



Kurukshetra

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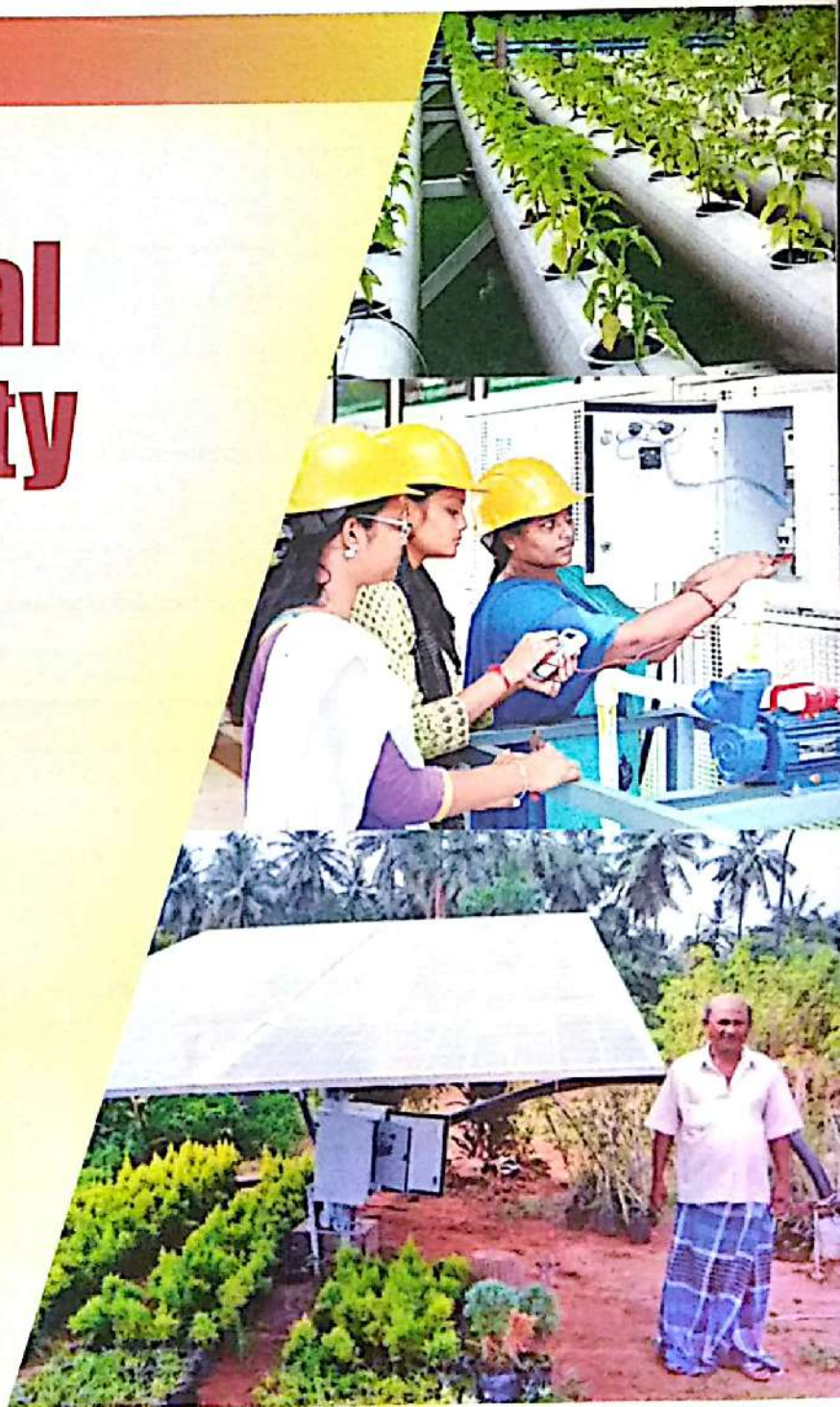
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Rural Prosperity



PM's INDEPENDENCE DAY ADDRESS

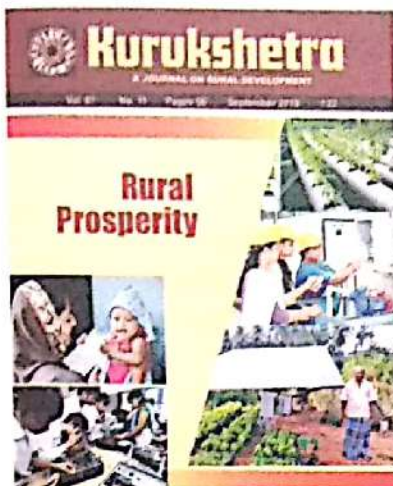
HIGHLIGHTS



Prime Minister, Shri Narendra Modi addressing the Nation on the occasion of 73rd Independence Day from the ramparts of Red Fort, in Delhi on August 15, 2019.

- ❖ I extend warm greetings and best wishes on the 73rd Independence Day and on the auspicious festival of Raksha Bandhan to all the countrymen, brothers and sisters.
- ❖ As the country is celebrating the festival of Independence, people in several parts of the country are facing difficulties due to floods. Centre, States and other organizations are striving hard to bring the situation back to normal.
- ❖ To revoke Article 370 and 35A within 10 weeks of the formation of the new Government is a significant step towards fulfilling the dream of Sardar Vallabh Bhai Patel. The task that was not done in the last 70 years has been accomplished within 70 days. The abrogation of Article 370 and 35A was passed in both Rajya Sabha and Lok Sabha by two-thirds majority.
- ❖ If we can abolish Sati system, make stringent laws against female foeticide and take action against child marriage and dowry, we can also raise our voice against Triple Talaq. Similarly, we have enacted law against Triple Talaq to protect the rights of our Muslim women.
- ❖ Radical amendments were made in laws relating to terrorism and were made more stringent and powerful.
- ❖ In a significant step, transfer of about Rs. 90,000 crores to farmers' bank accounts is in progress to those who are beneficiaries of PM Kisan Samman Nidhi Yojana.
- ❖ Pension scheme to farmers and small entrepreneurs has been put in place which was never imagined earlier.
- ❖ To address challenges of water crisis, a new dedicated Ministry of Jal Shakti has been created.
- ❖ In coming days, Centre and States will together take forward the Jal-Jeevan Mission and an amount of more than Rs. 3.5 lakh crores has been earmarked for this.
- ❖ There is a pressing need for doctors, health facilities and systems in the country. In order to make Medical Education transparent, important laws have been enacted.
- ❖ The country has enacted strong laws for protection of children.
- ❖ While 2014-2019 was an era of fulfillment of needs, the period beyond 2019 is that of fulfillment of aspirations and dreams.

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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

The government is taking various initiatives to accelerate growth in rural India thereby catalysing the growth of Indian economy. About 70 per cent of India resides in its villages. Undoubtedly, the growth of the rural sector is central to the overall development of the country.

The Government has been investing in vital areas such as energy, electricity, health, women empowerment, financial inclusion, skill development, agricultural initiatives and several social security schemes to build a strong foundation for the sustainable growth of India's rural sector. The Government in its Union Budget 2019–20 has declared "Healthy India: Ayushman Bharat, well-nourished women and children" as one of the 10 components of 'Vision for India in the decade ahead'. The National Health Mission 2017 is a major health reform introduced by the Government to accelerate the improvement of health conditions in India. Women empowerment and gender equality are fundamental to achieve sustainable progress. To achieve women empowerment, the present government has initiated comprehensive programmes to safeguard educational rights, health rights, social security rights, economic security, and safety to ameliorate the status of Indian women.

The Government is introducing reforms, creating necessary infrastructure and systems through innovation and enhancement for the betterment of the masses. This includes necessities like electricity, clean energy, agriculture technology among other areas of the rural sector.

As agriculture is the main source of India's national income and pivotal for rural development, the Government is leaving no stone unturned to improve the condition of the farming community. The country witnessed record foodgrain production in 2017–18 due to key Government initiatives like Pradhan Mantri Krishi Sinchai Yojana, Soil Health Cards, Neem Coated Urea, credit facilities for farmers, e-NAM and various other schemes to support the farmers of the country.

The other areas of focus of the Government are providing clean energy and electricity to all corners of the country. The Government's flagship programme Pradhan Mantri Sahaj Bijli Har Ghar Yojana or Saubhagya in addition to other programmes and digital initiatives have made electricity accessible to all parts of the nation. The Government is implementing a variety of schemes so that maximum clean energy can be utilized in the country and uninterrupted power supply can be ensured in remote areas.

Rural development is incomplete without the overall development of rural youth. To provide the rural population with the opportunities to also be job creators instead of job seekers, the present Government has launched the Skill India Mission, wherein youth are trained in job-oriented skills, which not only facilitate them in obtaining jobs in industries but also help them in becoming entrepreneurs. Rural development is fundamental to the country's progress. The nation's integrated growth needs to build a New India, where the benefits of the economy percolate to the last mile.

ADDRESSING RURAL POVERTY: LIVELIHOOD DEVELOPMENT AND DIVERSIFICATION

Amarjeet Sinha

Income and employment through Livelihood Development and diversification is clearly the way forward. The last 4 years have seen a considerable stepping up of financial resources for improving rural infrastructure, diversifying livelihoods, reducing poverty, and thereby improving the well-being of poor households in terms of allocation for Programmes of Department of Rural Development.

As the Sustainable Development Goals (SDGs) bring out clearly, poverty is multi-dimensional and therefore requires a range of interventions. The figure below illustratively brings out the challenges of creating poverty-free Rural Clusters. Non-farm livelihoods and multiple livelihoods are required to make a difference. As recent data points out, half of manufacturing and one-third of the services sector is already part of the Rural Economy. Income and employment through Livelihood Development and diversification is clearly the way forward.



Poverty Free Rural Clusters

The last 4 years have seen a considerable stepping up of financial resources for improving rural infrastructure, diversifying livelihoods, reducing poverty, and thereby improving the well-being of poor households in terms of allocation for Programmes of Department of Rural Development. The actual expenditure of Department of Rural Development from 2012-13 to 2017-18 and the Budget Estimates (BEs) for the year 2018-19 shown in Table I illustrate the points very well.

Annual expenditure in 2017-18 is more than double of what it was in 2012-13. One has also to bear in mind that there were 4 additional sources

Table I – Actual Expenditure of Department of Rural Development

Year	Expenditure in Rural Development Schemes (amount in Rs. crore)
2012-13	50,162
2013-14	58,630
2014-15	67,263
2015-16	77,321
2016-17	95,099
2017-18 (RE)	1,05,448*
2018-19	1,12,403.92**

*Revised estimates for the year 2017-18.

**Budget Estimates for the year 2018-19.

Source: Ministry of Rural Development.

of funds for addressing Rural Poverty during this period:

- The sharing pattern under Programmes for non Himalayan States became 60:40, and 90:10 in Himalayan States. Under Pradhan Mantri Awaas Yojana- Gramin (PMAY-G), instead of a 75:25 sharing earlier, it became 60:40 leveraging a total of Rs. 45,000 crore in 3 years as State share, against a Government of India provision of Rs. 81,975 crore. Likewise, from December 2015, States started contributing 40% of Pradhan

Mantri Gram Sadak Yojana (PMGSY) funds. This leveraged an additional Rs. 8000 to Rs. 9000 crore of State share each year which were not available earlier with PMGSY. A similar increase happened in Programmes that were brought on 60:40 share from the earlier 75:25, like NSAP, DAY-NRLM, etc.

- From 2017-18, under the Housing Programme, additional resources were mobilized through Extra Budgetary Resources (EBRs) as well. A total of Rs. 21,975 crore of Extra Budgetary Funds have been mobilized/are being mobilized in 2017 to 2019 period for PMAY-Gramin. Rs. 7329.43 crore has already been disbursed through EBR.
- The transfer of funds under the 14th Finance Commission awards has also registered a significant increase compared to the allocations earlier under the 13th Finance Commission. It can be seen in Table II.

Table II – Release under 14th Finance Commission

Year	Total Release (Rs. in crore)
2015-16	21510.46
2016-17	33870.52
2017-18	32423.72

- The fourth important factor to note is the leveraging of Bank Loans by Women Self Help Groups (SHGs) during this period. A total of Rs. 1.64 lakh crore have been mobilized as Bank Loan by Women Self Help Groups in the last 5 years. The Bank Loan outstanding has more than doubled from Rs. 31865 crore in 2013-14 to Rs. 69733 crore in 2017-18 under DAY- NRLM.

Besides the specific resource provision for Rural Poverty Programmes, the thrust on Swachh Bharat Mission (SBM), increase in the allocations

of Ministry of Agriculture and other Infrastructure and Livelihood Programmes for the poor, the total transfer of financial resources to Rural India has been very significant. A large proportion of the same goes into improvement in Incomes and Employment.

The Department of Rural Development has focused on Development and Diversification of Livelihoods of the poor households during this period. The Socio Economic Caste Census (SECC) 2011 released in July 2015 provided an Evidence Based Criteria for Selection of Beneficiaries under various Government Programmes. The application of deprivation criteria of SECC to the Provision for LPG Gas connection under Ujjwala, free household electricity connection under Saubhagya, selection of beneficiaries under PMAY-G, and now selection under Aayushman Bharat for National Health Protection have ensured that the benefits of development reach the most deprived on a priority. The use of SECC in finalization of Labour Budgets to States under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and insistence in enrolment of all women from households with deprivation under SHGs of Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) has also ensured that poor regions with larger number of poor households receive priority in Programmes of Rural Poverty. Table III highlights the kinds of deprivation.

All Programmes of Rural Development were aligned to Livelihood Development and Diversification. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) focused on durable assets and Water Conservation, and also provided for livelihood generating individual benefits like farm ponds, dug wells, goat shed, poultry shed, housing support, and support for

Table III – Deprivation under SECC 2011

Particular	Deprived Households
Only zero room or one room with kutcha walls and kutcha roof (D1)	2,37,31,674
No adult member between 16 to 59 (D2)	65,15,205
Female headed households with no adult male member between age 16 to 59 (D3)	68,96,014
Disabled member and no able bodied adult member (D4)	7,16,045
SC/ST households (D5)	3,85,82,225
No literate adult above 25 years (D6)	4,21,47,568
Landless households as manual casual labour (D7)	5,37,01,383
Another 16 lakh households are automatically included as the poorest of the poor households	

dairy shed. The livelihood linkages in convergence with subsidy Programmes for animal resources and for agriculture contribute to improved incomes in the Agriculture and Allied Sectors. The increase in production of fruits and vegetables and the significant growth through animal resources over the last 4 years have been on account of this larger thrust on Rural Livelihood Development and Diversification. To illustrate some of the salient livelihood generating and Income and Employment supporting initiatives over the last 3 years are as follows:

- (i) 143 lakh hectares of land provided benefit of Water Conservation works.
- (ii) Nearly 15 lakh farm ponds and 4 lakh wells for irrigation besides a very large number of Water Conservation Community Structures came up during this period.
- (iii) Over 6222 Custom Hiring Centres managed by Women Self Help Groups fully functional during this period.
- (iv) 11000 Bank Sakhis and 773 Bank Mitras trained as Banking Correspondents (BCs) from among SHG Women.
- (v) 33 lakh women farmers supported under non-chemical based agro ecological interventions.
- (vi) 86000 Producer Groups and 126 Agri Producer Companies established.
- (vii) 449 vehicles under Aajeevika Grameen Express Yojana (AGEY) for Rural Transport plying on roads with women drivers.
- (viii) Over 9 lakh Solar Lamps assembled by nearly 4000 Women Self Help Group Members in remote regions of Bihar, Uttar Pradesh, Jharkhand, Rajasthan, etc.
- (ix) Over 6000 Barefoot Technicians trained and certified.
- (x) 3.54 lakh candidates successfully placed for wage employment under Deen Dayal Upadhyaya Grameen Kaushalaya Yojana (DDU-GKY) and 12.65 lakh candidates settled for self-employment under Rural Self Employment Training Institutes (RSETIs) in the last 4 years.
- (xi) 10949 Rural Masons trained and certified under the Housing Programme.

National Institute of Public Finance and Policy

(NIPFP) was requested to assess the impact of Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) on Income and Employment. The Report found that "By using information about the completed and under construction houses since 2016-17 that is made available through AwaasSoft and by the MoRD, we estimate that the scheme could have generated about 52.47 crore person-days. Of this, nearly 20.85 crore person-days are for skilled labour and the remaining 31.62 crore person-days are for the unskilled labour force in both years".

For Rural Infrastructure, the PMGSY has been a flagship Programme and during the last 4 years 1.69 lakh kms of roads were constructed. The average road length constructed annually since 2011-12 may be seen in Table IV.

Table IV – Total Road Length Constructed Per Day under PMGSY

Year	Average Road Length Constructed per day under PMGSY (in km)
2011-12	85
2012-13	66
2013-14	69
2014-15	100
2015-16	100
2016-17	130
2017-18	134

A significant stepping up of road construction Programme has also generated direct and indirect employment. On an average one-fourth of the total cost of construction of rural roads contributes to employment of skilled, semi-skilled and unskilled wage earners. Clearly these have also contributed to Incomes and Employment during this period. The Central Government annual allocation was increased to Rs. 19000 crore over the last 3 years. This is able to leverage Rs. 8000 crore to Rs. 9000 crore as State share. Over the last 3 years, this means that nearly Rs. 70,000 crore to Rs. 80,000 crore was available only for road construction. 25% creating direct employment is naturally a larger number with consequences for income and employment in rural areas.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has been a major source of strengthening livelihood security with full transparency during this period.

- The Central Government's commitment to

ensure effective implementation of MGNREGS is reflected by the continuous increase in Budget allocation. Total Budget Allocation in FY 2017-18 was Rs. 55,167 crore which was highest since inception.

Year	Budget Allocation (Rs. in crore)
2014-15	33000
2015-16	37346
2016-17	48220
2017-18	55167

- **Fund Utilization:** The fund utilization (including Central and State share) has also seen a significant increase in comparison to previous financial years. The total expenditure in FY 2017-18 is about Rs. 64,288 crore (Provisional) which is highest ever since inception.
- The person-days generated under MGNREGS in the last 3 years has been in the range of 235 crore every year. This is higher than most years before, indicating how the thrust on durable assets and Individual Beneficiary Schemes (IBSs) has generated a steady demand for MGNREGS. The figures below affirm the high demand for Livelihoods security through durable assets of MGNREGS.

Year	Person-Days of work generated (Rs. in crore)
2014-15	166.21
2015-16	235.14
2016-17	235.6
2017-18	234.3

The expansion of the National Food Security Act (NFSA) with a provision of rice at Rs. 3 per kg and wheat at Rs. 2 per kg has facilitated food security in poor households. The increases in the Consumer Price Index for Agricultural Labour has been modest on account of the low food price inflation during this period as food items comprise the largest chunk of the basket of goods and services for calculating the Consumer Price Index for Agricultural Labour. The subsidies on Rice and Wheat, and the ready availability of cheap foodgrains to poor households need to be factored in while looking at wage rates for Agricultural Labour. Even with nominal increases in real wage, the purchasing power goes up as major expenditure items like rice and wheat are heavily subsidized with effective availability.

Rural poverty is truly multi-dimensional and there is a need to address it simultaneously for

greater impact. The efforts over the last few years have been towards convergence of rural initiatives to make a real difference to the well-being of poor households. These interventions have targeted both the poverty of households and the poverty of geographies. The factors contributing to these are listed below:

Poverty of Households

- Lack of education and skills
- Under-nutrition and ill-health
- Lack of employment opportunities
- Assetlessness
- Lack of safe housing
- Limited access to public services
- Clutches of middlemen/corruption/moneylender
- Absence of Social Capital- collectives of women/youth/poor households

Poverty of Geographies

- Low price for produce-distress
- Violence/crime
- Unirrigated agri/vagaries of monsoon
- Lack of basic infra-roads, electricity, internet
- Lack of access to markets and jobs
- Lack of non-farm opportunities

It is evident from the data and interventions listed above that higher financial resources have been made available for addressing rural poverty over the last few years along with a much higher scale of leverage of bank loans for women Self-Help Groups. These have been contributing to both rise in incomes and employment through diversification and development of livelihoods. A few illustrative examples of such diversification have been listed above. Overall the challenges to rural poverty are being effectively addressed through the range of interventions outlined above. Evaluation studies by the Institute of Rural Management Anand (IRMA) have also confirmed increase in incomes, productive assets, and enterprises in villages where Women Self-Help Groups are active under DAY-NRLM. Similarly, Studies of Water Conservation works under MGNREGA by the Institute of Economic Growth confirmed increase in income, productivity, acreage, and the water table. Such increases are bound to generate employment on a large scale.

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SOCIAL SECURITY SCHEMES FOR SOCIAL DEVELOPMENT

Dr. Tanu Kathuria

The delivery of social services at affordable costs to the economically weaker and the low income segments of society is the key and the only solution to the core problem. True to this, Govt has taken several initiatives on the social sector front, all of which are potentially game-changers in the realm of social sector policy canvas. An actionable policy armed with inclusive growth is the need of the hour and the present government is successfully executing several schemes and programmes on this premise.

Social Security is both a concept as well as a system. It represents basically a system of protection of individuals who are in need of such protection by the State as an agent of the society. Such protection is relevant in contingencies such as retirement, resignation, retrenchment, death, disablement which are beyond the control of the individual members of the Society. State as an agent of the society has an important mandate to harmonise such differences through a protective cover to the poor, the weak, the deprived and the disadvantaged.

The concept of social security is now generally understood as protection provided by the society to its members through a series of public measures against the economic and social distress that otherwise is caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury,

occupational diseases, unemployment, invalidity, old age and death.

“Social Security” has been recognised as an instrument for social transformation and progress and must be preserved, supported and developed as such. Furthermore, social security organised on a firm and sound basis will promote progress, since once men and women benefit from increased security and are free from anxiety, will become more productive.

Social Security is increasingly seen as an integral part of the development process. It helps to create a more positive attitude not just to a structural and technological change but also the challenge of globalisation and to its potential benefits in terms of greater efficiency and higher productivity.

Social security has come to be linked to job benefits, tying it to one’s status as a worker

in the formal or the informal economy when, fundamentally, it originates from the notion of ensuring everyone protection against vulnerability and deprivation.

Over the last five years, we have witnessed a fundamental shift in the narrative of social security for the marginalized. The focus has moved from the politics of welfarism and entitlement to a more participatory model of empowerment. By all means, the Government of India (GoI) is effectively exploring multiple facets of empowerment for the socially deprived sections of the society. This article outlines certain observations about the steps taken by the present regime to actualize the pristine objective of social justice and holistic development of the last man in the village, which is reflective of the eternal commitment to the principles of *Antyodaya*. The annual financial statements of the government since the last three years have reaffirmed its commitment to strengthen the rural economy and indigenous infrastructure that lies at the core of our villages. It is indicative of the commitment reiterated by the Prime Minister on more than one occasion. Since the inception of the current government, he has made his intentions clear that the core agenda of the government will remain, "**welfare of the marginalized**".

Social security may refer to social insurance, where people receive benefits or services in recognition of contributions to an insurance programme. These services typically include provision for retirement pensions, disability insurance, survivor benefits and unemployment insurance. The delivery of Social services at affordable costs to the economically weaker and the low income segments of society is the key and the only solution to the core problem. True to this, GoI has taken several initiatives on the social sector front, all of which are potentially game-changers in the realm of social sector policy canvas. An actionable policy armed with inclusive growth is the need of the hour and the present government is successfully executing several schemes and programmes on this premise.

The key initiatives undertaken by the Government for social and economic security are enumerated below:-

Pradhan Mantri Jan Dhan Yojana (PMJDY), is financial inclusion programme of Government

of India which is applicable to 20 to 65 years age group, that aims to expand and make affordable access to financial services such as bank accounts, remittances, credit, insurance and pensions. The Prime Minister of India had announced this scheme on his first Independence Day speech on 15 August 2014. Slogan of the Scheme is "Mera Khata, Bhagya Vidhatha (meaning "My account brings me good fortune").

This scheme aims to bring banking services to large rural areas. Under this scheme, 15 million bank accounts were opened on inauguration day. By 27 June 2018, over 318 million bank accounts were opened and over Rs. 792 billion were deposited under the scheme.

According to the analysis of various studies, "Beyond enabling account ownership and the use of financial services, the PMJDY also facilitated financial inclusion for a variety of demographics. While the programme has made significant headway towards genuine financial inclusion, it is clear that improving policy communication, widening and deepening progress in low-income states, and ironing out the kinks in the bank-agent model will be crucial if these hard-fought gains are to prove sustainable." At least 300 million new families have got Jan Dhan accounts in which almost Rs. 650 billion have been deposited, Prime Minister said on 28 August 2017, on the eve of third anniversary of the scheme aimed at financial inclusion.

Pradhan Mantri Jeevan Jyoti Bima Yojana is a government-backed Life insurance scheme in India. As of May 2015, only 20 per cent of India's population has any kind of insurance, this scheme aims to increase the number. Pradhan Mantri Jeevan Jyoti Bima Yojana is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs. 330 The GST is exempted on Pradhan Mantri Jeevan Jyoti Bima Yojana. The amount will be automatically debited from the account. In case of death due to any cause, the payment to the nominee will be Rs. 2 lakhs. As of May 2018, 5.33 crore people have already enrolled for this scheme. 60,422 claims have been disbursed against 63,767 claims received.

Pradhan Mantri Mudra Yojana (PMMY) is a flagship scheme of Government of India to "fund the unfunded" by bringing such enterprises to the

formal financial system and extending affordable credit to them. It enables a small borrower to borrow from all Public Sector Banks such as PSU Banks, Regional Rural Banks and Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFI) and Non Banking Finance Companies (NBFC) for loans upto Rs. 10 lakh for non-farm income generating activities. The scheme was launched on 8th April, 2015 by the Prime Minister.

Any Indian citizen who has a business plan for a non-farm sector income generating activity such as manufacturing, processing, trading or service sector and whose credit need is less than Rs. 10 lakh can approach either a Bank, MFI, or NBFC for availing of Micro Units Development & Refinance Agency Ltd. (MUDRA) loans under Pradhan Mantri Mudra Yojana (PMMY).

Pradhan Mantri Vaya Vandana Yojana (PMVVY) is a Pension Scheme announced by the Government of India exclusively for the senior citizens aged 60 years and above which is available from 4th May, 2017 to 31st March, 2020. Scheme provides an assured return of 8 per cent p.a. payable monthly (equivalent to 8.30 per cent p.a. effective) for 10 years. Pension is payable at the end of each period, during the policy term of 10 years, as per the frequency of monthly/ quarterly/ half-yearly/ yearly as chosen by the pensioner at the time of purchase. On survival of the pensioner to the end of the policy term of 10 years, Purchase price along with final pension installment shall be payable.

Loan upto 75 per cent of Purchase Price shall be allowed after 3 policy years (to meet the liquidity needs). The scheme also allows for premature exit for the treatment of any critical/ terminal illness of self or spouse. On death of the pensioner during the policy term of 10 years, the Purchase Price shall be paid to the beneficiary.

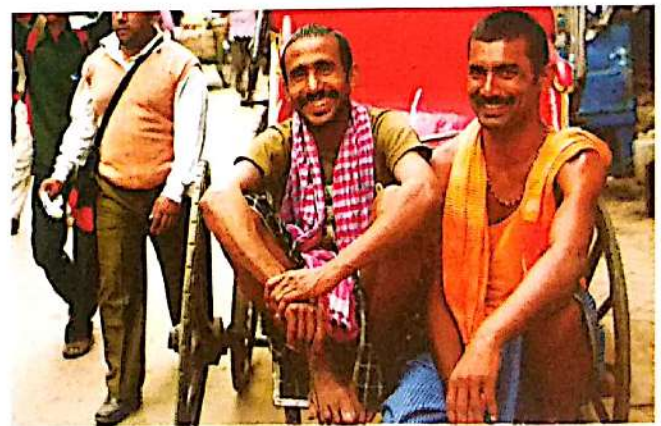
Pradhan Mantri Suraksha Bima Yojana is a government-backed accident insurance scheme in India. Pradhan Mantri Suraksha Bima Yojana is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of Rs. 12. The amount will be automatically debited from the account. The accident insurance

scheme will have one year cover from June 1 to May 31 and would be offered through banks and administered through public sector general insurance companies.

In case of accidental death or full disability, the payment to the nominee will be Rs. 2 lakh (US\$2,900) and in case of partial Permanent disability Rs. 1 lakh (US\$1,400). Full disability has been defined as loss of use in both eyes, hands or feet. Partial Permanent disability has been defined as loss of use in one eye, hand or foot.

This scheme will be linked to the bank accounts opened under PMJDY scheme. Most of these account had zero balance initially. The government aims to reduce the number of such zero balance accounts by using this and related schemes.

Atal Pension Yojana (or APY, previously known as Swavalamban Yojana) is a government-backed pension scheme in India, primarily targeted at the unorganized sector. Only 20 per cent of India's population had any kind of pension scheme and the APY scheme aims to increase the number. Under this scheme, all subscribing workers below the age of 40 are eligible for pension up to Rs. 5,000 per month on attainment of 60 years of age.



In order to incentivize people to enroll in this scheme and widen its reach, the government announced that it would 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 eligible age for a person joining APY is 18 years and the maximum is 40 years. An enrolled person would start receiving pension on attaining the age of 60 years. Therefore, a minimum period of contribution by the subscriber under APY would be 20 years or more.

Stand-Up India scheme aims to facilitate bank loans between 10 lakh and 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51 per cent of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur. Size of the loan can be as big as the composite loan of 75 per cent of the project cost inclusive of term loan and working capital. And the loan can be repayable in 7 years with a maximum moratorium period of 18 months.

Swachhta Udyami Yojana: As an integral part of 'Swachh Bharat Abhiyan' launched by the Prime Minister on 2nd October, 2014, the National Safai Karamcharis Finance & Development Corporation (NSFDC) has launched a new Scheme 'Swachhta Udyami Yojana' for financing viable community toilet projects and sanitation related vehicles to collect garbage.

Green Business Scheme: The scheme has been started by NSFDC, with the aim of promoting green businesses to support sustainable livelihoods of Scheduled Castes and Safai Karamcharis. Financial assistance would be provided for those economic activities that could address the challenges of climate change, e.g., E-rickshaw, solar pumps and other instruments working on solar energy etc.

Sanitary Mart Scheme. Launched in 2014-15, under the scheme, loans are provided to up to Rs. 15 Lakhs to Safai Karamcharis for construction of toilets/bio-degradable toilets.

Credit Enhancement Guarantee Scheme for the Scheduled Castes: The objective of the Scheme is to promote entrepreneurship amongst the scheduled castes and to facilitate concessional finances to them. A budget of Rs. 200 crores has been allocated to IFCI Limited to facilitate the scheme.

Economists Amartya Sen and Jean Dreze distinguish two aspects of social security- "protection" and "promotion". While the former denotes protection against a fall in living standards

and living conditions through ill health, accidents, the latter focuses on enhanced living conditions, helping everyone overcome persistent capability deprivation.

A close look at India's last few decades' record in providing social security shows that while only a fraction of citizens enjoy any "protection" at all, these are being further eroded with the pattern of economic growth. But at present, the different schemes launched by the government evidently give us many reasons to cheer. In addition, many checks and provisions have also been adopted to collect the evidences that the scheme is reaching its intended beneficiaries.

These schemes clearly highlight that the present government is committed to the cause of up-liftment of weaker sections of the society. Because general social security schemes based on compulsory insurance did not come into being until the last two decades of the 19th century, it has often been argued that social security in its modern form has been a response to many issues hindering development of the nation. The amounts of benefits accruing to different (1) social groups, (2) income groups and (3) occupation groups have been huge. The schemes have set the foundation for an upcoming growth graph in all respects.

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RURAL HEALTH: EVOLUTION & WAY FORWARD

Dr. Chandrakant Lahariya

Rural health in India has made progress in terms of services and infrastructure in last seven decades. The situation has rapidly improved in last two decades, with period of 2002–2017, arguably being the first major health systems reforms since India's Independence. The period of 2017–19 has the potential to become the second wave of health reforms in India. This is only possible with 'more, better, faster & sustained' approach to rural health, which means more initiatives are implemented; activities and policies are executed in better ways than earlier, initiatives are added and accelerated, with innovations and all these efforts are sustained over time.

Healthcare system in India has a long history with many reference points starting with Ayurveda, around 2500–3000 BC, to the Sir Joseph Bore Committee Report of 1946 AD. Since independence in 1947, India has made major strides on many fronts in health sector. A major emphasis on strengthening rural health infrastructure started with setting up the first few Primary Health Centres in Najafgarh (Delhi), Poonamalle (Tamil Nadu) and Singur (West Bengal), under Community Development programme (CDP) in mid 1950s. Over these years, the clear focus remained on rural India. The NRHM was clearly a programme to operationalise some proposals of NHP 2002. Building on the policy & programmematic initiatives, in the years which

followed, India achieved remarkable success on many fronts (See Table 1). While these initiatives need to be commended and celebrated, India needs to be equally aware of existing challenges and explore solutions to make the country a healthy nation. This article summarizes the key features and success in health sector from 2002–17, including more recent developments (2017–2019) and proposes a few actionable approaches to accelerate India's journey towards universal health coverage by 2030 (as also envisaged in NHP 2017 and most recently reiterated in the Government of India's Union Budget 2019–20 as one of 10 components of 'Vision for India' in the decade ahead as "Healthy India: Ayushman Bharat, well-nourished women and children".

Table 1: Key health sector related developments and achievements in India (2002-17)

2002:	National Health Policy (NHP-2002)
2002-03	Universal Health Insurance Scheme (UHS)
2005:	National Rural Health Mission (NRHM)
2008	Rashtriya Swasthya Bima Yojana (RSBY);
2008	Jan Aushadhi Yojana (relaunched as Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) in 2016
2008-17	State specific social health insurance schemes for specific target populations
2010	Report of High Level Expert Group (HLEG) on Universal Health Coverage (UHC)
2011	India reported last case of Wild Polio Virus
2012	Intensive discourses on operationalisation of Universal Health Coverage (UHC) in India started
2013	India is declared polio non-endemic country; National Urban Health Mission (NUHM), with this NRHM renamed as National Health Mission (NHM)
2014	South East Asia region of WHO is declared polio free; Mission Indradhanush to increase routine immunisation coverage launched; National Mental Health Policy (NMHP) released; High Priority districts (HPDs) for interventions under NRHM in India started.
2015	India validated maternal and neonatal tetanus elimination; Country becomes Yaws free as well
2015-16	Task force on comprehensive primary health care (PHC) in India
2017	National Health Policy (NHP-2017); National Mental Healthcare Act; Report on state specific burden of disease in India

Second wave of Health Sector Reforms (2017 onwards)

The years 2017-19 seems to have many similarities with what had happened in health sector between year 2002-05, all with an accelerated pace. Though the major development in 2017 was the release of new (and the third) National Health Policy (NHP 2017) of India, there have been many other developments and discourses at both national and state level for health sector since then (See Table 2). These initiatives have given a momentum to public discourse on health. The experts in public health policy suggest that it takes a few years, a conventionally accepted cycle of 12-15 years of sustained initiatives to get improved outcomes in health sector. Therefore, the health initiatives started in 2017-19 need to be sustained, for next few years, to pave a path for the second wave of healthcare reforms in India.

Two-third of India's population lives in rural areas. Health of rural population is vital for the overall health and development of nation. The period of reforms between 2002-17 created a much-needed foundation, which contributed to a

reduction in the burden of communicable diseases, decline in the infant and maternal deaths and the betterment of rural healthcare infrastructure. The NRHM created a foundation for strengthening health systems in Indian states. These developments qualify the period of 2002-17 as the first wave of reform in health sector of India. During this period, attention was given on communitisation of health services and the mechanisms such as Village Health, Sanitation and Nutrition Committees (VHSNC) and Rogi Kalyan Samiti (RKS) for community participation in health were created. These processes were institutionalized through mechanisms such as Advisory Group on Community Actions (AGCA), and Community Actions for Health (CAH). The untied fund for rural health facilities gave the much-desired financial flexibilities at local level and created an environment for additional reforms in Public Finance Management (PFM).

Fourteen years after the start of NRHM in 2005, rural India has a vast network of Accredited Social Health Activists (ASHA) who are helping rural poor in accessing public health system. The 'new trinity of AAA' of ASHA, Auxiliary Nurse Midwife (ANM) and Anganwadi Worker (AAW) is working in better

Table 2: Key health sector related developments and proposals in India (2017-19)

A. National level initiatives	
2017	National Health Policy; Mental Healthcare Act (of 2017); HIV/AIDS Act (2017); National Nutrition Strategy Sustainable Actions for Transforming Human capital (SATH) initiative for Health & Education sector by NITI Aayog
2018	Ayushman Bharat programme (ABP) with components of (a) Health & Wellness Centres (HWC) & (b) Pradhan Mantri Jan Arogya Yojana (PMJAY); Mid-Level Healthcare Providers (MLHP) under HWCs; Aspirational District programme (ADP) for prioritisation of social sector interventions POSHAN Abhiyan/National Nutrition Mission; First state Health Index for India released NITI Aayog Strategic plan for New India (2018-22) Report of Task force on Tribal health in India
2019	National Medical Commission (NMC) Act; Community Health providers (CHP) with prescription rights under NMC Act; Second State Health Index of India released
B. Key State specific initiatives:	
2017	Universal Health Coverage (UHC) pilot in Tamil Nadu; Family Health Centres (FHC) in Kerala; Karnataka Public Health Policy

coordination than earlier and has created a platform at habitation/village level, to deliver health, nutrition and other social and development services.

Alongside, new health initiatives under NRHM (later on National Health Mission or NHM since 2013) brought attention on specific population and contributed to improved health outcomes. Initiatives such as Rashtriya Shishu Suraksha Karyakram (RSSK), Rashtriya Bal Suraksha Karyakram (RBSK), Rashtriya Kishor Suraksha Karyakram (RKSK), and Kayakalp, Mera Asptal & Indian Public Health Standards (for quality improvement), ensured that attention is

2018	Uttar Pradesh State Health policy (Draft); Launch of Basthi Dawakhana, Community Clinics in Telangana
2019	Kerala State Health policy Discourse on the Right to health in Indian states i.e. Rajasthan, Chhattisgarh and Madhya Pradesh Formulation of health systems reform/transition committee in Andhra Pradesh.
C. Key features in recent policy & strategy documents with potential impact on rural health	
	National Health Policy 2017
	<ul style="list-style-type: none"> Proposal that Govt. would be sole provider of Primary health care services Provision and attention on special populations such as Tribal health Increasing government spending on health to 2.5 per cent of Gross Domestic Product (from 1.15 per cent in 2014-15) by 2025. Two-third or more government spending on health for primary health care State governments to increase spending from 5 per cent to 8 per cent of state budget
	NITI Aayog strategic plan for new India (2018-22) Four key thematic areas for health sector
	<ul style="list-style-type: none"> universal health coverage, comprehensive primary health care, human resources for health; and public health care and management.
	Specific initiatives for nutrition, Gender, social determinants of health.

being given to newborns, adolescent as well as on improving quality of health services at all levels. These initiatives clearly contributed to improved population coverage.

The other key highlights are renewed attention on select social determinants of health through Swachh Bharat Mission (since 2014); provision of cleaner cooking options by offering free Liquid Petroleum Gas (LPG); connection for poor women under Ujjwala scheme and focus on Integrated Child Development Services (ICDS) scheme, POSHAN Abhiyan and nutrition. These initiatives might have

additional impact on health outcomes with recent focus on 'Har Ghar Nal se Jal' by year 2024 under the National Rural Drinking Water Mission (NRDWM).

The differential approach to Government service provision (or tackling inequities) has been a feature in India, for a while. Earlier it was under Empowered Action Group (EAG) umbrella, which under NRHM was classified as high priority and non-high priority states. In the last few years, this seems to have evolved further to next level where prioritisation is now being done at districts level for various initiatives under the High Priority Districts (HPDs) for health sector since 2014 and then Aspirational District programme (ADP) since 2018 for all social sector interventions. In addition, there is attention on health interventions to include populations such as tribal groups, occupational health, people living with disabilities (PwDs) and poor and other marginalised sections, to list a few. The addressing of inequities is the key concept in Universal Health Coverage (UHC) and taking India in the right direction.

The Way Forward

A lot of progress in rural health in India has been achieved, yet, there is a long way to go. There is a felt need for building on the ongoing initiatives, starting a few new and bringing convergence. India clearly needs 'more, better, faster and sustained' initiatives for improving health. This should, inter alia, be supplemented by innovation for health sector. There are a few recent examples such as in Andhra Pradesh, the provision of kidney services at PHC level resulted in three-fold increase in utilisation of services for renal diseases at district hospital. In Family Health Centres (FHC) of Kerala, elected bodies and representatives in rural settings are taking larger responsibility for health services. These are a few examples of innovation emerging from across the country, which need to be scaled up. There is immense potential of digital health technology in ensuring access to health services in rural areas. Here are a few suggestions for accelerated transformational changes in rural health in India.

- **Recruit and Post Community Health Providers (CHP) in Rural Areas:** Under Health and Wellness Centre initiative, the Government of India has appointed Mid-Level Healthcare Providers (MLHP) at rural health facilities. Many Indian

states are using this opportunity effectively and innovatively to increase human resources at rural health facilities. A complementary and potentially transformational step in this direction is inclusion of Community Health Providers (CHP) under National Medical Commission (NMC) Act. These CHPs will have some prescription rights and there is a plan to recruit 250,000 to 350,000 CHPs for rural areas in the years ahead. Many countries have similar provisions and have succeeded in improving health outcomes through community-level healthcare providers with selective prescription rights. In India, the difficulty of assuring availability of doctors for government health facilities has been a perennial challenge; the CHP could be an opportunity for rural India, for changing health services from doctor-centric to a team-based approach, where a mix of healthcare providers is decided, as per the services required at that level. The proposal of CHP under NMC Act has the potential to transform service delivery. CHP could be as powerful and impactful an idea in the second wave of reform, as ASHAs have been to NRHM.

- **Establish Toll-Free Call Number for Both Curative and Diagnostic Services:** Another ongoing discourse has been linking the population to a healthcare facility under Health and Wellness Centres (HWCs) and comprehensive primary healthcare with both assuring health services provisions and expecting the change in behaviour of people who would start using these services. While this is an ideal approach, it will take time before it becomes a reality. In this area, possibility of exploring a call centre-based approach of connecting people to doctor for non-emergency health situations should be explored. A dedicated toll-free call centre number of health needs of population can be established. Population should be made aware about this number as well as contact details of appropriate providers regarding whom to contact when they need health services. This would be before people visit the health facility. The trained health workforce can run these facilities and as per the need, the call can be directed to qualified doctors for appropriate advice. Through this phone line, the caller would be informed about the ASHA, ANM, nearest

primary health centres, of doctor and other services. The opportunity, for non-emergency calls, can also be used to deliver preventive and promotive advices. In addition to curative health services, the preventive and promotion related health messages such as vaccination can be proactively delivered over the phone as well (not to replace existing approaches but to supplement) through dedicated centres.

- **Make Rural Health Facilities Ready for Disasters and Emergency Situation:** The recent experience of floods, cyclones and other natural calamities has created an urgent need for making health facilities disaster and natural calamity resilient. While the impact of these natural disasters is unavoidable, it can be mitigated and reduced by sufficient planning. These are the situations when people earnestly and most frequently would need health services. Therefore, these should be designed to be prepared for such situations. This is an action which needs to be taken and coordinated at national level as well as by all states be it Kerala or Bihar.
- **Start Many Small Non-Health Initiatives for Bigger Health Impacts:** There are many small, health and non-health initiatives, with possible impact on rural health services and outcomes in India. An example is better access to electricity at rural health facilities and improved access to motorable roads in rural habitation that would contribute to improved access and utilisation of health services in India. Second, it is time rural areas move beyond traditional focus of provision of PHC services only. A sub-district level unit at the level of block or *tehsil* needs to be made self-sufficient in provision of primary and secondary level services as well as in preventive, promotive and population health services. Third, the elected representatives need to be accountable and engaged in delivery of health services with more specific engagement in public health services. The accountability can be enhanced through community-based monitoring (as under Community Actions for Health in NHM) as well as through social audits in health.
- **'Grand Convergence' of Public Service Delivery in Rural India:** Explore the idea of Government service delivery hubs at Panchayat level, where

all basic services i.e. banking, healthcare, post office, schools, Anganwadi centres, nutrition centres and other social welfare services can be located in single compound, identified & owned by Panchayats. The Panchayat can accept agreed responsibilities for these services and would be active participants and not passive users. Such provision of services could be supplemented by common residential compounds for staff posted at these facilities, which can also be linked with assured pooled conveyance for transport of staff posted at these facilities. This can also result in improved multi-direction accountability and tackle some of the challenges .

Conclusion:

Rural health in India has made progress in terms of services and infrastructure in the last seven decades. The situation has rapidly improved in last two decades, with period of 2002-2017, arguably being the period of first major health systems reforms since India's Independence. The period of 2017-19 has many similarities with the period of 2002-05 and has potential to become the second wave of health reforms in India. This is only possible with 'more, better, faster & sustained' approach to rural health, which means more initiatives are implemented; activities and policies are executed in better ways than earlier, initiatives are added and accelerated, with innovations and all these efforts are sustained over time. A lot more is needed for rural health agenda in India. It is proposed (a) to rapidly recruit and post Community Health Providers (CHPs); (b) establish toll-free call number for both curative and diagnostic services; (c) make rural health facilities ready for disaster and emergency situations; (d) start many small non-health initiatives for big health impact; and (e) 'Grand convergence' of public service delivery in rural India. This is what would make rural health outcomes better and contribute in achieving commitments of Universal Health Coverage and Sustainable Development Goals in India.

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EMPOWERING FARMERS THROUGH INITIATIVES IN AGRICULTURE

Sameera Saurabh

"The discovery of agriculture was the first big step toward a civilized life," says Arthur Keith, a Scottish anatomist, and anthropologist. The Development Paradigm of Government of India has put unprecedented focus on agriculture. Numerous initiatives to improve productivity, safeguard farmers and augment their incomes and improve their overall well-being have been taken.

The new Government, at its very first Cabinet meeting, had announced a Rs. 10,000 crore pension scheme for 5 crore farmers. Under the Pradhan Mantri Kisan Pension Yojana, small and marginal farmers will get a minimum fixed pension of Rs. 3,000 per month on attaining the age of 60 years. This is a voluntary and contributory pension scheme for small and marginal farmers across the country, with the entry age of 18-40 years. The Central Government will match the contribution from the subscribers.

The Government has announced the PM-KISAN scheme under which it is offering Rs. 6,000 to 14.5 crore farmers in a year. During the last five years, for providing affordable loans to farmers, the amount of interest subvention has been doubled and the crop loan to farmers increased to Rs. 11.68 lakh crore. A 2 per cent interest subvention was introduced for farmers engaged in fisheries and animal husbandry, with loans to be availed via Kisan Credit Card. Those who repay the loan timely will

be eligible to get an additional 3 per cent interest subvention.

Pradhan Mantri Krishi Sinchai Yojana: As half of the area under cultivation in the country is rainfed, there is need to expand the area having access to water. Agriculture consumes 60 per cent of available water resources. With about 47 per cent of agricultural land area under irrigation, schemes like Pradhan Mantri Krishi Sinchai Yojana (PMKSY) have made a great effort to bring in more area under irrigated agriculture. In 2017, approximately 1484 crores have been sanctioned under PMKSY scheme, aiming to cover 39 lakh hectare (ha) of land. This trend needs to continue. The micro irrigation scheme under the PMKSY has added 6 lakh ha in the current year against a target of 11 lakh ha. The scheme is beneficial for small and marginal farmers and in geographies where water sources are available. However, the need for strong water management techniques has become more important.



Pradhan Mantri Krishi Sinchai Yojana was started to address the challenges of the Accelerated Irrigation Benefits programme (AIBP) and look at water needs of agriculture in a holistic way. Pradhan Mantri Krishi Sinchai Yojana is in place to ensure 'more crop per drop' which will cover 28.5 lakh hectare area under irrigation. Rs. 50,000 crore is earmarked for ensuring that every farm gets water. Rs. 5,000 crore fund for micro-irrigation has been made available while there has been an encouragement for farmers to install solar pumps for irrigation.

At present, about 14 per cent of gross value added in agriculture is invested in the sector. This includes 78.1 per cent investments by farmers and 19.4 per cent by public sector. The private sector constitutes less than 2.5 per cent share in total investments in agriculture. In order to transform agriculture, corporate investments must be increased substantially. The Union Budget 2019 details that total allocations for agriculture and allied sector in the Budget have been increased to Rs. 1,51,500 crore, from Rs 86,600 crore (Revised Budget Estimate) in 2019. This does not include fertiliser subsidy which has been raised by 14 per cent to Rs. 80,000 crore. There is 6- 50 per cent increase in core and central schemes for crops, livestock and fishery and for price intervention and MSP operations for crops other than wheat and paddy.

Increasing Production : Soil Health Card

To ensure that the farmer reaps good yields, focus on strengthening sowing-related activities is imperative. The Government has taken various steps in this regard. Considering that the health of the soil plays a fundamental role in agriculture, the Government has dispatched more than 13 crore Soil Health Cards from 2015 to 2018. Soil Health Cards carry crop-specific recommendations for nutrients and fertilizers to help farmers improve their productivity.

Neem Coated Urea: Neem Coated Urea (NCU) is a fertilizer and an agriculture scheme initiated by the Government of India to boost the growth of wheat and paddy, and curb the black marketeering and hoarding of urea. Urea which is coated with neem tree seed oil is called neem-coated urea. In January 2015, the urea manufacturers were mandated by the Government to increase their neem coated

urea production from 35 per cent to 75 per cent. Government of India has made use of neem-coated urea mandatory. It increases the efficiency of 10 per cent nitrogen usage compared to uncoated urea thereby saving 10 per cent urea. Government is also working to increase Urea production as it has revived the defunct fertilizer plants and also set up new plants. Since the Government has implemented 100 per cent neem coating of Urea, it has resulted in improving the soil quality. There is a special arrangement of Rs. 10,000 crore to clear fertilizer subsidy.

Credit for Farmers

The Government has taken important policy initiatives to address the issue of farm credit and save farmers from being exploited at the hands of informal credit sources such as moneylenders. Pradhan Mantri Fasal Bima Yojana is the biggest risk cover and safety net provided by the government. Under the interest subvention scheme, short-term crop loans up to 3 lakh with the interest rate of 7 per cent per annum up to one year has been made available.

Marketing the Farmers Produce(e-NAM)

The Government's policy follows the next logical step after supporting the farmer at sowing time, which is to help farmers to get right price for their produce. In July 2018, Government approved the historic MSP hike for Kharif crops to 1.5 times the cost, which will provide farmers a profit margin of 50 per cent over the cost of production.

National Agriculture Market scheme known as e-NAM has integrated 585 markets across 16 States and 2 Union territories. More than 164.53 lakh tonnes of farm commodities have been transacted on e-NAM and more than 87 lakh farmers have been registered. Thus, it is cutting down the middlemen in agriculture trading to facilitate farmer get his due.

22,000 Rural Haats will turn into Gramin Agriculture Market which will benefit 86 per cent small farmers. Large investment in warehousing and cold chains to prevent post-harvest crop losses and value addition through food processing are also giving the farmers the essential edge on the market. To address the price volatility of perishable items like tomato, potato and onion 'Operation Greens' has been put in place.

Operation Green

The fluctuating prices for key crops such as tomato, potato and onion (TOP) has resulted in the Government announcing Rs. 500 crores for initiating Operation Green. It aims to stabilise the demand-supply situation for these crops and promote initiatives to control disparity. The situation requires fundamental changes beginning from crop variety selection (table variety v/s processing varieties), procurement mechanism, post-harvest handling and storage, processing of produce, market development, logistics services and distribution. However, it remains to be seen how it will impact an average farmer. Take the example of tomato, India produces around 19 million tonnes of tomato every year. Leading producing States like Andhra Pradesh and Madhya Pradesh which contribute to around 30 per cent of the total production of India should innovate on implementation of these solutions. Another important aspect which needs to be considered is the development of large scale infrastructure to support the mass storage and movement of perishable items. Currently, the cold chain network needs to be more aggregated. Technology innovation for implementing low cost and durable multimodal solutions is one of the key challenges here.

Micro Irrigation Fund (MIF)

A dedicated MIF created with NABARD has been approved with an initial corpus of Rs. 5000 crore (Rs. 2000 crore for 2018-19 & Rs. 3000 crore for 2019-20) for encouraging public and private investments in Micro irrigation. The main objective of the fund is to facilitate the States in mobilizing the resources for expanding coverage of Micro Irrigation.

MIF would not only facilitate States in incentivizing and mobilizing resources for achieving the target envisaged under PMKSY-PDMC, but also in bringing additional coverage through special and



innovative initiatives by State Governments. An Advisory Committee has been set up to provide policy direction and ensure effective planning, coordination and monitoring of the Micro Irrigation Fund.

Agriculture Contingency Plan

Central Research Institute for Dryland Agriculture (CRIDA), ICAR has prepared district level Agriculture Contingency Plans in collaboration with State Agricultural Universities using a standard template to tackle the monsoon situations leading to drought and floods, extreme events (heat waves, cold waves, frost, hailstorms, cyclone) affecting crops, livestock and fisheries (including horticulture).

Total 614 district agriculture contingency plans are placed in the 'farmer portal' of the Ministry of Agriculture and Farmers Welfare, Government of India (<http://www.farmer.gov.in>) and also in the ICAR / CRIDA website (<http://www.crida.in>) for downloading the full plan by stakeholders for operational use.

Paramparagat Krishi Vikas Yojana (PKVY)

It is implemented with a view to promote organic farming in the country. To improve soil health and organic matter content and increase net income of the farmer so as to realise premium prices. Under this scheme, an area of 5 lakh acre is targeted to be covered through 10,000 clusters of 50 acre each, from the year 2015-16 to 2017-18.

Focus on Allied Sectors

As noted earlier, the focus has been laid on allied agriculture activities to boost farmers' income. Corpus of Rs 10,000 crore has been set up to create infrastructure in fisheries, aquaculture and animal husbandry. Integrated Development & Management of Fisheries with an outlay of Rs 3000 crore, the establishment of 20 Gokul Grams are some of the examples in this regard.

Growth in Production

There are ample indications to suggest that the agriculture policy implementation has been yielding results. Agriculture production has touched a new high in 2017-18 with 279.51 million tonnes of foodgrain production. The extent of the buffer stock of pulses increased from 1.5 lakh tonnes to 20 lakh tonnes. Milk production has increased by 18.81 per cent in 2016-17 as compared to 2013-14.



The Government has set a goal of doubling farm incomes by 2022 and is working with multi-modal focus towards achieving the same. From seeds and soil to access to markets, the focus has been on reforms across the agricultural cycle. There is also a renewed focus on allied activities, to aid incomes of farmers. There is the record budgetary allocation for agriculture and farmer welfare. The present Government has allocated Rs. 2,11,694 crore in the period 2014-19. This is almost double. True to the spirit of PM's motto- 'Beej se le ke Bazaar tak', Government has been pursuing a holistic approach in agriculture and positive results are expected.

There have been some important achievements in improving the lives of farmers through undertaking reforms in agriculture. Notably, the historic MSP announcement that farmers will get 150 percent of the cost, ensuring availability of 100 per cent neem coated urea, enabling higher productivity through 13 crore soil cards, providing the biggest safety net and risk cover through Pradhan Mantri Fasal Bima Yojana, ensuring irrigation of 28.5 lakh hectares through Pradhan Mantri Krishi Sichai Yojana are some initiatives which have ushered a change in the lives of the marginalised farmers.

Today, the industry players, as well as the existing and emerging organizations, are placing their best foot forward in tackling the agricultural problems.

The Future Landscape

Digital Innovation in agriculture is one of the major trends to look out for economic growth. Digital agriculture is the use of new and advanced technologies, integrated into one system, to enable farmers and other stakeholders within the agriculture value chain to improve food production. The resulting combined data is analysed and interpreted so the farmer can make more informed and appropriate decisions.

Currently, the Government is striving hard to streamline the policies, creating necessary infrastructure and commercializing this innovation for the betterment of the masses. Many organizations are making strong moves in order to create incentives for adoption of this innovation in agriculture sector. The innovation in agriculture and food systems in the digital age like 3D Printing, Robots, Drones, Sensors, and Blockchain are playing a significant role in helping farmers to generate profitable outcomes.

This role of innovation in agriculture is transforming the infrastructure development space and supply chain management. An extra plus is being added to quality, traceability, logistics and distribution, and other areas of the value chain of the Indian agriculture.

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FINANCIAL INCLUSION: MAJOR INITIATIVES

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During the last seven years, India has taken massive strides towards financial inclusion. When the first Global Findex Database was released by the World Bank in 2011, it stated that only 40 per cent of adult Indians had a bank account. Seven years later, almost 80 per cent of adult Indians have bank accounts, according to the Global Findex Database published in April 2018. This dramatic rise has been done through a series of financial inclusion measures launched by the Government.



The world famous economist Dr. Amartya Sen aptly said, "Poverty is the deprivation of opportunity." It clearly points towards the enormous significance of financial inclusion in a vast and diverse country like India. Once the financially vulnerable segments of society are part of the mainstream financial system, they have access to microcredit to generate additional income streams; to channel their savings into investments and create assets; to buy insurance products that protect them financially in times of disease, disability and death; and to help fund their children's education. Although the efforts towards achieving this ambitious goal started in a structured manner way back in 2005 with the constitution of 'Committee on Financial Inclusion' under the chairmanship of the then Reserve Bank of India Governor, Dr. C. Rangarajan.

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achieved through a series of financial inclusion measures launched by the Central Government. These include Aadhaar, a biometric database that provides a unique identity to each Indian citizen; no-frills savings bank accounts called Jan-Dhan; the direct transfer of social benefit payments into these Jan-Dhan accounts; and a digital payment infrastructure called BHIM (Bharat Interface for Money). Today, 90 per cent of India's 1.3 billion population have a unique Aadhaar identity, which is vital for meeting anti-money laundering and 'Know Your Customer' (KYC) requirements. In the last four years, more than 360 million new Jan-Dhan bank accounts have been opened. Mobile penetration is expected to reach 90 per cent by 2020. Internet penetration has soared and the use of digital payments is also rising significantly.

Now, let us cast a glance at the various initiatives taken by the present Central Government during the last 5 years while referring to the ancient Sanskrit verse: '*Sukhasya Moolam Dharma, Dharmasya Moolam Artha, Arthasya Moolam Rajyam*'. The present government took the onus on itself of involving the common man in the economic activity through Pradhan Mantri Jan-Dhan Yojana (PMJDY)

launched on 28 August 2014. PMJDY is a national mission on financial inclusion started with an integrated approach to bring about comprehensive financial inclusion and provide banking services to all households in the country. The scheme ensures access to a range of financial services like availability of basic savings bank account, access to need-based credit, remittance facility, insurance and pension. It covers both urban and rural areas and those who open account get indigenous debit cards (RuPay card).

Account can be opened in any bank branch or Business Correspondent (or Bank Mitra) outlet at zero balance. Every bank account is on Core Banking System (CBS) of banks. Mobile banking, using USSD facility available on even basic feature phones is also being supported. A facility of call centre and toll-free number is available nationwide. The main features of PMJDY include Rs. 5,000 overdraft facility for Aadhaar-linked accounts and a RuPay Debit Card with inbuilt Rs. 1 lakh accident insurance cover. In addition, for accounts opened between 15th August 2014 and 26th January 2015, a Life Insurance cover of Rs. 30,000 is also available to the eligible beneficiaries. One of the salient features of the scheme is that after remaining active for six months, the account holder becomes eligible for an overdraft upto Rs. 5,000. Under the scheme, Financial Literacy programme, which aims to take basic financial education upto village level is also provided for better understanding of the whole mechanism. The mission also envisages extension of Direct Benefit Transfer (DBT) under various government schemes through bank accounts of the recipients. Kisan Credit Cards (KCC) have also been linked with the RuPay platform. Micro insurance and unorganized sector pension schemes like Swavalamban through the Business Correspondents have also been included for the second phase of the

programme. The latest status of PMJDY is reflected in figure-1:

As far as its monitoring is concerned, a structured monitoring mechanism from Central to District level, has been instituted. At the Centre, Finance Minister is the mission-head along with a Steering Committee and a Mission Director. It is monitored at State level by a State Implementation Committee and in the districts by a District Implementation Committee. Thus, PMJDY not only serves as an important example of governance in mission mode, but also demonstrates what a government can achieve if it is committed to the welfare of the people. Another significant milestone is Atal Pension Yojana (APY) launched on 9 May 2015 by the Prime Minister, to address the longevity risks among the workers in unorganized sector who are not covered under any statutory social security scheme. Any Indian citizen between the age of 18–40 years can join it through their SB account. The subscribers in the eligible age, who are not income-tax payers and who are not covered under any statutory social security scheme, are entitled to receive the co-contribution by Central Government of 50 per cent of the total prescribed contribution, upto Rs. 1000 per annum for five years, i.e. from FY 2015–16 to 2019–20. Minimum pension of Rs. 1000 or Rs. 2000 or Rs. 3000 or Rs. 4000 or Rs. 5000 is guaranteed by the Government of India to the subscriber at the age of 60 years, with a minimum monthly contribution (for those joining at the age of 18) of Rs. 42 or Rs. 84 or Rs. 126 or Rs. 168 or Rs. 210, respectively.

Based on the success and popularity of Varishtha Pension Bima Yojana 2003, Varishtha Pension Bima Yojana 2014 and to protect elderly persons aged above 60 against a future fall in their interest income due to the uncertain market conditions and also provide social security during

Figure-1

(As on 24.07.2019)

(Amt. in cr.)

Bank Category	Total	Rural/se mi-urban	Urban/Metro	Rupay cards issued	Balance amt. in a/cs
Public Sector Banks	28.95	15.68	13.27	24.13	79674.55
Regional Rural Banks	6.21	5.21	1.01	3.82	18354.13
Private sector Banks	1.25	0.69	0.56	1.16	2956.53
Total	36.41	21.58	14.84	29.11	100985.21

(Source: pmjdy.gov.in.)

old age, a simplified scheme of assured pension of 8 per cent called Pradhan Mantri Vayavandana Yojana (PMVVY) is being implemented through Life Insurance Corporation of India. According to the scheme, on the payment of an initial lump sum amount ranging from a minimum purchase price of Rs. 1,50,000 for a minimum pension of Rs 1000/- per month to a maximum purchase price of Rs. 7,50,000/- for maximum pension of Rs. 5,000/- per month, the subscribers will get an assured pension based on a guaranteed rate of return of 8 per cent per annum payable monthly. While revising the earlier investment limit of 7.5 lakhs, it has been increased to 15 lakhs. The last date to apply for the scheme has also been extended to 31 March 2020. Relaxing it further, now in a family if both the husband and wife are senior citizens, both can invest 15 lakhs each as purchase price (total 30 lakhs) and can enjoy bonus facility.

While introducing Pradhan Mantri Suraksha Bima Yojana in Budget 2015, all individual (single or joint) bank account holders in the age group of 18–70 years have been made eligible to join this scheme at a nominal premium of Rs. 12 per annum per member. This scheme is administered through Public Sector General Insurance Companies in collaboration with participating banks. It is an accident insurance scheme, which offers a one-year accidental death and disability cover that can be renewed annually.

Recognizing the challenges, the vulnerable sections of our society face in obtaining loan for setting up their enterprises, the Stand-Up India Scheme has been launched by Government of India on 5 April 2016 under which, bank loans between Rs. 10 lakh and Rs. 1 crore are given to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise in manufacturing, services or the trading sector. While roping in the LDMs into it, SIDBI and NABARD have been made the Connect Centres for its implementation.

With an objective to promote the financial inclusion of SC entrepreneurs, enhance entrepreneurship create direct and indirect employment among them, Government of India took

one more step of establishing Credit Enhancement Guarantee Scheme with an allocation of Rs. 200 crore parked with IFCI.

How can financial inclusion be complete without ensuring a bright future for the daughters of India? Therefore, as a part of 'Beti Bachhao Beti Padhao' scheme of the present government, Sukanya Samridhi Yojana came into being in 2015, enabling parents to meet the major future expenses such as higher education and marriage of their girl-children plus offering tax benefits as well. In order to serve the intended purpose, the parents cannot withdraw the money and use it for personal needs, thus ensuring the financial independence of the girl child. Furthermore, it offers an attractive rate of interest, the highest among all small saving schemes.

In a country like India, where around 55.8 million MSME units employ more than 12 crore people, the present Government rightly took the initiative of MUDRA Scheme with the motive of bringing small business entities involved in trading, manufacturing and service sectors in the ambit of formal banking.

The scheme is extremely beneficial for the targeted groups and the banks as well. Twenty-seven public sector banks, 36 microfinance institutions, 25 NBFCs and 4 co-operative banks are already participants in the scheme with more expected to be added in the future.

If we look at the state-wise sanctions and disbursements under the scheme, Tamil Nadu tops the list for sanctioning Rs. 25338.68 crore, followed by West Bengal, Karnataka and Uttar Pradesh.

The launch of multiple schemes for the mission of financial inclusion begs one to examine the difference they made in the lives of the common man. The results are encouraging. The above-cited programmes, especially PMJDY have been broadly successful as a financial inclusion strategy, especially for women, in the rural areas. Many women have joined banking sector and opened a PMJDY account. Banks, SHGs and BCs have played an increasingly important role in opening of PMJDY accounts. SHGs have consolidated their position and are increasingly extending credit in rural areas. Change is being felt at the grassroot level.

Approximately 90 per cent of the villagers require help in filling up bank forms and operating ATMs but gradually their inquisitiveness is increasing and some change is being observed in rural ecosystems. The digitization of economy is yet a big challenge, nonetheless, the impact of TV, radio, magazines and newspapers have been positive in terms of financial literacy. The use of vernacular media and techniques like drama, street plays could help in advancing financial inclusion and literacy.

Development in IT is very crucial in extending financial services in the unbanked rural areas. There is a need for facilities like biometric-enabled and multi-lingual hand-held devices which can provide confidence to rural masses. Technological innovations like integrated machines that have the functionality of cash withdrawals and deposits; facility of scanning documents to facilitate new account opening and loan disbursements; and voice commands and narration for available facilities could further help increase banking penetration. These are, undoubtedly, creditable achievements for the country. However, getting a unique identity, having a bank account and using digital payments are just the foundations of financial inclusion. The next step to build a super structure of economic prosperity needs to be taken by the government as well as private sector. So, let us ponder over the key elements of true financial inclusion:

- First, financial firms must understand the market and structure products accordingly. For example, in the agrarian economy of India with so many diversities, where agricultural income is seasonal, the banks need to structure a loan product where the repayment cycle is seasonal and not monthly. In order to serve their customers better, financial service firms need to be present in local markets and have employees who are familiar with the cultural and economic nuances of the community in which they work.
- Second is financial literacy. According to Standard and Poor's survey, basic financial literacy in India is sub-par. The good news is that driven by the government and the regulators with setting up of Financial Literacy Centres, developing mobile-apps, mobile-ATM fitted demo-vans, awareness creation programmes as well as voluntary efforts by companies through Corporate Social

Responsibility (CSR) programmes, this is changing.

- Partnership between the government and providers of various financial products should improve. One glaring example is, through public-private partnership, around 7 crore new houses have been built in the last five years, up from about four crore previously. Similarly, the last decade's growth rate of investment in mutual funds in India is now double that of the rest of the world. Interestingly, digital flows into mutual funds have increased 12 times in the last two years. No doubt, most of this growth has come from urban areas but as financial inclusion takes hold and more of the rural population is able to meet basic needs such as housing, they will look at investing their surplus to create long-term assets through financial investments. The panacea to all the problems faced by rural communities is—greater and meaningful financial inclusion. To illustrate, microcredit products have great potential to transform the financially weak into micro-entrepreneurs as well as create jobs in the local community. So SHG-Bank Linkage programme has to be made sustainable.
- Fourth is ensuring secured technology-driven environ. Given the prevailing situation where we are moving fast towards digital economy, it becomes necessary to create an ecosystem in rural India where the populace can use its cards in secured technology-driven environment to carry out digital transactions and not just use it on cash-dispensing machines. What is to be emphasized here is that all the stakeholders need to wear new thinking caps and work in consonance with one another to achieve financial inclusion in the rural hinterlands through effective use of technology.

To conclude, India has the world's largest share of young people—half the country is below the age of 25. They are no longer satisfied with the status quo, and have soaring ambitions. Financial inclusion will necessarily have to be at the core of any economic strategy that the nation puts in place to meet these aspirations.

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REGISTRATION OPENS FOR PM KISAN MAAN DHAN YOJANA; UNION AGRICULTURE MINISTER URGES FARMERS TO REGISTER FOR THE PENSION SCHEME

Union Minister for Agriculture and Farmers Welfare Shri Narendra Singh Tomar has announced that the registration for the Pradhan Mantri Kisan Maan Dhan Yojana, PM-KMY, began on 9th of August. Addressing a press conference in New Delhi recently, Shri Tomar appealed farmers across the country to join the old age pension Scheme. The Minister said, the scheme has been envisioned with an aim to improve the life of small and marginal farmers of the country. He said, the operational guidelines have been shared with the States and Agriculture Secretary Shri Sanjay Agarwal conducted a Video Conference with States in this regard to ensure proper information dissemination and speedy implementation of the Scheme.

Elucidating the salient features of the Scheme, Shri Tomar said that the scheme is voluntary and contributory for farmers in the entry age group of 18

to 40 years and a monthly pension of Rs. 3000/- will be provided to them on attaining the age of 60 years. The farmers will have to make a monthly contribution of Rs.55 to Rs.200, depending on their age of entry, in the Pension Fund till they reach the retirement date i.e. the age of 60 years. The Central Government will also make an equal contribution of the same amount in the pension fund. The spouse is also eligible to get a separate pension of Rs.3000/- upon making separate contributions to the Fund. The Life Insurance Corporation of India shall be the Pension Fund Manager and responsible for Pension pay out.

The Minister stated that, in case of death of the farmer before retirement date, the spouse may continue in the scheme by paying the remaining contributions till the remaining age of the deceased farmer. If the spouse does not wish to continue, the total contribution made by the farmer along with interest will be paid to the spouse. If there is no spouse, then total contribution along with interest will be paid to the nominee. If the farmer dies after the retirement date, the spouse will receive 50 per cent of the pension as Family Pension. After the death of both the farmer and the spouse, the accumulated corpus shall be credited back to the Pension Fund. The beneficiaries may opt voluntarily to exit the Scheme after a minimum period of 5 years of regular contributions. On exit, their entire contribution shall be returned by LIC with an interest equivalent to prevailing saving bank rates.

The farmers, who are also beneficiaries of PM-Kisan Scheme, will have the option to allow their contribution debited from the benefit of that Scheme directly. In case of default in making regular contributions, the beneficiaries are allowed to regularize the contributions by paying the outstanding dues along with prescribed interest. The initial enrollment to the Scheme is being done through the Common Service Centres in various states. Later on alternative facility of enrollment through the PM-Kisan State Nodal Officers or by any other means or online enrollment will also be made available. The enrollment is free of cost.

Shri Tomar also said that under the Pradhan Mantri Kisan Samman Nidhi the target of 10 crore beneficiaries for this year will be achieved. The Minister added that till date, 5, 88,77,194 and 3,40,93,837 farmers' families have availed 1st and 2nd instalments respectively under the PM-Kisan Scheme.



The Union Minister for Agriculture & Farmers Welfare, Rural Development and Panchayati Raj, Shri Narendra Singh Tomar addressing a press conference, in New Delhi on August 09, 2019. The Minister of State for Agriculture and Farmers Welfare, Shri Kailash Choudhary is also seen.

(Source : PIB)

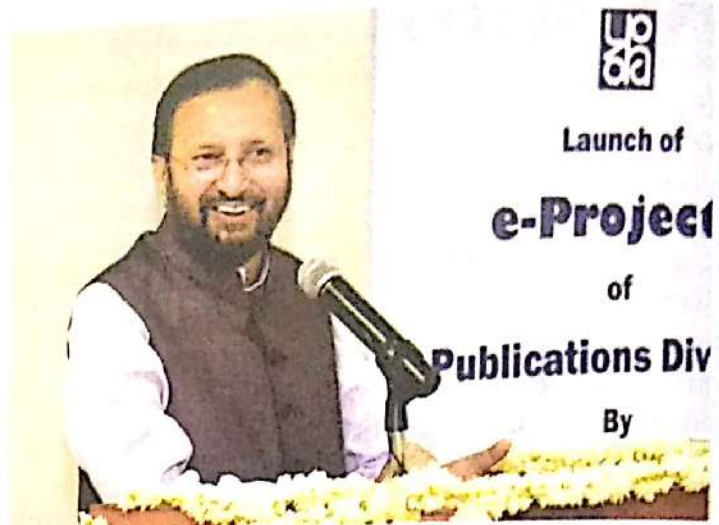
e-Projects of Publications Division Launched

Union Information and Broadcasting Minister Shri Prakash Javadekar launched several e-projects of Publications Division including its redesigned dynamic website, mobile app, e-version of Rozgar Samachar and e-book "Satyagrah Geeta" during his visit to Book Gallery at Sookna Bhawan in Delhi on 31st July.

Speaking on the occasion, Shri Javadekar said that in line with Prime Minister Narendra Modi's call to citizens in 'Mann Ki Baat' 2.0 programme, to make reading a habit, there is a need to revitalise the reading culture. He also urged for the creation of Reading Clubs in the neighbourhood to improve the reading culture. He added that the role of Rozgar Samachar can be improved when all the job listing including the private jobs are listed in the newspaper. Shri Javadekar suggested that Rozgar Samachar when distributed in the Colleges will help the students to improve their skill sets and make them better suited for the job market. The Minister said that the revamped website of Publications Division looks attractive and dynamic, updating it daily would make the people visit the site frequently. He was happy for the launch of a mobile app for Publications Division which would help in improving the reading habits of people in the era of e-books and Kindle.

The details of the e-projects launched are as under:

1. Redesigned Dynamic Website: The newly revamped dynamic website (www.publicationsdivision.nic.in) with integrated payment gateway is capable of providing real time purchase facilities as well as updated information about Publications Division's books and journals. The website will



The Union Minister for Environment, Forest & Climate Change and Information & Broadcasting, Shri Prakash Javadekar speaking at the launch of several e-projects of DPD, in New Delhi on July 31, 2019.



facilitate ease of purchase. All books are available on the website for sale via payment gateway of Bharatkosh.

The website has an attractive look and feel and a well planned architecture. Catalogue of books and updates and new books' releases are displayed prominently for effective engagement with aesthetic layout, soothing colour, well-designed icons with good contrast between background and text for easy viewing. The information is organised into different sections and categories, catering to all stakeholders, viz. readers, authors, other publishers, printers, agents etc., in neatly stacked lists, with proper visual material which is easy to understand.

The website is user-friendly with easily accessible Social Media tools. It is clutter-free with effective search feature and informative menus and sub-menu. The smooth interface provides easy interactivity in English and Hindi. It is accessible to everyone including specially-abled persons (with a screen reader). Easy interface for feedback and suggestions with Facebook and Twitter links for connecting with the organisation on Social Media have also been provided.

It has a special section on Gandhi@150. This section details with the work undertaken with special features including special Gandhi Catalogue, link to Gandhi Heritage Portal for reading volumes of Collected works of Mahatma Gandhi and other Gandhian publications.

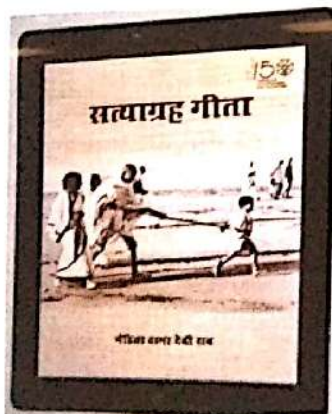
2. Mobile App : It is available for free download on Google Play Store and will facilitate tapping into the growing mobile commerce potential. The Mobile App is synced with the Digital Rights Management System to keep a check on a piracy and integrated with the Bharatkosh payment gateway for the ease of payments.

3. e-version of Rozgar Samachar: Rozgar Samachar, a corresponding version of Employment News (English), is a prominent job journal in Hindi providing information about job opportunities in Central Government including Public Sector Enterprises. It also provides information and guidance about admission and career opportunities in various streams through career-oriented articles by experts.

The e-Rozgar Samachar will provide the journal in digital form and is available @ Rs.400 for yearly subscription. The e-Rozgar Samachar is expected to fulfil the growing needs of young readers, turning to electronic modes of communication.

4. e-book "Satyagraha Geeta": The heritage value book written by eminent poet Dr Kshama Rao in 1930s

in Sanskrit verses presents the life and activities of Gandhiji. As part of Gandhi@150 commemoration, DPD procured a PDF version of the book and prepared the e-version of the book.



English translation has also been added to ensure wider reach. Divided in eighteen chapters (like *Adhyays of Bhagwat Geeta*), Satyagraha Geeta presents Gandhi's ideas, philosophy of life and his methods of action in Sanskrit verse form, capturing Gandhian ethos and tenets.

(Source: PIB)

MAKING ELECTRICITY SUSTAINABLE AND AVAILABLE TO ALL

Siddhartha P. Saikia

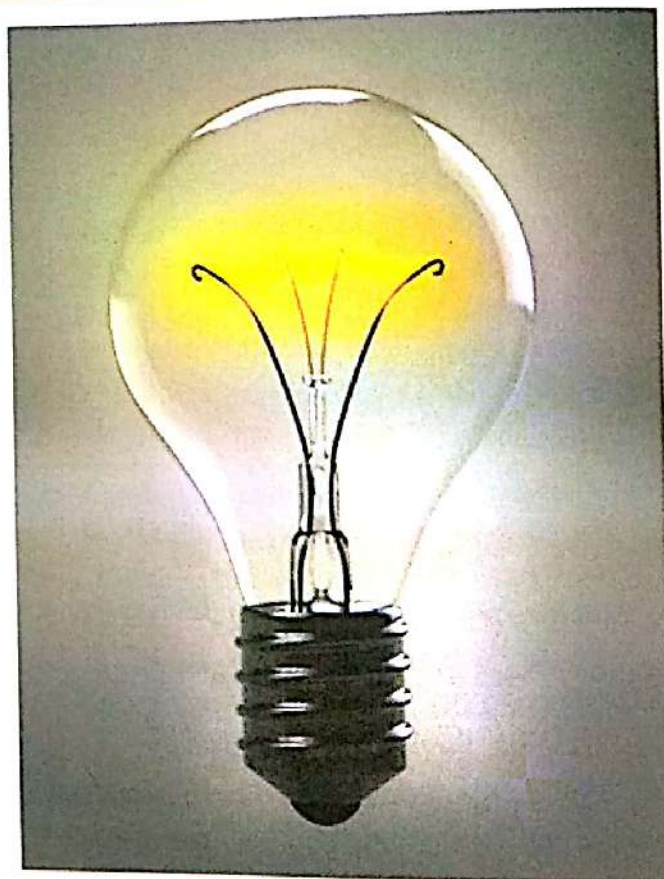
Electricity is one of the essential infrastructures for economic growth, employment generation and poverty alleviation. The rate of economic growth in the new globalized economy is dependent on the availability of adequate, reliable and quality electricity at competitive rates. The rural agricultural and non-agricultural consumers (domestic and non-domestic load) of the country are generally serviced through the local distribution network. The demand of power in rural areas is increasing day-by-day due to changing consumer base, improving living standards for which augmentation of rural infrastructure needs to be regularly undertaken.

In its first term, the Government took the initiative of making power accessible to the entire country, particularly the rural geographies. This has been made possible with the Government's flagship programme – the Rs. 16,320 crore Pradhan Mantri Sahaj Bijli Har Ghar Yojana or Saubhagya, in addition to, several other programmes and digital initiatives that have made electricity accessible to all corners of the country. Experts have maintained that ensuring that every village has access to electricity has been one of the most celebrated achievements of Government in its first five years. As on 21 May 2019, the Government's data shows that of the 26.30 million households targeted under the Saubhagya scheme, 99.93 per cent, or 26.28 million households have got electricity connections.

In the second term, the Government's focus will be on providing reliable, sustainable and affordable electricity to the masses. Electricity is 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 electricity at competitive rates. The rural agricultural and non-agricultural consumers (domestic and non-domestic load) of the country are generally serviced through the local distribution network. The demand of power in rural areas is increasing day-by-day due to changing consumer base, improving living standards for which augmentation of rural infrastructure needs to be regularly undertaken.

Technical Interventions in Power Sector:

The Union Power Ministry has developed a crowd-sourcing mobile app for real-time consumer feedback on quality and availability with an aim to ensure uninterrupted supply. The app *Jagruk* has



been developed by the National Informatics Centre (NIC). It has an automatic mode by which power supply data will be collected when a mobile phone is being charged.

Earlier, Government also launched a mobile application - *Vidyut PRAVAH* - Electricity, Price Availability and Highlights. This mobile application provides highlights of the power availability in the country on real time basis. It provides information pertaining to the current demand met, shortages if any, surplus power available and the prices in the power exchange. The real time data and comparison with previous day/year data is also available. Data from multiple sources, including the states and

power exchanges, has been made available through a single portal for everybody's convenience.

A user-friendly interface, based on the geographical map of India, facilitates all consumers in visualization of the power availability and prices at the overall country level. The information disseminated through the application will empower the consumer, thereby leading all the stakeholders to be more responsive and efficient.

Urja Mitra: Urja Mitra is another initiative of the Government, which provides outage management and notification platform for dissipating the outage information to power distribution consumers across India through SMS/email/push notifications. It also provides pan-India integrated mobile application for Android and iOS platforms to enable citizens to access outage information for distribution companies. Power consumers can also inform about power outage in their area through mobile app.

TARANG: TARANG (Transmission App for Real-time Monitoring and Growth) is a powerful monitoring tool that tracks upcoming transmission projects and monitor the progress of inter-state and intra-state transmission systems in the country that are being developed through regulated tariff mechanism as well as tariff-based competitive bidding route. TARANG shall also include status of stalled or delayed transmission systems in country which would enable the stakeholders such as Ministry of Power, State Governments, all private sector transmission developers and PSUs like Power Grid Corporation of India for expeditious completion of such projects. The Government also said that Green Energy Corridors, an important component of our renewable energy mission, would also be monitored through TARANG and it will help to meet our targets on time.

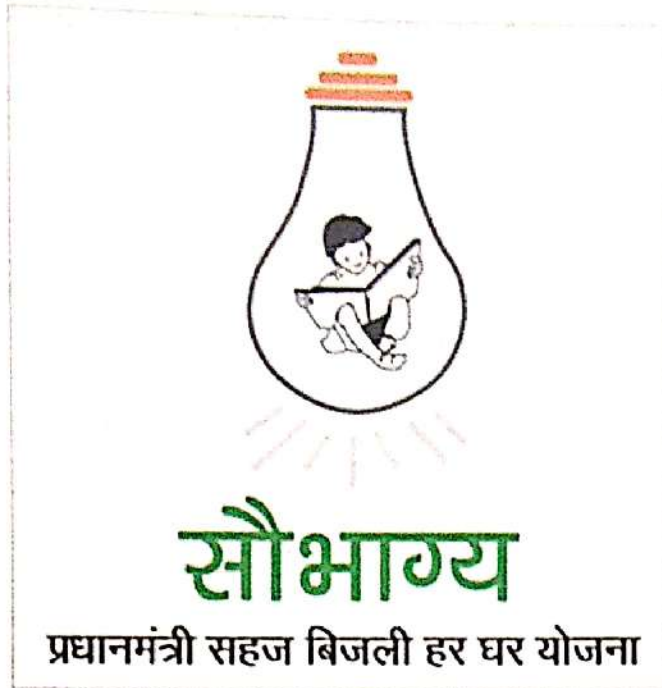
Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY): In order to connect each village to the electricity grid, the Government has launched a scheme -- Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY), particularly aimed at rural electrification. The erstwhile Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) scheme for village electrification and providing electricity distribution infrastructure in the rural areas has been subsumed in the DDUGJY scheme. Rural Electrification Corporation is the nodal agency for implementation of DDUGJY.

In rural areas of the country, the agricultural and non-agricultural load (domestic and non-domestic) are typically catered through common distribution network. The distribution utilities resort to frequent load shedding in rural areas to mitigate the gap between supply and demand, which affects power supply to agricultural consumers as well as non-agricultural consumers owing to common distribution network.

Feeder separation refers to supply of electricity to agricultural consumers and to non-agricultural consumers (domestic and non-domestic) separately through dedicated feeders. This arrangement allows the distribution company to regulate power supply to agricultural consumers as and when needed for effective Demand Side Management (DSM). The separation of feeders helps in flattening of the load curve by shifting the agricultural load to off-peak hours thereby facilitating peak load management. The core objective of separation of feeders is to provide regulated supply to agricultural consumers and continuous power supply to non-agricultural consumers in rural areas.

Government launched the DDUGJY for the rural areas with the following components: (i) Separation of agriculture and non-agriculture feeders facilitating judicious rostering of supply to agricultural and non-agricultural consumers in the rural areas; (ii) Strengthening and augmentation of Sub-Transmission and Distribution (ST&D) infrastructure in rural areas, including metering at distribution transformers, feeders and consumers' end.

Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya): In 2017, Government of India launched a scheme - Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya) with the objective to provide electricity connections to all remaining unelectrified households in rural as well as urban areas. This scheme is targeted at all unelectrified households in all villages and all poor households in towns in any of the state/UTs of the country. Under this scheme, there is no upfront fee or charges for obtaining electricity connection. Non-poor households will have to pay 10 instalments of Rs. 50 each along with the bill each month, total amounting to Rs. 500.



The electricity distribution companies or DISCOM organizes camps in cluster of villages where application for the connection are registered on spot. All materials such as service cable and meter for providing connection are provided by the DISCOM.

Under Saubhagya scheme, a single point wiring along with a LED bulb, mobile charging points and switch, among others are provided and no extra cost is charged by the DISCOM. However, if the household desires to use more power points, the additional wiring would have to be arranged by the household itself. Every household and consumer will pay for the consumption as per the tariff of the DISCOM. There is no provision in the scheme to provide free power to any category of consumers.

There is also a provision under Saubhagya scheme to also provide last mile connectivity to remaining unelectrified households like erection of pole, conductor etc. and a connection can be released to such households in accordance with scheme's guidelines.

Integrated Power Development Scheme (IPDS): In order to make electricity accessible to every household in the country, it is critical to have strong infrastructure. In order to address the concerns about electricity network, the Government had launched Integrated Power Development Scheme (IPDS).

The scheme was first announced in the Union Budget 2014-15 and is aimed at the strengthening of sub-transmission network, metering, IT application, customer care services, provisioning of solar panels and the completion of the ongoing works of Restructured Accelerated Power Development and completion of the Reforms programme (R-APDRP). The estimated outlay of IPDS is Rs. 32,612 crore, in addition to outlay of Rs. 44,011 crore of R-APDRP carried forward to IPDS.

Initially introduced in Varanasi, this project envisaged converting area overhead lines into underground cabling in the areas around the temples and ghats. The scheme included upgradation of the electrical assets at sub-centres, lines and distribution transformers, capacity enhancement and renewal of the old sub-stations and installation of roof-top solar panel in government buildings.

According to Government, IPDS will help in reduction in AT&C losses; establishment of IT enabled energy accounting and auditing system, improvement in billed energy based on metered consumption and improvement in collection efficiency.

URJA (Urban Jyoti Abhiyaan): In order to rate the performance of DISCOMS, an app-based digital initiative URJA (Urban Jyoti Abhiyaan) is launched to place before the people, the performance of DISCOMS in IT-enabled towns, with a vision to generate a sense of positive competition amongst the stakeholders and urge all concerned for better performance in all consumer-centric parameters.

This app focuses on enhancing connection with consumer connect by way of ranking of towns on various parameters related to consumers in a transparent manner. Following parameters of Go-Live Towns are being monitored through URJA App on a monthly basis:

Consumer Complaint Pending: Ranking is done based on the number of consumer complaints pending in the last month. The cumulative number of complaints received and pending for redressal, as per the IT System on the last day of the reporting month, is shown on the app.

Average Duration and Number of Power Cuts: Ranking is done based on average number of

power interruptions at 11kV feeder level recorded in the IT system. The values of average number of hours for which power cut was experienced by a consumer and number of such instances are shown on the App. Average values are calculated on per consumer basis for the town.

Release of new Connection: The status of new connections applied and connection pending for release through IT system is displayed on the App. Ranking on least number of connections pending for release, as on last day of reporting month, is displayed.

e-payments: Ranking of towns is done based on number of consumers making online bill payments.



Percentage Loss of Power/Theft: Towns are ranked based on AT&C losses of the town as per energy audit carried out using IT systems created under the scheme. For accurate calculation of AT&C losses, ring fencing of towns has also been done under the scheme. A ring fenced area is an electrical boundary of a town where import/export meters are placed for determining net input energy.

Data is updated on monthly basis before 10th of every month for the previous month's report (consumer complaints pending, average duration of power cuts, average number of power cuts, pending connection and consumers making e-payment). Percentage loss of power/theft data is rolling average of last one year.

Ujwal DISCOM Assurance Yojana (UDAY): For the success of several schemes to provide electricity to all, the good financial health of electricity distribution utilities is necessary. In

November 2015, the Government launched an ambitious scheme, Ujwal DISCOM Assurance Yojana (UDAY), to improve the financial health and operational efficiency of DISCOMs. Under this scheme, DISCOMs can convert their debt into state government bonds on certain stringent conditions. In the UDAY scheme, Governments of 16 states have taken over around Rs. 2.32 lakh crore debt of their DISCOMs; this resulted in lowering of the interest rates on these loans to 7-8.5 per cent from around 11-12 per cent earlier. According to a news report, savings through improvement in billing efficiency also contributed to the loss reduction in FY 17 and FY 18.

Unnat Jyoti by Affordable LEDs for All (UJALA):

Launched in 2015, the Unnat Jyoti by Affordable LEDs for All (UJALA), in a short span of three years, has emerged as the world's largest domestic lighting programme. Developed to address India's high cost of electrification and high emissions from inefficient lighting, UJALA's success lies in its inimitable strategic approach to energy efficiency. Globally, India is at a vantage point of mitigating climate change, while also building and strengthening its access to energy and lighting. While high-quality energy efficient appliances meet both these criteria, India was held back from adopting them due to lack of awareness and affordability. Taking these challenges head on, EESL (Energy Efficiency Services Limited) adopted a strategy of demand aggregation, mass awareness and bulk procurement, designed to attract the support of utility companies, State Governments, and the price conscious Indian public.

The company's innovative business model obviates the need for DISCOMs to invest in the upfront cost of energy efficient appliances. EESL procures the appliances and provides them to consumers at a rate of Rs. 70/LED bulb, Rs. 220/LED tube light and Rs. 1,110/fan respectively, which are much below the market price.

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CLEAN AND RENEWABLE ENERGY INITIATIVES

Nimish Kapoor

Renewable energy has been an important component of India's energy planning process for quite some time, especially since India seeks to make significant contributions towards climate change mitigation and emerge as a responsible global powerhouse. The Ministry of New and Renewable Energy (MNRE) in India has been facilitating the implementation of broad spectrum programmes including harnessing renewable power, renewable energy for rural areas for lighting, cooking and motive power, use of renewable energy in urban, industrial and commercial applications and development of alternate fuels and applications.

Renewable energy is bound to play an increasingly important role in future energy systems. India has a huge potential for generating green electricity from the renewable energy sources. To promote green energy, Government of India is launching many schemes for the renewable energy resources. India's renewable energy capacity has crossed the 80GW mark, which includes 29.55 GW of solar energy and 36.37 GW wind power. The Government has set an ambitious target of having 175 GW of clean energy capacity by 2022, including 100 GW solar and 60 GW of wind energy. A total of 80.46 GW of renewable energy capacity has been installed in the country as on June 30, 2019 which includes 29.55 GW from solar and 36.37 GW from wind power.

As per India's submission to the United Nations Framework Convention on Climate Change on Intended Nationally Determined Contribution (INDC), a cumulative electric power capacity of 40 per cent from non-fossil fuel-based energy resources is to be installed by 2030. India attained global 4th and 5th positions in wind and solar power installed capacities and 5th global position for overall installed renewable energy capacity in 2018. A total of 101.83 billion units of power were generated in the country during the year 2017-18 from renewable energy. The Government has declared the trajectory of bidding 60 GW capacity of solar energy and 20 GW capacity of wind energy by March 2020, leaving two years' time for execution of the projects. As per the Paris Accord on Climate Change, India made a pledge that by 2030, 40 per cent of installed power generation capacity shall be based on clean sources, it was determined that 175 GW of renewable energy capacity will be installed by 2022. This includes 100 GW from solar, 60 GW from wind, 10 GW from bio-power and 5 GW from small hydro power.

The solar radiation incident over India is equal to 4–7 kWh per square meter per day with an annual radiation ranging from 1200–2300 kWh per square meter. It has an average of 250–300 clear sunny days

and 2300–3200 hours of sun shine per year. India's electricity needs can be met on a total land area of 3000 km² which is equal to 0.1 per cent of total land in the country. Government of India is promoting solar energy through fiscal and promotional incentives, such as capital subsidy, tax holiday on the earnings for 10 years, generation-based incentive, accelerated depreciation, Viability Gap Funding (VGF), financing solar rooftop systems as part of home loan, concessional custom duty, exemption from excise duty, preferential tariff for power generation from renewables, and foreign direct investment up to 100 per cent under the automatic route.

Now, the world's energy leaders are looking to India for investment. The President and Global Head for a leading energy solutions business said in an media interaction recently that India has a huge solar power potential, this source of energy is intermittent and subject to fluctuations. We want to develop India as our headquarters for battery-storage business in Asia. India has a huge potential for solar power and the Government has taken up the biggest addition of solar power in the history of humankind. Recently, India achieved the third rank globally for solar installation capacity. A clean energy research organisation, has reported that the installed solar photovoltaic (PV) capacity has reached over 28 GW as of December 2018.

Last year, India and France have committed more than US\$2 billion to fund solar energy projects in developing countries. The announcement came on 11 March 2018 during the first summit of the International Solar Alliance (ISA) in New Delhi, which drew Heads of Government from more than 20 countries. In his opening address, Prime Minister pledged \$1.4 billion to support solar energy projects in Bangladesh and in developing countries in Africa. It would be used to support 27 new projects in 15 developing nations. Projects will range from setting up small solar photovoltaic power plants in several African countries to a 100 MW solar photovoltaic plant in Mollahat, Bangladesh, and an LED street-

lighting project in the Seychelles. French President Emmanuel Macron committed €700 million (US\$865 million) to the scheme. Macron told the summit that the alliance needed \$1 trillion to achieve its 1 TW target by 2030. Macron's pledge of €700 million brings France's total investment to €1 billion. The country committed €300 million in 2015. The World Bank has also pledged \$500,000, and other agencies, including the Green Climate Fund, have offered to support the scheme, but most of the investment is expected to come from the private sector.

The vision and mission of the International Solar Alliance is to provide a dedicated platform for cooperation among solar resource-rich countries that lie completely or partially between the Tropics of Capricorn and Cancer, the global stakeholders, including bilateral and multilateral organisations, corporates, and industries to make a positive contribution to assist and help achieve the common goals of increasing the use of solar energy in meeting energy needs of prospective ISA member countries in a safe, convenient, affordable, equitable and sustainable manner. The Alliance has three main programmes: promoting the use of solar water pumps instead of diesel pumps for irrigation; affordable financing for solar technology; and promoting solar mini-grids in the least-developed countries and small island nations.

The intergovernmental International Solar Alliance was launched by the Prime Minister of India and former French President François Hollande at the United Nations Climate Conference in Paris in 2015. The Alliance seeks to lower the cost of solar technology so that it can meet the energy needs of 121 sunshine-rich developing countries. It aims to create 1 TW (1,000GW) of solar energy by 2030. So far, 61 countries have joined the Alliance and 32 have ratified its framework agreement.

Renewable energy has been an important component of India's energy planning process for quite some time, especially since India seeks to make

The share of renewable energy in overall installed capacity in the country as on 31 October 2018

Source	Installed Capacity (GW)	Percentage
Thermal	221.76 GW	(63.84%)
Nuclear	6.78 GW	(1.95 %)
Hydro	45.48 GW	(13.09 %)
Renewable	73.35 GW	(21.12 %)
Total	347.37 GW	(100%)

(Source: PIB)

significant contributions towards climate change mitigation and emerge as a responsible global powerhouse. The Ministry of New and Renewable Energy (MNRE) in India has been facilitating the implementation of broad spectrum programmes including harnessing renewable power, renewable energy for rural areas for lighting, cooking and motive power, use of renewable energy in urban, industrial and commercial applications and development of alternate fuels and applications.

India's ambitious mission on solar energy, the National Solar Mission (NSM) was launched in 2010 with active collaboration from states to promote ecologically sustainable growth while addressing India's energy security challenges. The first phase of the mission was completed in 2013, which was focused on promoting scale-up in grid-connected solar capacity addition of 300 MW through a scheme of bundling with thermal power. In the second phase during the 2013–17, capacity addition of 3,000 MW under the central scheme was envisaged through various schemes. In the third phase, 2017–22, the target up to year 2022 of 20,000 MW or more was to be decided dependent on the experiences and learning of the first two phases. Further, on 17 June 2015, the Government of India revised the NSM target of grid-connected solar power projects from 20,000 MW to 100,000 MW by year 2022. The Government has planned to achieve the target of 100 GW by setting up of distributed rooftop solar projects and medium and large scale solar projects.

Under the scheme for development of solar parks which was launched in December 2014, a total of 42 solar power parks with an aggregate capacity of around 23.40 GW have been approved by the Government so far to facilitate achievement of 100 GW target by March 2022. Out of approved capacity of 23.40 GW, power purchase agreements (PPAs) have been signed for around 9.20 GW and out of this, around 6.40 GW of capacity has been commissioned in various solar parks as on 30 June 2019.

The total capacity of solar parks will generate more than 64 billion units of electricity per year which will lead to abatement of around 55 million tonnes of carbon dioxide per year over its life cycle. It would also contribute towards the long-term energy security of the country and promote ecologically sustainable growth by a reduction in carbon emissions and carbon footprint, as well as generate large direct and indirect employment opportunities in solar and allied industries, such as glass, metals, heavy industrial equipment, etc.

Solar Parks in India as on 31 May 2019

Sl. No.	State	Solar Park	Capacity (MW)
1	Andhra Pradesh	Ananthapuramu-I Solar Park	1500
2		Kurnool Solar Park	1000
3		Kadapa Solar Park	1000
4		Ananthapuramu-II Solar Park	500
5		Hybrid Solar Wind Park	160
6	Arunachal Pradesh	Lohit Solar Park	30
7	Gujarat	Radhnesada Solar Park	700
8		Harsad Solar Park	500
9		Dholera Solar Park	5000
10	Jharkhand	Floating Solar Park	150
11	Karnataka	Pavagada Solar Park	2000
12	Kerala	Kasargod Solar Park	105
13	Madhya Pradesh	Rewa Solar Park	750
14		Neemuch-Mandsaur Solar Park	700
15		Agar Solar Park	550
16		Shajapur Solar Park	500
17		Morena (Chambal) Solar Park	250
18	Maharashtra	Sai Guru Solar Park (Pragat)	500
19		Patoda Solar Park (Paramount)	500
20		Dondaicha Solar Park	500
21		Latur Solar Park	60
22		Washim solar park	170
23		Yavatmal Solar Park	75
24		Kacharala solar park	145
25	Manipur	Bukpi Solar Park	20
26	Meghalaya	Solar park in Meghalaya	20
27	Mizoram	Vankal Solar Park	20
28	Nagaland	Solar Park in Nagaland	23
29	Odisha	Solar Park in Odisha	275
30		Solar Park by NHPC	100
31	Rajasthan	Bhadla-II Solar Park	680
32		Bhadla-III Solar Park	1000
33		Bhadla-IV Solar Park	500
34		Phalodi-Pokaran Solar Park	750
35		Fatehgarh Phase-1B Solar Park	421
36		Nokh Solar Park	980
37	Tamil Nadu	Kadaladi Solar Park	500
38	Uttar Pradesh	Solar Park in UP	440
39		UP Kanpur Dehat Solar Park	50
40		UP Jalaun Solar Park	50
41		UP Kanpur Nagar Solar Park	30
42	West Bengal	Solar park in West Bengal	200

(Source: MNRE website)

KUSUM: Recently, the Government of India has launched Kisan Urja Suraksha evam Utthaan Mahabhiyan – KUSUM with the objective of providing financial and water security to farmers. This scheme has three components which include 10,000 MW of decentralized ground-mounted, grid-connected renewable power plants; installation of 17.50 lakh standalone solar-powered agriculture pumps and solarisation of 10 lakh grid-connected solar powered agriculture pumps. The scheme aims to add a solar capacity of 25,750 MW by 2022. The total central financial support provided under the scheme would be Rs. 34,422 crore.

This is a unique scheme in terms of direct employment potential. Besides increasing self-employment, this scheme is likely to generate employment opportunity equivalent to 6.31 lakh jobs for skilled and unskilled workers. Renewable power plants of capacity 500 KW to 2 MW will be set up by individual farmers, cooperatives, panchayats or Farmer Producer Organisations (FPO) on their barren or cultivable lands. The power generated will be purchased by the distribution company at feed in tariffs determined by respective State Electricity Regulatory Commission. The scheme will open a stable and continuous source of income to the rural land owners. Performance based incentives at Rs. 0.40 per unit for five years to be provided to distribution companies.

The scheme will have substantial environmental impact in terms of savings of carbon dioxide emissions. All three components of the scheme combined together are likely to result in saving of about 27 million tonnes of carbon dioxide emission per annum. One component of the scheme on standalone solar pumps may result in saving of 1.2 billion litres of diesel per annum and associated savings in the foreign exchange due to reduction of import of crude oil.

The Ministry of New and Renewable Energy has introduced a new scheme Sustainable Rooftop Implementation for Solar Transfiguration of India - SRISTI, to incentivize the installation of rooftop solar projects in India. SRISTI scheme aims to achieve a national solar rooftop target of 40 GW till 2021-2022. Central financial assistance will be provided only for installation of rooftop solar plants in residential sectors. The residential users may install the plant of capacity as per their requirement and the respective State Electricity Regulatory Commission regulation. But, the subsidy support will be limited

Status of Renewable Energy Projects as on October 2018

Sector	Target (GW)	Installed capacity (GW) as on 31.10.2018	Under Implementation (GW)	Tendered (GW)	Total Installed/ Pipeline (GW)
Solar Power	100	24.33	13.8	22.8	60.93
Wind power	60	34.98	7.02	2.4	44.4
Bio Energy	10	9.54	0	0	9.54
Small Hydro	5	4.5	0.73	0	5.23
Total	175	73.35	21.55	25.2	120.1

(Source: PIB)

up to 5 kWp capacity of plant. The incentive towards subsidy to the residential sector is capped at Rs.18,000 per kW calculated at benchmark cost of Rs.60,000 per kW. The incentive to distribution companies for social, institutional, government sectors, commercial and industrial sector is capped at Rs. 5,500 per kW calculated at benchmark cost of Rs. 55,000 per kW. The total incentive for the residential sector stands at Rs. 9,000 crore for 5000 MW of installations. The incentive to distribution companies is capped at Rs. 14,450 crore for 35,000 MW of rooftop solar installations. The total outlay is Rs. 23,450 crore for 40,000 MW of rooftop solar installations. Residential, social and the institutional sector will set up 5,000 MW each.

In another initiative of clean energy, a National Wind-Solar Hybrid Policy has been launched recently to provide a framework for promotion of large grid connected wind-solar PV hybrid system for efficient utilization of transmission infrastructure and land. It also aims at reducing the variability in renewable power generation and achieving better grid stability. On technology front, the Policy provides for integration of both the energy sources i.e. wind and solar at AC as well as DC level. The Policy also provides for flexibility in share of wind and solar components in hybrid project, subject to the condition that, rated power capacity of one resource be at least 25 per cent of the rated power capacity of other resource for it to be recognised hybrid project.

The Policy seeks to promote new hybrid projects as well as hybridisation of existing wind/solar projects. The existing wind/solar projects can be hybridised with higher transmission capacity than the sanctioned one, subject to availability of margin in the existing transmission capacity. The Policy provides for procurement of power from a hybrid project on tariff-based transparent bidding process for which the Government entities may invite bids. The Policy also permits use of battery storage in the hybrid project for optimising the output and further

reduce the variability. It mandates the regulatory authorities to formulate necessary standards and regulations for wind-solar hybrid systems. With significant capacity additions in renewables in recent years and with Hybrid Policy aiming at better utilisation of resources, it is envisaged that the Hybrid Policy will open-up a new area for availability of renewable power at competitive prices along with reduced variability. A scheme for new hybrid projects under the policy is also expected shortly.

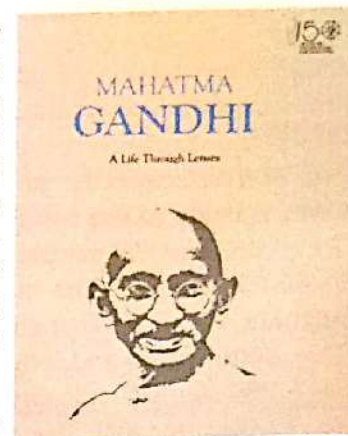
Green Energy Corridor is another initiative of Government of India for evacuation of large scale renewable energy for which Intra State Transmission System (ISTS) was proposed. ISTS is being implemented by eight renewable rich states of Tamil Nadu, Rajasthan, Karnataka, Andhra Pradesh, Maharashtra, Gujarat, Himachal Pradesh and Madhya Pradesh. The project is being implemented in these states by the respective State Transmission Utilities (STUs). The project includes about approximately 9400 ckm transmission lines and Substations of total capacity of approximately 19000 MVA to be completed by March 2020. The purpose is to evacuate approx. 20,000 MW of large scale renewable power and improvement of the grid in the implementing States. The total project cost is approximately Rs. 10141 crores. The Central grant is disbursed in two installments to the STUs: a) 70 per cent advance on the award of contract, and b) Balance 30 per cent after successful commissioning and three months performance testing.

In this way, the Government of India is implementing variety of schemes so that maximum clean energy can be tapped in the country and uninterrupted power supply can be ensured in remote areas. Today, in this direction, more and more research and technological developments need to be done in the research institutes to conserve the clean and renewable energy for the interests of the country and a safe future.

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On the anniversary of Quit India Movement, Shri Prakash Javadekar presents Gandhi Albums to President of India

On the anniversary of Quit India Movement (9 August, 2019) Union Minister for Ministry of Environment, Forest and Climate Change and Information and Broadcasting Shri Prakash Javadekar presented the Album "Mahatma Gandhi: A Life Through Lenses" to the President of India Shri Ram Nath Kovind in Rashtrapati Bhavan. The Album narrates the pictorial story of the life and times of Mahatma Gandhi through 550 photographs. It has been brought out by the Publications Division, Ministry of Information and Broadcasting. Secretary, Ministry of I & B, Shri Amit Khare, Principal Director General, Publications Division, Ministry of I & B, Smt Sadhana Rout and the team of Publications Division involved with the project were also present at Rashtrapati Bhavan on the occasion.



With rare photographs detailing the life and times of Mahatma Gandhi, the Album not only portrays the birth of a shy boy, his early years and education, making of a Mahatma (in South Africa), his experiments with truth through his various movements—first in South Africa and then in India, but also the story of the intensive Indian freedom struggle of 20th century, of which he was the main architect.

For the first time, a Hindi version of the Album, "Mahatma Gandhi: Chitramaya Jeevan Gatha" has also been brought out in order to increase the outreach and cater to a wider reader base.

This English version of the book was first brought out in 1954, taking photographs from the Sarvodaya Diwas Pradarshni, organised at Rajghat in January 1949 to mark the first anniversary of Mahatma Gandhi's death. This heritage publication, along with the new Hindi version, with photo support from National Gandhi Museum, has now been reprinted with better design and production quality.



'Mahatma Gandhi: A Life Through Lenses' & 'Mahatma Gandhi: Chitramaya Jeevan Gatha' brought out by Publications Division, Ministry of I & B, being presented to the Hon'ble President of India, Shri Ram Nath Kovind by Union Minister for I & B, Shri Prakash Javadekar. Also seen are Secretary I & B, Shri Amit Khare and Principal Director General, Publications Division, Dr Sadhana Rout.

Shri Prakash Javadekar apprised the President about efforts of I&B Ministry towards celebrating 150th Birth Anniversary of Mahatma Gandhi.

Union Minister Shri Prakash Javadekar presented an overview of the books to the President, terming these albums as a kaleidoscope of India's freedom struggle. He also highlighted the efforts of the Ministry of Information and Broadcasting and Publications Division towards celebrating the 150th Birth Anniversary of Mahatma Gandhi. The task of the Ministry is not merely limited to its own efforts but also includes highlighting the efforts of all other Ministries of the Government through its Media Units in order to reach out to people effectively.

The Minister also apprised the President about the publication of Collected Works of Mahatma Gandhi, which is available in e-version as well. To mark the 150th Birth Anniversary of Mahatma Gandhi, Publications Division has brought out around twenty books and fifty e-books, including a book on Kasturba Gandhi during the commemoration year of the 150th Birth Anniversary of Mahatma Gandhi. The President Shri Ram Nath Kovind appreciated the efforts of I&B Ministry in spreading the values and ideals which Gandhiji stood for. He asked the officials to further augment the efforts in the week preceding Gandhi Jayanti this year. He also exhorted all Government employees to participate actively in the celebrations marking the 150th Birth Anniversary of Mahatma Gandhi.

(Source: PIB)

WOMEN EMPOWERMENT: A NEW PARADIGM

Dr. Nandini Sahay

Let us appreciate that women empowerment and gender equality are fundamental to the achievement of sustainable development of the country. Research has established that women empowerment can elevate and enhance the social, economic, political and legal strength of women, and equip them with the positivity to claim their rights. To achieve women empowerment, the present government has initiated comprehensive programmes to safeguard educational rights, health rights, social security rights, economic security and safety of women.

Empowerment is the process which confers power on individuals over their own lives, in their society, and in their communities. It signifies promotion in the social, economic, spiritual or political status of an individual. In the context of women, it is an exercise in enhancing their educational, economic, social, political, and health status. For empowering Indian women, our Constitution endorses equality to women and requires the State to assimilate steps to protect rights of women.



Fundamental Rights have been enshrined in the Indian Constitution which are central to women empowerment. This includes Article 15, Article 15(3) and Article 16. In addition to the Constitutional provisions, there are several laws which have been enacted by Parliament to empower Indian women. Women empowerment is a precondition to fulfil the goals of several sustainable development parameters. To meet these goals, India has been a party to several international conventions and treaties dedicated to safeguarding women's rights. These include Convention on Elimination of All Forms of Discrimination Against Women (CEDAW), International Conference on Population and Development (ICPD), The Beijing Declaration, The Mexico Plan of Action and The Nairobi Forward Looking Strategies. Institutional mechanisms/national machineries viz The Ministry of Women and Child Development, National Mission for Empowerment of Women (NMEW), The National Commission for Women (NCW), The National Institute of Public Cooperation and Child Development (NIPCCD), The National

Policy on Empowerment of Women (NPEW) and Parliamentary Committee on Empowerment of Women (PCEW) are some of the important institutions which also actively work for empowerment of women. The aforesaid national and international conventions, laws, programmes, policies and institutions have contributed to the cause of ameliorating the status of Indian women. Today, women are able to make their presence felt in socio-economic activities and assert their rights in the field of education and employment.

Let us appreciate that women empowerment and gender equality are fundamental to the achievement of sustainable development of the country. Research has established that women empowerment can elevate and enhance the social, economic, political and legal strength of women, and equip them with the positivity to claim their rights. An empowered woman would be in a position to access the opportunities available to her without limitations and restrictions of education, profession and lifestyle. She would feel encouraged to take her own decisions on different issues concerning herself, her family and her community. To achieve women empowerment, the

present government has initiated comprehensive programmes to safeguard educational rights, health rights, social security rights, economic security and safety of women. A few of these programmes are enumerated below:

Health Empowerment:

Pradhan Mantri Matru Vandana Yojana (PMMVY):

This maternity benefit programme PMMVY was launched by the Government in 2016 and Ministry of Women and Child Development was entrusted to implement it. It provides cash transfer (conditional) for expecting and lactating women. It also ensures that the wage loss of women during the pregnancy gets compensated. The scheme fosters care and utilization of institutional services during child birth.

Maternity Care Act:

The Maternity Benefit Act originally provided maternity benefit of 12 weeks, out of which up to 6 weeks could be claimed before the expected date of delivery. In 2017, the law was amended extending this period to 26 weeks and revising the period of 6 weeks to 8.

Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA):

The Ministry of Health and Family Welfare introduced PMSMA with an objective to ensure provision of antenatal care to pregnant women. It pledges ante natal care services to women in their 2nd or 3rd trimesters of pregnancy in an institutional set up. It also encourages participation of private sector in ensuring these services to expecting mothers.

National Nutrition Mission:

To improve the nutritional status of pregnant women, lactating women, adolescent girls and children in the age group of 0-6 years, Ministry of Women and Child Development (MWCD), Government of India initiated a programme named National Nutrition Mission. The aim of this mission was to address the serious issue of stunting, malnutrition, anaemia and low birth weight amongst newborns.

Mission Indradhanush:

Mission Indradhanush was initiated in December 2014 with an aim to ensure full immunization for women and children. It also

ensured that the required medicines for this purpose are available. This immunization programme was further intensified and in 2017 it led to the launch of Intensified Mission Indradhanush (IMI). It is an initiative of Ministry of Health and Family Welfare, Government of India.

Apart from the centrally sponsored schemes, there are many programmes at the state level to address the problem of expecting and lactating mothers. For example, 'Godebharai' ceremony is conducted in Bihar to meet the nourishment need of the pregnant women at all the Anganwadi centres in Bihar. The expectant mothers' laps are filled with fruits, green vegetables, rice, pulse and coconut amidst chanting of folk songs. They are also given regular supply of folic acid and iron tablets. Such a function is organized on 7th of every month.

Social Security and Empowerment

Swachh Vidyalaya Initiative:

Swachh Bharat Swachh Vidyalaya (SBSV) initiative was launched by the Ministry of Human Resource Development, Government of India in 2014 with the objective to provide access to toilet facilities separately to both boys and girls.

Swachh Bharat Mission:

Under this programme, household-owned and community-owned toilets were constructed to eliminate open defecation. The Mission also seeks to establish a mechanism of monitoring toilet use. The mission is expected to help India reach Sustainable Development Goal 6 (SDG 6), laid down by the UN in 2015.

Ujjwala Yojana:

To meet the basic needs of women belonging to lower economic strata, especially from BPL families, Pradhan Mantri Ujjwala Yojana (PMUY) was introduced in 2016. The objective of this scheme was to distribute 50 million LPG connections to women belonging to this category. The scheme aims to provide clean fuel in the form of LPG to women who are below poverty line, hitherto using unclean cooking fuels with attendant harm. The objective is to protect the health of women and stem the health hazards resulting from the use of fossil and other fuels for cooking.



Pradhan Mantri Awas Yojana (PMAY):

This ambitious programme was introduced to provide housing facilities to all by 2022. Under the PMAY, the ownership of a house is mandated to be in the name of the woman of the family. Ministry of Housing and Urban Poverty Alleviation (MoHUPA) has launched this programme.

Passport Rules:

Women were earlier required to furnish the certificate of marriage or divorce while applying for a passport. It often made the application process complicated and cumbersome to the applicants. Under the new rules, women do not have to produce such a certificate for processing of passport application. It permits a woman to either use her father's or mother's name on the application form. The government is already committed to opening new Passport Sewa Kendras (PSK) in every Lok Sabha constituency.

Working Women Hostels:

This scheme was introduced to ensure safety and convenience of working women. Purpose of this scheme was to provide accommodation, which was located at a convenient place and also has a day care arrangement for their children.

Financial Security and Empowerment for Women

Pradhan Mantri Mudra Yojana (PMMY):

This scheme, with the help of small financial banks, Non-Banking Financial Companies (NBFCs)

and micro finance institutions, provides loans up to Rs.10,00,00 to small entrepreneurs. Major beneficiaries (78 per cent) of this scheme have been women entrepreneurs. Around Rs. 1,78,313 crore worth of loans sanctioned, were given to self-employed women.

Stand-Up India:

Stand-Up India was introduced to promote economic security and entrepreneurship. The aim of this programme is to extend helping hand in preparation of project plan to avail loans from the bank between 10 lakh to 1 crore. Under this scheme, banks

are mandated to include at least one Scheduled Caste (SC) or Scheduled tribe (ST) borrower and at least one woman borrower per bank branch, for establishing a greenfield business.

Sukanya Samridhi Yojana:

The government introduced this new scheme as a part of Beti Bachao Beti Padhao campaign. This is a small deposit scheme exclusively for the welfare of the girl child. It is an incentive to the parents to create funds to meet the educational need of their girl child. It also proposes to take care of the marriage expenses of their daughter.

Mahila E-Haat:

A bilingual portal Mahila E-Haat was launched on 7 March 2016 by the Ministry of Women & Child Development. It provides web based marketing platform to leverage technology for the display of the products/services made/manufactured/undertaken by the entrepreneurs who were women. It is an incentive platform for women to meet their needs and aspirations. This was a sequel to Digital India and Stand-up India and reminder of the fact that technology can help making business better. Contact details and the price are displayed by the vendors which would pave the ground for direct interaction with the buyers.

Support to Training and Employment programme:

The objective of this programme is to provide skills to woman, which would enhance their

employability. The programme is further designed to impart proficiency and develop the skills, which would enable a woman enrolled in this programme to become self-employed.

Girl Child Empowerment

Beti Bachao Beti Padhao Scheme (BBBP):

The scheme “Beti Bachao Beti Padhao” (BBBP) was launched to combat the problem of gender discrimination leading to decline in CSR. The underlying objective of this initiative is to acclaim the arrival of a female child. The programme strives to stop sex selective abortion.

Pragati Scheme:

Pragati scheme was introduced by Ministry of Human Resource Development. It seeks to provide assistance to the girls who are inclined to pursue higher technical education. Every year around 4000 scholarships are given to female meritorious students in their pursuits. Similar scheme has been introduced in other states. For example, in Bihar, a girl is given Rs. 25,000 as an incentive if she acquires graduation degree. This scheme is applicable to even married women as it is considered that by the time a girl passes graduation, she becomes a major.

Safety for Women

Nirbhaya Fund :

Nirbhaya Fund was introduced in the honour of the victim brave girl. Under this scheme, the government announced to contribute Rs. 1000 crores ensuring the safety and empowerment of girls and women. The fund is intended to supplement other initiatives of the Government and NGOs, who are tasked with protection of safety and dignity of women.

Ujjawala Scheme:

A scheme “Comprehensive Scheme for Prevention of Trafficking for Rescue, Rehabilitation and Re-Integration of Victims of Trafficking for



Commercial Sexual Exploitation - Ujjwala”, funded by the Central Government, was introduced. The objective was to curb such degradable practices by involving local people, through social mobilisation, talks and other awareness generation programmes. The scheme also looks after the long term rehabilitation of the victims by providing food, health services, counselling and vocational training to ensure their livelihood.

Swadhar Greh:

Department of Women and Child Development introduced this programme to provide integrated rehabilitation to women in distress. It is intended to help women in difficulties, especially those who lack any kind of support. The purpose is to support them to become emotionally strong. The following category of women are eligible for this scheme:

- a. Abandoned women
- b. Women who have survived natural disasters
- c. Women prisoners released from jail
- d. Victims of domestic violence and family tension
- e. Trafficked women/girls
- f. Women who have contracted HIV/AIDS

Mahila Police Volunteers (MPVs):

To promote the visible presence of women in the police force, the Home Ministry undertook this initiative to give 33 per cent reservation to

women candidates in police force. Mahila Police Volunteers have been introduced for serving as a link between the community and police for helping women in distress and to resist crime against women.

Mahila Shakti Kendra (MSK) Scheme:

It is an umbrella scheme under Pradhan Mantri Mahila Sashaktikaran Yojana (PMMSY) intended to provide an interface for rural women to enable them to avail the benefits of Government programmes. The new scheme MSK envisages to work on at various levels are:

- a. For implementation of women centric programmes of the Government, a national-level domain knowledge based support would be provided.
 - b. State Resource Centre for Women will be established at the state level, to arrange technical know-how for implementation of the programmes.
 - c. The District Level Centre for Woman (DLCW), which will be established at the district level, will compile and disseminate information on various programmes designed for women empowerment including the flagship programmes Beti Bachao Beti Padhao.
 - d. Various activities at Gram Panchayat level will be facilitated at the block level, which will incorporate all the programmes for the benefit of women.
- b) According to the Economic Survey 2018-19, India showed welcome progress in the field of women empowerment. Around 53 per cent women owned a bank account in 2015-16.
 - c) According to National Family Health Survey (NFHS-4), the figure for married women who exercised decision-making in their households, was reported at 84 per cent, as against 76.5 per cent in 2005-06.
 - d) From 11.7 per cent in 2005-06, the proportion of women's participation in agriculture has moved up to 13.9 percent in 2015-16.
 - e) The Maternal Mortality Ratio (MMR) across India has abated from 167 per lakh live births between 2011-13, to 130 between 2014-16. This number is projected to come down to 70 by the year 2030.
 - f) Women-centric components in schemes across Ministries has increased. Fifty-seven Ministries or Departments have formed Gender Budget Cells to strengthen and implement gender budgeting processes. While the National Nutrition Mission was recipient of a big boost of Rs. 3,400 crore, Anganwadi Services and the Integrated Child Development Scheme (ICDS) too were similarly supported.

Women of India Festival:

The Woman of India Festival is celebrated to create and promote entrepreneurship amongst women. It promotes women farmers and entrepreneurs in the organic sector. The festival supports women entrepreneurs to interact with increasing number of buyers, thus providing them an opportunity to become economically empowered. Through this festival, the Ministry also aims to make the people aware of the special schemes for women and children.

Conclusion

There has been substantial progress in the field of women empowerment.

- a) As per 2011 census, literacy rate in India stands

at 72.98 per cent with a 13 per cent increase as compared to 2001. It is heartening to note that the improvement is maximum for rural women at 20 per cent, in the last decade.

The Government is of the firm conviction that a country can prosper only with greater participation of women and has supported and encouraged women entrepreneurship through various schemes. The Finance Minister Smt. Nirmala Sitharaman acknowledged the importance of women emancipation and described them as 'Nari Tu Narayaani'. All stakeholders including Civil Society Organizations, Government and elected representatives can forge effective collaboration which would help girls and women avail all the available opportunities, so that they grow to their full potential.

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SKILLING INDIA THROUGH GOVERNMENT INITIATIVES

Nimish Kumar

India is a country today with 65 per cent of its youth in the working age group. If ever there is a way to reap this demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth, but also to the country's economic growth. For the first time since India's independence, a Ministry for Skill Development & Entrepreneurship (MSDE) has been formed to focus on enhancing employability of the youth through skill development.

It was after May, 2014 when the new government took over under the leadership of Prime Minister Narendra Modi, the Industry bodies started asking for more and more skilled manpower for their industry partners. In one of such Government-Industry meets, top industry leaders urged Government to open more and more skill development centers in rural India to fulfill the growing demands of industry. They requested Government to open more Industrial Training Institutes (ITIs), start more skill development initiatives in rural India, so the industries can get skilled manpower at their nearest. The reasons were very obvious; such initiatives will train youth with skill-sets that can be used by industries. Also, such skilled youth power can be turned into entrepreneurs who can run ancillaries for industry. But the Government had something unprecedented in mind. First time in India, Government turned its focus to make Indian youth force as skilled manpower, who can even turn as entrepreneurs. Mission's aim was very clear as the Prime Minister says many times- Let Indian youth be the Job creators, not just job seekers.

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How the Skill India Journey Began:

For the first time since India's independence, a Ministry for Skill Development & Entrepreneurship (MSDE) has been formed to focus on enhancing employability of the youth through skill development. The skill ecosystem in India, is seeing some great reforms and policy interventions which is reinvigorating and re-energising the country's workforce today, and is preparing the youth for job and growth opportunities in the international market. The Prime Minister's flagship scheme, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) alone, has till date seen close to 50 lakh people get skilled and prepared for a new successful India.

MSDE also recognises and certifies skills acquired through informal means through its Recognition of Prior Learning (RPL) programme under PMKVY, bringing about a major shift from unorganised sector to an organised economy. So far more than 10 lakh people have been certified and formally recognised under the programmes.

The Ministry has also actively made comprehensive reforms to the Apprentices Act 1961, where maximum control has been given to the private sector so that the industry standards are maintained as per market requirement. More regulatory rights have been given to the industry where they can even set the target for apprentices that they require. This is a big opportunity that industry should leverage and benefit. MSDE also introduced a scheme called National Apprenticeship Promotion Scheme (NAPS) in August 2016 to promote this most sustainable model of skill development and industry connect. Under this scheme, the Government of India provides financial benefits for apprenticeship. More than 7 lakh apprenticeship trainings have been conducted so far.

Skill India Mission:

The Skill India Mission was launched by the Prime Minister on 15 July 2015. More than one crore

youth join the Skill India mission annually. Skill India is an initiative of the Government of India which has been launched to empower the youth of the country with skill sets which make them more employable and more productive in their work environment.

Skill India offers courses across 40 sectors in the country which are aligned to the standards recognised by both, the industry and the government under the National Skill Qualification Framework (NSQF). The courses help a person focus on practical delivery of work and help him enhance his technical expertise so that he is ready for day one of his job and companies don't have to invest into training him for his job profile.

Skill India harbours responsibility for ensuring implementation of Common norms across all skill development programmes in the country so that they are all standardized and aligned to one object. The ITI ecosystem has also been brought under Skill India for garnering better results in vocational education and training.

National Skill Development Mission:

The National Skill Development Mission was approved by the Union Cabinet on 01 July, 2015, and officially launched by the Prime Minister on 15 July 2015 on the occasion of World Youth Skills Day. The Mission has been developed to create convergence across sectors and States in terms of skill training activities. Further, to achieve the vision of 'Skilled India', the National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and standards. It will be implemented through a streamlined institutional mechanism driven by Ministry of Skill Development and Entrepreneurship (MSDE).

Key institutional mechanisms for achieving the objectives of the Mission have been divided into three tiers, which will consist of a Governing Council for policy guidance at apex level, a Steering Committee and a Mission Directorate (along with an Executive Committee) as the executive arm of the Mission. Mission Directorate will be supported by three other institutions: National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), and Directorate General of Training (DGT) – all of which will have horizontal linkages with Mission Directorate to facilitate smooth functioning of the national institutional mechanism.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY):

Pradhan Mantri Kaushal Vikas Yojana (PMKVY), which is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) is implemented by National Skill Development Corporation. The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL). This Scheme was further extended in the year 2016. The objective of this Skill Certification Scheme was to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. A component for assessment and certification of individuals with prior learning experience or skills was also introduced under the Recognition of Prior Learning (RPL) component of the Scheme. So far, more than 6 lakh individuals have been RPL certified under PMKVY Scheme.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):

The Ministry of Rural Development (MoRD) announced the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) Antyodaya Diwas, on 25th September 2014. DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.

DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years from poor families. As a part of the Skill India campaign, it plays an instrumental role in supporting the social and economic programmes of the government like the Make-In India, Digital India, Smart Cities and Start-Up India, Stand-Up India campaigns. Over 180 million or 69 per cent of the country's youth population between the ages of 18 and 34 years, live in its rural areas. Of these, the bottom of the pyramid youth from poor families with no or marginal employment number about 55 million.

DDU-GKY takes pride in its partners and their ability to add value. Innovation from partners is encouraged to build scale and capacity. Its unique implementation structure involves partners, who are by nature, committed to changing lives and are

experts in their areas, they form a part of the Skilling Ecosystem integrated by DDU-GKY. Partners are supported through investment, capacity building, strategies for retention, linkages to international placement and technology support for training purposes.

DDU-GKY is present in 28 States and UTs, across 669 districts, impacting youth from over 7,294 blocks. It currently has over 1242 projects being implemented by over 557 partners, in more than 585 trades from 50 industry sectors. Over 7.9 Lakh candidates have been trained and over 3.6 Lakh candidates have been placed in jobs as on 11th July, 2019. From 2012, DDU-GKY has so far committed an investment of more than INR 5,600 Crores, impacting rural youth pan-India.

Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Prime Minister on April 8, 2015 for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur and also provide a reference point for the next phase of graduation/growth.

Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM):

Urban poverty being multi-dimensional, various vulnerabilities faced by the poor in cities and towns: occupational, residential and social need to be addressed simultaneously in a comprehensive and integrated manner with a targeted focus on the vulnerable groups so that a definitive impact can be made on ground. Residential vulnerability issues are being addressed through programmes like Pradhan Mantri Awas Yojana (Urban). The other two vulnerabilities: occupational and social can be best addressed by creating opportunities for skill development leading to market-based employment and helping them to set up self-employment ventures.

Urban poverty alleviation programmes need to be based on skill development and easy access to credit. It is in this context that a mission-

mode approach to urban livelihoods is considered necessary in the form of the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM).

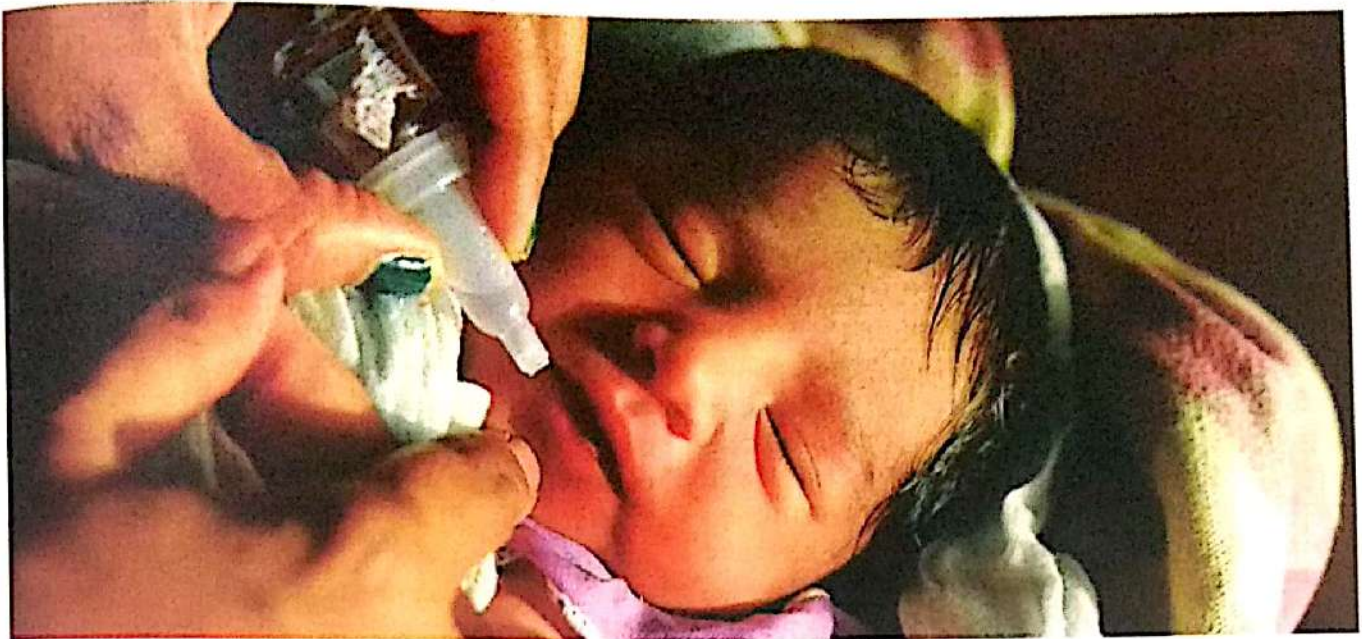
The core belief of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) is that the poor are entrepreneurial and have innate desire to come out of poverty. The challenge is to unleash their capabilities to generate meaningful and sustainable livelihoods. The first step in this process is motivating the urban poor to form their own institutions. They and their institutions need to be provided sufficient capacity so that they can manage the external environment, access finance, expand their skills, enterprises and assets. This requires continuous and carefully designed hand-holding support. An external, dedicated and sensitive support structure, from the national level to the city and community levels, is required to induce social mobilization, institution building and livelihood promotion.

Mission will be implemented in all District Headquarter Towns and all other cities with a population of 1,00,000 or more as per 2011 census. The States/ UTs are also allowed to implement all or any of the components of the Mission in any other Statutory Town, based on the local capacity and requirement. The primary target of DAY-NULM is the urban poor, including the urban homeless. The finalization of Socio-economic and Caste Census (SECC), 2011 for identification of urban poor is currently under progress.

These herculean tasks show the Government's commitment to make country as 'Skilled India', as the Prime Minister says that it's the Skill-sets of Indians which have been recognized by the world since centuries. The world and the mankind always get benefited by these Skill-sets of India, be it in textiles, architecture or pottery or any other sector linked closely to human life. At present India's dream to become a five trillion dollar economy or in world's top three, can only be achieved through 'Skilled India'. As Prime Minister says- a prosperous India lies in hands of Skilled youth force of our country.

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ENSURING CHILDREN'S HEALTH AND NUTRITION

Dr. Jyoti Sharma

Constitution of India guarantees fundamental rights to children and empowers states to make special provision for children. The National Policy for Children (2013) recognize that a long term, sustainable, multi-sectoral, integrated and inclusive approach is vital for health growth and development of children. The policy further recognizes that survival, health, nutrition, education, protection and participation is the right of every child of this country.

India is home to the largest child population in the world. Child health and nutritional status is one of the important indicators of a country's social and economic development. As part of the Sustainable Development Goals set out by the UN, India has committed to reduce death rate of under-five years children by 25 deaths per 1,000 live births by 2030. India's own National Health Profile has set an aim of 23 by 2025.

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are implemented by Ministry of Women and Child Development (MoWCD) and Ministry of Health and Family Welfare (MoHFW).

Child Health Programme under National Health Mission

Reducing child deaths is one of the most important goal of National Health Mission (NHM). Child health programmes implemented under National Health Mission (NHM) comprehensively integrates interventions recognizing that reproductive, maternal and child health cannot be addressed in isolation as these are closely linked to the health status of the population in various stages of life cycle. The health of an adolescent girl impacts pregnancy while the health of a pregnant woman impacts the health of the newborn and the child. As such, interventions may be required at various stages of life cycle, which are mutually linked.

Similarly, household or community education contributes to preventing health complications,

quality care provided at the community level helps avoid the need for hospitalisation, and sound referral systems at primary care level support early identification of risks and better treatment for acute and complicated conditions. Essential interventions to improve the health of women and children therefore need to take place at all levels in the health system, that is, from the home to the community level and through all the health facilities. Thus, there are two dimensions to healthcare: (1) stages of the life cycle (Fig 1) (2) and places where the care is provided. These together constitute the 'Continuum of Care'(Fig 2). The health care of children under NHM focuses on providing immediate, routine newborn care and care of sick newborns, child nutrition including essential micronutrients supplementation, immunization against common childhood diseases and management of common neonatal and childhood illnesses.

As per annual report of MOHFW (2017-18) 712 Special Newborn Care Units (SNCUs) have been set up in district hospitals and medical

colleges to provide round the clock services for sick newborns. 1148 Nutrition Rehabilitation Centres (NRCs) have been set up at facility level to provide medical and nutritional care to Severe Acute Malnourished children. Mission Indradhanush, helped in increasing the coverage of immunization services across the country.

National Nutrition Mission (Poshan Abhiyaan)

Nutrition is acknowledged as one of the most cost effective entry points for human development, poverty reduction and economic development. Poshan Abhiyan launched in 2017-18 is mandated to reduce level of undernutrition, stunting, anaemia and low-birth weight babies in most backward districts of the country. National Nutrition Mission or Poshan Abhiyan is an apex body to monitor and supervise nutrition related interventions across Ministries, set-up with budget outlay of 9046.17 crore. The Poshan Abhiyan proposes to introduce robust convergent mechanism by mapping of various schemes related with addressing malnutrition. The initiatives proposed under Poshan Abhiyaan include

Fig.1- Health care across lifecycle

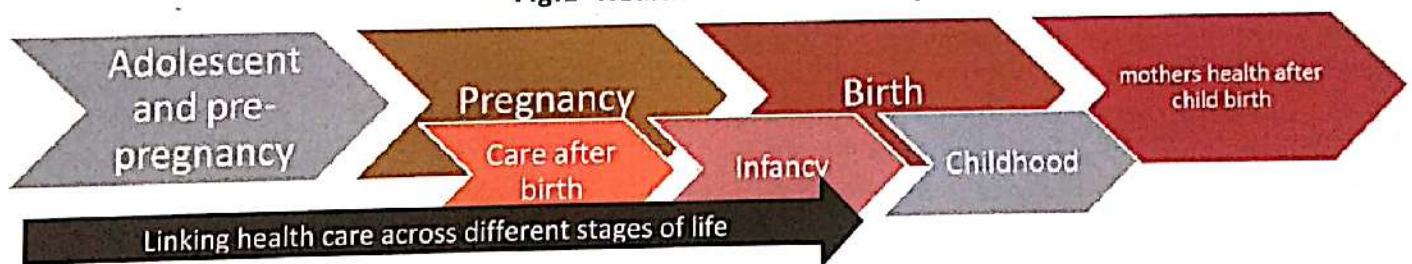
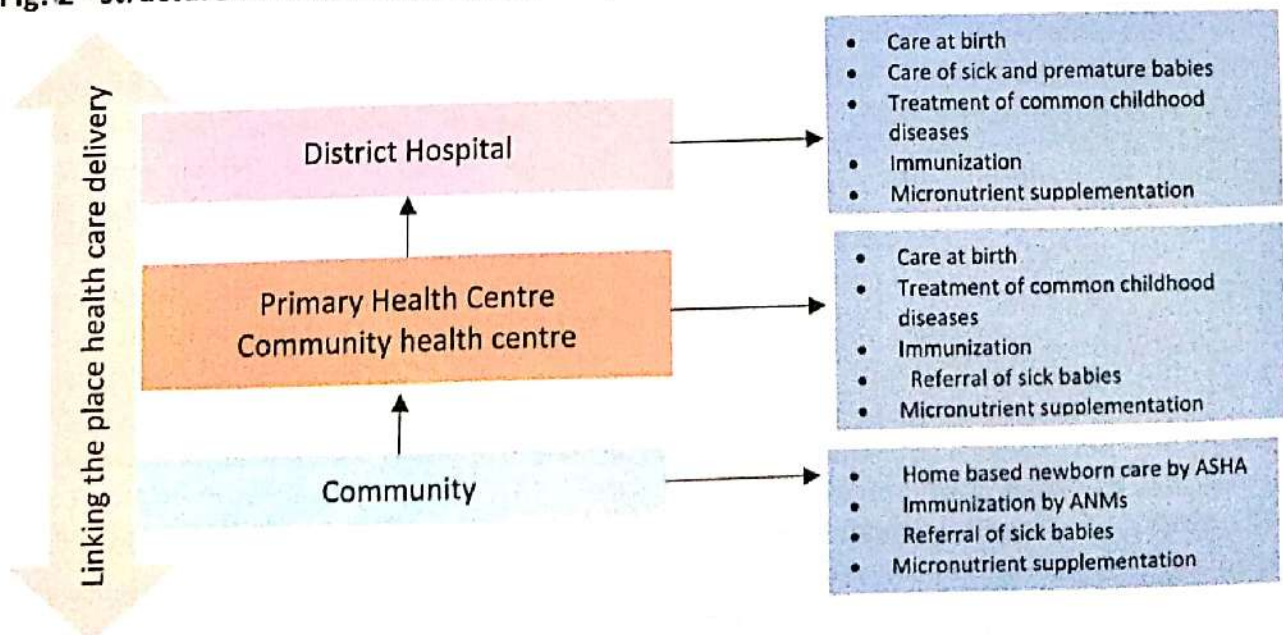
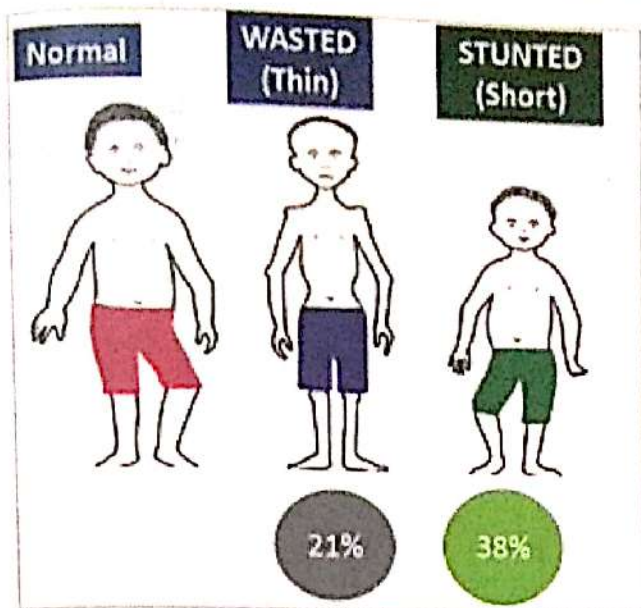


Fig. 2 –structure of child health care at the public health facilities under National health Mission





real-time monitoring of programme implementation, introducing measurement of children's height at Anganwadi centres, incentivizing States for meeting the targets and involving masses through Jan Andolan.

PoshanAbhiyan is proposed to be implemented in a phased manner and aims to cover all the States and districts by 2019-20; 315 districts in 2017-18, 235 districts in 2018-19 and remaining districts in 2019-20. There are a number of schemes being implemented in the country which affect the nutritional status directly/indirectly. Poshan

Abhiyan aim to focus on creating synergy and bring effective convergence among various schemes to achieve nutrition goals across lifecycle (pregnancy till adolescent).

Integrated Child Development Services (ICDS)

By far, the biggest nutrition supplementation programme is Integrated Child Development Services (ICDS). Launched on 2nd October 1975, the ICDS Scheme represents one of the world's largest and most unique programme to improve the nutritional and health status of children aged 0 to 6 years and pregnant and nursing women.

The programme provides a package of services, comprising supplementary nutrition, immunisation, health check-up, referral services to children below six years of age and expectant and nursing mothers. Non-formal pre-school education is imparted to children in the age group 3-6 years and health and nutrition education to women in the age group 15-45 years.

Service Provisions

ICDS Scheme offers a package of six services, viz. health services are provided in collaboration of NHM usually by ANMs during village health nutrition and sanitation day.

Implementation Mechanism of Poshan Abhiyan

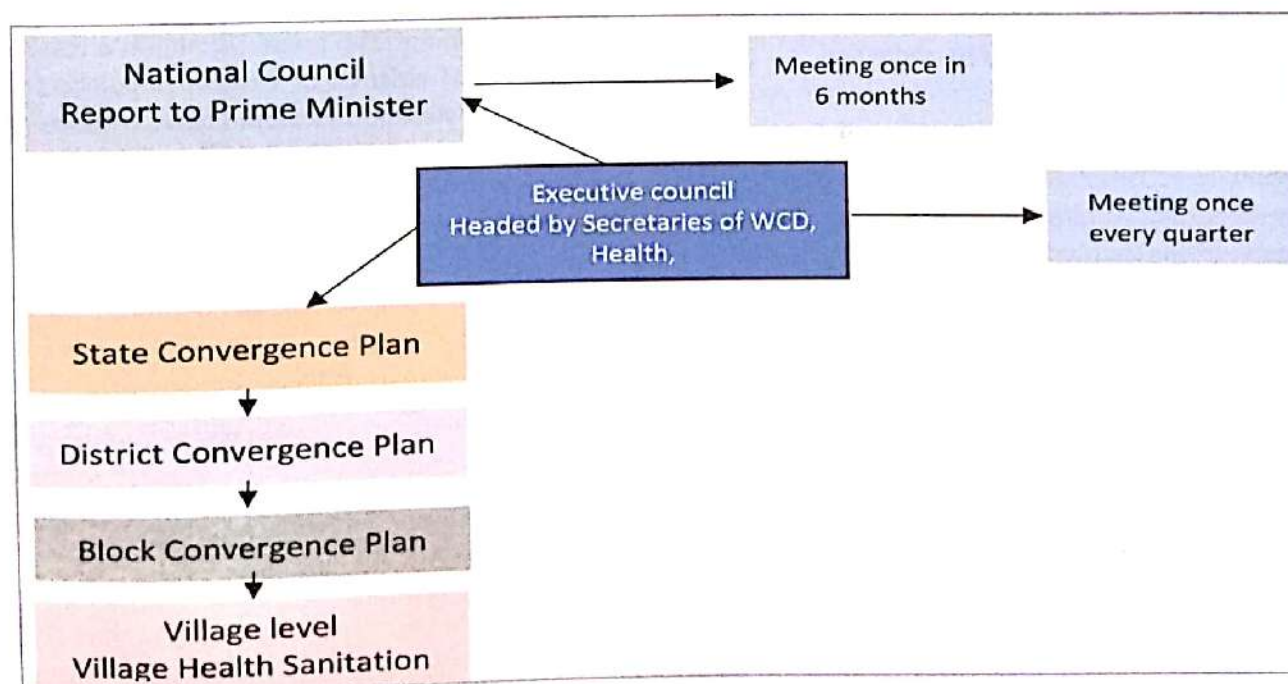


Table 1 – Package of services provided under ICDS

Beneficiary	Services*
Pregnant mothers	Health check-up, Immunization, supplementary nutrition, health and nutrition education
Nursing mothers	Health check-up, Supplementary nutrition, Health and nutrition education
Children less than 3 years	Growth monitoring Supplementary nutrition Health check-up Referral
Children 3-6 years	Supplementary nutrition Growth monitoring Health check-up Referral Non-formal pre-school education
Adolescent girls	Supplementary nutrition Health and nutrition education

Nutrition component of ICDS aims to provide the following services

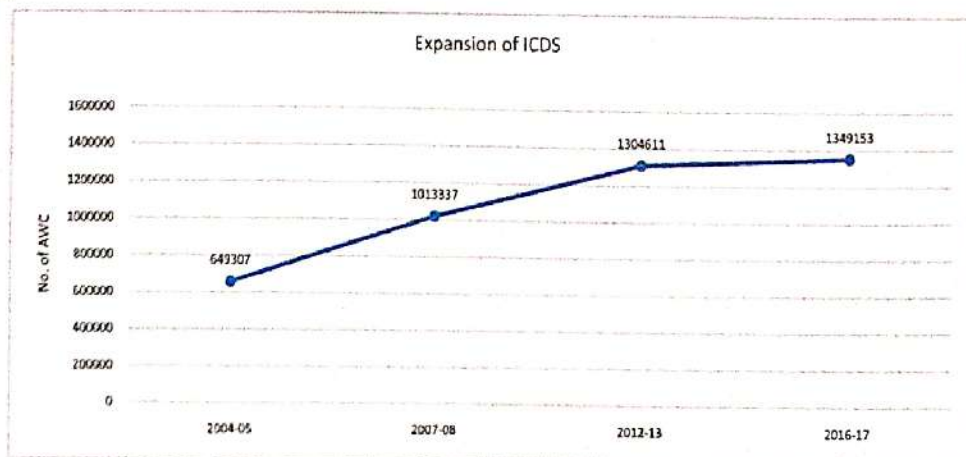
- Food supplementation to pre-school children between the age of six months to six years, pregnant and lactating mothers and selected adolescent girls
- Nutrition education to mothers for improving dietary intake and dietary diversity
- Nutrition education regarding appropriate infant and young child feeding
- Growth monitoring and detection of growth faltering

The Supplementary Nutrition programme (SNP) of ICDS Scheme is one of the most pivotal interventions addressing child malnutrition and food insecurity among pregnant and lactating women and children in India. The programme is primarily designed to bridge the gap between the Recommended Dietary Allowance (RDA) and the Average Daily Intake (ADI) and ensure adequate nutrition for children aged 0-6 years, pregnant and lactating mothers.

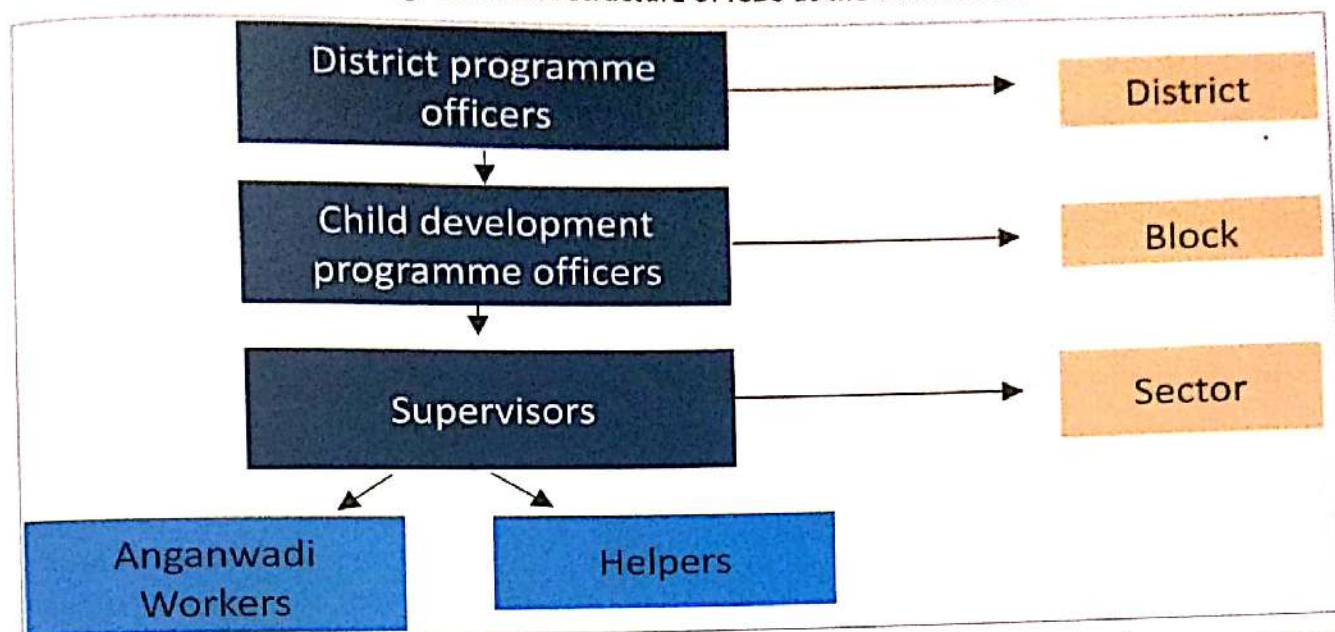
As per Section 5 (1) of National Food Security Act (NFSA-2013), children in the age group of six months to six years are entitled to get appropriate meal, free of charge, which was to be provided through the local Anganwadi Centre (AWC) so as to meet the nutritional standards specified in NFSA. Provisions under SNP include dry ration for children between 6 months – 3 years and pregnant and lactating mothers. Morning snacks and hot cooked meals are provided to children (3-6 years) who attend the Anganwadi centre daily for preschool education.

To ensure timely and quality of supplementary food, decentralization of procurement was introduced by eliminating the involvement of contractors and encouraging the engagement of local SHGs and mahila mandals to supply locally acceptable meals. Different recipes are formulated using different permutations and combinations for preparation of morning snacks, hot cooked meal for beneficiaries and Take Home Ration. The DFM helped in increasing acceptability of food, quality assurance and ensured uninterrupted availability of food. It also supported creating economic and political capital for women in villages and increased transparency in procurement and distribution. ICDS Services are provided through community-based workers at the 'Anganwadi' (AWC).

One anganwadi centre caters to 400-800 population in a rural/urban project and 300-800 population in tribal areas. A mini AWC caters to the need of children in case of population is 150-400. ICDS has emerged from small beginnings in 1975 to become India's flagship programme. The programme has expanded rapidly the number



Organizational structure of ICDS at the district level



of AWC increased from 4891 to 6.4 Lacs in 2004-05. Furthermore, the number of functional AWC has been doubled in the last decade to 13.4 Lacs in 2015-16. Currently, the ICDS caters to the nutritional requirements of over 83 million young children and 19 million pregnant and lactating mothers in the country.

Budgetary Allocations and Restructuring of ICDS

ICDS is a centrally sponsored scheme implemented by state governments and union territories. Until FY 2005-06, the Government of India (GOI) provided 100 per cent financial assistance for inputs other than supplementary nutrition programme (SNP), which was funded entirely through state budgets. The funding pattern was modified in FY 2009-10. SNP is now funded through a 50:50 ratio except for north-eastern states which have a 90:10 ratio. For all other components, GOI provides 90 per cent of the budget.

Many steps have been taken under system strengthening and restructuring of ICDS to improve service delivery -

- Public Private Partnership to improve infrastructure and service delivery such as 'NandGhar' project is encouraging and can lead to better dividends.
- Decentralized food procurement in few states is a

positive step, joint account in the name of AWW and Ward member, Standard menu for the state, community based monitoring, display of standard menu at the AWC, Role of Gram Panchayat in Monitoring and Supervision, involvement of WSHGs for preparing food, etc. help in increasing transparency and accountability.

- Improved Management Information System and monitoring and supervision using information communication technology will support quality improvement. Use of ICT and system strengthening efforts in selected states has reported to have helped in improving delivery of services.

Mid-Day Meal Scheme

School feeding programmes are considered as long term social protection investment that have multiple benefits. They serve three important perspectives: social equity through reaching the most vulnerable children, educational advancement by contributing to learning by increasing children's access to education and maintaining their nutritional status and overall health. Additionally, they provide income support to families through the provision of food to children. Mid day meal perhaps facilitate school performance among under privileged children and class inequalities.

Mid-day meal programme was launched in 1995 as central sponsored scheme. Under this



programme cooked mid-day meals were to be introduced in all government and government-aided primary schools within two years. The programme envisaged the provision of cooked meals/ processed food of calorific value as per prescribed norms for children studying in classes IV in all Government, local body and Government aided primary schools free of cost.

Programme Implementation

The Central and State Governments work hand in hand to implement the programme. Central Government issues guidelines to be followed by State Governments while executing the scheme, some states have developed separate guidelines as well.

As per the Mid-Day Meal Scheme Guidelines (2006) and revised guidelines 2017, wherever possible, the Government need to mobilise community support and promote public-private partnership for the programme. Not-for-profit organizations, such as Akshaya Patra, SHGs are therefore encouraged to set up operations and act as the implementing arm of the Government.

During 2016-17, 9.78 crore children benefited from hot cooked nutritious food in 11.40 lakh schools. 8.17 Lakh kitchen-cum-stores have been constructed to ensure safety of food grains and ensure hygienic meals to the children. 25.38 Lakh cook-cum-helpers mainly from SC/ST/OBC

communities have been engaged to provide MDM to school children during 2016-17. The coverage against enrolment remained almost similar in 2014-15 and 2015-16.

Budgetary Allocations

Mid- Day Meal Scheme allocation adopted a bottom up approach and is based on Annual Work Plan & Budget (AWP&B), submitted by States/UT Administrations. State/UT required to ensure that the plans have been prepared at the School level

through participatory planning processes as per guidelines (2006). The budget allocation for MDM covered following heads,

- Food grain at the rate of 100 gram per child for primary school and 150 gram per child for upper primary schools
- cooking cost for eligible schools / implementing agencies for meeting the cost of pulses, vegetables, oil / fats, salt & condiments and fuel.
- To cover the impact of price rise in the items of consumption in the MDM basket, the cooking cost has been revised upward annually since 2010 @7.5 per cent.

The present cooking cost is Rs. 4.13 per child per day for primary stage and Rs. 6.18 per child per day for upper primary stage (2016)

The above described initiatives highlight the commitment of the Government to address hunger and malnutrition in India. Although, to achieve nutrition goals, there is a need to address the challenges of bridging the gaps in their implementation, bringing parities and improving the coverage of services.

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CAPACITY STRENGTHENING INITIATIVE FOR 2.5 LAKH PANCHAYATS LAUNCHED

2800 field Trainers to Strengthen Capacity of Panchayats for Swachh Bharat Mission and Rural Water Supply

Union Minister of Jal Shakti, Shri Gajendra Singh Shekhawat, launched the capacity strengthening initiative of the Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti, in Ranchi, Jharkhand on 27th July. This initiative will create a pool of 2800 field trainers in its initial trainings, who will reach out to around 2.5 lakh Gram Panchayats across the country

The initiative seeks to ensure the sustainability of open defecation free (ODF) villages created under the Swachh Bharat Mission in the long term and enable field trainers and members of Panchayat Raj Institutions (PRIs) to create capacity to manage solid and liquid wastes as well as improve access to safe and adequate drinking water supply.

Addressing more than 6000 Mukhiyas, Jal Sahiyas, Swachhagrahis and others present on the occasion, Jal Shakti Minister Shri Gajendra Singh Shekhawat emphasized the need for people's participation highlighting that it is now time to turn the "jal ka andolan" into "jan ka andolan" to avert the impending water crisis. He appreciated the role of people who have committed themselves towards the cause of the Swachh Bharat Mission. Because of their efforts, in ODF and sanitized villages lakhs of lives have been saved, he added. He urged the people to re-energize their efforts for enabling sustained safe sanitation practices and expanding their efforts towards the provision of piped water supply to every household.

The Minister of State, Ministry of Jal Shakti, Shri Rattan Lal Kataria also appreciated the role played by the various stakeholders in making Jharkhand State ODF and reiterated that the country is on track to achieve an ODF India by 2nd October 2019, on the 150th birth anniversary of Mahatma Gandhi.

Addressing the gathering, Secretary, DDWS, Shri Parameswaran Iyer shared the details of the capacity building training programme. He shared that by January 2020, four Field Trainers (FTs) from each district will be trained through 5-day Training of Trainers (ToTs) organized by the DDWS. The FTs would then train Sarpanchs, village secretaries and Swachhagrahis in their districts through a 3-day field training supported by the states and the districts, completing the entire exercise by March 2020.

During the event, a booklet and a film on the Jharkhand State Government's Menstrual Hygiene Management Campaign – 'Chuppi Todo-Swasth Raho' Abhiyan were released while grassroots functionaries shared their experiences of being a part of the Swachh Bharat Mission (Grameen). This was followed by an award ceremony recognizing the



outstanding contributions in the field of sanitation.

PM's INDEPENDENCE DAY ADDRESS

HIGHLIGHTS

- ❖ We are spoiling health of soil by use of chemical fertilizers and pesticides. When Gandhiji has already shown us the path, can't we reduce by 10%, 20% or 25% use of chemical fertilizers. I am sure our farmers will oblige my wish.
- ❖ In the coming days, 1.5 lakh wellness centers will be created at villages. One medical college in the midst of three Lok Sabha constituencies, housing for two crore poor people, drinking water supply in 15 crore rural households and 1.25 lakh km roads in rural areas, besides connecting every village with broadband and optical fiber network are some of the targets to be achieved. More than 50,000 new start ups are also being planned.
- ❖ GST achieved the dream of 'One Nation, One tax'. We successfully attained 'One Nation, One Grid' in the power sector. We also developed 'One Nation, One Mobility Card' system and today there is a discussion in the country for 'One Nation, One Poll' and it should happen in a democratic manner.
- ❖ Population explosion can create new problems specially for the future generations. But there is also an enlightened section of society which is aware of this challenge. We have to ponder on this issue taking along all the sections of the society.
- ❖ Corruption and nepotism have harmed the country beyond imagination. We have taken several steps driven by technology to fight this menace.
- ❖ Ease of living is the necessity of independent India. We should build an eco-system in which there should be less Government interference in daily life.
- ❖ The country can no longer wait for incremental progress but should strive for giant strides.
- ❖ For development of modern infrastructure, an amount of Rs. 100 lakh crore has been earmarked for this period which will create new job opportunities besides improving the living standards.
- ❖ India dreams of a 5 Trillion Dollar Economy. In the 70 years of independence, the country became a 2 Trillion Dollar Economy but in the last 5 years, we have made it a 3 Trillion Dollar Economy and at this pace, we can become a 5 Trillion Dollar Economy.
- ❖ By 75th year of independence, farmers' income should double, every poor should get a pucca house, every family should get electricity connection and every village should have optical fibre network and broadband connectivity besides facility of long distance education.
- ❖ We have to lay stress on Blue Economy (Ocean resources). Our farmers should become exporters and every district of the country should be an export hub. Value added goods from every district should reach global markets.
- ❖ I had flagged the issue of Swachhata from the ramparts of Red Fort in 2014 and a few weeks from now on the occasion of the 150th birth anniversary of Mahatma Gandhi on 2nd October, India will become an open defecation free nation.
- ❖ I wish the countrymen to pledge to make India free from single use plastic by 2nd October. For this every citizen, municipalities and gram panchayats should come together.
- ❖ Our priority should be a 'Made in India' product. For a better tomorrow, can we think of consuming local products and also help improve rural economy and the MSME sector.
- ❖ Our digital payment platforms are evolving strong. We should lay stress on digital payments for our village shops, small outlets and smaller city malls.
- ❖ In the coming days, 1.5 lakh wellness centers will be created at villages. One medical college in the midst of three Lok Sabha constituencies, housing for two crore poor people, drinking water supply in 15 crore rural households and 1.25 lakh km roads in rural areas, besides connecting every village with broadband and optical fiber network are some of the targets to be achieved. More than 50,000 new start ups are also being planned.
- ❖ Indian Constitution is completing 70 years, the dream of Baba Saheb Ambedkar and this year is also important for the 550th birth anniversary of Guru Nanak Devji. Let us move forward by imbibing the teachings of Baba Saheb and Guru Nanak Dev for a better society and a better country.



(Source: PIB)