 crores has been made in the Budget 2017-18 under the *Deendayal Upadhyaya Gram Jyoti Yojana*.

The allocations for Deendayal Antyodaya Yojana- National Rural Livelihood Mission for promotion of skill development and livelihood opportunities for people in rural areas have been also increased to Rs 4,500 in 2017-18. Not forgetting the cleanliness mission, *Swachh Bharat Mission (Gramin)* has made tremendous progress in promoting safe sanitation and ending open defecation. Sanitation coverage in rural India has gone up from 42 per cent in October 2014 to about 60 per cent. Open Defecation Free villages are now being given priority for piped water supply.

Conclusion:

India truly lives in villages. Rural economy, prosperity of Indian villages and self-content requirement of pastoral clusters can only usher in a progressive and modern India. It is the rural work force and Indian agriculturists who can play the pivotal role for the overall development and well being of the country and to stimulate accelerated uplift of living conditions.

But in the ultimate, it ought to be underlined that it will be wrong to visualize a uniform and single pattern of farming or rural development methodology in the entire country. Each region, state and at times, districts and blocks have their unique traditional methodologies of water preservation, farming and rural planning. Each community, social groups and local Gram Panchayats thus, need to be skilled and adequately empowered to utilise local people's farming potentials and the natural resources as a cost effective manner using the locally available resources.

Sikkim's success story of organic farming is a story by itself. Similarly, there are immense potentials

of villagers striving hard to achieve yields according to their own hard work in other states. Given proper guidance and administrative support, even states like Jharkhand are catching up these days. A real rural development measure must, therefore, are to be people-centric and be tailor made based on local conditions.

Some Highlights:

- The Budget 2016-17 presented by the Finance Minister announced the government's commitment to "skill" for about 10 million youth over the next three years.
- A mega scheme has been installed under the name and style of '*Pradhan Mantri Kaushal Vikas Yojana* (PMKVY)'. In the budget, Finance Minister also announced plans to establish 1,500 multi-skill training institutes across India with Rs.1700 crore investment.
- Government has set a target of achieving 100 per cent village electrification by 1st, May, 2018. An increased allocation of Rs 4,814 crores has been proposed under the Deendayal Upadhyaya Gram Jyoti Yojana in Budget 2017-18.
- The total allocation for the rural, agriculture and allied sectors in 2017-18 is Rs 1,87,223 crores, which is 24 per cent higher than the previous year.
- Government proposes to provide safe drinking water to over 28,000 arsenic and fluoride affected habitations by 2020. This will be a sub mission of the National Rural Drinking Water Programme (NRDWP).
- For imparting new skills to rural people, mason training will be provided to 5 lakh persons by 2022, with an immediate target of training at least 20,000 persons by 2017-18.
- Prime Minister also has launched an ambitious scheme for rural India to develop around 2,500 'Smart Villages' by 2019 under the *Saansad Adarsh Gram Yojana* (SAGY). The PM invited all the 800 plus Parliamentarians from both houses to select one village each to develop it as an *Adarsh Gram* (Model Village) by 2016 followed by two more by 2019.

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TRANSFORMING THE VILLAGE: NEW RURBAN STRATEGY BASED ON GANDHIAN APPROACH

Dr. Dhurjati Mukherjee

There is very little point in just going for high GDP growth with heavy mechanization and industrialization without any direct effect on the masses. Development has to be balanced in such a way that both industrialization – specially labour intensive small and micro industries – and agriculture move side by side so that the total effect is sustainable and beneficial for the common people.

The completion of three years in office by the government signifies a marked change in planning by allocation of more resources to different projects and schemes aimed at transforming the rural sector. While some of the schemes are new, some have been totally changed to make these more focused to attend to social infrastructure needs of the villages. The neglect of the rural sector has been a big challenge before the government and bringing about the desired change would definitely be a monumental task in the coming years.

The new Rurban approach obviously needs reforms but it may be pointed out that in most countries, including India, the opening of bank accounts of the villagers has enabled to pass on their benefits to their respective bank accounts. The responsibility of uplifting the conditions of the rural mass cannot be ignored, specially in a country like India where over 60-65 per cent population lives in rural areas – for whom, such welfare schemes are of paramount importance.

Development as understood today is a comprehensive concept distinct from mere economic growth. Thus, development may be understood as an intentional self guided process of transformation and management of socio-economic structures, directed at ensuring to all people to lead a full and rewarding life by providing them with an affordable livelihood and by continuously improving their well-being.

The well known French Economist, Francois Perroux, who had come out with innovative views stated that the financial and economic policies of the Third World took insufficient account of the originality, culture, and concrete situations of the countries concerned, and were too quantitative, too Western in concept, and too centered on the interests of the rich industrialized countries.

According to him, development meant: “the combinations of mental and social changes of the people which enables them to increase, cumulatively and permanently, their total real production”. He counselled the people of the Third World to build upon their cultures, their social organizations and their resources so as to better the internal coherence of their economic and reduce the effects of domination by the West.

Similarly, Nobel Laureate, Prof. Amartya Sen, (2001) foresaw development as the removal of the sources of unfreedom and expansion of the real freedoms that people enjoy. In fact, the combination of economic development, social justice and human rights are intrinsically linked and would lead to the real development of the people.

Development & Right to Livelihood :

According to social scientists concerned with Third World countries, development is a social process that leads to constructive and critical consideration of the following:

- (i) the external and internal factors that affect the economic evolution of a country;



- (ii) the distributive system of goods and services; and
- (iii) the system of relationships among the agents of economic life which incorporates self-esteem, sustenance, freedom and well-being.

Development in this respect necessarily presupposes a concern for human life and value. And this has been called ‘Sustainable Development’ a strategy that is inclusive and reaches the lowest segments of society and “improve people’s quality of life within the carrying capacity of the Earth’s life support system”. One may also mention here the Copenhagen Declaration that urged governments to accelerate the process of development through allocation of increased resources and create “an economic, political, social, cultural and legal environment that will enable people to achieve social development”.

However, in our country even now, the government has yet to involve the voluntary organizations in a big way at the grass-root level though the NGOs and CBOs are cost effective and have expertise due to their almost regular interaction with the village folk.

Government Schemes:

The expansion and scope of the now famous Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), has possibly been the most significant attempt to build social infrastructure and also ensure employment to the rural poor in tune with the new philosophy of development. It is now spread almost all over the country and, in some states, the results are quite satisfactory.

Saansad Adarsh Gram Yojana (SAGY) :

Launched on the birth anniversary of Jay Prakash Narayan, is also a step in the same direction aimed “at instilling certain values in the village and its people such as fostering mutual cooperation, self help and self reliance, enabling the poorest and the person in the village to come out of poverty and achieve well being, preserving and promoting local cultural heritage etc.” The Yojana is aimed at translating the vision of Mahatma Gandhi into reality, that is, transforming the rural sector keeping in view the present lack of balanced development plaguing the countryside.



According to the scheme, every 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.

The selected panchayats have started getting priority for developing infrastructure under existing schemes like the National Health Mission, NREGS, the National Rural Employment Guarantee Act, ICDS and also the Swachh Bharat Abhiyan. The plan envisaged 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 is being 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 an integrated plan was a long felt need and would go a long way on making the village self-reliant and self sufficient, as visualized by Mahatma Gandhi long back. There is also a necessity of supply of 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 has been the right beginning and it remains to be seen how many villages could be adopted and whether there is proper planning before the execution of the schemes for integrated development. One needs to be optimistic as after a long time, the government has thought of an integrated plan of village development.

Another significant work of rural rejuvenation has been the start of the nationwide 'Skills India Mission' by the Prime Minister (in mid-July) to promote entrepreneurship and equip 500 million Indians with skills by the year 2022 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 incentivizing skill training through financial rewards to candidates who successfully complete approved training programmes. This has the potential of opening up avenues of employment on a big scale and partly tackling the problem of unemployment and underemployment existing mainly in the rural areas.

It may also be pertinent 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), which have been opened by various companies offer a single window, one-stop solution to the various needs of the citizen's to bring government, business and education services to rural India through an expanding network of village level franchise partners. The present programmes of SAGY and Pradhan Mantri Jan Dhan Yojana have been successful, to a great extent, to carry forward the work if these CSCs and benefit the rural populace in a big way so that the concept of PURA is fulfilled in both letter and spirit.

In the realm of financial inclusion, the PMJDY has helped the poor and the economically weaker sections from being exploited by unscrupulous moneylenders. As is widely regarded, this Yojana lies at the core of the development philosophy of 'Sab Ka Sath, Sab Ka Vikas' and is possibly the biggest

financial inclusion initiative undertaken in India compared to anywhere in the world.

Last but not the least, the decision ensures to construct 2.95 crore houses in rural areas under its ambitious 'Housing for All' by 2022 scheme. The government is expected to spend nearly Rs 81,975 crore over construction of the one crore houses in the first three years of the *Pradhan Mantri Awaas Yojana-Gramin* under which, it will provide financial assistance of Rs 1.20 lakh to those living in plain areas and Rs 1.30 lakh to those in "hilly and difficult" areas. One may mention here that the government had promised in its election manifesto to provide a 'pucca' house for every family by the 75th anniversary of independence.

It is understood that an amount of Rs 81,975 crore will be needed to construct one crore houses between 2016-17 and 2018-19 out of which, Rs 68,000 crore will be provided by budgetary provisions while the rest Rs 21,975 crore will come from borrowing through National Bank for Agriculture and Rural Development (NABARD) to be amortised through budgetary allocations after 2022.

Change in Planning Strategy:

The urban bias in Indian planning has to be reversed with focus being on the growth of rural and semi-urban areas and strengthening the local economy. But unfortunately, the rural sector has not got the necessary attention and rural infrastructure, in most cases is still quite poor. Whether it is roads or power, though some achievements have been manifested in the last decade, a lot remains to be done.

There can be no denying that the opportunity cost of the city dwellers is high compared to the rather modest outlays required to upgrade the standards of living of agricultural labourers and create opportunities in agro-based industry, cottage industry and the like. There have not been serious attempts at urbanizing the countryside and what is still lacking in India – and also other countries of South Asia – are deficient and inadequate health and educational facilities. Though in recent years, the rural sector has received the much needed attention and a fair share of resources, but the requirement of physical and social infrastructural development are much more.

The report of the independent International Commission of Peace and Food, chaired by Dr. M. S. Swaminathan, which argued the goal of one billion jobs was achievable in ten years through a low-cost strategy of using agriculture as an engine of growth. According to the report, about half of the jobs (45 million) would be generated on farms by: (i) raising productivity through improved management of micro-nutrients and water, (ii) expanding the total irrigated area, (iii) emphasizing on more labour-intensive commercial crops such as sugar, cotton, fruits and vegetables, sericulture and aquaculture, (iv) reclamation of wasteland for forestry and (v) increasing subsidiary incomes from animal husbandry and poultry. The multiplier effect of increased rural incomes was expected to create another 45 million rural and urban jobs in industry and services.

Though this has not been a success to the extent envisaged, several major steps have been taken since then. The government concentrated on increasing agricultural production and productivity in the Eastern and North Eastern states and allotted resources for the past few years as a result of which, the farm output went up. Moreover, cash crops were given attention as also promoting agro-based industries though not to the extent desired. The report of Dr. Swaminathan is still relevant as it suggested ways and means of tackling the mounting problem of unemployment.

Similarly, our late President, Dr. A.P.J. Abdul Kalam had talked of PURA (providing urban facilities in rural areas) which resulted in awareness generation and realization of the need for an inclusive approach to development and upgrading the living standards of the poor and the economically weaker sections of society. Both these are clearly alternative approaches of how the rural economy could be strengthened.

These aspects have also to be considered in the rural strategy for 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 plan, keeping in view the needs of the community. The Prime Minister has categorically pointed out there would be a bottom-to-top approach, adding that the scheme would be demand driven, not supply-driven. "The villagers will decide their development needs", PM had stated, echoing the decentralization concept of Gandhi.

The government has taken the right stand by committing itself to erase rural-urban inequities through the promotion of 'rurban' infrastructure and amenities that emphasize growing confluence of cities and the countryside. This, no doubt, is a pressing need and the Hon'ble President in his address to Parliament some time back, reiterated this aspect by stating that "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".

There is no denying that the rural sector has to be rejuvenated and the disparity in incomes and facilities between cities and towns, on one hand and rural areas, on the other reduced to the extent possible. Rural development has rightly been identified as the government's ambitious plan of improving infrastructure like roads, power along with water and sanitation in a bid to develop the villages. It is expected in the coming years, our 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.

A proper development strategy, which does not emulate the Western model, where population is much less and resources are abundant – has already been in place and proper achieving of targets through good and efficient governance is now called for. The problems of the *aam janta* living below the poverty line and those struggling for an existence have to be given the top most priority through rejuvenation of the rural sector, which may not necessarily help in high GDP growth, but would have a grass root effect in boosting up incomes of the economically weaker sections and the poor.

There is very little point in just going for high GDP growth with heavy mechanization and industrialization without any direct effect on the masses. Development has to be balanced in such a way that both industrialization – specially labour intensive small and micro industries – and agriculture move side by side so that the total effect is sustainable and beneficial for the common people.

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STRENGTHENING AGRICULTURAL SYSTEM: NEW APPROACHES

Dr. Barna Ganguli, Dr. Bakshi Amit Kumar Sinha

Lack of effective communication process with farmers in a language they can understand is one of the long standing challenges faced by the agricultural sector. It is, therefore, important that in addition to strengthening of traditional extension system, we need to widen digital and mobile technology to reach out to the farmers to establish a two-way communication.

With 69 per cent of the rural population, agriculture becomes a vital sector of the Indian economy. Along with meeting the food and nutritional requirements of 121 crore Indians, it significantly contributes to production, employment and demand generation through various backward and forward linkages. Moreover, the role of the agricultural sector in alleviating poverty and in ensuring the sustainable development of the economy is well recognized. Though its contribution to the overall Gross Domestic Product (GDP) of the country has fallen from about 19 per cent in 2004-05 to 14 per cent in 2013-14¹, a trend that is expected in the development process of any economy, yet agriculture forms the backbone of development. An average Indian still spends almost half of his/her total expenditure on food, while roughly half of India's work force is still engaged in agriculture for their livelihood. The experience from BRICS countries indicate that a one percentage growth in agriculture is at least two to three times more effective in reducing poverty than the same growth emanating from non-agriculture sectors. Agriculture is the resource base for agro-based industries, so it should be viewed as a holistic value chain, which includes farming, wholesaling, warehousing (including logistics), processing, and retailing.²

Agricultural Initiatives for Enhancing Production:

The sector is, however, currently facing a quandary. While it has made large strides in achieving the goals

of food security, it is still being challenged by a formidable agrarian crisis. Innovating managerial solutions to maximize farmers' welfare—rather than relying solely on modern farming to raise productivity and production is the need of the day. The pressures emanating from natural resource constraints, increasing fragmentation of holdings, frequent climatic variations, rising input costs and post-harvest losses pose an enormous challenge to sustain the agricultural growth. Against this scenery, to increase farmers' welfare through improved employment opportunities, better farm practices, improving soil health, increasing investment, creating rural infrastructure, ensuring timely delivery of credit and technology, encouraging market reform and reducing risk through the introduction of a new insurance scheme, the government has formulated the different policies and programmes, some of which are:



A) Central Sector Scheme: The schemes which are funded by the Union Government.

- **Pradhan Mantri Fasal Bima Yojana (PMFBY):** The erstwhile crop insurance schemes have been reviewed and the new scheme namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) was implemented from Kharif season 2016 along with pilot Unified Package Insurance Scheme (UPIS) and Restructured Weather Based Crop Insurance Scheme (RWBCIS). Under the PMFBY, a uniform maximum premium of only 2 per cent per cent will be paid by farmers for all Kharif crops and 1.5 per cent for all Rabi crops. In case of annual commercial and horticultural crops, the maximum premium to be paid by farmers will be only 5 per cent. The premium rates to be paid by farmers are very low and balanced premium will be paid by the Government, to be shared equally by State and Central Government, to provide full insured amount to the farmers against crop loss on account of natural calamities. There is no upper limit on Government subsidy. During first season i.e. Kharif 2016, about 374 lakh farmers for a sum insured of Rs. 1,41,487 crore have been covered under PMFBY & WBCIS.

PMFBY & RWBCIS are being implemented in the country on 'Area Approach' basis where yield of notified areas under PMFBY and weather data of notified Reference Automatic Weather Stations (AWSs) under RWBCIS are taken as

one unit for assessment/payment of claims for widespread calamities. The coverage of these schemes in terms of number of farmers has reached about 30 per cent of the total number of land-holdings in the country. PMFBY targets coverage of 50 per cent of the total cropped area of the country during next two to three years.

- **Interest Subsidy for Short term Credit to Farmers:** Under this scheme, the crop loans upto Rs. 3 lakh per annum to about 7.5 crore farmers at 7 per cent annual interest and at 4 per cent on timely repayment of crop loans is given. The scheme aims to increase annual growth in food grain productivity by 2 per cent.
- **Market Intervention Scheme and Price Support Scheme:** The objective of the Market Intervention Scheme (MIS) and Price Support Scheme (PSS) is to provide remunerative prices to the farmers in case of glut in production and fall in prices. In case market prices fall below the MSP/MIP, central/state agencies start the purchase operation by paying the MSP/MIP to the farmers.

B) Centrally Sponsored Schemes (CSS) are the schemes which are implemented by state governments but are largely funded by the Central Government with a defined State Government share.

Table 1: Growth and Contribution of Agriculture and Allied Sectors in Indian Economy

(Rs. crore)

Sector	2011-12	2012-13	2013-14	2014-15	2015-16	CAGR (2011-16)
Agriculture & Allied Sectors	15,01,816	15,24,398	16,09,061	16,04,259	16,16,461	2.00
Total GDP	81,06,656	85,48,229	90,79,250	97,09,347	10,4,69,720	6.60
Contribution of Agriculture & Allied Sectors	18.5	17.8	17.7	16.5	15.4	-
Annual Growth						
Agriculture & Allied	-	1.5	5.6	-0.3	0.8	-
Total GDP	-	5.4	6.2	6.9	7.8	-

(Source: Central Statistics Organisation)

Note: The figures refer to 2011-12 prices

Green Revolution: Although Green Revolution led to greater food security, this largely remained confined to a few states, including Punjab, Haryana and Western Uttar Pradesh and covered only wheat and paddy. It also led to soil fatigue in Punjab, Haryana and Western UP. Thus, Crop Diversification Programme is being implemented in Original Green Revolution States viz: Punjab, Haryana and Western Uttar Pradesh as a sub scheme of RKVY since 2013-14 to divert the area of water guzzling paddy to alternate crops like pulses, oilseeds, maize, cotton and agro forestry with the objective of tackling the problem of declining of soil fertility and depleting water table in these states. This Crop Diversification Programme has been extended to tobacco growing states of Andhra Pradesh, Bihar, Gujarat, Karnataka, Maharashtra, Odisha, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal to encourage tobacco growing farmers to shift to alternate crops w.e.f. 2015-16. The programme is being implemented on 60:40 sharing basis between GoI and State Governments. During 2015-16, financial allocation of Rs. 150 crore as a central share (Rs. 125 crore for Crop Diversification Programme in Original Green Revolution States and Rs. 25 crore for replacing tobacco farming with alternate crops/cropping system) have been allocated. During 2016-17, an amount of Rs. 180.00 crore as a central share (Rs. 150 crore for Crop Diversification Programme in Original Green Revolution States and Rs. 30 crore for replacing tobacco farming with alternate crops/cropping system) have been earmarked. Two major schemes under Green Revolution are:

Rashtriya Krishi Vikas Yojana (RKVY): It was launched in 2007-08 wherein funds are provided as a 100 per cent grant to states to choose projects specifically tailored to their condition for enhancing growth in agriculture and allied sector. The approved outlay of the scheme for the Twelfth Plan was Rs.63,246 crores as against the Rs. 25000 crores during the Eleventh Plan. Presently, according to the revised norms, the sharing pattern of funds is 60:40 between the state and Centre, whereas it is 90:10 for North Eastern States. A financial outlay of Rs. 4500 crore has been allocated for the scheme in the Union Budget 2017-18.

Krishi Unnati Scheme :

Mission for Integrated Development of Horticulture (MIDH): The Mission aims to promote horticulture sector, including bamboo and coconut through area based regionally differentiated strategies, which includes research, technology promotion, extension, post harvest management, processing and marketing, in consonance with comparative advantage of each State. A budget of Rs. 2120 crore has been earmarked for 2017-18.

Integrated Scheme on Agriculture Census & Statistics (ISACE&S): The Scheme aims to collect/compile data of operational holdings in the country to provide aggregates for basic Agricultural characteristics for use as the benchmark for inter-census estimates. A sum of Rs. 225 crore has been allotted for 2017-18.

Integrated Scheme on Agricultural Marketing (ISAM): The Scheme aims at creation of an agricultural marketing infrastructure by providing backend subsidy support to State, cooperative and private sector investments, to promote creation of scientific storage capacity and pledge financing to increase farmers' income, to promote Integrated Value Chains (confined up to the stage of primary processing only) to provide vertical integration of farmers with primary processors; to use ICT as a vehicle of extension to sensitize and orient farmers to respond to new challenges in agricultural marketing, to establish a nation-wide information network system for speedy collection and dissemination of market information and data on arrivals and prices for its efficient and timely utilisation by farmers and other stake holders, to support framing of grade standards and quality certification of agricultural commodities to help farmers get better and remunerative prices for their graded produce, to catalyze private investment in setting up of agribusiness projects and thereby provide assured market to producers and strengthen backward linkages of agri-business projects with producers and their groups; and to undertake and promote training, research, education, extension and consultancy in the agri- marketing sector. The total outlay for 2017-18 is Rs. 3193 crore.

National Mission for Sustainable Agriculture (NMSA): NMSA has been formulated to make

agriculture more productive, sustainable, remunerative and climate resilient by promoting location specific integrated/Composite Farming Systems; conserve natural resources through appropriate soil and moisture conservation measures; adopt comprehensive soil health management practices; optimize utilization of water resources through efficient water management to expand coverage for achieving 'more crop per drop; develop capacity of farmers & stakeholders, in conjunction with other on-going missions and pilot models in selected blocks for improving productivity of rain-fed farming by mainstreaming rain-fed technologies. A sum of Rs. 923 crore has been allotted for 2017-18.

National Mission on Agriculture Extension and Technology (NMAET): The Mission has four components viz (i) Sub Mission on Agriculture Extension (SMAE), (ii) Sub Mission on Seed and Planting Material (SMSP), (iii) Sub Mission on Agricultural Mechanization (SMAM) and (iv) Sub Mission on Plant Protection and Plant Quarantine (SMPP). The Mission aims to disseminate information and knowledge to the farming community in local language/ dialect in respect of agricultural schemes. The total outlay for 2017-18 is Rs. 1777 crore.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY): The scheme was launched on July, 2015 with an outlay of Rs. 50,000 crores over a period of five years (2015-16 to 2019), to boost irrigation facilities. The motto of the PMKSY is "Har Khet Ko Pani" and "More crop per drop". The scheme will coordinate the ministries, departments, agencies and research and financial institutions so that the holistic view of the entire "water cycle" is taken into account, and proper water budgeting is done for all sectors, namely, household, agriculture and industries. The PMKSY amalgamates ongoing schemes, viz., Accelerated Irrigation Benefit Programme (AIBP) of the Ministry of Water Resources, River Development & Ganga Rejuvenation; Integrated Watershed Management Programme (IWMP) of the Department of Land Resources; and On-Farm Water Management (OFWM) component of the National Mission on Sustainable Agriculture (NMSA). During 2016-17, an amount of Rs. 1211.75 crore and Rs.430.30 crore has been released to states for implementation of Micro-irrigation activities and for other interventions activities respectively.

Till December 2016, an area of about 3.54 lakh ha. had been covered under Micro Irrigation. The total outlay for 2017-18 is Rs. 3050 crore.

Some New Initiatives:

- **Four new ICAR Awards in two years:** ICAR Administrative award, Haldhar Organic Farmer Award, Pandit Deendayal Antyodaya Krishi Puruskar and Pandit Deendayal Rashtriya Krishi Vigyan Protsahan Puruskar have been introduced.
- **Pandit Deendayal Unnat Krishi Shiksha Yojana:** has been started in 2016 through 130 training programmes on organic farming/ natural farming and cow based economy in 32 State Agricultural Universities of the country.
- **Rashtriya Krishi Shiksha Divas:** is being celebrated on 3rd December in the remembrance of country's first Agriculture Minister Dr. Rajendra Prasad.
- **Jai Kisan-Jai Vigyan Week:** is being celebrated since 2015 across the entire country during 23rd to 29th December, on the occasion of birth anniversaries of Chaudhary Charan Singh and Shri Atal Bihari Vajpayee.

Conclusion:

Agriculture provides food and livelihood activities to the majority of the Indian population. While the magnitude of impact varies greatly by region, climate change is expected to impact on agricultural productivity and shifting crop patterns. Success of all the schemes and programmes implemented by the government depends upon its outreach to the intended groups. Lack of this effective communication process with farmers in a language they can understand is one of the long standing challenges faced by the agricultural sector. It is, therefore, important that in addition to strengthening of traditional extension system, we need to widen digital and mobile technology to reach out to the farmers to establish a two-way communication.

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REACHING POOR, BRIDGING DISPARITIES

Dr. Dibakar Lenka

One of the reasons for slow progress in financial inclusion is absence of reach and coverage of Government and financial system. This gap now can be bridged through the user of information and communication technology. PMJDY accounts, Mobile hand set, Aadhaar through various Government initiatives can take a long way to the prosperity of the country.

After 69 years of independence, the country is still suffering from poverty and disparities, though state resources are continuously utilized in the name of poverty alleviation and disparity reduction. A series of welfare schemes over the last 60 years failed to end the miseries of the bottom segments of population in the economic ladder. Ultimately, it is realised that the effectiveness of welfare measures can only be visible by coming closure to the poor by various innovative channels where there are no leakages and pilferages. There are different approaches of inclusive growth. Effective implementation of pro-poor programmes by using available digital path is the armory now a day.

I. Barriers to the Financial Inclusion programs: Demand Side Barriers:

Complexity: The excluded sections feel that it is not necessary to go to bank for small transaction which is perplexing and time wasting.

Place of living: The excluded villagers find it very difficult to reach the nearest bank due to transportation cost and wages loss in travelling to the bank.

Limited Literacy: Financial illiteracy and lack of basic education are prohibiting factors.

Affinity towards Informal Sector: They develop an affinity with money lenders which always drives them to approach them for their credit needs.

II. Supply Side Barriers:

Legal Identity: Inability to provide a legal identity such as voter id, residence proof, birth certificates, etc. often exclude women and migrants from accessing financial services.

Outreach Issue: Service & transaction are not cost effective.

Approaches to break the barriers:

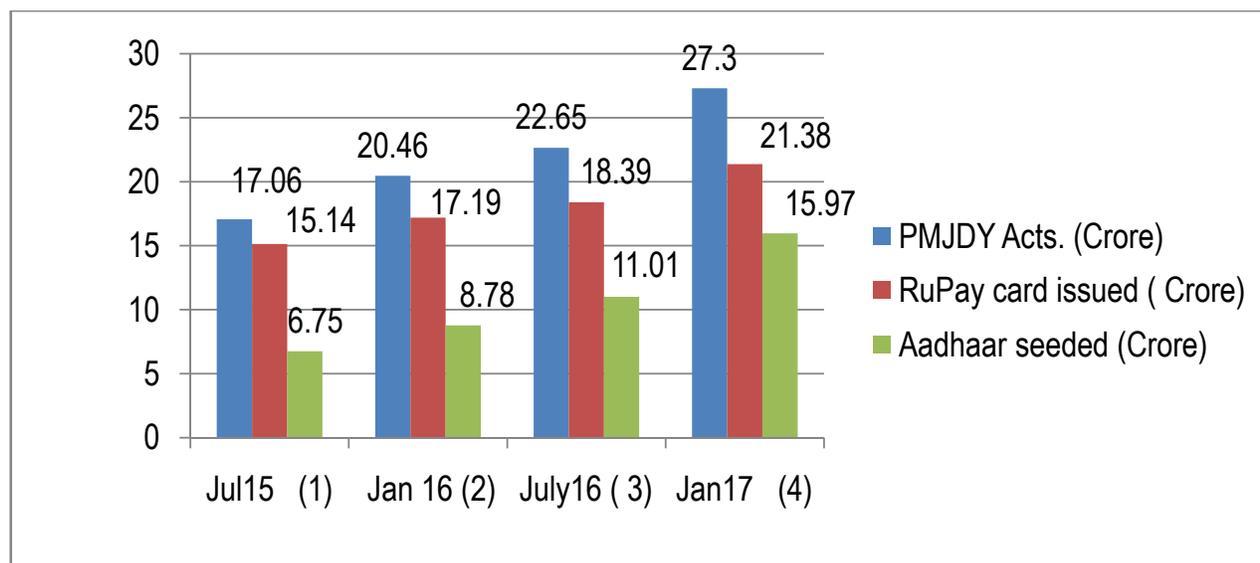
1. Government Initiatives.
2. Product -led approach.
3. Technology Based Approach.
4. Knowledge -based approach.
5. Regulator-led approach.
6. Bank led initiatives.

Government initiatives to reach the rural masses:

A. Transformation through Pro-Poor Programme Implementation:

1. **Pradhan Mantri Jan-Dhan Yojana** is India's National Mission for Financial Inclusion to ensure access to financial services, namely Savings & Deposit Accounts, Remittance, Credit, Insurance, and Pension in an affordable manner. This financial inclusion campaign was launched by the Prime Minister on 28 August 2014. 28.06 Crore accounts have been opened till 22.03.2017. The scheme targets to provide Basic Banking Accounts with overdraft facility of Rs 5,000 after six months and RuPay Debit card with inbuilt accident insurance cover of Rs 1 lakh and RuPay Kisan Card, micro insurance & pension etc. are also added to it (Figure-1).
2. **Aadhaar:** The Unique Identification Authority of India is a central government agency. Its objective is to collect the biometric and demographic data of residents, store them in a centralized database, and issue a 12-digit unique identity number called Aadhaar to each

Figure 1: Growth in PMJDY accounts, Issue of RuPay card and Aadhaar seeding into the PMJDY accounts



(Source: Website of DFS, Government of India)

Table 1:-Progress Card of Mobile Banking and ATM card use:

	Volume (in million) numbers				Value in (billion Rs)			
	July15	Jan16	July16	Jan17	July15	Jan16	July16	Jan17
Mobile Banking	24.96	42.80	64.44	106.12	235.71	465.21	668.04	1382.98
Debit card								
Use at ATM	655.17	707.63	752.13	712.65	2077.85	2181.88	2191.65	1516.44
Use at POS	94.97	109.88	129.67	328.62	140.07	146.11	170.92	490.04

Debit card uses at ATM were comparatively low in volume and value in the month of January 2017 due to demonetization restrictions.

resident. 18.73 crore (66.75 per cent) PMJDY accounts are Aadhaar seeded as of 22.03.2017

3. Mobile Banking has registered a volume of 106.12 million transactions with value of Rs 1382.98 billion as of January 2017 (Table 1).

4. JAM (Jan Dhan-Aadhaar-Mobile) Trinity refers to the Government of India initiative to link Jan Dhan accounts, Mobile numbers and Aadhaar number of Indians to plug the leakages of government subsidies. With the introduction of new technology introduced by National Payments Corporation of India (NPCI), a person can transfer funds, check balance through a normal phone which was earlier limited only to smart phones. Mobile banking for the poor

would be available through National Unified USSD Platform (NUUP) for which all banks and mobile companies have come together.

There has been a continuous decrease of zero balance accounts. In January 2017, marginal increase of zero balance accounts is seen due to Demonetization Effect.

5. Direct Benefit Transfer or DBT is an attempt to change the mechanism of transferring subsidies launched by Government of India. This program aims to transfer subsidies directly to the people through their bank accounts. It is hoped that crediting subsidies into bank accounts will reduce leakages, delays, etc. The primary aim of this Direct Benefit Transfer program is to

bring transparency and terminate pilferage from distribution of funds sponsored by Central Government. Payment is made in the bank accounts of the beneficiary using the Aadhaar Payment Bridge of NPCI.

Over Rs 36,000 crore were saved in the last two years by disbursing subsidies straightway to the beneficiaries accounts under Direct Benefit Transfer (DBT). As many as 84 schemes including Mahatma Gandhi National Rural Employment Guarantee Act have been included in the DBT scheme. Over 1,200 schemes were studied to see if they could be brought under the DBT scheme and it was found that within a very short period, around 550 schemes could be incorporated in the scheme. Number of beneficiaries, getting subsidies through Direct Benefits Transfer (DBT) into their bank accounts has crossed the 30-crore mark and the government has now fixed a deadline to transfer all subsidies through an Aadhaar-enabled DBT.

Pradhan Mantri Mudra Yojana (PMMY): Micro Units Development and Refinance Agency (MUDRA) Bank is a new institution being set up by Government of India for development and refinancing activities relating to micro units. The purpose of MUDRA is to provide funding to the non corporate small business sector. Loans worth about Rs 1 lakh crore have been sanctioned to small entrepreneurs under the Pradhan Mantri MUDRA Yojana benefiting 2.5 crore borrowers.

Pradhan Mantri Suraksha Bima Yojana is a government-backed accident insurance scheme. It was formally launched on 9 May, 2015. 9.43 Crore people have taken policies of Pradhan Mantri Suraksha Bima Yojana. PMSBY is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of Rs 12 In case of accidental death or full disability, the payment to the nominee will be Rs 2 lakh and in case of partial Permanent disability Rs 1 lakh 124 millions Indians have already enrolled for this scheme as of 2 February, 2016.

Pradhan Mantri Jeevan Jyoti Bima Yojana is a government-backed Life insurance scheme. It was formally launched on 9 May 2015. PMJJBY is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs 330. In case of death due to any cause, the payment

to the nominee will be Rs 2 lakh. So far, 3.07 Crore people have enrolled for this scheme.

Atal Pension Yojana: - Atal Pension Yojana is a government backed pension scheme that targets at the unorganized sector. It was formally launched on 9 May 2015. Under the scheme, for every contribution made to the pension fund, the Central Government would also co-contribute 50 per cent of the total contribution or Rs 1,000 per annum, whichever is lower, to each eligible subscriber account, for a period of 5 years. The minimum age of joining APY is 18 years and maximum age is 40 years. The age of exit and start of pension would be 60 years. Therefore, minimum period of contribution by the subscriber under APY would be 20 years or more. Aadhaar would be the primary KYC document for identification of beneficiaries, spouse and nominees to avoid pension rights and entitlement related disputes in the long-term. This scheme will be linked to the bank accounts opened under the Pradhan Mantri Jan Dhan Yojana scheme and the contributions will be deducted automatically. At present, the achievement is around 19 lakh accounts.

B. Transformation through Cost Effective Digital Technology:

The ambitious 'Digital India' project with a total outlay of Rs 1 lakh crore aims to transform the country into a knowledge economy by easy access of technology and government services. Target is set at Network infrastructure to all the 2.5 lakh Gram Panchayats by 2018.

- 1. Digital Boost to MGNREGA:** Digital boost to the flagship rural job scheme, MNREGA is a commendable initiative. A total of 35,000 Gram Panchayats are covered to ensure better implementation through mobile monitoring system. This initiative will help the implementation agencies with live data from the worksites, an online and real-time updation of database, real-time visibility of the data for complete transparency, and location of assets with geo-tagging for easy verification.
- 2. e-Money:** The Department of Posts has planned to provide an electronic money order service to 70 per cent of its total post offices. This service will enable India Post to remit money next day

to the doorstep that earlier took about a week. Also, it will make the whole process secure and fast. People can send maximum of Rs 5,000 through e-money order.

3. **Twitter Samvad:** This will enable the citizens to know about new government initiatives and actions. It is a service that lets leaders and government agencies communicate with the people through tweets and SMS.
4. **Digital Life Certificates:** The 'Jeevan Pramaan' scheme has given a sigh of relief to a million of retired government employees. With this, the pensioner will do away with the requirement of submitting a physical life certificate in November each year and can now digitally provide proof of their existence to authorities for continuity of pension every year.
5. **Digital-locker-India:** This initiative eliminates the need for people to carry the hard copies of the certificates issued by states, municipal agencies, and other bodies. Birth certificates, school and college leaving certificates, residence and marriage proof, and even PAN cards will be digitized. For this, the government has rolled out a national depository that will hold these records. Each private locker will store all the important documents of users, which are digitally verified by the government. With this, rather than sending physical copies, the link of that cloud folder having digital copies of verified certificates can be shared.
6. **PRAGATI:** It is an interactive platform launched for public grievances redressal. It is aimed at monitoring and reviewing programs and projects of the Government of India as well as state government initiatives and also addressing common man's grievances. This step is expected to make governance in India more efficient and responsive.
7. **Digidhan Mela:** Villagers will get an exposure to the use of electronic mode of payment for getting any government services to boost the cashless environment. This mela generates awareness among citizens and merchants about various digital payment channels including Unified Payments Interface (UPI), Aadhaar Enabled Payment System (AEPS), Unstructured Supplementary Service Data (USSD) and RuPay



cards. The event focuses on ways and benefits of the system and also addresses the concerns regarding payments and commissions charged by the respective organizations. To Make Digital Payments a Mass Movement, more than 14 lakh consumers and 77,000 merchants were rewarded with Rs. 226 crore (Rs 177 crore to consumers and Rs 49 crore to merchants) for using Digital Payments through two incentive schemes for Digital Payments Lucky Grahak Yojana and DigiDhan Vyapar Yojana. DigiDhan Melas are also being organized in 100 cities over a period of 100 days in 26 States and 7 Union Territories. Over 5000 financial institutions have reached 15 lakh citizens through the Melas and at least 16,000 government and private institutions have been declared cashless.

Since demonetization, there has been a phenomenal growth in digital transactions.

- Transactions increased through UPI from 0.3 million to 4.5 million.
 - Payments using Aadhaar have been jumped 0.7 million to 2.7 million.
 - The BHIM App, launched by the Prime Minister on 30th December 2016, has been downloaded a record 18 million times since its launch.
 - There has been an increase of nearly 13 per cent in the number of PoS machines sold since October 2016 indicating that more number of merchants across the country are willingly accepting digital payments.
8. **BHIM App** for e-transactions, Aadhaar seeding etc.

Through this App, the customer can access his bank account and then make payment or send a request to collect payment by directly approaching the settlement system.

In BHIM, there is no need of writing the account number. All an individual needs is just a virtual financial address of the receiver such as his mobile number or Aadhaar number or a virtual name. His real financial address is discovered by the National Payment Corporation of India. Now, the sender doesn't need to know the account details to send money, but he can now use BHIM app and use recipient's mobile number, Aadhaar number or Virtual Payment Address to send money. This means you have to have a smart phone and everyone should be an account holder, while for Aadhaar, it was not a requisite. Today, there are 100 crore mobile phones, 110 crore Aadhaar numbers in the country.

9. **DigiGAON:-** Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) is extended

to six crore rural households for imparting knowledge on basic education and health services

Conclusion:

One of the reasons for slow progress in financial inclusion is absence of reach and coverage of Government and financial system. This gap now can be bridged through the user of information and communication technology. PMJDY accounts, Mobile hand set, Aadhaar through various Government initiatives can take a long way to the prosperity of the country.

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'Har Ghar Jal' to be realized by 2030: Shri Narendra Singh Tomar



The **National Water Quality Sub Mission** on Arsenic and Fluoride was launched to provide safe drinking water to about 28,000 affected habitations in the country by March 2021 with an outlay of Rs 25,000 crore. The Union Minister for Rural Development, Drinking Water and Sanitation and Panchayati Raj Shri Narendra Singh Tomar inaugurated the mission, in collaboration with the States. Some of the highlights from the Minister at the event are as follows:

The Minister assured the participating delegates that there will be no discrimination of funds against any state to address the twin challenges of drinking water and sanitation. Ministers of Drinking Water and Sanitation from 12 States participated in the National Workshop on Water for All and Swachh Bharat.

Government is committed to providing tap water on a sustained basis in every household by 2030 as per the United Nations Sustainable Development Goals for which Rs 23,000 crore of central fund will be required annually till the target is achieved.

The dream of 'Har Ghar Jal' cannot be realized without the involvement of the citizens. He said that there are about 2,000 Blocks in the country with an acute shortage of surface and ground water sources and called for conservation of water on war footing through convergence of schemes like MGNREGA.

On the issue of Swachhta, Shri Tomar informed that sanitation coverage has increased from 42 per cent to 62 per cent since the launch of the Swachh Bharat Mission, SBM in October 2014.

Apart from Sikkim, Himachal Pradesh and Kerala which are ODF (Open Defecation Free) States, 4 to 5 more States can become ODF in next six months. So far, 119 districts and 1.75 lakh villages have become ODF and the Centre has announced to incentivize the states for their timely progress.

The Minister also informed that since the launch of the SBM, more than 3.6 Crore toilets have been constructed in the rural areas and 16.41 lakh toilets were constructed under MGNREGA. To transform India into a 21st century economic giant, open defecation and garbage cannot be part of this vision.

SNAKE CHARMERS TO MOUSE CHARMERS: DIGITAL WAY TO CITIZEN EMPOWERMENT

Anupam Raj

These words of Gandhiji would never lose relevance in the Governmental functioning of our country. The biggest dilemma which has loomed large over the minds of policy makers and sentinels of corridors of power in Delhi has been the finances involved with the welfare schemes and questions like how to best manage the finances while ensuring that the benefit trickles down to the end beneficiary in a timely manner. In this regard, the age of public awareness, media and information technology has changed the perspective as society knew it, gone are the days of Government being the master, gone are the days of bureaucrats acting as high and mighty. Today's citizen is aware of his rights and entitlements and he seeks the same through various channels and mechanisms. Hence, it becomes pertinent to bring about maximum possible transparency in the flow of finances to and fro governmental coffers.

Digital India Drive:

One such societal revolution was silently brought in by the idea of the Public Financial Management System (PFMS). The baby of the erstwhile Planning Commission, initially envisaged to track the flow of funds from the Consolidated Fund of India to various Central Government Schemes implementing agencies and end beneficiaries has been up scaled manifolds to act as the single point platform to digitize the Financial Management System of the government per the Digital India Drive. While Planning Commission may have been the owner of the idea, the real heroes of grand scheme of things under the umbrella of the Public Financial Management System (PFMS) have been the officers of the Office of Controller General of Accounts.

A perennial problem for the Ministry of Finance has been to decide upon the funding and financing of various welfare schemes of the Central Government, wherein while the Central Government ended up borrowing dear to finance the schemes, and the money instead of reaching the targeted end beneficiary remained parked in

the accounts of various implementing agencies at state, district and block levels. To resolve this basic problem, the PFMS was initially designed to keep track of all money disbursed by the Central Government for welfare schemes and have a watch through various MIS reports as to where does the money lie parked for a long time in the process of reaching the end-beneficiary. For this purpose, a bank integration with over one hundred banks exists to collect the data for bank account of the various agencies responsible to implement the schemes at ground level. Upon witnessing the large scale positive effects, the PFMS was termed as a low-cost-high-impact project and was gradually up-scaled to act as the single Integrated Financial Management platform for the government of India, wherein all the capital and revenue expenditure, all non-tax receipts, all accounting of Government of India receipts and expenditure have to happen on the PFMS platform. Furthermore, the PFMS platform is being integrated with the various state government treasuries to allow flow back of information upon the releases made by the Central Government to the State Governments for various tied and untied purposes.

The sheer numbers speak about the magnitude of the project and the kind of impact it has made on the Public Finance spectrum of the Government. The Union Budget of the year 2017-2018 has a receipt outlay of about 242.5 billion USD of which, the tax receipts are about 185.9 billion USD and non-tax receipts stand at approximately 43.8 billion USD. The net borrowing stand at approximately 82.8 billion USD and net expenditure is pegged at about 325.3 billion USD. This entire gambit of





expenditure for earlier classification of planned and non-planned or present classification of revenue and capital is proposed to be incurred through the PFMS platform. Moreover, of the total expenditure figures, the transfers to state governments stands at about 164.4 billion USD , of the same about 42.4 billion USD is for specified purposes. Also, the transfers to the Union Government entities is pegged at about 114 billion USD. All these amounts to be transferred from net expenditure figures of the Union Budget falls under the initial idea of fund flow tracking via the PFMS.

Any platform of such scale and functionalities without a public interface would be rendered inconsequential in the long run, but the PFMS defies this stereotype with a gradual shift towards public orientation. A gradual movement from just a fund tracking platform to the actual payment, receipt and accounting platform must be forward oriented with a citizen interface and this is what exactly PFMS has become. Wherein except for named few, all the direct benefit transfers are being done to the citizens through PFMS. The total number of DBT transactions done via PFMS for the year 2016-2017 stands at over 380 million for an amount of over 22 billion USD. This transfer directly made into the beneficiary bank account not only plugs the inherent delays and leakages in the system, but also brings in a system which is clean , efficient and reliable and provides a real time picture of scenario to the policy makers. The citizen orientation is completed by providing a direct interface to the beneficiaries wherein they can track all the benefits received in their bank account under various welfare schemes by simply going to the PFMS webpage at <https://www.pfms.nic.in> and a simple click on know your payments. This ushers in a new era of citizen empowerment which coupled with programs like the Jan Dhan Yojana change the entire rules of the game for the citizen oriented governance in the country.

User Friendliness of Platform:

Furthermore, one big area of want for the digital governance is addressed in a comprehensive manner by another platform of PFMS termed as the Non Tax Receipts Portal wherein upon reaching the portal, the citizen or other depositor entity can select the Ministry/Department concerned and the purpose and type of the payment and then go about making the payment through various payment gateways in a manner like any other e-commerce website.

In this age of digital governance and digital economy, there is a push for cashless and electronic means from all segments of the intelligentsia and the Government. Such a drive will have long term positive impacts in terms of bettering of the tax net and curbing black and counterfeit money. This would lead to better availability of funds at the disposal of the Government and citizens would end up benefitting ultimately. In this regard, the awareness of the citizenry is a big hindrance in Indian context wherein a vast majority of population still is unaware of the digital channels which the Government has made available to them, hence initiatives like National Digital Literacy Mission and Digidhan Mela will go a long way in empowering the people. Not only do these drives educate the rural population, but also make them aware of the means to obtain connectivity. The target beneficiaries of the initiatives like PFMS and NTRP would actually be covered by a collective and cohesive efforts of all involved stakeholders. Recent push for Aadhaar for various governmental service delivery channels is another milestone in this regard.

We live in an era where technology changes form before sun sets, but to harness this dynamic character of things and to channelize the same to maximize the citizen orientation and citizen welfare is the new challenge facing the Government today. These fast happening changes are what Dwight Waldo would have called the new era societal turbulence. While we still may have a long way to go to achieve a true citizen orientation, the PFMS and its various platforms are definitely bringing us a step closer towards the same.

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ADARSH GRAM, SWASTH GRAM: HEALTH IN RURAL INDIA

Dr. Pavan Pandey, Dr.Sushrut Sharma

Optimum health status is attained not by curing illnesses, but by adopting promotive and preventive habits. Citizens can only adopt healthy habits when they are aware of such habits and such an environment exists which encourages the adoption of such habits, which can be created by the political leadership of any given country by setting their priorities right and allocating resources sensibly. Three years is a minuscule time to perceive any noticeable impact on the health status of the population, yet three years are long enough for any government to make their intention clear, lay down policy framework and roll out desired programs.

It is Health that is real Wealth and not pieces of gold and silver.– Mahatma Gandhi

Optimum 'health' lays the ground work for experiencing all the goodness this world has to offer. For long, health is often considered as the absence of illness, and hence, a 'health system' is quantified in terms of numbers of hospitals, doctors, nurses, and ambulances. In contrast, optimum health status is attained not by curing illnesses, but by adopting promotive and preventive habits. Citizens can only adopt healthy habits when they are aware of such habits, and such an environment exists which encourages the adoption of such habits, which can be created by the political leadership of any given country by setting their priorities right and allocating resources sensibly. Three years is a minuscule time to perceive any noticeable impact on the health status of the population, yet three years are long enough for any government to make their intention clear, lay down policy framework and roll out desired programs.

Setting Priorities for Health Sector: National Health Policy 2017

Within a span of just three years, present government has formulated new Health Policy for India. A unique feature of National Health Policy-2017 is that it has balanced 'national priorities related to health' and 'health-related targets of Sustainable Development Goals (SDG)' in its objectives. But it remains to be seen that how and in what time span, the objectives specified in National Health Policy-2017 will be achieved. This is because the earlier health policy-2002 laid down

many similar objective(s) but failed to achieve them in the designated time frame and therefore, had to be included in the new health policy. Similar to new health policy, previous health policy promised to increase the government's spending on health to 2.5 per cent of GDP but failed to do so. In reality, Indian government's spending on health in the last one and half decade has stuck to around 1.0 per cent of GDP. In the year 2011, the government's spending on health as a proportion of total health spending in India, Thailand, Sri Lanka, China, Russia, and Brazil was 30.5 per cent, 77.7 per cent, 42.1 per cent, 55.9 per cent, 59.8 per cent, and 45.7 per cent respectively. Such a low spending from government's side transfers the burden of medical expenditure ultimately on patients, many of whom are poor. If the present government is committed to its promise of welfare of poor, then it needs to walk the talk because no Indian government has ever spent more than 1.5 per cent of the GDP on health. As per National Family Health Survey-4 (NFHS 4-2015-16), only 28.7 per cent of the



households had at least one member of the family covered under any type of health insurance scheme. The government needs to work on two fronts- first is to increase health insurance coverage in terms of total households covered and second, is to increase the amount of protection offered under the current scheme(s). It had announced last year to raise the amount of coverage to rupees one lakh from the current limit of thirty thousand.

Balancing the Promotive, Preventive, and Curative Care:

The government looks determined to provide all types of healthcare to every citizen of India. In this year's budget, the Finance Minister announced to transform every single of the 1,55,069 existing health sub-centers into health and wellness centers by strengthening promotive and preventive services provided at these centers. But given the dismal condition of most community and primary health center of the country, it remains to be seen how the government will implement this initiative. It would have been more appropriate if the government would have taken similar initiative to strengthen primary health centers of the country to provide services round the clock so that patients would not have to travel to distant facilities for availing the basic health care. To increase the availability of specialised tertiary level care to citizens, the government has started fulfilling its poll promise of establishing an AIIMS like institute in all states of India. It has already sanctioned the establishment of AIIMS in more than half dozen states. **Employing a multipronged strategy, government has successfully added about 5000 post graduate seats in various medical specialities this session onwards.** This is the perhaps the largest increase in the number of postgraduate medical seats in any given year in the history of the country.

Reducing the Burden of Health Expenditure on Poor:

The largest chunk of medical out of pocket expenditure is made for buying medicines. To reduce this, the Government of India had launched 'Pradhan Mantri Jan Aushadi Yojana'. This scheme had two major objectives: (i) to ensure quality generic medicines are available to patients (ii) to reduce out of pocket medical expenditure associated

with buying medicines. This scheme intends to open dedicated outlets of *Jan Aushadhi Kendras* (JAK) where high-quality generic medicines are sold at low prices. Although, launched nearly a decade ago in the year 2008, this scheme was popularised by this government as evidenced by rapid increase in the number of JAKs outlets near community health centers across rural India. To reduce the burden of medical expenditure further, the government has capped the maximum price of coronary stents used in cardiac ailments. This was crucial because very high price of coronary stent made it out of reach for the lower middle class and poor families. This decision will bring a huge relief to heart patients whose number is constantly rising in India.

Making Maternal Health Accessible:

As per NFHS-4, only 44.8 per cent of women from rural areas made the recommended four antenatal care visits during pregnancy. The situation becomes further dim by the fact that only 16.7 per cent of women in rural areas received 'full' antenatal care. Providing antenatal care to the pregnant mother is crucial to reduce both maternal and infant mortality rates by detecting high-risk cases at early stages of pregnancy. *Pradhan Mantri Surakshit Matritva Abhiyan* (PMSMA) intends to mobilise community health worker to ensure quality antenatal care is provided to every pregnant woman. PMSMA is a fixed day antenatal care service program conducted on the 9th day of every month. This scheme intends to cover over 3 crore pregnant women in the country. To increase the coverage, doctors (gynecologist, radiologist and other physicians) from the private sector have been asked to volunteer on 9th of every month. **Till now, about 3,335 physicians have agreed to volunteer and 11,189 centres are currently providing quality antenatal care under this scheme.**

Nurturing India's future: Improving Child Care

In India, children are vaccinated against seven vaccines preventable diseases under Universal Immunization Program (UPI) which was launched in the year 1985. But as per NFHS-4, only 61.3 per cent of rural children aged 12-23 months in India were 'fully' immunised. To increase the immunisation coverage, the government launched 'Mission Indradhanush'. The ultimate goal of *Mission Indradhanush* (MI) is

to ensure complete immunisation for every child and pregnant women. MI intends to achieve this by conducting special immunisation sessions in the 201 high focus districts that have the highest number of partially immunised and unimmunized children. **In the first phase of MI, more than 9 lakh sessions were held and more than 20 lakh children were fully immunized.** As per NFHS-4, the prevalence of Diarrhoea among children in rural area was about 9.6 per cent and only half of the children with Diarrhoea had received oral rehydration solution. MI also contributed to this aspect of child care by enhancing the distribution of ORS and zinc tablets. In the first phase of MI, about 17 lakhs packets of ORS and about 57 lakh zinc tablets were distributed to children with Diarrhoea. It is the most common cause of death among children and Rotavirus is the most common organism responsible for Diarrhoea. To reduce the incidence of Rotavirus caused Diarrhoea, the Government of India has started the inclusion of indigenously developed anti-rotavirus vaccine in national immunisation schedule. The national level implementation of this vaccine will help in reducing the child mortality rate.

World Bank vice-president Keith Hanssen had famously said 'If breastfeeding did not already exist, someone who invented it today would deserve a dual Nobel Prize in medicine and economics'. This is because breastfeeding is the most natural, cost-effective, and a lifesaving intervention for children. As simple as it may sound but even the most developed nations are struggling to achieve satisfactory breastfeeding rates. In rural India, only 41.6 per cent of the new borns were breastfed within one hour of birth, this is when about 75 per cent of all women gave birth in the health facility. In rural areas, only half (54.9 per cent) of infants were exclusively breastfed. The "MAA-Mother's Absolute Affection" scheme to promote knowledge about breastfeeding among mothers and other caretakers was also launched with the goal to revitalise efforts towards promotion, protection, and support to breastfeeding practices to achieve higher breastfeeding rates. The MAA scheme intends to provide every newborn with the perfect start by ensuring early breastfeeding, exclusive breastfeeding till six months of age and continued breastfeeding till two years of age. However, promoting breastfeeding alone by itself will not solve the tragic problem of rampant malnutrition among

Indian children. As per NFHS-4, only 39.9 per cent of rural children aged 6-8 months were fed semi-solid food along with breastmilk and only 8.8 per cent of rural children aged 6-23 months were fed diet adequate in recommended nutrients. These figures prove that to eliminate malnutrition, government needs to strengthen the complementary feeding practices. It needs to make *Aganwadi Centers* more efficient in their functioning and responsive towards child's needs.

Revisiting the Hygiene: *Jo Swachh Hoga, Wahi Swasthya Hoga*

The major thing that hurts the India's image as a true global superpower is the unacceptable standard of hygiene and insanitary conditions under which, many of its citizens are forced to live. Many households which have mobile phones, electricity and cable TV do not have toilets. These unsanitary living conditions are source of numerous diseases many of which are linked to malnutrition among children. To improve this unacceptable situation, our Prime Minister launched *Swachh Bharat Mission (SBM)*. **Since its inception, about 1,86,571 villages and 129 districts have become free from open defecation.** SBM intends to make whole India open defecation free by the year 2019. Complementing the SBM is the *Kayakalp* scheme. For long, government hospitals had the image of being dirty and untidy. *Kayakalp* scheme intends to change this perception by promoting cleanliness, hygiene, and infection control practices in public hospitals premises. This scheme incentivizes, recognizes, and awards those public hospitals which adhere to standard protocols of cleanliness and infection control. Ministry Of Health & Family Welfare and Ministry of Drinking Water & Sanitation launched a convergence program "*Swachh Swastha Sarvatra*" to increase awareness about cleanliness, sanitation and hygiene among population under the catchment area of the health facility. Specifically, it intends to increase awareness about **Water, Sanitation, and Hygiene (WASH) practices** which are linked to childhood morbidity and malnutrition.

Taming the 'Ancient' Enemy of Public Health:

India has the highest burden of Tuberculosis both in terms of total number of patients and the total number of death caused due to TB.

The government has very recently announced a National Strategy Plan (2017-2025) to eliminate Tuberculosis by 2025. India desperately needs to consolidate her efforts to eliminate Tuberculosis because TB kills an estimated 4,80,000 Indians every year. If successful, this 'strategy' would be a case study of its kind for world to learn from, as it will transform India from being a high burden country to successfully eliminating tuberculosis in the span of just eight years. There is a reason to believe that this can be achieved as Finance Minister in Budget for year 2017-18 announced a package for fighting and eliminating Tuberculosis. In this year's budget, the Finance Minister also announced action plans to eliminate Kala Azar and Filariasis by 2017 and measles by 2020.

Having said all that, the government needs to remain vigilant and closely monitor the manner in which all its schemes are being implemented. Because India's past is filled with health programs

which looked perfect on paper but could not produce desired results due to poor implementation due to multiple reasons. A good example is the earlier National Tuberculosis Control Program which needed a complete overhauling and has to be re-introduced in its current form. We also have reasons to cherish about- some states have met the health related Millennium Development Goals within stipulated time frame and many others are close enough. Having eliminated Leprosy, Polio and neonatal Tetanus, which until just 15-20 years ago, seemed almost impossible, have ushered a positive vibe and has made us believe that India can achieve any milestone which as of now seems either difficult or impossible.

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1.5 crore LPG connections issued to BPL households under PM Ujjwala Yojana

The Vision of Hon'ble Prime Minister, Shri Narendra Modi to provide clean cooking fuel to poor households in the country has been taken forward through implementation of Pradhan Mantri Ujjwala Yojana (PMUY). It is an ambitious social welfare scheme of the Government launched on 1st May 2016 from Ballia in Uttar Pradesh, aiming to replace the unclean cooking fuels mostly used in the rural India with the clean and more efficient LPG (Liquefied Petroleum Gas) through 5 Crore LPG connections in the name of women in BPL (Below Poverty Line) households across the country. Some of the objectives of the scheme include women empowerment, their health protection with respect to deaths in India due to unclean cooking fuel, preventing young children from significant number of acute respiratory illnesses caused due to indoor air pollution by burning the fossil fuel.

A target of 1.5 crore connections fixed for the current financial year for Pradhan Mantri Ujjwala Yojana (PMUY) has been achieved within a span of less than 8 months and the scheme is being implemented now across 35 States/UTs. An adult woman member of BPL family identified through Socio-Economic Caste Census (SECC) data is given a deposit free LPG connection with financial assistance of Rs. 1600/- per connection by Government of India. The announcement of releasing 5 crore LPG connections to BPL families over a period of three years was made with allocation of Rs 8000 crore in the Union Budget. 14 States/UTs having LPG coverage less than the national average, hilly states of J&K, Uttarakhand, Himachal Pradesh and all North-East States have been identified as priority states for implementing the scheme.

The top five States with maximum connections are UP (46 lakh), West Bengal (19 lakh), Bihar (19 lakh), Madhya Pradesh (17 lakh) and Rajasthan (14 lakh). With the implementation of PMUY, the national LPG coverage has increased from 61 per cent to 70 per cent (as on 01.12.2016).



PROSPERITY THROUGH PANCHAYATS: THREE YEARS OF RURAL TRANSFORMATION

Sudhir Thakre

It is interesting to know that the Constitution of India, even prior to the 73rd Amendment to the Constitution explicitly recognised only a Village Panchayat under Article 40 (Net three tier Panchayati Raj system). It mandates that the “State shall take steps to organise Village Panchayats and endow them with such powers and authority as may be necessary to enable them as a unit of a Self-Government”. No doubt, there is a Entry 5 in state list in seventh schedule to the Constitution generally providing for the establishment of Local Self Government Institutions, but here again, we find a particular mention of a Village Panchayat only. After the 73rd Amendment, the Three Tier Panchayat Raj system recognised Gram Panchayat as one of the tiers leaving it at the discretion of each state to decide the degree / extent of the devolution of the Funds, Functions, Functionaries & also the division thereof amongst each of the tiers including Gram Panchayat. However, a common prudence would entail that Village Panchayat has to be recognised as a cutting edge governance & grass root delivery institution while other tiers should have a policy making, guiding, mentoring & monitoring role. It needs to be remembered that the Article 40 still remains a part of the Constitution even after 73rd Amendment. However, this **Subsidiarity Principle** had to make a long wait even after 73rd Amendment to be brought into deep practice in Panchayati Raj till the commencing of the term of the Central Government under the leadership of the honourable the Prime Minister. A few states like Kerala may have taken striding steps to truly empower Gram Panchayats but overall performance of the states is not very encouraging even after a lapse of 25 years of passing the 73rd Amendment. Central Government has constitutional limitations to thrust any agenda upon the states, as it being a State Subject. Many of us have still not forgotten the strong opposition of many state governments to put word ‘**Shall**’ in the clause providing for transfer of 29 subjects to the Panchayats when law makers in the Parliament had to ultimately settle for the word “**May**” leaving it to the mercy of the states to take

their own time, pace & extent for devolution to the Panchayats. In some states, Village Panchayats are still treated as either the limbs of the state or a state tends to create parallel institutions under line departments outside Panchayat to implement / deliver the programmes including those pertaining to 29 subjects in the Eleventh schedule which should rightfully be in the domain of the Panchayats. Constitution, in fact, provides complete freedom to the States to devolve / entrust any responsibility even beyond the subjects specified in Eleventh Schedule. However, most of the States in the country have a huge unfinished agenda with regard to 29 subjects, forget about reaching beyond.

However, in spite of all these constraints, the Central Government had adopted an ingenious and innovative strategy, without interfering in the autonomy of the states and remaining within the confines of law, not only to empower the Panchayats, but also impress upon the states to follow suit. It shows how a strong determination of a visionary leader can ensure the accomplishment of a **Mission Panchayat Empowerment**. A few decisions by the Central Government in last three years of its tenure may substantiate this writ.

Take a decision to implement **14th Finance Commission award**. The complete 100 per cent funds provided under the Award for Panchayats



are required to be transferred exclusively to the Gram Panchayats. Not only direct transfer of funds to Gram Panchayat is a revolutionary step, but insistence to treat it as a Untied Grant giving full authority & autonomy to the Gram Panchayat to utilise it for the implementation of Gram Panchayat Development Plan (GPDP) prepared by the Gram Panchayat through participatory process by the villagers in Gram Sabha is a giant leap to imbibe upon the community the concept of “*Hamara Gaon, Hamara Vikas*” (My Village, My Development) and to pull them away from the tendency of depending upon sovereign state government even for simple day to day service provision & delivery. Linking the **Performance Component** of the 14th Finance Commission with the Reforms to be adopted by the Gram Panchayats in a stipulated time is sure to create a sense of responsibility, commitment & accountability amongst the political executives in Gram Panchayats.

Digital Funds Transfer:

While transferring funds directly to Gram Panchayats, it is also being ascertained that the services which the Village Panchayat is expected to deliver should reach the beneficiary in the most transparent, speedy and timely manner through a **Bharatnet Mission** under which, all the Village Panchayats in the country are being connected through cable networked broad band. Through a Gol sponsored programme namely **CSC:2**, a Village Level Entrepreneur (VLE) is being encouraged to provide G-G, G-C, B-C online services either free or on a reasonable payment to the villagers. This **Rural Information High Way** will provide a seamless connectivity from village to the international and all the e-services will lie at the doorstep of the villagers, may it be online transactions, money transfer, cashless dealings, agriculture input purchases, agro marketing / sales and such other activities. Getting routine certificates will no more be a tedious task and will also arrest palm greasing, corruption and red tapism which is so prevalent at the grass root level.

Performance So Far:

There are many more concrete steps taken in the last three years of its stint which exhibits a strong desire of the Central Government to empower & strengthen the Panchayati Raj Local

Government institutional set up in general and the Village Panchayats in particular. It has also taken firm steps to bring in attitudinal, behavioural and mind-set changes amongst people & village level public functionaries. Let us examine one master stroke mind set transformation brought in by one single appeal by the prime Minister; to surrender cooking gas subsidy. Just recall the politicisation of the “Number of subsidised gas cylinders” to be allowed per household and social media campaign on the issue when every body wanted to be in the “**Poor**” category, not agreeing to a reduction of even a single subsidised cylinder. The Prime Minister in a sincere appeal to the conscience of the middle class made lakhs of same citizens to surrender the cooking gas cylinder subsidy and utilised so saved amount to provide gas connections to crore of families, mostly rural, reducing the drudgery of the women folk, improving community health, reducing rural pollution and saving the firewood consumption resulting in reduction of dwindling forest cover. Just compare this visionary action with the implementation of a subsidy scheme for bio-gas plants in rural areas which is being implemented for decades with no visible sustainable impact. It is a classic example to demonstrate that rural development need not always be linked to increase in budgetary allocation, but an innovative thinking & imagination by the leadership, too, can generate resources.

Gram Uday to Bharat Uday Abhiyan :

Through a nationwide *Gram Uday to Bharat Uday Abhiyan* launched on 14th April, 2016 on the birth anniversary of Dr. Babasaheb Ambedkar and culminating on 24th August 2016, the Panchayat Raj Day, the rural community was sensitised to create an atmosphere of social harmony in the villages through Gram Sabhas and such other activities. The Prime Minister launched Swachh Bharat to pay a true homage to Mahatma Gandhi through cleaning India, a dream of Mahatmaji to his heart, by 2019, his 150th birth anniversary whereas *Gram Uday to Bharat Uday* is to cleanse the community mindset of caste and class disparities to pay homage to Dr. Babasaheb Ambedkar, an ardent social revolutionary, on his 125th birth anniversary. These programmes display the commitment on the part of the Government towards these sensitive social issues and awareness that attitudinal & behavioural changes in the community

can happen only by involving their owned, grass root institutions, hence the focus on sensitisation and active involvement of the Gram Panchayats and Gram Sabhas in spreading the messages and practices entailing social transformation. Making it a Pan-India, time bound movement has provided a necessary Mission Mode Launching Pad to these social issues.

Community Ownership through Panchayati Raj:

While providing boost to building social & technological infrastructure in rural areas through Gram Panchayats, development of physical infrastructure involving them in decision making & monitoring process, the Government is further ensuring that all developmental activities taken up from any public resource including CSR funds or non-monitory support goes towards enhancing the community ownership, involvement and accountability through their Panchayati Raj Institutional Network. As a result of this approach, the construction completion of the rural roads under Pradhan Mantri Gram Sadak Yojana has increased from 133 Kms per day to 173 Kms per day in the year 2016-17. Along with it, a separate boost to Internal Village Road and Farm Access Road construction and emphasising uncompromising approach on quality / maintenance, making tree plantation as an integral & obligatory part of the Project with adequate budget provision and involving Panchayats in these processes have tremendously improved the quality of social monitoring and meaningful involvement of the Panchayats.

There is 25 per cent increase in the Central Budgetary allocation for the year 2017-18 for rural sector programmes totalling to Rs. 187200 Cr. It is not only the quantitative increase, but also the qualitative modifications brought in the spending pattern & grass root institutional involvement. Construction of 10 Lakh rural houses, credit linked subsidy on housing loan, Gram Sabha led selection process for those who are entitled to get them under *Pradhan Mantri Awas Yojana*, special allocation for *Mahila Shakti Kendra* in villages, Priority for water availability not only for drinking, but for toilet by reuse of water to provide fillip to regular use of toilets, doubling the income of the farmers in 5 years with totally redesigned & revamped Crop Insurance

Scheme *PM Fasal Bima Yojana* (No more a Crop Loan insurance Scheme), soil health card & setting up of Mini Labs in Krish Vidhyan Kendra, target of Rs.10 lakh agricultural loan disbursement, Model law on Contract farming, coating urea with Neem Powder to stop its misuse, changing colour of the subsidised Kerosene to stop its diversion & black marketing, specially designed Solar Energy Programme for the rural areas are some of the initiatives that indicate the qualitative aspects imbedded in the rural development programmes of the Government.

Emphasis on skill development in educational contents from the schooling level to increase not only the employability, but to inculcate entrepreneurial spirit amongst youth to aspire for self-enterprise formation and become a employment-giver than a employment-seeker is a new approach in imparting not only knowledge, but also market oriented skills and values through education, especially for the rural youth. Interventions like Business Correspondent Model, Mini / Mobile ATM network is increasing self-employment opportunities on one hand, while complimenting the vision of **Less cash India** of the Prime Minister. Panchayats are volunteering, rather competing to make their Panchayat a 100 per cent **Cashless Transaction Village**. **Direct Benefit Transfer (DBT)** with opening of **JAN-DHAN Bank** accounts, mostly in rural areas, increasing Mobile phone use for money transaction complimented by Government initiated **BHIM app**, linking the accounts with **AADHAR** data base will certainly make the dream of bringing Prosperity Through Governance in rural areas a reality.

In a nutshell, the Agenda propelled by the government is :-

- CUP (Corruption - Unemployment - Poverty) full of this agonising stuff in Rural Administration as mentioned in the bracket should be emptied and filled with :
- **TEA** (Transparency - Entrepreneurship - Affluence) that will infuse freshness, energy and efficiency in Rural Governance.

Let us wait for two more years to witness crossing of a Tipping Point .It is destined to happen.

(The Author is retired IAS officer from Maharashtra Cadre and retired as PS (Rural Development& Panchayati Raj, GoM) and Chairman, MPSC. Email: sudhithakre@rediffmail.com



ODF WAR ROOM IS COOCH BEHAR'S WINNING STRATEGY

As the name suggests, ODF War Room in Cooch Behar is the place where the district administration plans and builds strategies for their war against open defecation. Operated from 4.00pm -5.30 pm each day, the unit which is present in every block and also at the District headquarters, is manned by several staff that connects with field workers for regular updates and feedback. In turn, they motivate natural leaders and volunteers.

“Headed by a Senior Nodal Officer, the ODF War Room gives special focus and thrust to the Swachh Bharat Mission and ensures that we implement our plans on war footing,” explained District Magistrate, P. Ulaganathan. “The time dedicated to the ODF war room is called ‘Nirmal Hour’ and what is happening is a real wonder,” he added, explaining that the team calls every pradhan, sabha pathy, volunteer, community facilitator to monitor their work and receives feedback. Intervention is organized for any challenges that crop up. The district which is the chicken neck that connects the North East to the rest of India has the longest Bangladesh border of West Bengal where more than 50 per cent of the population is backward and is below poverty line in this remote area.

On December-9, a Nirmal Prabhat (sanitation morning) was observed. It involved a *gandhigiri* (truth is conveyed in an affectionate and peaceful manner) starting at 5 am – where officers from the district administration, panchayat officials, natural leaders, volunteers, youth, members of SHGs, NGOs, ASHA went to homes across the district, reaching as many as 3,09,080 households to convince people about good sanitation practices. In the process, they took over 20,000 photographs and took 2.5 lakh signatures which indicated people’s commitment to the campaign. The event which saw also the participation of religious organizations, NGOs and Youth was planned 10 days in advance. During their walk through the villages, any sign of open defecation was covered with soil. It was a massive interpersonal communication exercise with a strong message to people to use their toilets. The message was simple: if all people used their toilets, they would be assured of good health, and the general well being. The move would also protect the dignity of women who are often vulnerable to attacks while defecating in the open.

Nirmal Prabhat was completed and coordinated by the war room which planned in advance the logistics, signature campaign while interventions were carried out by the DM. Another innovation by the team in Cooch Behar is *Nirmal Chai*. Under this, SBM officials visit as many homes as they can and then sit at a tea stall at a market place. As people gather around, the leader engages in a discussion about water quality and how open defecation might lead to people consuming impurities through their chai or tea. Going by the reactions they have received so far, Nirmal Chai provides an ideal triggering moment.

Another activity that is eagerly looked forward to by the communities is the Jan Sabha. This is a gathering of 3000 to 4000 ladies from SHGs, anganwadis, ASHA, etc who engage in a dialogue with the District Magistrate at regular intervals. During the 2-hour long session, questions are asked and effective triggering happens on a large scale. “It has a ripple effect when the ladies return to their homes and localities and spread the sanitation message,” Ulaganathan said.

According to the DM when the SBM was first started on the sanitary mart model in October 2014, several toilets were built, but people did not feel the need to use them. To address this, they used the CLTS approach where they triggered the community. “We would personally visit the villages and identify natural leaders,” he said. The movement has gathered so much momentum that now the huge pool of volunteers themselves organize rallies and monitor construction work. According to the baseline survey of 2012, Cooch Behar had 58 per cent toilet coverage and needed 2.7 lakh toilets. Although, there is now 100 per cent toilet coverage.

TOWARDS A GENDER-JUST AND CHILD-FRIENDLY SOCIETY

Dr. Hena Naqvi

Women's development is a path leading to a gender-just society for social equilibrium. Children, on the other hand are 'harbingers of tomorrow' of a nation. Paying heed on these two groups is equivalent to investing in country's better future. Some strategic interventions of the Government of India in this direction in last three years establish this fact.

Women and children jointly constitute a large portion of the country's population. The groups are not only big, but equally significant as women give birth to the new generation and the new generation acts as the 'harbinger of tomorrow'. Being a welfare state, our country is committed for the welfare and development of all its citizens. Article 15 of the Indian constitution says, "The State shall not discriminate against any citizen.... Nothing in this Article shall prevent the State from making any special provisions for women and children...." This very article of the constitution is an axiom of the concern of the law of the land for these two groups. Attention on women and children is also needed for achieving Sustainable Development Goals (SDGs) 2015 determined by the United Nations. The SDGs outline 17 essential goals for transforming the world. The fifth one among these goals is- 'Gender Equality'. Apart from this specific women-oriented goal, women and children are pervasive in all other 16 SDGs. The strategic international issue of Women and Child development finds due attention in our country as well. Ministry of Women and Child Development (MWCD), Govt. of India is the nodal agency that conceptualizes and implements the programmes for women and children. Other ministries and government bodies also stand along with MWCD to provide relevant support in this direction. This concerted effort towards a better status of women and children is well-reflected through some of the recent initiatives taken up by Government of India in the last two-three years.

'Beti Bachao Beti Padhao' (BBBP) may be termed as one of the noblest interventions of the present government which aims at survival, protection and education of the girl child. The scheme was launched by the Hon'ble Prime

Minister on January 22, 2015 at Panipat with a focus on 100 districts with low child sex ratio. An extensive community outreach for inculcating society's positive attitude towards girl child, promotion of 100 per cent institutional deliveries, village level record of births and encouraging celebration of birth of girl child together form the unique features of the scheme. These issues are being implemented through mass scale campaign including radios and jingles, TV spots, SMS campaigns, mobile exhibition vans, social media and field level programmes. These efforts of the government combined with different sectors of the society have shown encouraging preliminary results. According to a report issued by MWCD, Government of India, an increasing trend in Sex Ratio at Birth (SRB) for the time period between April-March 2014-15 & 2015-16, is visible in 58 per cent of the BBBP districts; 69 districts have reported progress in the first trimester registration against the reported ANC registrations and status of institutional deliveries have improved in 80 districts against the total reported deliveries in comparison to the previous year. With this positive trend, we can expect a snow-ball effect leading to a balanced sex ratio and social equilibrium of the nation in the years to come.

'Sukanya Samridhi Yojana' was also launched along with BBBP in January 2015 as an indirect step towards encouraging birth of girl children leading to gender equality. The scheme allows parent or legal guardian of a girl child to open an account (in any post



BBBP, an intervention based on innovations

BBBP will always be remembered for its innovations. The first among these are an integrated media approach that included social media, electronic media, mobile exhibition vans, SMS campaigns and field publicity programmes. Innovations also found place in grassroots level initiatives that included Gudda-Gudia display board in public places and offices, observance of girl child day, linking *Sukanya Samridhi* accounts with birth of girl child and felicitation of parents of girl child, plantation drives as a symbol of nurturing girl child, felicitation of girl achievers, etc. These innovations were additional steps taken by various states that added beauty and strength to the national level campaign at grassroots level.

office or designated public sector bank) in her name until she attains the age of ten years. The minimum deposit that needs to be made every year is Rs 1,000, and the maximum amount that can be deposited in a year is Rs 1,50,000. The account will be valid for 21 years from the date of opening, after which it will mature and the money will be paid to the girl child in whose name the account had been opened. The compound rate of interest (8.4 per cent announced for the Financial Year 2017-18) given by the government and regular saving together will have the power to provide social security of the girls.



PMUY, paying attention on various issues women of BPL families

Next important issue, the women's security, equally finds a prominent place in government's agenda. A very innovative step taken in this direction is, 'Panic button on mobile phone'. 'Panic Button and Global Positioning System in Mobile Phone Handsets Rules 2016' have been notified by the Department of Telecommunications. Under these rules, with effect from 01.01.2017, all new feature phones will have the facility of panic button configured to the numeric key 5 or 9 and all smart phones will have the panic button configured to three times short pressing of the on-off button. This arrangement enables women in distress situation to send out stress signal to a family member or the police authorities for facilitating their rescue.

'Sakhi' or the One-Stop Centre (OSC) Scheme has been launched in July 2015 for the violence affected women. OSC offers a package of services that include medical and legal aid, police assistance, counselling and temporary shelter. Utilising Nirbhaya Fund, the scheme will cover every district in a phased manner.

Universalisation of Women's Helpline-WHL which is in operation since April 01, 2016, stands to provide round the clock emergency and non-emergency response to women affected by violence through a referral network. This referral network constitutes police, One-Stop Centre, hospital and information about women related government schemes programmes across the country through a single uniform number -181. WHL will be integrated with 'One Stop Centre' Scheme (OSC). This initiative combines prevention as well as redressal on women's security and provides a package of services on a single window. In view of the need of creating grassroots level awareness leading to behaviour change on women related and other social issues, a cadre of village coordinators has been created under 'Village Convergence and Facilitation Service' (VCFS). VCFS is also the community level body to facilitate community's access to schemes/programmes of government including BBBP, women in need, Jan Dhan Yojana, etc. The platform which empowers women through information and awareness was launched in 100 gender critical districts and now operates in more than 300 districts.

A comprehensive legislation on 'Trafficking of Persons (Prevention, Protection and Rehabilitation) Bill 2016' has been drafted by MWCD. It proposes to

tackle different aspects of trafficking with the help of a conducive legal, economic and social environment facilitated by institutional mechanism at district, state and central levels. The legislation is expected to have a far-reaching consequence on controlling the menace of trafficking and thereby providing a safe environment to women and children who are unfortunately the worst victims of trafficking.

Inclusion of women in police force is yet another measure of the government towards ensuring women's empowerment. This is reflected through a dialogue of MWCD with state governments/UTs to strengthen gender sensitivity in police force. This is a measure to improve the overall police responsiveness to gender sensitive cases to increase the representation of women in the police force. Through a Cabinet decision, the UTs have been mandated to undertake this reservation. The initiative has received a nod by all the state/UTs as they have begun working in this direction. Union Cabinet on 20 March, 2015 approved 33 per cent reservation for women in police forces of all seven Union Territories (UTs) including Delhi Police.

An important initiative towards women's economic empowerment is Mahila e-Haat which is an online marketing platform for women entrepreneurs and self help groups (SHGs). The e-haat was launched in March 2016 as a tool of ensuring financial inclusion of women entrepreneurs. The haat brings the entrepreneurs and potential buyers together on the same platform. An elimination of the intermediaries and a direct dialogue are the direct benefits of initiative.

'Pradhan Mantri Ujjwala Yojana' (PMUY) launched on May 01, 2016 is a 'never before' kind of intervention which combines issues like women-children's health, reduction of women's drudgery and environmental protection. Under this scheme, the government provides a financial support of Rs.1600/- for each LPG connection to the BPL households. **With an access to safe cooking fuel, the BPL households will replace the practice of using unclean cooking fuels. This welcome step will reduce the health hazards caused by cooking on fossil fuels. This in turn, will reduce the number of deaths caused by such reasons.** According to a data published on the website of the scheme, 2,01,83,512 BPL-LPG connections were released till 31st March, 2017 with a coverage of 694 districts.



CHILDLINE, a dedicated toll-free number for the children in need

The government has paid equal attention on children. Children's safety appears to be the most important issue as shown by some of the recent initiatives taken in this regard. To begin with, we can name-expansion of CHILDLINE. CHILDLINE, a dedicated round-the-clock emergency helpline (1098) combined with outreach services for the children in need has been extended to 402 cities. A joint venture of MWCD, Government of India, Department of Telecommunications and civil society organisations, the initiative has been helpful in reaching out to lakhs of children by providing them or their families with required support. The last two years have witnessed an expansion of the service to 402 cities. With this expansion mode, the government will soon ensure full coverage of CHILDLINE and reach out to every child in need of care and protection.

An important step in the direction of tracking the missing children has been taken up technologically in the form of 'Khoya Paya' (lost and found) portal which was launched in June, 2015. Seeking a role of citizens in protecting children, the portal enables posting of information of missing or sighted children. We can expect that the action will reduce dependence on police in tracking the missing children and allow citizens' engagement therein. This will in turn, accelerate the speed of child tracking and prove to be of great help for the missing children and their families.

The Juvenile Justice (Care and Protection of Children) Model Rules, 2016 (JJ Model Rules, 2016) that have been notified now prescribe detailed child friendly procedures for the Police, Juvenile Justice Board and Children's Court. Some of these procedures include: no child to be sent to jail or



lock-up, no child to be handcuffed, etc. These rules will now prevent children from being treated like criminals and thus, save them from physical and mental torture associated with these procedures.

MWCD and Indian Railways have joined hands on the issues of rescue and rehabilitation of runaway, abandoned, kidnapped and trafficked children via railways. An MoU has been signed between the two ministries to implement the special procedures with the help of railways. Twenty railway stations identified as hubs of children's trafficking have been provided with required facilities for the rescue, rehabilitation and restoration of missing children. Gradually, 1000 stations will be covered. The identified railway stations will be helped by NGOs, CHILDLINE and other civil society organisations on the issue of restoration/rehabilitation of children.

Launch of POCSO e-Box in August, 2016 is a high-tech intervention towards children's security. It is an online complaint box for reporting child sexual abuse. The initiative has been taken in view of a large number of cases of child sexual abuse that go unreported and leave life-long trauma on victims. As an online complaint management system, Protection of Children from Sexual Offences (POCSO), e-Box, enables easy and direct reporting of sexual offences against children and timely action against the offenders under the POCSO Act, 2012.

These initiatives taken by the Government of India in the last three years are directed towards ameliorating the overall conditions of the women and children who are somewhere excluded or lagging behind in the mainstream development. These initiatives or schemes are a kind of positive discrimination or affirmative action aimed at bringing these groups at par with relatively advantaged groups and thereby ensuring equality in the society. These are small steps taken with the vision of a 'gender-just' and 'child-friendly' society in the country.

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Pradhan Mantri Gramin Digital Saksharta Abhiyan launched

The Union Cabinet has approved 'Pradhan Mantri Gramin Digital Saksharta Abhiyan' (PMGDISHA) to make 6 crore rural households digitally literate. PMGDISHA is expected to be one of the largest digital literacy programmes in the world. Under the scheme, 25 lakh candidates will be trained in the FY 2016-17; 275 lakh in the FY 2017-18; and 300 lakh in the FY 2018-19. To ensure equitable geographical reach, each of the 250,000 Gram Panchayats would be expected to register an average of 200-300 candidates.

Digitally literate persons would be able to operate computers/digital access devices (like tablets, smart phones, etc.), send and receive emails, browse internet, access Government Services, search for information, undertaking cashless transactions, etc. and hence, use IT to actively participate in the process of nation building.

As the thrust of the Government is on cashless transactions through mobile phones, the course content would also have emphasis on Digital Wallets, Mobile Banking, Unified Payments Interface (UPI), Unstructured Supplementary Service Data (USSD) and Aadhaar Enabled Payment System (AEPS), etc.

The implementation of the Scheme would be carried out under the overall supervision of Ministry of Electronics and IT in active collaboration with States/UTs through their designated State Implementing Agencies, District e-Governance Society (DeGS), etc.

The outlay for this project is Rs.2,351.38 crore to usher in digital literacy in rural India by March, 2019.

TRANSFORMING RURAL INDIA THROUGH SKILL DEVELOPMENT

Swadesh Singh

The agricultural growth rate will not cross 5 per cent hence, the key part in country's economic growth story has to be played by secondary and tertiary sectors, which in turn need skilled labour. With 'Make in India' as a national dream and acceptance of skill development as a priority for the next decade, reforms will come when the government integrates skill development, education system and the Indian industry. The present regime under Prime Minister is leaving no stone unturned to realize this dream.

Transforming rural India is an imperative to make India a developed nation. And in this process, the youth have a special role to play. Prime Minister often talks about skill scale and speed. Out of these three words, skill is the most important. Workforce will turn into a human resource only when workers are skilled. The government's efforts for skill development in the last three years are now beginning to reap results and we will see more impact in the near future.

Previous Efforts:

Previously, three different agencies were responsible for skill development: Prime Minister Council for Skill Development, National Skill Development Corporation and National Skill Development Agency. In the 12th Plan, the target was to train 5 crore youth while the rest 45 crores were left for the 13th Plan.

Skill Development Ministry:

The present government rightly believes that for a sustainable growth rate of 10 per cent and development at the bottom of the pyramid, focus must be on skill development. So, a new ministry was formed who was devoted to Skill Development and Entrepreneurship. The mandate given to the Ministry was to prepare a framework for skill development, bridge the gap between demand and supply of skilled labour through vocational education and technical training, develop new skill sets and also evaluate and certify the existing skill development programs. Earlier, there were over 60 schemes that came under 20 ministries of Central Government. Now, all the schemes are run by one Ministry. There is no duplication of work

and more and more youth are getting training and evaluation, and even monitoring has become easy.

Status of Skill Development in India:

The National Skill Development Corporation has a capacity to train 82 million through 159 training partners having 1,408 centres in 356 districts in 27 states and five Union territories. The Department of Rural Development has 577 functional rural self-employment training institutes spread over 556 districts. The Ministry of Textiles is implementing Integrated Skill Development Schemes wherein ,implementing agencies are operating training centres pan-India. The Ministry of Micro, Small And Medium Enterprises has 18 Technology Centres with 15 new Technology Centres in the pipeline. Moreover, there are 12000 industrial training institutes (ITIs) affiliated to National Council for Vocational Training in the country. One of the biggest challenges faced by the country is not the absence of skill, but the lack of a proper mechanism to train and certify the



workforce. The government is working to evolve an internationally accepted training and certification system.

A person in an urban area has a 93 per cent greater chance of acquiring training than someone in a rural area. The wide gap between those who have access to education and skill development opportunities and those who do not, is a challenge that has to be overcome.

Rural Youth and Skill Development:

About 69 per cent of the country lives in villages. Agriculture is the largest employer (about 48 per cent of its 490 million strong workforces), but results only in 13 per cent share of the GDP. Several challenges prevent India's rural poor youth from competing in the modern market, such as the lack of formal education and marketable skills. The government is making all efforts to engage, educate, employ and make rural youth entrepreneurs. Government has started many schemes, especially *Deen Dayal Upadhyay Grameen Kaushal Yojana* (DDU-GKY), Skill India Mission, USTAAD, ASPIRE, Nai Manzil, Mudra Scheme, Stand Up India and Digital India, to ensure skill training, capital funds, connectivity and jobs for the country's rural youth.

Various Schemes for Skill Development:

This government has introduced many skills as per the geographic and demographic needs. Finance Minister clearly shared his government's vision of skill development in his Budget speech of 2015: "India is one of the youngest nations in the world with more than 54 per cent of the total population below 25 years of age. Our young people have to be both educated and employable for the jobs of the 21st Century. The Prime Minister has explained how Skill India needs to be closely coordinated with Make in India."

DDU-GKY:

The aim of DDU-GKY is to make rural poor youth economically independent. DDU-GKY is a placement-linked skill training program which, in partnership with private industries, which is empowering rural youth with skills and placing them in jobs. DDU-GKY has pioneered the concept of placement linkage, job retention and career progression, prescribing 75 per cent placements and a minimum wage of Rs 6,000 per month.

Pradhan Mantri Kaushal Vikas Yojana:

Union Cabinet also approved a Rs 12,000-crore outlay for *Pradhan Mantri Kaushal Vikas Yojana* (PMKVY) to impart skills to 1 crore people in four years (2016-20). Post-placement is given directly to the beneficiaries through Direct Benefit Transfer (DBT). Mobilisation, monitoring and post-training placement of trainees is to be done through Rozgar Melas (placement camps) and Kaushal Shivirs (mobilisation camps). Apart from catering to domestic skill needs, PMKVY will also focus on skill training aligned with international standards for overseas employment, including in Gulf countries and Europe. There will be scholarships for students undergoing training in high-end job roles under the programme.

Government has also launched the following schemes for skill development of targeted groups.

USTTAD:

The scheme **Upgrading the Skills and Training in Traditional Arts/Crafts for Development (USTTAD)** was launched in May, 2015 by Ministry of Minority Affairs for the skill development of artisans and craftsman from minority communities. Many Hunar Haats, Shilp Utsav have also been organised through National Minorities Development and Finance Corporation (NMDFC). The Ministry has also engaged Knowledge Partners like National Institute of Fashion Technology (NIFT) and National Institute of Design (NID). Both the institutions have identified total 36 craft clusters with 20-30 artisans in each cluster for their capacity building.

Nai Manzil scheme:

The Nai Manzil scheme is an educational and livelihood initiative supported by the World Bank, which can be availed of by the school drop-outs of six notified minority communities: Muslims, Christians, Sikhs, Buddhists, Parsis, Jains and Muslim students studying in madrasas. The scheme has been rolled during 2016-17.

ASPIRE:

A Scheme for Promotion of **Innovation, Rural Industry and Entrepreneurship (ASPIRE)** was launched on March, 2015 to set up a network of technology centres, incubation centres to accelerate

entrepreneurship and to promote start-ups for innovation and entrepreneurship in rural and agriculture based industry with a fund of Rs 210 crores. The planned outcomes of ASPIRE was setting up Technology Business Incubators (TBI), Livelihood Business Incubators (LBI) and creation of a Fund for such initiatives with SIDBI. First LBI was set up in April 2015 under ASPIRE within a month of launching the scheme.

National Apprenticeship Promotion Scheme:

Government has also started a National Apprenticeship Promotion Scheme with an outlay of Rs 10,000 crore and the target to train 50 lakh apprentices by 2019-20. It is for the first time a scheme like this has been designed to offer financial incentives to employers to engage apprentices.

Pradhan Mantri Mudra Yojana (PMMY):

Small business is big business. According to NSSO Survey (2013), there are 5.77 crore small business units, mostly individual proprietorship. Most of these 'own account enterprises' (OAE) are owned by people belonging to Scheduled Caste, Scheduled Tribe or Other Backward Classes. Of these small businesses, 54 per cent come from rural areas. They get very little credit and that too, mostly from non-formal lenders, or friends and relatives. The government started Pradhan Mantri Mudra Yojana to provide access to institutional finance to such micro/small business units. Under the aegis of *Pradhan Mantri MUDRA Yojana* (PMMY), MUDRA has created three kinds of loans – Shishu (Rs 50,000), Kishor (Rs 50,000 to Rs 5,00,000) and Tarun, (Rs 5,00,000 to Rs 10,00,000) to signify the stage of growth/development and funding needs of the beneficiary. In Financial Year 2015-2016, numbers of PMMY loans sanctioned were 3,48,80,924 and the amount disbursed was Rs 1,32,954.73 crore.

Stand Up India:

The government has started Stand Up India, a programme aimed at promoting entrepreneurship among scheduled castes (SCs), scheduled tribes (STs) and women. Two projects are being promoted per bank branch per category. Under the scheme, 1.25 lakh bank branches are providing loans to scheduled castes (SC), scheduled tribes (ST) and women entrepreneurs. The scheme is aimed at promoting entrepreneurship among 2,50,000 beneficiaries and is being seen as a push for financial inclusion. PM said in his Independence Day speech, "Each of the 1,25,000 bank branches should give loans to Dalits, women and tribals, so that the country could, in no time, have at least 125,000 start-ups by women and Dalits."

Conclusion:

Prime Minister once said, "I call upon the nation to take pledge to make India the skill capital of the world." The Central Government has been working with this objective since the last three years. The government has been successful in creating an ecosystem for skill development but still, there is a need to make efforts in a sustained manner. 12 million people are expected to join the workforce every year and by all means such large talent pool has to be capable. We also know that the agricultural growth rate will not cross 5 per cent hence, the key part in country's economic growth story has to be played by secondary and tertiary sectors, which in turn need skilled labour. With 'Make in India' as a national dream and acceptance of skill development as a priority for the next decade, reforms will come when the government integrates skill development, education system and the Indian industry. The present regime under Prime Minister is leaving no stone unturned to realize this dream.

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Kurukshetra

FORTHCOMING ISSUE

June 2017 : Boosting Farmers' Income

RURAL ELECTRIFICATION: CHANGING INDIA'S LANDSCAPE

Dr. Siddhartha P Saikia

Energy is now an unavoidable organ in the growth of the nation. Energy is also one of the essential infrastructures for economic growth, employment generation and poverty alleviation. The rate of economic growth in the new globalized economy is dependent on the availability of adequate, reliable and quality energy at competitive rates. Therefore, the basic responsibility of the "Electricity Industry" as the principal source of energy is to provide adequate power at economical cost, while ensuring reliable and quality supply.

The demand of power in rural areas is increasing day-by-day due to changing consumer base and improving living standards for which augmentation of rural infrastructure needs to be regularly undertaken. 'Sabka Saath, Sabka Vikas!' This is the motto of Prime Minister after this Government took charge in May 2014. Since day-one, the Government has aggressively taken up development of rural households by providing them with sanitation, electricity and cooking gas, among others. These facilities not only enhance the hygiene and quality of life for citizens in rural areas, but also helps them to generate employment.

With the focus on small and medium sized industries coupled with availability of reliable electricity supply, the local youth are adapting to new ways of employment. While addressing the nation on Independence Day, Prime Minister had announced that "The Government had decided to electrify 18,452 un-electrified villages within 1000 days, i.e. by May 1, 2018." This article would focus on several initiatives by the government to provide uninterrupted electricity to all households round the clock.

Need For Rural Electrification Scheme:

Electricity is one of the basic human needs and to improve human development, every household must have access to electricity. But a large number of villages and habitations in the country still do not have access to electricity. Energy is now an unavoidable organ in the growth of the nation. Energy is also one of the essential infrastructures for economic growth, employment generation and poverty alleviation. The rate of economic growth in the new globalized economy is dependent on the availability of adequate, reliable and quality energy at

competitive rates. Therefore, the basic responsibility of the "Electricity Industry" as the principal source of energy is to provide adequate power at economical cost, while ensuring reliable and quality supply.

The rural agricultural and non-agriculture consumers (domestic and non-domestic load) of the country are generally serviced through the local distribution network. Many rural areas of the country face insufficient electricity supply, consequently, the distribution utilities are forced to resort to load shedding, thus affecting the power supply to both agriculture and non-agriculture consumers.

The investment in the distribution network is low due to bad financial health of the electricity distribution companies (commonly known as Discoms). Therefore, in order to augment the reliability and quality of supply, the distribution network needs to be strengthened. To improve the commercial viability of power distribution, there is need for metering of all categories of the consumers. Keeping in view the problems, Ministry of Power launched Deen Dayal Upadhyaya Gram Jyoti Yojana for rural areas.

Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY):

In July 2015, Prime Minister launched one of the flagship programmes of the Ministry of Power, which aims to facilitate 24x7 supply of power. The DDUGJY Scheme approved by the Union Government draws its inspiration from the similar pioneering scheme implemented by the Government of Gujarat. This scheme enables to initiate reforms in the rural areas. It focuses on feeder separation (rural households and agricultural) and strengthening of sub-transmission and distribution

infrastructure including metering at all levels in rural areas. This helps in providing round the clock power to rural households and adequate power to agricultural consumers. The old scheme for rural electrification - *Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY)* has been subsumed in the new scheme as its rural electrification component.

Aim of DDUGJY:

The major components of the scheme are feeder separation; strengthening of sub-transmission and distribution network; Metering at all levels (input points, feeders and distribution transformers); Micro grid and off grid distribution network and Rural electrification- already sanctioned projects under RGGVY to be completed. DDUGJY provides complete flexibility with wider scope as there is no minimum population criterion as well as there is 100 per cent subsidy for Project Management Agency. Under this scheme, agriculture-intensive States benefit from works of feeder separation. Thousands of kilometres of new lines are being laid and hundreds of new sub-stations have been planned. The implementation of this scheme ensures the improvement in agricultural productivity and electrification of all the households.

Budget:

DDUGJY has an outlay of Rs 76,000 crore for implementation of the projects under which, the Government of India decided to provide a grant of Rs 63,000 crore. A total of Rs 14,680 crore worth projects have already been approved out of which, projects amounting to Rs 5,827 crore have been approved for Bihar.

Benefits from the scheme:

The advantages of DDUGJY are not just supply of electricity to households. But, it serves an all-round purpose of up-liftment of rural folks. The benefits of the scheme are as below:

- All villages and households shall get reliable and economical electricity.
- Increase in agriculture yield.
- Business of Small and household enterprises shall grow resulting into new avenues for employment.
- Improvement in Health, Education, Banking (ATM) services.
- Improvement in accessibility to radio, telephone, television, internet and mobile etc.

Table A: The funding mechanism of the scheme

Agency	Nature of support	Quantum of support (Percentage of project cost)	
		Other than Special Category States	Special Category States #
Govt of India	Grant	60	85
Discom Contribution*	Own Fund	10	5
Lender (FIs/ Banks)	Loan	30	10
Additional Grant from Gol on achievement of prescribed milestones	Grant	50 per cent of total loan component (30 per cent) i.e. 15 per cent	50 per cent of total loan component (10 per cent) i.e. 5 per cent
Maximum Grant by Gol (including additional grant on achievement of prescribed milestones)	Grant	75 per cent	90 per cent

Special Category States (All North Eastern States including Sikkim, J&K, Himanchal Pradesh, Uttarakhand)

* Minimum contribution by Discom(s) is 10 per cent (5 per cent in case of Special Category States). However, Discom(s) contribution can go up to 40 per cent (15 per cent in case of Special Category States), if they do not intend to avail loan. In case, the Discom(s) do not avail loan, the maximum eligible additional grant would be 15 per cent (5 per cent in case of Special Category States) on achievement of prescribed milestones. The loan component would be provided by REC or by other FIs/Banks.

Note: 100 per cent grant shall be provided by Gol towards expenditure incurred on activities for bridging the missing links of National Optical Fibre Network (NOFN), Creation of Rural Electrification Data Hub at Rural Electrification Corporation & Project Management Agency (PMA) as per provision in the scheme.

- Betterment in social security due to availability of electricity.
- Accessibility of electricity to schools, panchayats, hospitals and police stations etc.
- Rural areas shall get increased opportunities for comprehensive development.

URJA or Urban Jyoti Abhiyaan Mobile app:

This is to improve consumer connect with the Urban Power Distribution sector.

Pradhan Mantri UJALA (Unnat Jyoti) to supply affordable LED bulbs.

Vidyut PRAVAH: This application provides highlights of the power availability in the country on real time basis at the power exchanges. Basically, for Discoms to buy power.

Also, capacity addition of 14.30 GW of renewable energy has been reported during the last two and half years under Grid Connected Renewable Power, which include 5.8 GW from Solar Power, 7.04 GW from Wind Power, 0.53 from Small Hydro Power and 0.93 from Bio-power.

Real-Time Monitoring: GARV App

In order to track real time electrification of rural households, Government has launched the *Grameen Vidyutikaran Android app* or commonly known as GARV. Recently, the Government upgraded the app to GARV-II that provides real time data of all six lakh villages of the country. Initially, GARV was able to show data about rural electrification regarding 18,452 un-electrified villages. The new version GARV-II now provides real time data for all six lakh villages.

Achievement:

Thanks to the Government thrust on rural electrification, villagers are reaping the benefits of electricity connection which has resulted in overall socio-economic development. Ministry of Power has sanctioned 921 projects to electrify 121,225 un-electrified villages, intensive electrification of 592,979 partially electrified villages and provide free electricity connections to 397.45 lakh BPL rural households.

Rural Electrification Corporation (REC), a government-run public sector enterprise and nodal agency to implement DDUGJY, said in April that it has managed to cross the milestone by electrifying over 13,000 villages so far out of the 18,452 unelectrified ones. According to the statement given by REC, a total of 13,174 villages have been electrified under the DDUGJY as on April 6, 2017.

The Union Minister of State (Independent Charge) for Power, Coal, New & Renewable Energy and Mines had stated earlier that “All the villages in the country would get electricity connection by May 2017, a year before the 1000-day deadline set by this government ends”,

“Electrification of villages has slowed down during the last couple of months due to rain. After my discussion with the states during these two days, I am confident that all the villages will get electricity connections by May 1, 2017, which is one year before the 1000-day deadline set by our government, which ends in May 2018,”.

GARV App: Screenshot of the Dashboard



Electricity: Changing Rural India

Electrification of villages has resulted in socio-economic improvements and villagers are able to utilise electrical appliances for additional comfort convenience and education of their children. It has been reported that some economic activities like agarbatti making, bamboo items etc. have started in several areas.

Easy charging of batteries of mobile phone has enthused many to have a mobile set for themselves improving connectivity which was not available before. With mobile phone connectivity, there is better connection with outside world. People are no longer dependant on using a landline/STD booth to go and make a call. They sometimes entertain themselves by playing games on mobile phone or listening to radio/music on their phones. Village level functions are better lit and more enjoyable now.

TV has been a mega source in mass education on the benefits of safe health and hygiene habits. Access to TV has opened up a whole new world to information which was not available before. TV educates the masses on better farm practices

(better seed/pest management/organic options for agriculture) and locally made cheaper options for many agriculture inputs (agriculture being a large source of income in the rural areas).

Gender Benefits:

Implementation of DDUGJY has substantially reduced burden of women by reducing number of hours they spent on household activities. Lighting of the house has also reduced expenditure on kerosene. Women are now free from watching children studying or playing around kerosene lamps and hazards associated with it. Currently, they are learning important activities on health, nutrition and sanitation from TV programmes now available to rural people because of electricity connection and having access to entertainment. In addition, women feel a great deal of safety and are not afraid to venture outside the house in the evening. Electricity safeguards them and their children from intruders including in certain areas from wild animals.

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National Panchayati Raj Day commemorated on 24th April, 2017

National Panchayati Raj Day was observed on 24th April, 2017 at Lucknow, in the presence of Union Minister for Panchayati Raj, Drinking Water and Sanitation and Rural Development Shri Narendra Singh Tomar. The Minister said that under the 14th Finance Commission, Centre will be releasing more than 2 lakh crore rupees to Gram Panchayats for 5 years to undertake physical and social infrastructure projects in the villages. The Panchayati Raj Ministry has asked all Gram Panchayats to prepare advance planning related to problems faced by them and till date, more than one lakh 75, 000 village development plans were received. The training programme will be undertaken by SIRD and State Governments jointly to enlighten and empower the PR functionaries. During the National Panchayat Raj Day event at Lucknow, UP:

A quarterly News magazine "**Gramoday Sankalp**", published and distributed by Ministry of Panchayati Raj on behalf of three Ministries viz., Ministry of Panchayati Raj, Rural Development and Drinking Water and Sanitation was released. This news magazine will be launched in Hindi, English and other regional languages and will act as a vehicle for direct communication between the Policy makers and Gram Panchayats.

A Mobile App (mobile application software) of "Gramoday Sankalp" news magazine was launched. This application is currently available for android devices. To make it more interactive, an option for posting comments and responses will be provided to the readers.

The **You Tube channel** of the Ministry showcasing the short video films of the Ministry featuring the inspirational success stories and best practices of panchayats was also launched, to give an opportunity to the stakeholders to view the best practices in the Panchayats and emulate.

National awards viz., Deendayal Upadhyay Panchayat Sashaktikaran Puraskar, Nanaji Deshmukh Rashtriya Gaurav Gram Sabha Puraskar were conferred upon Panchayati Raj Institutions and e-Panchayat Puraskars to State Governments.

MINISTRY OF SHIPPING OBSERVES SWACHHTA PAKHWADA

To spread awareness on cleanliness as part of its 'Swachhta Abhiyan', the Ministry of Shipping celebrated **Swachh Bharat Pakhwada** from 16th -31st March, 2017 and had undertaken various activities under this campaign. The event was launched by the Minister of Shipping and Road Transport & Highways on 16th March 2017, in the premises of the Shipping Corporation of India in Mumbai. The **Swachh Bharat Abhiyaan** was launched by Prime Minister on 2nd October, 2014 to urge people to fulfill Mahatma Gandhi's vision of a clean India, by his 150th birth anniversary in 2019.

The Ministry of Shipping and all its organizations had launched a year long drive for cleanliness as part of Swachh Bharat Abhiyaan. A twenty two point agenda was agreed upon for ports and PSUs, that included cleaning of wharfs and sheds, repair of sheds, auction and disposal of all unserviceable items and unclaimed goods, painting with uniform colour code (unique to a Port) of all signages and boards, beautification and cleaning of parks, covering tiles, modernizing all toilet complexes, placing dust bins at regular intervals, boards – indicating cleanliness messages – dos & don'ts, painting, whitewashing all office buildings and residences with proper colour, proper keeping of files, records, dak pads and other important papers in the office/work places, cleaning and painting of statues, cleaning & repairing of all drainages and storm water system, plantation in open area, avenues and corners, award to departments or officers whose area/ jurisdiction is most neat & clean, regular training staff to generate awareness and inculcate the importance of a clean environment, removing unnecessary vegetation, solid waste collection, segregation, sorting and storage on ships, liquid and faecal waste treatment before discharge, special cleanliness drive in office premises of the organization at regular intervals, removing/weeding out old records and files, removal/disposal of unused/obsolete articles, optimise the work space with better space management for more work station in the same area, regular and proper cleaning of all furniture/fixtures and other office articles kept in office/work stations

The **Swachh Bharat Pakhwada** is a culmination of the year long efforts of the Ministry, the ports and other organizations like DG Shipping, SCI, Dredging Corporation Of India, Cochin Shipyard Limited, Directorate General of Lighthouses and Lightships, to spread cleanliness at their premises. The activities taken up during this period included weeding out of old files, a drive for digitalization of files, disposal of all obsolete articles, renovation of rooms, toilets and providing pure and clean drinking water to all employees.

About Our Books

Romain Rolland and Gandhi Correspondence: This book is a collection of letters, diary extracts, articles etc. of Romain Rolland's correspondence with and about Mahatma Gandhi and other writings, including extracts from his diary. The classic publication, restored from 1976 edition with improved text size while retaining all the classic elements, gives a glimpse into the minds of Mahatma Gandhi and the Nobel laureate Romain Rolland, the two great persons of last century, and deals with the relationship between them. It is believed that the intellectual engagement of the French writer and Gandhiji through these letters helped Gandhian ideals reach western world.

Romain Rolland
And Gandhi
Correspondence

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