



Let noble thoughts come to us from all sides
Rig Veda

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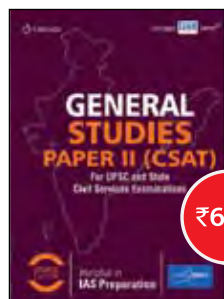
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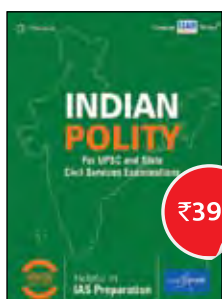
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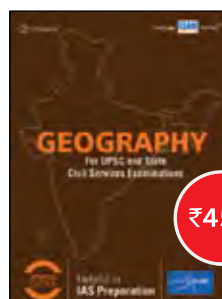
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Panoramas of Development

Development – the word has different connotations in different situations. It could mean development of a person – physical or mental, development of a concept or idea for a researcher or development of a theme for a choreographer.

For a nation, development has wide-ranging perspectives. It means improvement in various sectors relating to a country's economy, issues affecting daily life of the common man, child development, gender justice, et al. It also entails inclusive growth.

Financial inclusion is at the core of fiscal development of a nation. Until even the illiterate person in the rural areas is associated with the national mainstream in financial matters, fiscal development will remain merely a term in Economic Surveys and Budget documents. Over the years various programmes have been brought to ensure financial inclusion of the common man and make them part of the process of financial development of the nation.

Good governance is another vital aspect of national development because it ensures that the schemes and programmes of the Government reach the persons they are targeted towards. Key reforms in education, health, child development, regional development, legal, police and judicial reforms are all part of good governance.

Health care is another key area which ensures the development of a nation. Improvement in health services and broadening of the range of health services to reach the poorest of the poor, in the remotest of areas has been the aim of Government schemes.

Interventions for social inclusion of the weaker sections is another important parameter for the development of the nation. Sections of the society like Scheduled Castes, Scheduled Tribes, backward classes, de-notified tribes, nomadic tribes, Safai Karamacharis, religious minorities, etc. have been well-protected under various Constitutional provisions. Various policies and programmes have also helped in their development in areas of education, employment and self employment, etc.

Youth are the future of any nation and empowering them is important for the development of the nation. India, today, enjoys the benefit of the demographic dividend and this power should be unleashed so that the nation surges ahead. Programmes and policies which create opportunities for youth in education, skill development, employment and self-employment opportunities is the need of the hour.

Ensuring gender justice and empowering women to be at the forefront of national development is also an important factor in the development of a nation. In fact, the call is now for women-led development rather than development of women. Various schemes and programmes have been implemented in the fields of neo-natal care, pregnancy, nutritive care of lactating mothers, etc. Women enjoy significant presence in every area-be it the armed forces, medicine, finance and even in such male dominated jobs like driving auto rickshaws, buses or even as pilots.

Developments in the fields of education, child development, and ease of living for the elderly are other important parameters for the development of the nation.

The Father of the Nation had observed: "Recall the face of the poorest and weakest man you have seen, and ask yourself if this step you contemplate is going to be any use to him". These words convey the entire spectrum of development and should be the cornerstone of all development policies.





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Budget: An Overview

Shishir Sinha

The Interim Budget was presented on February 1, 2019. A Vote on Account to cover the Government's requirement of funds for the first four months (April to July) of the next financial year i.e. 2019-20 was also sought.

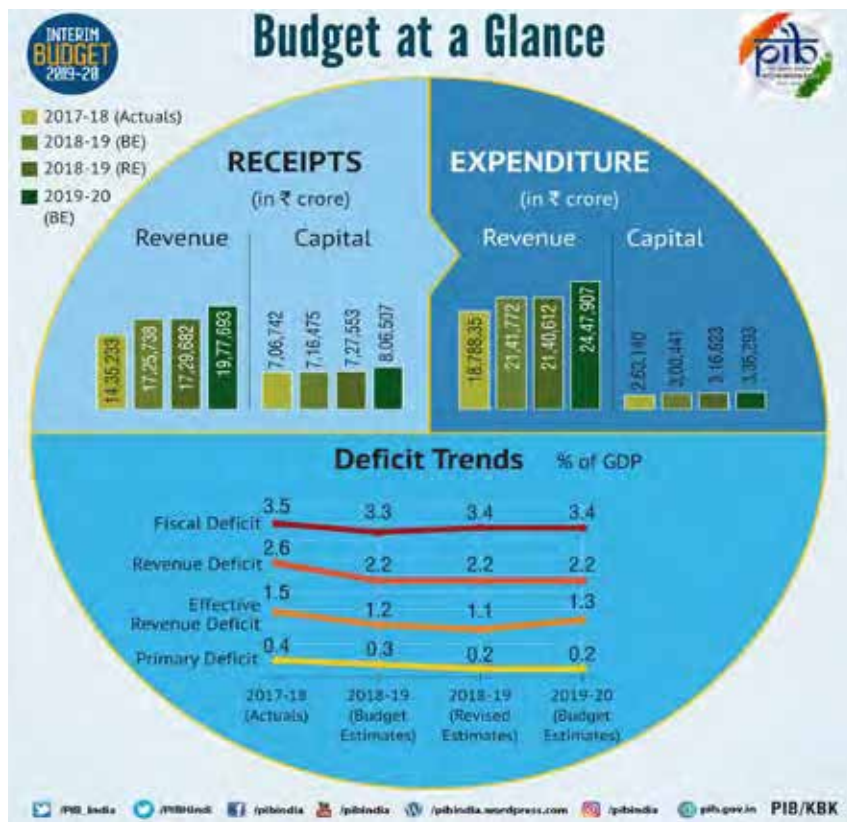
Farm Sector

A scheme called, '*Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)*' is for the farm sector.

According to India Ratings and Research, it will cost the Union Government exchequer 0.11 per cent and 0.36 per cent of GDP, respectively, in 2018-19 and 2019-20. Under this programme, vulnerable landholding farmer families, having cultivable land upto 2 hectares, will be provided direct income support at the rate of Rs 6,000 per year. This income support will be transferred directly into the bank accounts of beneficiary farmers, in three equal instalments of Rs. 2,000 each. Approximately 12.6 crore small and marginal farmer families (which cover 86 per cent of operational land holdings) are expected to benefit from this programme. The programme would be made effective from December 1, 2018 and the first instalment for the period up to March 31, 2019 would be paid during this year itself. This programme will entail an annual expenditure of Rs 20,000 in the current fiscal year and Rs 75,000 crore during the next fiscal year.

The Interim Budget also proposed various other measures for the farm sector which include:

- Benefit of 2 per cent interest subvention to the farmers pursuing



'Pradhan Mantri Shram-Yogi Maandhan,' a mega pension scheme for the unorganised sector workers with monthly income upto Rs 15,000 has been introduced in the budget. This pension yojana will provide an assured monthly pension of Rs 3,000 from the age of 60 years on a monthly contribution of a small affordable amount during their working age.

activities of animal husbandry and fisheries who avail loan through Kisan Credit Card. Further, in case of timely repayment of loan, they will also get an additional 3 per cent interest subvention.

- All farmers affected by severe natural calamities, where assistance is provided from National Disaster Relief Fund (NDRF), will be

provided the benefit of interest subvention of 2 per cent and prompt repayment incentive of 3 per cent for the entire period of re-schedulement of their loans.

- *Rashtriya Kamdhenu Aayog* to be set up to upscale sustainable genetic up-gradation of cow resources and to enhance production and productivity of cows.

The author is Senior Deputy Editor, the Hindu Business Line.

No changes have been proposed in the tax slab or rate. However, Individuals with taxable income upto Rs 5 lakh will get full tax rebate. In other words, if the net taxable income (after all deductions) does not exceed Rs 5 lakh, then there is no need to pay any tax. However, if it exceeds Rs 5 lakh then taxes will be calculated as per the current tax structure. This will give relief to around 3 crore middle class tax payers such as self-employed, small business, small-traders, salary earners, pensioners and senior citizens.

Work Force

The , 'Pradhan Mantri Shram-Yogi Maandhan,' a mega pension scheme for the unorganised sector workers with monthly income upto Rs 15,000 has been introduced in the budget.

This pension yojana will provide an assured monthly pension of Rs 3,000 from the age of 60 years on a monthly contribution of a small affordable amount during their working age. An unorganised sector worker joining pension yojana at the age of 29 years will have to contribute only Rs. 100 per month till the age of 60 years. A worker joining the pension yojana at 18 years, will have to contribute as little as Rs 55 per month only. The Government will deposit equal matching share in the pension account of the worker every month. It is expected that at least 10 crore labourers and workers in the unorganised sector will avail the benefit within the next five years A sum of Rs 500 crore has been allocated for the scheme and will be implemented from the current year. Life Insurance Corporation of India (LIC) will manage the scheme. Beneficiaries will be identified on the basis of Socio-Economic Caste Census and also on the basis of data collected by Labour Bureau.

Pradhan Mantri Shram-Yogi Maandhan

Mega pension yojana for unorganised sector workers with monthly income of ₹ 15,000 or below

Assured monthly pension of ₹ 3,000 from the age of 60 years

Small monthly contribution during working age with matching govt. contribution

To benefit 10 crore labourers and workers in unorganised sector

Central Govt Expenditure

Budget Estimates for 2019-20 (in ₹ crore)

Heads		Heads	
Pension	1,74,300	Interest	6,65,061
Defence	3,05,296	IT and Telecom	21,549
Major Subsidies	2,96,684	Planning and Statistics	5,594
Agriculture and Allied Activities	1,49,981	Rural Development	1,38,962
Commerce & Industry	27,660	Scientific Departments	26,237
Development of North East	3,000	Social Welfare	49,337
Education	93,848	Tax Administration	1,17,285
Energy	44,101	Transfer to States	1,66,883
External Affairs	16,062	Transport	1,56,187
Finance	19,812	Union Territories	15,042
Health	63,538	Urban Development	48,032
Home Affairs	1,03,927	Others	75,822
		Grand Total	27,84,200

De-notified, Nomadic and Semi-Nomadic communities.

The Interim Budget proposed that a Committee under NITI Aayog will be set up to complete the task of identifying De-notified, Nomadic and Semi-Nomadic communities. Also, Welfare Development Board is to be set up specifically for the purpose of implementing welfare and development programmes for such communities.

Middle Class/Salaried Class

No changes were proposed in the tax slab or rate. However, Individuals with taxable income upto Rs 5 lakh will get full tax rebate. In other words, if the net taxable income (after all deductions) does not exceed Rs 5 lakh, then there is no need to pay any tax. However, if it exceeds Rs 5 lakh then taxes will be calculated as per the current tax structure. This will give relief to around

3 crore middle class tax payers such as self-employed, small business, small-traders, salary earners, pensioners and senior citizens. This will be possible through amending section 87A of the Income Tax Act so as to increase the maximum amount of rebate available under this section from existing Rs 2,500 to Rs 12,500. The benefit will be applicable for the financial year 2019-20 which means applicable in relation to the assessment year 2020-21 and subsequent assessment years. The total revenue loss would be around Rs 18,500 crore.

Now for salaried persons, it is proposed to increase the standard deduction to Rs 50,000 from Rs 40,000. This will benefit salaried

Key Numbers

(in ₹ crore)

	2017-18 (Actuals)	2018-19 (Budget Estimates)	2018-19 (Revised Estimates)	2019-20 (Budget Estimates)
Revenue Receipts	14,35,233	17,25,738	17,29,682	19,77,693
Capital Receipts	7,06,742	7,16,475	7,27,553	8,06,507
Total Receipts	21,41,975	24,42,213	24,57,235	27,84,200
Total Expenditure	21,41,975	24,42,213	24,57,235	27,84,200
Revenue Deficit	4,43,602	4,16,034	4,10,930	4,70,214
Effective Revenue Deficit	2,52,568	2,20,689	2,10,630	2,69,474
Fiscal Deficit	5,91,064	6,24,276	6,34,398	7,03,999
Primary Deficit	62,112	48,481	46,828	38,938

Table 1- Ten-Dimensional Vision

- Building physical as well as social infrastructure for a \$10 trillion economy
- Digital India reaching every sector of the economy, every corner of the country and impacting the life of all Indians
- Making India a pollution free nation
- Expanding rural industrialization
- Clean rivers
- Using coastline and ocean waters to power India's development and growth
- India becoming launching pad of satellites for the world
- Making India self-sufficient in food
- Healthy India
- Proactive and responsible bureaucracy

individuals at maximum amount of Rs 3000 (excl. cess) per person in a year, depending upon the income tax structure. This will have fiscal cost of around Rs 4700 crore to provide tax relief to approximately 3.85 crore salary earners and pensioners.

Other Tax Proposals:

The Budget has proposed to raise the limit of TDS threshold for interest earned on bank and post office deposits to Rs 40,000 from Rs 10,000 currently. According to SBI research, as of March 18, there were 239 million term deposit accounts in banks with per account balance of Rs 2.75 lakh. Assuming 7.5 per cent rate of interest, on an average every term-deposit holder would have accrued

... for salaried persons, it is proposed to increase the standard deduction to Rs 50,000 from Rs 40,000. This will benefit salaried individuals at maximum amount of Rs 3000 (excl. cess) per person in a year, depending upon the income tax structure. This will have fiscal cost of around Rs 4700 crore to provide tax relief to approximately 3.85 crore salary earners and pensioners.

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₹3 lakh crores recovered in favour of banks and creditors

Insolvency and Bankruptcy Code institutionalised a resolution-friendly mechanism

PSU Bank Recapitalisation with investment of ₹ 2.6 lakh crores

Table 2

Outlays on Major Schemes (In crore Rs.)	2017-18 Actual	2018-19 Budget Est.	2018-19 Revised Est.	2019-20 Budget Est.
Core of Core Schemes				
National Social Assistance Progam	8694	9975	8900	9200
Mahatma Gandhi National Rural Employment Guarantee Program	55166	55000	61084	60000
Umbrella Scheme for Development of Schedule Castes	5061	5183	7609	5395
Umbrella Programme for Development of Scheduled Tribes	3573	3806	3778	3810
Umbrella Programme for Development of Minorities	3948	1440	1440	1551
Umbrella Programme for Development of Other Vulnerable Groups	1574	2287	1550	1227
Core Schemes				
Pradhan Mantri Krishi SinchaiYojna	6613	9429	8251	9516
Pradhan Mantri Gram SadakYojna	16862	19000	15500	19000
Pradhan Mantri AwasYojna (PMAY)	31164	27505	26405	25853
National Rural Drinking Water Mission	7038	7000	5500	8201
Swachh Bharat Mission	19427	17843	16978	12750
National Health Mission	32000	30634	31187	32251
National Education Mission	29455	32613	32334	38572
National Programme of Mid Day Meal in Schools	9092	10500	9949	11000
Umbrella ICDS	19234	23088	23357	27584
Major Central Sector Schemes				
Crop Insurance Scheme	9419	13000	12976	14000
Interest Subsidy for Short Term Credit to Farmers	13046	15000	14987	18000
Income Support Scheme	20000	75000
Urea Subsidy	44223	45000	44995	50164
Nutrient Based Subsidy	22244	25090	25090	24832
Food Subsidy to Food Corporation of India under National Food Security Act.	61982	138123	140098	151000
Food Subsidy for Decentralized Procurement of Foodgrains under NFSA	38000	31000	31000	33000

interest of Rs 20,000, out of which he/she has to pay TDS on Rs 10,000. Now since interest earned upto Rs 40,000 is exempted this will bring relief to all the small depositors. This may incentivize some risk adverse individuals to shift from other instruments to bank deposits to get higher return. It is estimated that around Rs 3-5 lakh crore of deposits may surge in TDR in post offices and banks over the year.

Further, the TDS (Tax Deducted at Sources) threshold for deduction of tax on rent is proposed to be increased from Rs 1.8 lakh to Rs 2.4 lakh for providing

relief to small taxpayers. This gives convenience relief to those who depend on rental income.

Capital gains tax has been revised to 2 residential houses for tax payers having capital gains up to Rs 2 crore. This benefit can be availed once in a lifetime.

Exemption have been given on levy of income tax on notional rent on a 2nd self-occupied house. This will help the middle class who are required to maintain families at two locations on account of their job, children's education, care of parents etc.

There is also a proposal of faceless scrutiny which means that in the next two years, almost all verification and assessment of returns selected for scrutiny will be done electronically, without any personal interface between taxpayers and tax officers.

Fiscal Consolidation

The budget pegged the fiscal deficit at 3.4 per cent for 2018-19 and 2019-20 as against the initial estimate of 3.3 per cent and 3.1 per cent respectively. □

(E-mail: hblshishir@gmail.com)

INTERIM BUDGET 2019-20 **Railways: Back on Track** 

Capital support from budget proposed at ₹64,587 crore in 2019-20 (BE)

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Interim Budget-Railways

- Capital support of Rs.64,587 crore proposed in 2019-20 (BE) from the budget
- Overall capital expenditure programme to be of Rs. 1,58,658 crore
- Operating Ratio expected to improve from 98.4 per cent in 2017-18 to 96.2 per cent in 2018-19 (RE) and to 95 per cent in 2019- 20 (BE)

INTERIM BUDGET 2019-20 **Railway Budget at a Glance** 

Excess
₹ crore

Year	Excess (₹ crore)
2017-18	1,666
'18-19 (BE)	12,990
'18-19 (RE)	6,014
'19-20 (BE)	9,035

Operating Ratio
In per cent

Year	Operating Ratio (%)
2017-18	98.4%
'18-19 (BE)	92.8%
'18-19 (RE)	96.2%
'19-20 (BE)	95.0%

Working Results

■ Gross Traffic Receipts
■ Total Working Expenses

₹ crore

Year	Gross Traffic Receipts (₹ crore)	Total Working Expenses (₹ crore)
2017-18	1,78,725	1,75,834
'18-19 (BE)	2,00,840	1,86,000
'18-19 (RE)	1,96,714	1,88,800
'19-20 (BE)	2,16,675	2,05,500

Railway Earnings

■ Passenger
■ Freight

₹ crore

Year	Passenger (₹ crore)	Freight (₹ crore)
2017-18	48,643	1,17,055
'18-19 (BE)	52,000	1,21,950
'18-19 (RE)	52,000	1,29,750
'19-20 (BE)	56,000	1,43,000

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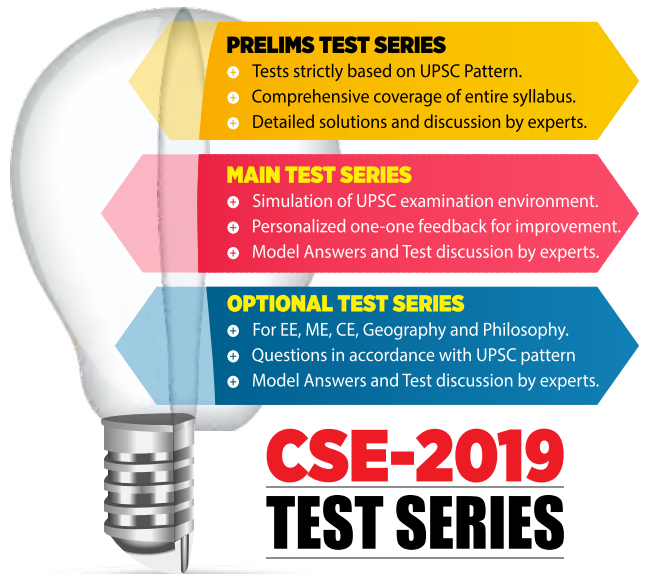
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Taxation Proposals

TN Ashok

The Interim Budget 2019-20 presented in Parliament on February 01 raises the income tax exemption limit to Rs 5 lakhs per annum for the salaried and other classes, raises standard deduction, grants relief on notional rental income, gives tax exemption on long term capital gain tax, and raises the threshold for TDS on interest income.

The budget is an economic statement to redress the immediate

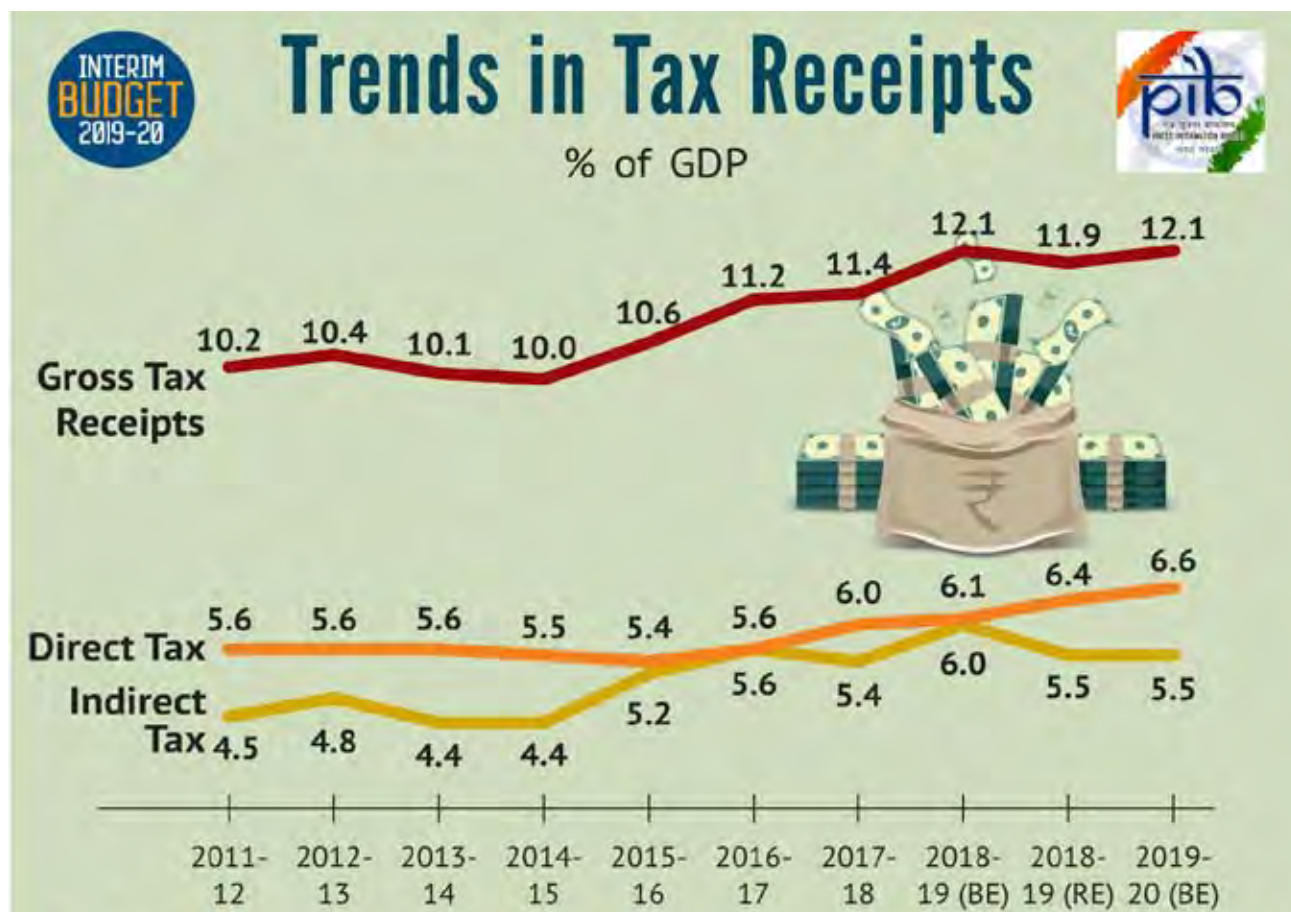
problems facing the economy, such as inflation, keeping Fiscal Deficit within targeted limits, checking current account deficit (difference between export revenues and import expenditure) from widening further and redressing farmers' agrarian distress.

Let us look at the limited taxation proposals, what they are, what they seek to achieve and what is the benefit to the people by taking them up one by one.

Decoding the Taxation Proposals

Standard deduction for salaried taxpayers was raised from Rs 40,000 to Rs 50,000. This will result in a maximum tax saving of Rs 3,588, if the maximum marginal tax rate of 35.88 per cent is applied.

If one is a resident taxpayer earning taxable income (after all applicable deductions) up to Rs 5 lakh, one will get full tax rebate. Earlier, the tax liability was up to Rs 13,000, inclusive of health and education cess. If the



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...tax benefit of Rs. 18,500 crore is proposed to be provided to an estimated 3 crore middle class and small taxpayers comprising self-employed, small business, small traders, salary earners, pensioners and senior citizens.

gross income is up to Rs 6.5 lakh, one may not be required to pay any tax if one has made investments in Provident Fund, specified savings, insurance, etc, which are eligible for deduction under Section 80C, says Tax Guru, an authoritative publication on taxation.

Also, if they make investments in provident funds, specified savings and insurance etc. additional deductions such as interest on home loan up to Rs. 2 lakh, interest on education loans, National Pension Scheme contributions, medical insurance and medical expenditure on senior citizens etc., are also provided for in the Interim Budget 2019-20. Thus, tax benefit of Rs. 18,500 crore is proposed to be provided to an estimated 3 crore middle class and small taxpayers comprising self-employed, small business, small traders, salary earners, pensioners and senior citizens.

For salaried persons, Standard Deduction is being raised from the current Rs.40,000 to Rs.50,000. This will provide additional tax benefit of Rs. 4,700 crore to more than 3 crore salary earners and pensioners.

No notional rental income will be added to the taxable income for a second house property owned that is not let out. This will allow a person to own up to two houses without notional rent on the second property being added to the taxable income.

Tax exemption on long-term capital gains on sale of a residential house will be available for investment in up to two residential house properties located in India against



SIMPLIFICATION OF DIRECT TAX SYSTEM



Assessee-friendly IT Department: all returns to be processed in 24 hrs and returns issued simultaneously

In two years, electronic verification and assessment of returns selected for scrutiny

Increase in tax collections from Rs. 6.38 Lakh crore in 2013-14 to Rs.12 lakh crore this year

Number of returns filed, up from 3.79 crore to 6.85 crore - 80% growth in tax base

one earlier. The option is available only once in a lifetime for individuals or HUFs where capital gains on sale of house property is up to Rs 2 crore. This will allow individuals or HUFs to sell one house property and make investment in two without paying any capital gains tax.

TDS

Threshold for TDS on interest income from deposits with banks and post offices has increased from Rs 10,000 to Rs 40,000. The limit for a senior citizen payee continues to be Rs 50,000. In some cases, individuals earning interest income from fixed deposit exceeding Rs 10,000 were filing income-tax return to claim tax refund for TDS even when their net taxable income was lower than the exemption limit (Rs 2.5 lakh). Now, such individuals will not be required to file a return if interest income from such deposits does not exceed Rs 40,000.

Threshold for TDS on rent paid by any person (other than individual or HUF not subject to tax audit) to a resident has increased from Rs 1.8 lakh per year to Rs 2.4 lakh per year. This will provide administrative relief to small taxpayers (landlords),

if they have let out their flats to companies. However, if a tenant is a small individual taxpayer, then the TDS will apply only if the rent pay-out is more than Rs 50,000 per month.

Making IT more Tax Payer Friendly

Under the plan to make the Income Tax department more taxpayer friendly, the **I-T department** plans to process income-tax returns within 24 hours and issue refunds simultaneously. This is a relief for tax payers who until now, have had

Tax exemption on long-term capital gains on sale of a residential house will be available for investment in up to two residential house properties located in India against one earlier. The option is available only once in a lifetime for individuals or HUFs where capital gains on sale of house property is up to Rs 2 crore. This will allow individuals or HUFs to sell one house property and make investment in two without paying any capital gains tax.

Under the plan to make the Income Tax department more taxpayer friendly, the I-T department plans to process income-tax returns within 24 hours and issue refunds simultaneously. This is a relief for tax payers who until now, have had to wait for months to get their tax refunds after filing their returns in a financial year. Some have got refunds only in the next FY.

to wait for months to get their tax refunds after filing their returns in a financial year. Some have got refunds only in the next FY.

All verification and scrutiny assessment of returns will be conducted electronically. This will be done by an anonymous back office, manned by tax experts and officials, eliminating personal interface between taxpayers and officials.

In summary, the key highlights of Interim Budget 2019-20 are:

A Scheme for 12 crore Small and Marginal farmers with direct income support, a Pension initiative for 10 crore unorganized sector workers, exempting income up to Rs 5 lakhs from Income Tax, reforms in stamp duty, highest ever budgetary allocation of Rs 3 lakh crore for Defence, record allocation of funds at Rs 58,166 crore for North Eastern Areas, a new AIIMS for Haryana, single window clearance for Indian film makers at par with foreigners and higher budgetary allocations for Education, Health, Infrastructure and for the welfare of weaker sections including Scheduled Castes and Scheduled Tribes and a Separate Department of Fisheries.

Under **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** direct income support at the rate of Rs. 6,000 per year to farmer families, having cultivable land upto 2 hectares has

been announced with direct income support benefit to their bank accounts at the rate of Rs 2,000 per quarter in a full year to total benefit of Rs. 6,000 per annum. Under this Scheme, Rs.2,000 each will be transferred to the bank accounts of around 12 crore Small and Marginal farmer families, in three equal instalments. This programme would be made effective from 1st December 2018 and the first instalment for the period upto 31st March 2019 would be paid during this year itself.

Fiscal Deficit

The fiscal deficit has been brought down to 3.4 per cent in 2018-19 RE from almost 6 per cent seven years

ago. The Current Account Deficit (CAD), against 5.6 per cent six years ago, is likely to be only 2.5 per cent of GDP this year.

All in all, a budget that has focused attention on immediate problems of the economy and at the same time providing tax benefits to people putting more money in the hands of the people under the modern economists most touted philosophy of a “Consumerist Economy” that is, if consumer has money on hands he buys goods, creating a demand, enthusing manufacturers to produce more thereby enabling growth.

(E-mail:ashoktnex@gmail.com)

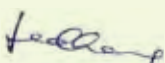
FORM IV

(Statement about ownership and other particulars about newspaper Yojana (English) to be published in the first issue every year after the last day of February)

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I, Sadhana Rout hereby declare that the particulars given above are true to the best of my knowledge and belief.

Date: 15-2-19


(Dr. Sadhana Rout)
Signature of Publisher

Interim Budget - Allocations for Agriculture & Farmers' Welfare

'Pradhan Mantri Kisan Samman Nidhi' launched to augment the income of the Small and Marginal farmers

'Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)' to provide an assured income support to the small and marginal farmers. It aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income.

Under this programme, vulnerable landholding farmer families, having cultivable land upto 2 hectares, are to be provided direct income support at the rate of Rs 6,000 per year.

The scheme defines a small and marginal landholder farmer family as "a family comprising of husband, wife and minor children who collectively own cultivable land upto 2 hectare as per land records of the concerned State/UT". The existing land-ownership system will be used for identification of beneficiaries for calculation of benefit.

This income support will be transferred directly into the bank accounts of beneficiary farmers, in three equal installments of Rs 2,000 each. This programme will be funded by the Government of India. Around 12 crore small and marginal farmer families are expected to benefit from this. The programme would be made effective from 1st December 2018 and the first installment for the period up to 31st March 2019 would be paid during this year itself. This programme will entail an annual expenditure of Rs 75,000 crore.

The Budgetary allocation of the Agriculture and Farmers' Welfare Ministry has been raised by around 2.5 times from Rs 58,358 crore in 2018-19 to Rs 1,41,174.37 crore in 2019-20.

Rashtriya Gokul Mission is to promote the country's cattle and buffaloes, to preserve their genetic resources in scientific and holistic form and for continuous growth in the productivity of Indian bovine. Considering its importance, Rs 250 crore allocation for it in Budget 2018-19 have been raised to Rs 750 crore.

A Separate Department of Fisheries

India is the second largest fish producing nation in the world accounting for 6.3 per cent of global production. The fisheries sector contributes 1 per cent to GDP and provides livelihood to about 1.45 crore people at the primary level. The sector registered an average annual growth of more than 7 per cent in recent years and the total production during 2017-18 was 12.61 million tonnes. During 2017-



18, the revenue from exports was estimated at Rs 45,106.89 crores, which shows an average annual growth rate of approximately 11.31 per cent in recent years. To provide sustained and focused attention towards development of this sector, a separate Department of Fisheries has been created.

Through Kisan Credit Card, institutional credit are provided at cheap rates to farmers. This not only helps in increasing agricultural production but also productivity. In the interest subvention scheme, farmers are given short-term loan up to Rs 3 lakh per

annum by banks on timely payment of loan at the rate of 4 per cent. In the last Budget the facility of extension of Kisan Credit Card scheme (KCC) to Animal Husbandry and Fisheries farmers was announced. 2 per cent interest subvention to the farmers pursuing the activities of animal husbandry and fisheries, who avail loan through Kisan Credit Card, will be provided. Further, in case of timely repayment of loan, they will also get an additional 3 per cent interest subvention.



Presently, the crop loans are rescheduled for such affected farmers and they get benefit of interest subvention of 2 per cent only for the first year of the rescheduled loan. Now, all farmers affected by severe natural calamities, where assistance is provided from National Disaster Relief Fund (NDRF), will be provided the benefit of interest subvention of 2 per cent and prompt repayment incentive of 3 per cent for the entire period of reschedulement of their loans. To ensure provision of easy and concessional credit and to bring all farmers under KCC fold, it has been decided to initiate a comprehensive drive with a simplified application form.

The “Rashtriya Kamdhenu Aayog” has been established to upscale sustainable genetic up-gradation of cow resources and to enhance production and productivity of cows. The Aayog will also look after effective implementation of laws and welfare schemes for cows. Besides advising Gaushala and gausadan involved in protecting cows, the body will also help in coordination between livestock farmers and cooperatives, FPOs, dairy entrepreneurs etc.

The Aayog will work in collaboration with Veterinary, Animal Sciences or Agriculture University or departments or organizations of the Central/State Government engaged in the task of research in the field of breeding and rearing of cow, organic manure, biogas etc.

National Centre of Sports Sciences and Research

The scheme of National Centre of Sports Sciences and Research (NCSSR) aims to support high level research, education and innovation with respect to high performance of elite athletes. The scheme has two components: One is setting up of NCSSR and other is focused on creation of support to Sports Sciences Departments in Six Universities and Sports Medicine Departments in Six Medical Colleges/ Institutes/ Hospitals. The total cost of the proposed scheme would be Rs.107.00 crore for NCSSR and Rs.237.00 crore for support to Sports Sciences and Sports Medicine Departments in selected Universities and Medical Colleges. As per the scheme, selection of the Universities/Institutes/Medical Colleges/ Hospitals is based on the fulfilment of the eligibility criteria of the Scheme, not on the basis of state. However, one University has been selected from West Bengal namely University of Calcutta, Kolkata for setting up of Department of Sports Science under NCSSR Scheme

Aims and objectives of NCSSR Scheme:

- Application of scientific principles to the promotion, maintenance and enhancement of sporting performance.
- Developing athletes to their maximum potential and to prolong their competitive sporting career.
- Dissemination of sports science information
- Testing and Certification of food supplements/Indigenous preparations.
- Application of Ayurvedic/Homeopathic Medicines in sporting performance.
- Management and rehabilitation of sports injuries

Strengthening the Financial System

J D Agarwal

Financial Development is concerned with Financial Depth, Access, Efficiency and Stability involving Financial Institutions, Financial products, and availability of appropriate Financial Markets. Several steps have been taken to strengthen the financial system, affect financial development through financial inclusion in the country to stimulate growth, reduce poverty and attain sustainable development by reaching to those who are marginalized, poor, and do not have access to the financial system and could not avail of the benefits of financial developments in the economy.

As we know, Financial Inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost. It means that individuals and businesses have access to affordable financial products and services that meet their needs like transactions, payments, savings, credit, pension and insurance, and delivered in a responsible and sustainable way. Financial inclusion is to ensure that there is financial depth in terms of increasing the ratio of deposits to GDP, number of financial institutions and banks, number of accounts per thousand, increasing number of

Financial Inclusion is globally considered to be a critical indicator of development and well-being of society. Inclusive Financial Development is the need of the hour. For Financial Inclusion to be more effective there is a need for digital infrastructure and digital literacy in small towns and rural India.

bank branches per 100,000 adults, adequate market capitalization etc. It has also to ensure access in terms of increasing percentage of people with bank accounts, percentage of small firms with line of credit, and improving



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towards financial inclusion such as No-Frill accounts, overdraft in savings accounts, BC/BF Model, KCC/ GCC guidelines, liberalized Branch expansion, introducing technology products and services, prepaid cards, mobile banking etc, allowing RRBs/ cooperative banks to sell insurance and financial products, financial literacy programs, SHC, core banking system (CBS), National Electronic Funds Transfer (NEFT), National Electronic Clearing Service (NECS) Immediate Payments Service (IMPS) and Adhar Enabled Payment Systems (AIPS) etc.

net interest margin etc. Financial inclusion also ensures efficiency in the system taking into account cost to total assets, profitability, maintaining capital adequacy ratio, reducing volatility and vulnerability and also ensuring stability by improving asset quality ratio, liquidity and price earnings ratio etc.

Financial Inclusion facilitates access to the financial system, allowing them to build financial and physical assets, seek credit for their education, healthcare and businesses and also save for unexpected exigencies and old age. It helps in reducing poverty and inequality. It also offers an array of financial services that provide protection in case of untimely death or accident of the bread earner and also provides a safety net in old age. Financial Inclusion means

Financial Inclusion facilitates access to the financial system allowing them to build financial and physical assets, seek credit for their education, healthcare and businesses and also save for the unexpected exigencies and old age. It helps in reducing poverty and inequality. It also offers an array of financial services that provide protection in case of untimely death or accident of the bread earner and also provides a safety net in the old age.

greater transparency, converting cash transactions into account transactions, strengthening the banking system and credit creation process, reducing black money, corruption and providing the common man benefits of equal rights on the resources of the country. It also facilitates investing in bank deposits, contributing to insurance products, participating in stock markets and other financial instruments by removing unfounded fears about efficiency and stability of the financial system, instruments, and financial assets etc.

It is estimated that globally there are 1.7 billion adults worldwide i.e. 31 per cent of adults who don't have a basic transaction account and are deprived of the benefits that financial services offer. Steps have been taken

The financial inclusion program known as the Pradhan Mantri Jan Dhan Yojana (PMJDY) with zero balance is helping people to become part and parcel of the mainstream of economic development. As on 23 January, 2019 as many as 34.03 crore bank accounts were opened entitling these people to the benefits of various Government schemes. It is also found that about 20.14 crore people belong to the rural and semi-urban regions. The PMJDY provides access to different financial services like availability of basic savings bank account, access to need-based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections and low-income groups. It provides interest on deposit, accidental insurance cover of Rs. one lakh, no minimum balance





Features relating to financial inclusion, in the Interim Union Budget 2019 are direct income support of Rs. 6,000 per annum to 12 crore farmers to be transferred directly to their bank accounts, under Pradhan Mantri Kisan Samman Nidhi Yojana, pension plan under Pradhan Mantri Shram –Yogi Maandhan for 10 crore shramiks or workers; extension of Kisan Credit card scheme to Animal Husbandry, Interest subvention, private sector lending to provide an access to credit for those vulnerable and marginalized.

requirement, a life insurance cover of Rs.30,000, overdraft facility after 6 months, access to pension, insurance product, RuPay Debit Card and Overdraft facility up to Rs.5000/- to only one account per household.

As part of financial inclusion, the Mudra Yojana aims to generate employment and promote start ups to strengthen the availability of credit up to 10 lakhs to poor and small entrepreneurs. Besides, several other schemes have been initiated to ensure access to the social security system through the Atal Pension Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana etc.

Demonetization, GST and digitalization, internet banking and mobile banking converting 1.5 lakh post offices spread through the length and breadth of the country into payment banks to reach in the most remote areas and giving permission to 11 payment banks to operate etc. is helping in making the process of financial development inclusive.

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card scheme to Animal Husbandry, Interest subvention, private sector lending to provide an access to credit for those who are vulnerable and marginalized. To encourage savings and investment, exemption will be available for another Rs. 1.5 lakh. The RBI has been supportive of the financial inclusion drive where the priority sector lending (PSL) mechanism by banks seeks to provide an access to credit for those vulnerable sections of the society, who are often deprived of it due to their perceived lack of credit worthiness. Small value loans to farmers for agriculture and allied activities, micro, small and medium enterprises, poor people for housing, students for education, other low income groups and weaker sections are included under the priority sector. The priority sector also includes social infrastructure and renewable energy sectors. The Public Sector banks lend about Rs. 20,723 billion or 39.9 per cent of their net bank credit to the priority sector, private sector lending was about Rs. 8,046 billion or 40.8 per cent of their net lending, foreign banks lending was about Rs. 1,402 billion or 38.3 per cent of their net lending in 2017-18. The banks have been advised to prepare the financial inclusion plan and inform the RBI about the number of outlets (branches and Bank Correspondents), Basic Savings Bank Deposit Accounts (BSBDAs), overdraft facilities availed in those accounts, transactions in Kisan Credit

Cards (KCCs) and General Credit Card (GCC) accounts and transactions through the Business Correspondent-Information and Communication Technology (BC-ICT) channel.

Financial Inclusion is globally considered to be a critical indicator of development and well-being of society. Inclusive Financial Development is the need of the hour. For Financial Inclusion to be more effective there is a need for digital infrastructure and digital literacy in small towns and rural India. Peer to peer lending platforms, credit penetration, and creation of a credit inclusive society should be encouraged. There is a need to encourage FINTECH (financial technology) use of software and modern technology i.e. use of smart phones, for mobile banking, investing services and crypto currency (to be issued by Reserve Bank), block chain to help make financial services more accessible to the general public. Financial literacy drives need to be more aggressive and driven at the school level where students develop a culture of understanding and transacting through the accounts and continue to do so for their lifetime. It would be possible if people better understand the financial products and services and their role in their daily lives. □

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Good Governance: Cornerstone to Development

*Yogesh Suri
Desh Gaurav Sekhri*

Global and Indian history is replete with examples of how good governance has improved the lives of the people and bad governance has destroyed races and nations. In Indian mythology, the emphasis on governance and sustainable development can be traced back to time immemorial. The Bhagvad Gita provides numerous cues for good governance, leadership, dutifulness and self-realisation which are continuously re-interpreted in the modern context. Even in Kautilya’s Arthshastra (2nd-3rd century BC), welfare of people was considered paramount in the role of the King. Mahatma Gandhi, the Father of the Nation also emphasized “*su-raj*” which essentially means good governance. In a more recent context, the importance of governance is clearly inscribed in the Indian Constitution which is built on the premise of a Sovereign, Socialist, Secular and Democratic Republic committing itself to democracy, the rule of law and welfare of the people.

While the definition of good governance continues to evolve, the Tenth Plan document had highlighted some manifestations of bad governance which include poor management of economy, denial



of basic needs, threat to life and personal security, marginalisation and exclusion, lack of sensitivity, transparency and accountability in state machinery, delayed justice and existence of voiceless poor with little opportunity for participating in governance and deterioration of physical environment.

The United Nations has defined eight pillars of good governance as- consensus oriented, accountable, transparent, responsible, equitable and inclusive, effective and efficient, rule of law, and participatory. Under the Sustainable Development goals also, Goal 16 can be considered to be directly linked as it is dedicated towards improvement in governance,

inclusion, participation, rights and security.

Development Agenda - India@75

NITI Aayog has brought out a comprehensive document viz. “Strategy for New India @75” spelling out the broad roadmap for the 75th year of India’s Independence. This comprehensive document, comprising 41 chapters covering almost all sectors, spells out current status, binding constraints and strategies to not only enable India to become a 4 trillion dollar economy by 2022 but also lay a solid foundation for clean, inclusive, sustained and sustainable growth for the next three decades. Of these, as many as 7 chapters focus on governance, covering subjects such as balanced regional development, legal, judicial and police reforms, transforming aspirational districts, civil service reforms, city governance, optimizing use of land resources, and data led governance. In the remaining chapters also, especially those relating to social sectors, good governance remains the key for better service delivery and more effective outcomes.

For instance, in the area of education, one of the key reforms suggested is a revamped governance system to

...good governance needs to continue being the cornerstone of various initiatives. Once implemented in letter and spirit, the goals set for not only New India 2022, but also Sustainable Development Goals 2030 will be in the greater realm of achievement, more sooner than later.

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Desh Gaurav Sekhri is a Policy Specialist (Governance and Research), NITI Aayog.

improve monitoring and accountability. Thus, States should develop and formulate robust mechanisms to enforce regulations on teacher qualifications, teacher absenteeism and learning outcomes. Further, learning outcomes should be regularly assessed by bodies independent of the line ministries. Another reform entails an electronic national educational registry for tracking each child's learning outcomes and final exams through a unique ID. This will not only assist in preparing a list of children who drop out after elementary education, but will also enable focused attention to the needs of children from socially deprived groups and those with physical or intellectual disabilities.

Likewise, in the health sector, the document recommends improved governance in medical, nursing, dentistry and pharmacy education. It also suggests revamping the AYUSH, nursing, dentistry and pharmacy councils along the lines of the proposed National Medical Commission Bill, 2017. It is also proposed to establish a Council for Allied Health Professionals to ensure standardization of education and putting in place quality control mechanisms for educational institutions, teaching methods, clinical protocols and workforce management.

Aspirational Districts Programme

The Aspirational Districts Programme (ADP) was launched in January 2018 to transform the lives of people in the under-developed areas of the country in a time bound manner.



Anchored in NITI, the programme is aimed at transforming 115 most backward districts with focused interventions in the field of health and nutrition, education, agriculture and water management, financial inclusion and skill development. The ADP is a landmark initiative that aims to address governance issues by using a combination of approaches: lifting

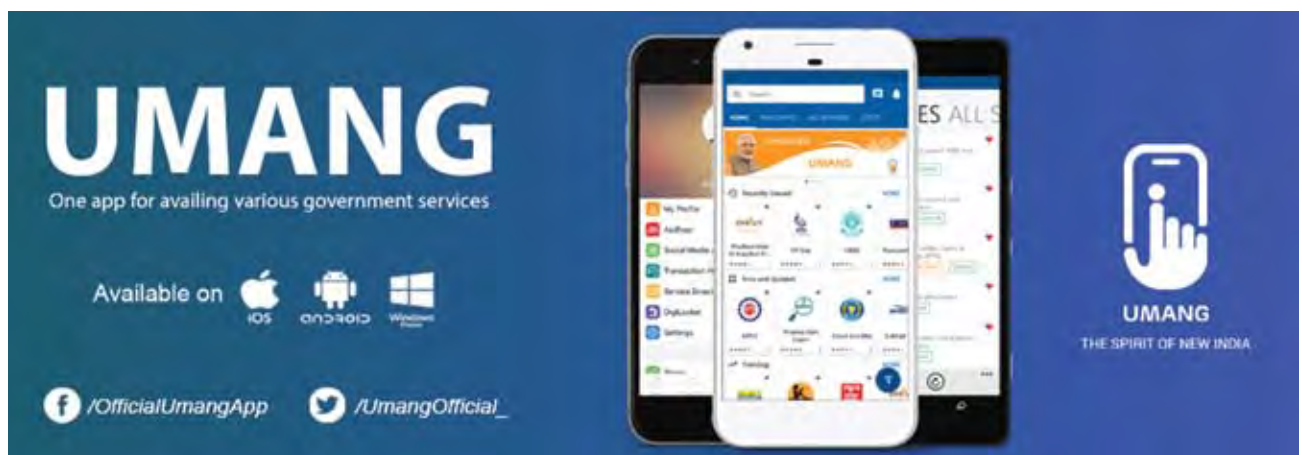
Direct Benefits Transfer

Direct Benefits Transfer (DBT) aims to develop a governance regime which ensures a simple and user-friendly Government to People (G2P) interface and directly delivers entitlements to eligible individuals and households in a fair, transparent, efficient and reliable

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levels of aspirations through a vision and district plan, adequate institutional arrangements, convergence in all stakeholders' efforts and above all, ranking-based public competition among the districts by setting up a real-time monitoring mechanism.

manner. It helps in achieving multiple benefits. First of all, it cuts down the multiple layers for delivery of any benefit. Secondly, it reduces the delay in payments. Thirdly, it helps in accurate targeting of the beneficiaries and finally it facilitates





Judicial Reforms

curbing pilferage and duplication of beneficiaries.

Cumulative transfer of funds through DBT mode has crossed Rs.6 lakh crore. Estimated savings have touched about Rs.1.1 lakh crore upto December 2018, a bulk of which have been made under the scheme for LPG (Rs.56,391 crore), Public Distribution System (Rs.30,3003crore) and Mahatma Gandhi National Rural Employment Guarantee Programme (Rs.19,765 crore). The initiative has got a major boost with enactment of Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act., 2016.

Civil Service, Legal, Judicial and Police Reforms

A major area of governance reforms is the reorientation of the administrative set up, legal/ judicial system and maintaining law and order. With change in the socio-economic fabric, emergence of new mechanisms of service delivery and over 2.7 crore cases pending in various courts, this is an area requiring urgent attention. NITI Aayog, in its document on New India @75, has made a number of suggestions in the areas of civil service, legal/judicial and police reforms. These include the following:-

Civil Service Reforms

- Improve the teeth to tail ratio and promote an officer-oriented culture.
- Reduce the number of current 60 plus separate civil services at the central and state level through rationalization and harmonization of services.
- Encourage lateral entry by inducting specialists especially

- at higher levels.
- Bring down entry age in civil services.
- Strengthen municipal cadres and outsource service delivery in possible areas.
- Develop an inclusive citizen-centric framework in terms of service delivery, grievance

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- redressal and public access to information with enhanced use of Information and Communication Technology (ICT).
- Ensure probity in governance by strengthening institutional mechanisms for prevention and detection of corruption, while at the same time protect honest civil servants.

Legal Reforms

- Create a repository of all existing central and state laws, rules and regulations.

- Repeal redundant laws and remove restrictive clauses in existing laws.
- Reform criminal justice and procedural laws with focus on pre-institution mediation.
- Reduce the criminalization of violations, and move towards compounding of minor offences.
- Prioritize court process automation and ICT enablement for electronic court and case management.
- Introduce an administrative cadre in the judicial system.

Police Reforms

- Modernising police forces and implementing the Model Police Act of 2015.

- States to ensure greater representation of women in the police force.
- Introduction of remodeled training modules, refresher courses and continuing education for police personnel.
- Reform of the First Information Report (FIR) lodging mechanism, including introducing filing e-FIRs for minor offences.
- Launch a common nation-wide emergency contact number to



attend to emergency security needs of citizens.

- f. Instituting a separate cadre for cyber-crimes, cyber threats and fraud.

E-Governance

To ensure a New India by 2022, some fundamental principles may need to be prioritized. These include making services available to the public in a faceless, paperless and cashless mode; providing connectivity and digital identity to all; targeting benefits through Aadhaar enabled DBT; simplifying forms and processes and providing e-platforms. Every Ministry/Department needs to have a closer look at the schemes, its implementation, monitoring and evaluation framework with thrust on outcomes, not mere outputs or expenditure incurred. Wherever possible, ICT and in due course, Artificial Intelligence should be used for better outcomes. Likewise civil society, corporates, markets and citizens at large need to be involved in holistic development. Artificial Intelligence can, in due course, play a major role in better implementation. At the same time, portals such as Centralized Public Grievance Redressal and Monitoring System (CPGRAMs), the Unified Mobile Application for New-age Governance (UMANG) and the MyGov need to be made more effective in information exchange, seeking feedback and addressing the grievances of citizens.

To summarize, good governance needs to continue being the cornerstone of various initiatives. Once implemented in letter and spirit, the goals set for not only New India 2022, but also Sustainable Development Goals 2030 will be in the greater realm of achievement, more sooner than later. □

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Swachh Shakti 2019: Rural Women Champions for Swachh Bharat

Swachh Shakti 2019, a convention of Women Sarpanches was organized in Kurukshetra recently. Swachh Shakti-2019 is a national event which aims to bring in to focus the leadership role played by rural women in Swachh Bharat Mission. Women Sarpanches and Panches from all over the country attended the event. Around 15,000 women participated in this year's Swachh Shakti event aimed at empowering the women.

Best practices from grass root level in the rural areas for Swachh Bharat were shared by them. The event also showcased the Swachh Sunder Shauchalay, (neat and clean toilet) - a unique and first of its kind in the world campaign.

Swachh Shakti is an example of how at the grass root level, rural women champions are acting as a change agent to mobilize the community and lead from the front.

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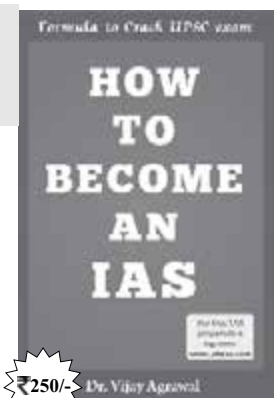
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Paving the Way for Better Health Outcomes

Chandrakant Lahariya



In the recent years, the health and economic growth linkage has become an important rationale and rallying point for countries to work towards advancing universal health coverage (UHC) by focusing on improving services provisions and developing mechanisms for financial protection. India has also committed to achieve UHC as part of the country's National Health Policy 2017 (NHP-2017).

Improving Health Services

In the last 15 years, there have

been initiatives by both Union and State governments in India to improve health outcomes. First, the National Rural Health Mission (NRHM) and then National Urban Health Mission has created a foundation for strengthening provision of health services in India. Ayushman Bharat Program (ABP) has components to strengthen primary health care and health insurance for 40 per cent of the poorest families in India. By 31 January 2019, a total of 6,600 HWCs have been made functional and under PMJAY, nearly 10 lakh beneficiaries received treatment worth Rs 1,000 crore.

The states have also taken up initiatives to strengthen health services. In February 2017, Tamil Nadu started an UHC pilot where 67 sub-centres in three blocks in three districts, were strengthened by improving infrastructure, provision of additional health workers, and ensuring supplies of medicines and diagnostics. A year later, in February 2018, an independent evaluation documented that this initiative had resulted in increased patient attendance at these facilities and reduced out of pocket expenditure (OOPE) by patients. This approach is now being scaled up in other districts of Tamil Nadu. The state is also

Better health of people is intrinsically linked to and contributes to economic growth and overall development of a nation. Health is a social contract between people and government. The global discourse on advancing universal health coverage is an opportunity for the governments at all levels to increase government spending on health, improve overall health services provision; make provision of public health services; and to develop mechanisms for providing financial protection.

The author is National Professional Officer with the World Health Organization, based at New Delhi.

taking the lead in setting up HWCs at an accelerated pace. Amongst other states, Kerala is reforming primary healthcare through setting up Family Health Centres (FHC) and Rajasthan is working on improving Primary Health Care Centers etc. In urban settings, 'Mohalla or community clinics' in Delhi and 'Basti Dawakhana' in Telangana are emerging as new models for strengthening urban primary health services.

In the area of financial protection for health-related expenditure, the PMJAY has provided a platform to states to expand coverage to additional populations. Building upon PMJAY, 'Atal Ayushman Uttarakhanda Yojana' in Uttarakhanda would cover the entire population in the state. Himachal Pradesh under 'Him Care' is offering similar cover as in PMJAY, to an additional population on pre-payment of premium. Meghalaya, Karnataka, Chhattisgarh and Punjab states, amongst a few others, have also extended the coverage to additional population.

Broad Ranging of Health Services

Improving health outcomes require provision of a broad range (promotive, preventive, curative, diagnostic, rehabilitative) of health services available to all citizens. India has a mixed health care system, where private sector provides majority (75 per cent of out-patients and 65 per cent of in patient) of health services. (NSSO,



2014). One of the challenges in private sector dominant mix health systems is that the private sector incentives are very differently aligned from population health needs. The private sector mostly focuses on care for sick people and provision of curative and diagnostic services and risk the system becoming curative focused. Therefore, the onus lies on the government to intervene to ensure sufficient supply of all types of health services with special focus on preventive, promotive and other public health services. Considering that the government is, in most settings, the only provider of such services, there is need for rapid increase in spending in public health services in India, as recognized in NHP 2017 as well. In addition, there is need for setting up public health management cadre by all states of India

Increasing Government Spending

Globally, the average government

spending on health as a proportion of GDP stands at around 5 per cent and in terms of proportion of government budget at 10 per cent. The level of government expenditure on health in India, is around 1.15 per cent of GDP and nearly 4 per cent of government budget. In nominal terms, per capita government expenditure on health in India (in 2014-15) was Rs. 1,108 of the total Rs 3,826 per capita health expenditure (MoHFW, 2016).

The NHP 2017 proposed (a) to increase government funding to 2.5 per cent of GDP by year 2025 and (b) that states should spend 8 per cent of their budget on health by 2020. The current level of spending on health by states is variable and most spend around 5 per cent of state budget on health. Considering that Union to State government share in health expenditure is nearly 1:2, there is need to increase budgetary allocation by both Union and States to achieve NHP 2017 target in India.

Interim Budget

In the interim Union Budget 2019-20 which was presented to the Parliament on 1 February 2019. Total allocation of Rs. 63,371 crore has been made for MoHFW. The total allocation to the Ayushman Bharat (AB) Program Rs 8,000 crore and NHM has received 31,745 crore (Table 1). In addition, a new AIIMS is proposed to be set up in Haryana, making total number of AIIMS in India to 22. 'Healthy India' has been identified as one of the 10 dimensions under Vision for India by 2030.

Table 1: Allocations in interim union budget of India 2019-20

Ministry/Dept/Program	2017-18 (Actual)	2018-19 (BE)	2018-19 (RE)	2019-20 (BE)	per cent Change*
Ministry of Health & Family Welfare	53,114	54,600	55,995	63,371	16.0
Dept. of Health & Family Welfare	51,382	52,800	54,302	61,398	16.3
National Health Mission (NHM) Total	31,521	30,129	30,683	31,745	05.4
National Urban Health Mission (NUHM)	664	875	675	700	-20.1
Ayushman Bharat Program (ABP)	-	-	3,600	8,000	150.0
Health & Wellness Centre - Rural	-	-	1,000	1,350	35.0
Health & Wellness Centre-Urban	-	-	200	250	25.0
HWC Total	-	-	1,200	1,600	NA
Pradhan Mantri Jan Arogya Yojana (PMJAY)	-	-	2,400	6,400	NA
Dept of Health Research (DHR)	1,732	1,800	1,743	1,973	09.6
Ministry of AYUSH	1,531	1,626	1,693	1,739	06.9
National AYUSH Mission	479	505	505	506	00.0
Ministry of Women and Child Development	20,396	24,700	24,759	29,165	18.0
Total ICDS	19,234	23088	23357	27584	19.5
Anganwadi Services (Erstwhile Core ICDS)	15,155	16,335	17,890	19,834	21.4
National Nutrition Mission (including ISSNIP)	893	3,000	3,061	3,400	13.3
Pradhan Mantri Matru Vandana Yojana (PMMVY)	2,048	2,400	1,200	2,500	04.4
Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers	252	261	213	236	-09.6
Jan Aushadhi Scheme	48	84	42	47	-44.0
Ministry of Environment, Forests & Climate Change	2,626	2,675	2,675	3,175	18.7
Climate change action plan	27	40	40	40	00.0
Control of Pollution	-	-	05	460	NA
Ministry of Petroleum and Natural Gas	33,192	31,100	32,465	42,901	-38.0
LPG Connection to Poor Households	2,252	3,200	3,200	2,724	-14.9
Ministry of Drinking Water and Sanitation	23,939	22,356	19,993	18,216	-18.5
Swachh Bharat Mission (SBM) - Rural	16,888	15,343	14,478	10,000	-34.8
Ministry of Housing & Urban Affairs	40,061	41,765	42,965	48,031	15.0
Swachh Bharat Mission (SBM) - Urban	2,539	2,500	2,500	2,750	10.0
SBM-Total (rural + urban)	19,427	17,843	16,978	12,750	-28.5

Remarks: All amounts in Indian Rupee in Crores; BE: Budget Estimates; RE: Revised Estimates

ICDS: Integrated Child Development Services;

ISSNIP: ICDS System Strengthening and Nutrition Improvement Program

*Change is comparison between BE 2018-19 and BE 2019-20 (interim budget).

NA: Not Applicable, where-ever BE is not available.



The government spending on PHC makes health services efficient; reduces the cost and helps in delivery of preventive and promotive health services. The PHC system can tackle up to 80 per cent of health needs and can reduce the need for specialized health services. Indian states have an elaborate network of primary healthcare facilities

The increase in Union Budget 2019-20 is approximately 13 per cent over RE in 2018-19. A large part of the increase in the budget for health is often balanced off by annual economic growth, population growth and inflation rate. Therefore, for India to achieve NHP 2017 target, both Union and States have to increase

health allocation by around 20 per cent to 25 per cent, every year for the next 5-6 years. Considering that India is amongst the fastest growing large economies, it is very much feasible and desirable.

Way Forward:

- **Put Primary Health Care**

Box 1: State leadership needed to build upon ongoing health initiatives in India (indicative list)

- Develop a sub-district level health system, where planning unit for organizing health services is at block/tehsil level. This will be very relevant as Indian Blocks/tehsil have populations very similar to districts in other countries (around 100,000 to 200,000 populations). Efficient planning can be done at such population levels only and each of these sub-district level units should be made self-sufficient in health service provisions. A few Indian states can move in this direction and adopt this approach.
- Take innovative and complementary steps to scale up services: Set up a separate Public Health Cadre to strengthen population health services. Scale up free medicines and diagnostics to all populations, at all levels of care. This could be expanded to people attending even a private healthcare facility. Comprehensive reforms are necessary to ensure availability of human resources for health with doctor, nurse and para-medical staff ratio of 1:3:6.
- Focus on strengthening urban primary health services: Considering that the urban population is rapidly increasing in most Indian states, a focused and directed attention and initiatives in collaboration with urban local bodies are needed.
- Link connecting secondary and tertiary level social health insurance schemes with out-patient consultations and primary health care services. This linkage should also result in increased provision of public health and preventive and promotive health services.
- Develop a road-map for a possible health insurance/assurance program, for secondary and tertiary level hospitalization with no financial cap covering up to 80 per cent of Indian population, in a time bound manner. The non-poor may be asked for mandatory contribution. The focus should be on financial protection and not on notional coverage.

(PHC) first: The government spending on PHC makes health services efficient; reduces the cost and helps in delivery of preventive and promotive health services. The PHC system can tackle up to 80 per cent of health needs and can reduce the need for specialized health services. Indian states have an elaborate network of primary healthcare facilities. The existing network of nearly 192,000 primary healthcare facilities in India delivers only 10 per cent of total out-patient services (excluding mother and child health services); while it has capacity to deliver much more. There is need for boosting and rapid strengthening of the PHC system in India.

- **Focus on Financial Protection and not 'Notional Coverage' only:** In 2015-16, only an estimated 22-25 per cent of Indian population was covered with any health insurance schemes. The PMJAY, supplemented by state specific schemes, is expected to increase coverage to around 55 per cent of the Indian population. NITI Aayog's 5-year strategic plan for new India has proposed to increase health insurance coverage to 75 per cent of the population by 2022. India needs to learn from experiences in other countries and design and implement mechanisms where coverage from health insurance schemes will reduce both catastrophic expenditure and out

of pocket expenditure (OOPE) and would contribute to improved health outcomes.

- **Indian States to Take Lead and Innovate:** Health is a state subject as per Indian constitution. The experience from National Health Mission (NHM) has pointed that Union Government led initiatives can only be guiding and catalytical. The impact of Union Government led health initiatives is dependent upon leadership and additional measures by the state governments. There is need for stronger engagement and ownership at state level, to transform health outcomes in India. An indicative list of possible initiatives by state governments is given in Box 1.

Conclusion

Better health of people is intrinsically linked to and contributes to economic growth and overall development of a nation. Health is a social contract between people and government. The global discourse on advancing universal health coverage is an opportunity for the governments at all levels to increase government spending on health, improve overall health services provision; make provision for public health services; and to develop mechanisms for providing financial protection. In a federal system such as India, the states have to assume increasingly more responsibilities and build upon existing/ongoing initiatives. With recent focus and attention on improving health outcomes and financial protection in India, it is another opportunity to pave the path to better health outcomes as well as sustained rapid economic growth in India.

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Indian Youth is the key agent for socio-economic development and technological innovation. Their collective energies and vision is the engine of growth of our nation. It is the collective responsibility of private sector, public sector and civil society to provide adequate opportunities and programmes for all sections of youth to give them equal access to education, skill development and entrepreneurship opportunities...

Unleashing Youth Power for Development

Jatinder Singh

Youth are the most dynamic segment of the population for any nation. Development and empowerment of this segment creates opportunities of growth for any country. Right type of education, skills and entrepreneurship opportunities to them can trigger overall socio-economic growth for a country. India is the youngest nation of the world; developing youth to unleash their full potential will only make India the global economic powerhouse. In our country, there is immense diversity in this youngest population- geographically, demographically and socially that poses multiple challenges for their inclusive development. Informed youth are able to grab opportunities and can pursue their ambitions while youth from marginalized segment

like Adivasis, PwD (persons with disability) and from rural areas can remain bereft of the much required timely information and opportunities resulting in unemployment and underemployment.

Reforms in education, skill development and entrepreneurship through various Central/State Government schemes have given access to education and employment to large number of youth from disadvantaged communities. Access to internet, media and information makes them dignified and self-reliant. New wave of entrepreneurship is the harbinger for meeting the aspirations of the youth and if inculcated right from the school can make more job providers than job seekers. Private sector through Corporate Social Responsibility provisions has started multiple projects for educating and

skilling youth particularly from the downtrodden communities.

Digital inclusion is a fountainhead for social and livelihood inclusion. Infusion of emerging IT and IT-enabled services in different programs of youth has mainstreamed many youth, who, in the past, were devoid of appropriate and timely information and hence opportunities. Emerging technologies like artificial intelligence (AI), Internet of Things (IoT), 3D printing, automation, robotics, etc. are changing the skilling landscape. These specific skills are in high demand, missions like-Skill India, Digital India and Startup India are making a strong pitch to Indian youth and they are making best use of these programs. Indian youth have demonstrated out of box thinking, innovations and disruptive technologies; Indian startups are the new world order that

The author is Director, PHD Chamber of Commerce and Industry, New Delhi.



The current framework is geared towards making them (Persons with Disabilities) fully participate with their peers without disabilities. Programs relating to inclusive education, universal design and emerging technologies, digital economy and digital interfaces have started showing results. Many PwDs are now serving as mentors and role models in their communities.

is the fountainhead for innovation and disruptive technologies.

As per the 2011 Census, in India, 2.21 per cent of India's population has some form of disability; this accounts for 2.7 crore people. Youth with disabilities face social, economic and civic challenges. They have had to battle against biased assumptions, harmful stereotypes and irrational fears.

The Sustainable Development Goals (SDGs) give a direction for inclusion agenda for persons with disabilities. SDG 4 resolves in guaranteeing equal and accessible education by building inclusive learning environments and providing the needed assistance for persons with disabilities. SDG 8 highlights the promoting of inclusive economic growth, full and productive employment allowing persons with disabilities to fully access the job market. The 2030 agenda for sustainable development specially mentions 'Persons with disabilities' 11 times. India is geared towards realizing the SDGs within the time frame.

The current framework is geared towards making them fully participate with their peers without disabilities. Programs relating to inclusive education, universal design and emerging technologies, digital

economy and digital interfaces have started showing results. Many PwDs are now serving as mentors and role models in their communities. Use of assistive technologies, internet, social media and other technological innovations are creating opportunities for youth with disabilities to become part of the mainstream education, skill development and entrepreneurship opportunities.

Sustainable Development Goal (SDG) 2 of the Post-2015 Development Agenda calls to "end hunger, achieve food security and improved nutrition and promote sustainable agriculture". Target 2a devotes specific attention

to "Increase investment, including through enhanced international cooperation, in rural infrastructure, agricultural research and extension services, technology development and plant and livestock gene banks in order to enhance agricultural productive capacity in developing countries, in particular least developed countries". As per 2001 census, there are 84 million scheduled tribes in India constituting 8.2 per cent of the country's population.

Currently, tribal development is the main agenda of governance as special attention is given to channelize major schemes and sources of funds for the development of tribal youth and improve their livelihood. A special Central Assistance to Tribal Sub-Scheme is 100 per cent grant which is utilized for economic development of Integrated Tribal Development Project (ITDP), Integrated Tribal Development Agency (ITDA), Modified Area Development Approach (MADA), Clusters, Particularly Vulnerable Tribal Groups (PVTGs) and dispersed tribal population. There is also an institutional support for development and marketing of tribal products under central sector scheme. The objective of this scheme is to give support to tribals for production, product development, preservation of traditional heritage and support to both forest and agricultural produce of tribal people. National Scheduled

INTERIM BUDGET 2019-20

HARNESSING YUVA SHAKTI

Over **1 crore** youth being trained through Pradhan Mantri Kaushal Vikas Yojana

Self employment schemes like **MUDRA, Start-up India** and **Stand-up India** being implemented

India has become world's **second largest** start-up hub



...tribal development is the main agenda of governance as special attention is given to channelize major schemes and sources of funds for the development of tribal youth and improve their livelihood.

develop the skills of the ST youth for different natures of employment as well as for self-employment. All these efforts empower tribal youth and break the cycle of poverty.

Indian Youth is the key agent for socio-economic development and technological innovation. Their collective energies and vision is the engine of growth of our nation. It is the collective responsibility of private sector, public sector and civil society to provide adequate opportunities and programmes for all sections of youth to give them equal access to education, skill development and entrepreneurship opportunities, particularly for marginalised youth, PwD, rural youth and tribal communities.

Technology has a potential to change the world and improve people's lives. It can be exploited for youth development with the incredible spirit of a youth-led enterprise and initiatives. The private sector, public sector and civil society have to work in tandem in empowering youth. Inclusive growth and sustainable development are the keywords that will harness our demographic dividend. □

(E-mail: jatinder@phdcci.in)

Tribes Finance and Development Corporation (NSTFDC) has identified important economic activities to the Scheduled Tribes for generating self-employment to raise their income level. It also helps the tribal youth to upgrade their skills and processes through institutional and on the job training. It also gives pre-matric scholarships to ST students who are studying in Classes 9th and 10th if their parental income from all sources is less than Rs.2 lakhs per annum. In addition, it also gives post matric scholarships to ST students from Class 11th and above to students who are studying in any recognized institutions

for which qualification is Class 10th or above, if their parental income from all sources is less than Rs.2.50 lakhs per annum. NSTFDC also provides national overseas scholarships for ST students for studying abroad to pursue post graduation, Ph.D and post doctoral study abroad. There is also a scheme of Strengthening Education among ST Girls in Low Literacy Districts for promotion of education among tribal girls in the identified low literacy districts to plug the gap in literacy levels between the general female population and tribal women. Vocational Training in Tribal Areas is one of the important schemes to

Parallel Taxi Track Operation by all Women Crew

In a first for the IAF, the "OTTTERS" squadron of Western Air Command has undertaken Parallel Taxi Track (PTT) Operations with a full women crew in the Dornier 228 aircraft. The pilots, Sqn Ldr Kamaljeet Kaur and her co-pilot Sqn Ldr Rakhi Bhandari carried out successful parallel taxi track landing and take-off operations at Sirsa. This achievement highlights the theme of Aero India 2019 to highlight the Achievements of Women in Aviation Sector.

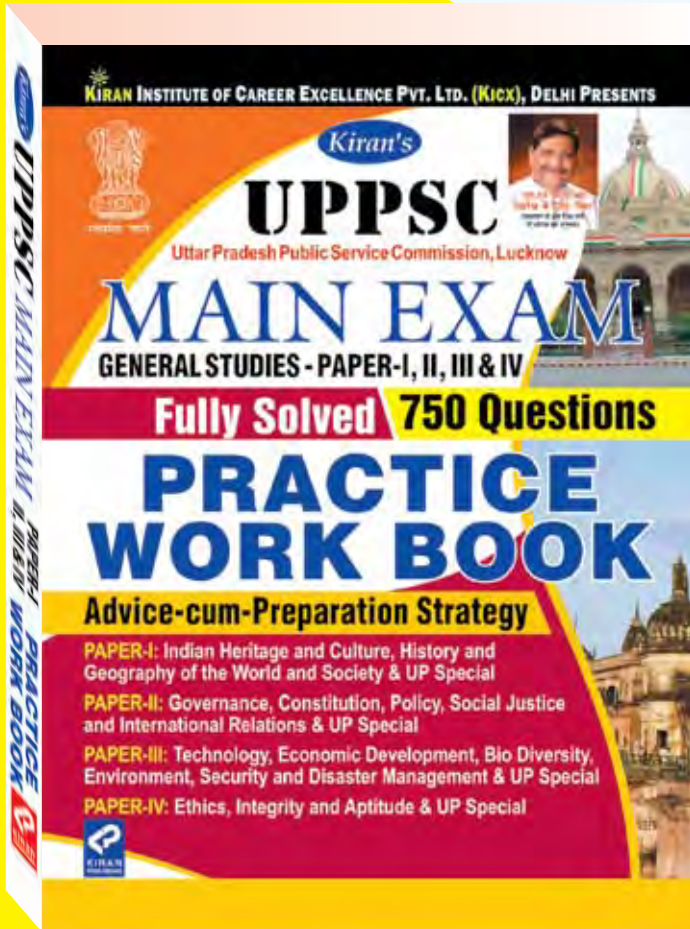
Parallel Taxi Track Operations are carried out to enable unhindered operations even when the runway is not available due to enemy action or any other reasons.

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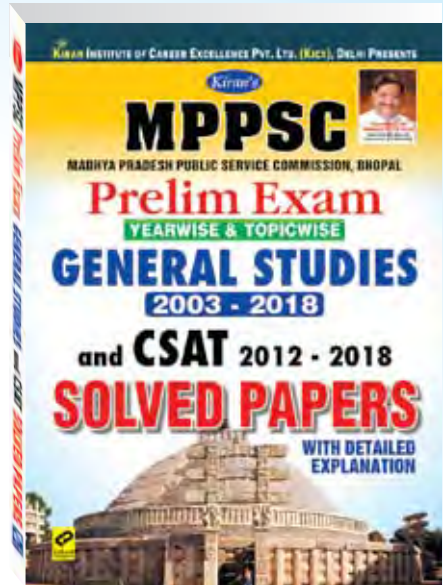
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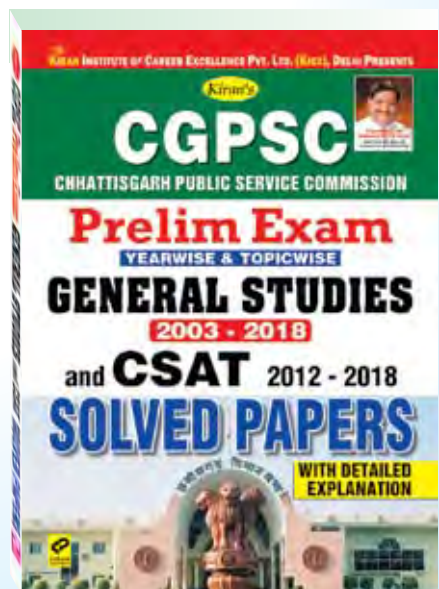
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FOLLOWING ARE THE KEY HIGHLIGHTS OF THE INTERIM BUDGET 2019-20

👉 Farmers

- 12 crore small and marginal farmers to be provided with assured yearly income of Rs. 6000 per annum under PM-KISAN
 - ◆ Outlay of Rs. 75,000 crore for FY 2019-20 with additional Rs. 20,000 crore in RE 2018-19
- Outlay for Rashtriya Gokul mission increased to Rs 750 crore
- Rashtriya Kamdhenu Ayog to be set up for sustainable genetic up-gradation of the Cow resources
- New separate Department of Fisheries for welfare of 1.5 crore fishermen
- 2 per cent interest subvention to Farmers for Animal husbandry and Fisheries activities; additional 3 per cent in case of timely repayment.
- Interest subvention of 2 per cent during disaster will now be provided for the entire period of reschedulement of loan

👉 Labour

- Pradhan Mantri Shram Yogi Maandhan scheme to ensure fixed monthly pension to 10 crore unorganized sector workers
 - ◆ Rs 3000 per month after 60 years of age with an affordable contribution of only Rs 100/55 per month

👉 Health

- 22nd AIIMS to be set up in Haryana

👉 MGNREGA

- Rs. 60, 000 crore allocation for MGNREGA in BE 2019-20

👉 Direct Tax proposals

- Income upto Rs. 5 lakh exempted from Income Tax
- More than Rs. 23,000 crore tax relief to 3 crore middle class taxpayers
- Standard Deduction to be raised to Rs. 50,000 from Rs. 40,000
- TDS threshold to be raised from Rs. 10,000 to Rs. 40,000 on interest earned on bank/post office deposits
- Existing rates of income tax to continue
- Tax exempted on notional rent on a second self-occupied house
- Housing and real estate sector to get boost-
 - ◆ TDS threshold for deduction of tax on rent to be increased from Rs. 1,80,000 to Rs. 2,40,000
 - ◆ Benefit of rollover of capital gains increased from investment in one residential house to two residential houses for capital gains up to Rs. 2 crore.
 - ◆ Tax benefits for affordable housing extended till 31st March, 2020 under Section 80-IBA of Income Tax Act
 - ◆ Tax exemption period on notional rent, on unsold inventories, extended from one year to two years

👉 Fiscal Programme

- Fiscal deficit pegged at 3.4 per cent of GDP for 2019-20
- Target of 3 per cent of fiscal deficit to be achieved by 2020-21.
- Fiscal deficit brought down to 3.4 per cent in 2018-19 RE from almost 6 per cent seven years ago
- Total expenditure increased by over 13 per cent to Rs.27,84,200 crore in 2019-20 BE
- Capital Expenditure for 2019-20 BE estimated at Rs. 3,36,292 crore
- Centrally Sponsored Schemes (CSS) allocation increased to Rs. 3,27,679 crore in BE 2019-20
- National Education Mission allocation increased by about 20 per cent to Rs. 38,572 crore in BE 2019-20

- Allocation for Integrated Child Development Scheme (ICDS) increased by over 18 per cent to Rs. 27,584 crore in BE 2019-20
- Substantial increase in allocation for the Scheduled Castes and Scheduled Tribes -
- Allocation for SCs increased by 35.6 per cent - from Rs. 56,619 crore in BE 2018-19 to Rs. 76,801 crore in BE for 2019-20
- Allocation for the STs increased by 28 per cent - from 39,135 crore in BE 2018-19 to Rs. 50,086 crore in 2019-20 BE
- Government confident of achieving the disinvestment target of 80,000 crore
- Focus now on debt consolidation along with fiscal deficit consolidation programme

👉 **Poor and Backward Classes**

- “First right on the resources of country is that of the poor”: FM
- 25 per cent additional seats in educational institutions to meet the 10 per cent reservation for the poor
- Targeted expenditure to bridge urban-rural divide & to improve quality of life in villages
- All willing households to be provided electricity connections by March 2019

👉 **North East**

- Allocation to be increased by 21 per cent to Rs. 58,166 crore in 2019-20 BE over 2018-19 BE
- Arunachal Pradesh came on the air map recently
- Meghalaya, Tripura and Mizoram came on India's rail map for the first time
- Container cargo movement through improved navigation capacity of the Brahmaputra

👉 **Vulnerable sections**

- A new committee under NITI Ayog to identify all the remaining De-notified nomadic and semi-Nomadic tribes.
- New Welfare development Board under Ministry of Social Justice and Empowerment for development and welfare of De-notified nomadic and semi nomadic tribes

👉 **Defence**

- Defence budget to cross Rs 3,00,000 crore for the first time ever

👉 **Railways**

- Capital support of Rs.64,587 crore proposed in 2019-20 (BE) from the budget
- Overall capital expenditure programme to be of Rs. 1,58,658 crore
- Operating Ratio expected to improve from 98.4 per cent in 2017-18
to 96.2 per cent in 2018-19 (RE) and
to 95 per cent in 2019- 20 (BE)

👉 **Entertainment Industry**

- Indian filmmakers to get access to Single window clearance as well for ease of shooting films
- Regulatory provisions to rely more on self-declaration
- To introduce anti-camcording provisions in the Cinematograph Act to control piracy

👉 **MSME and Traders**

- 2 per cent interest subvention on an incremental loan of Rs 1 crore for GST registered SMEs
- At least 3 per cent of the 25 per cent sourcing for the Government undertakings will be from women owned SMEs
- Renewed Focus on Internal trade ; DIPP renamed to Department for Promotion of Industries and Internal trade

👉 **Digital Villages**

- The Government to make 1 lakh villages into Digital Villages over next five years

Source: PIB



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Social Inclusion: Strategies and Way Forward

Muniraju S.B

Successive Governments have identified certain sections of the society, who are in dire need of intervention to ensure social inclusion. Such sections of the society have been classified as Scheduled Tribes (STs), Scheduled Castes (SCs), Other Backward Classes (OBCs), De-Notified Tribes (DNTs), Nomadic Tribes (NTs), Semi-Nomadic Tribes (SNTs), Safai Karmacharis (SKs), Religious Minorities, Economically Backward Classes (EBCs), Persons with Disabilities (PwDs), Senior Citizens, Destitutes, Transgender, Women and Children.

The Constitution of India guaranteed fundamental rights to all its citizens irrespective of caste, creed, gender or religion, along with clear direction to ensure welfare of backward communities. Directive Principles of State Policy enables to protect and promote their well being. Considering the needs of weaker sections successive Governments have taken several measures by adopting underprivileged friendly policies and programs. Wherever policies and programs failed to yield expected outcomes, legislations were brought in, so that equal opportunities are provided for the weaker sections and ensure benefits.

Experience of six decades of planning revealed that the process of development and modernization has gradually benefited all but not to the extent other dominant communities benefited. A comparative picture of status of SCs, STs, OBCs, minorities



and all others based on some basic socio-economic indicators are given in the tables 1,2 and 3.

The indicators show that there has been gradual improvement in the socio-economic status of SCs and STs over the years.

Initiatives and Interventions

India is a welfare State with constitutional mandate and democratic obligations to ensure social inclusion of all its citizens with special focus on the vulnerable, disadvantaged and weaker sections of the society. Empowering

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Table-1: Proportion of Population of weaker sections

Social Groups	Total	
	2001	2011
SCs	16.2	16.6
STs	8.2	8.6
Minorities	18.8	19.32
PwDs	2.1	2.21
Aged	7.4	8.6
Transgender	NA	0.04
Women	48.26	48.46
Children	15.93	13.1
OBCs	NA	40.94

Source: Census data 2001 & 2011,

* OBCs sample survey by NSSO-2004-05

them at par with the rest of the society as part of social inclusion and inclusive development is the commitment of successive Governments to the people of the country. Some of the important measures and interventions can be classified as educational, social, economic, political, employable and affirmative action i.e. reservation in employment, education, political representation etc.

Interventions for Education

Governments have noticed the importance of education and problems of weaker sections scholarship programs at different levels. Pre-Matric Scholarship, Post-Matric Scholarship, National Fellowships, National Overseas Scholarships, Means-cum Merit Scholarship, Top Class Education, are some of the key scholarship and fellowship programs to enhance enrolment, reduce the dropout at different levels of education, secure professional qualifications and ensure

Table-2: Literacy rate of Social Groups

Social Groups	2001	2011
SCs	54.69	66.07
STs	47.10	58.96
Religious Minorities		
Muslims	59.1	68.5
Christians	80.3	84.5
Sikhs	69.4	75.4
Bhuhists	72.7	81.3
Jains	94.1	94.9
Other religious Groups	47.0	59.9
All Others	64.84	72.99

Source: Census data 2011



To ensure economic participation of weaker sections various economic development programs are being implemented. Among them are subsidized credit facilities through National Scheduled Castes Finance and Development Corporation (NSFDC) for SCs, National Safai karamcharis Finance and Development Corporation (NSKFDC) for Safai karamcharis and people engaged in manual scavenging...

employability and self sustenance. These scholarships are available for students from Scheduled Castes, Scheduled Tribes, Minorities, OBCs, PwDs, girls, De-notified, nomadic and semi-nomadic community students.

Residential Schools are established for tribal students to reduce dropout and provide quality education. Some states also provide residential education for Scheduled Castes, Scheduled Tribes, OBCs, PwDs, Minorities and Girls. The Union Government has also given funds to States for construction and maintenance of Hostels for Boys and Girls from weaker sections. Free coaching is given for SC, ST, OBC, Minorities, PwDs students to enable them to compete with general category students. This is implemented

through reputed institutions/centers/ UT Administrations, Universities and Private Sector Organizations.

Merit-cum-Means Scholarship for professional and technical courses (under graduate and post-graduate) is provided to students from minority communities who fulfill the eligibility criteria of merit and means for pursuing professional and technical courses at under-graduate and post-graduate levels in recognized institutions. Maulana Azad National Fellowship for Minority Students is to pursue higher studies at M. Phil and Ph.D level.

Support for students clearing Prelims conducted by UPSC, SSC, State Public Service Commission's etc. is provided to increase the representation

Table-3: Health Status (IMR among SC & ST Groups)

Indicators	Social groups			
	SC	ST	Other	Total
Infant Mortality Rate	66.4	62.1	48.9	57
Child Mortality Rate	23.2	35.2	10.8	18.4
Under 5 Mortality	88.1	95.7	59.2	74.3
Nutritional status of children				
Height- For-age	53.9	53.9	47.7	48
weight-for-height	21	27.6	16.3	19.8
weight -for-age	47.9	54.5	33.7	42.5
Institutional Births	32.9	17.7	51	38.7
Vaccinations	39.7	31.3	53.8	43.5

Source: NFHS-III

of minorities in Civil Services by giving direct financial support to candidates clearing Preliminary Examination of Group A and B posts of Union Public Service Commission (UPSC), State Public Service Commission's (SPSCs) and Staff Selection Commission (SSC).

Grant-in-Aid is provided to Voluntary Organizations working for SCs, STs, OBCs, PwDs, Minorities, Women and Children. The objective of the Scheme is to utilize the services of capable and reliable Voluntary Organizations towards socio economic development of weaker sections. Under this scheme, Grants in aid are given by the Government for activities such as general/technical/vocational education, service activities such as medical centers, dispensaries and income generating activities such as technical training in a variety of commercial trades etc.

Interventions for Economic Development

To ensure economic participation of weaker sections various economic development programs are being implemented. Among them are subsidized credit facilities given through National Scheduled Castes Finance and Development Corporation (NSFDC) for SCs, National Safaikarmcharis Finance and Development Corporation (NSKFDC) for Safaikarmacharis and people engaged in manual scavenging, National Backward Classes Finance



The Tribal Cooperative Marketing Development Federation of India (TRIFED) and State Tribal Development Cooperative Corporations support marketing and development of livelihood activities of Scheduled Tribes. As a measure of social safety for Minor Forest Produce (MFP) gatherers, fair returns are ensured through Minimum Support Price for identified MFPs collected by them,

and Development Corporation for BCs (NBCFDC), National Scheduled Tribes Finance and Development Corporation (NSTFDC) for STs, National Minorities Finance and Development Corporation (NMFDC) for minorities, National Handicapped Finance and Development Corporation (NHDFC) for PwDs, Rashtriya Mahila Kosh (RMK) for women, state channelizing agencies like State Development Corporations (SDCs). The aim is to ensure that their target groups are uplifted at par with the rest of the society. Venture Capital Fund for Scheduled Castes and Backward Classes, Credit Guarantee Fund for

SCs, Standup India and MUDRA schemes encourages entrepreneurs from these groups.

There are special programs like Central Assistance to SC & ST Sub plans, Pradhan Mantri Adarsh Gram Yojana for SCs, Pradhan Mantri Jan Kalyan Yojana earlier known as Multi-Sectoral Development Program and Prime Minister's 15 Point Program for Minorities, Grants under Article 275(1) for STs. The main objectives are to give a thrust to the development programmes relevant for infrastructure and economic development of SCs, STs and Minorities.

Table-4: Incidence of Poverty across Social Groups

Social Groups	Rural			Urban		
	2004-05	2009-10	2011-12	2004-05	2009-10	2011-12
SCs	53.53	42.26	31.5	40.56	34.11	21.70
STs	62.28	47.37	45.3	35.52	30.38	24.10
OBCs	39.80	31.9	22.60	30.60	24.30	15.40
Others	41.79	33.8	15.5	25.68	20.09	8.10

Source: Planning Commission 2011-12.

Table-5: Representation of SCs/STs in Government Jobs

Categories / Years	1960	1970	1980	1990	2000	2011
SC	228497	291374	490592	590108	582446	518397
ST	37704	60325	125004	185245	225917	222442
Non SC/ST	1600528	2147584	2516129	2701700	2819519	3014800

Source: Annual Reports M/o Personnel, Public Grievances and Pensions,



Training in Traditional Arts/Crafts for Development (USTTAD) aims at conserving traditional arts/crafts of our country and for building capacity of traditional artisans and craftsmen belonging to minority communities.

Interventions for Social Empowerment

To ensure equal social status to weaker sections there are interventions through setting up of institutional mechanism and social protection laws to prevent discrimination, exploitation, atrocities and promote well-being of weaker sections. Some of the important measures for SCs & STs are, strengthening of machinery for enforcement of Protection of Civil Rights Act 1995 and Prevention of Atrocities Act 1989. The Prohibition of Child Marriage Act, 2006, Dowry Prohibition Act, 1961, Indian Divorce Act, 1969, Maternity Benefit Act, 1861, Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, Indecent Representation of Women (Prevention) Act, 1986, National Commission for Women Act, 1990, ensures safety and security of women. There are legislations for welfare of Aged, prohibition of manual scavenging, protection of rights of disabled, etc.

The ICDS scheme for children and women, provides supplementary nutrition, non-formal pre-school education, nutrition and health education, immunization, health check-up and referral services. The POSHAN Abhiyaan (National Nutrition Mission) strives to reduce the level of stunting, under nutrition, anaemia and low birth weight in children and also, focuses on adolescent girls, pregnant women and lactating mothers. Child Protection Services create a safe and secure environment for comprehensive development of children who are in need of care and protection, children in conflict with law and other vulnerable children. National Crèche Scheme provides day care facilities to children (age group of 0-6 years) of working mothers and other eligible women belonging to families.

Scheme for Development of Economically Backward Classes, Scheme for Development of De-notified, Nomadic and Semi-Nomadic Tribes and Scheme for Transgender Persons provides scope for scholarships at Pre-Matric, Post-matric levels, skill training and credit facilities through NBCFDC. The Tribal Cooperative Marketing Development Federation of India (TRIFED) and State Tribal Development Cooperative Corporations support marketing and development of livelihood activities of Scheduled Tribes. As a measure of social safety for Minor Forest Produce (MFP) gatherers, fair returns are ensured through Minimum Support Price for identified MFPs collected by them, along with necessary infrastructure at the local level.

The Self Employment Scheme for Rehabilitation of Manual Scavengers provides one time cash assistance and other skill training programs and also handholding support. Grants-in-Aid is given to States for the development of Particularly Vulnerable Tribal Groups (PVTGs) in a comprehensive manner, while retaining their culture and heritage.

Skill Development Initiatives to urban and rural livelihoods are aimed at improving inclusive growth by providing skills to the minority communities who do not possess any employable skills. Nai Manzil aims to engage constructively with the poor Minority youth and help them to obtain sustainable and gainful employment. Upgrading Skills and



The Beti Bachao Beti Padhao (BBBP) scheme, prevents gender biased sex selective elimination, ensures survival, protection, education and participation of the girl child. Pradhan Mantri Matru Vandana Yojana (PMMVY) provides partial compensation for the wage loss in terms of cash incentives for pregnant women and lactating mothers. Scheme for Adolescent Girls to improve their nutritional and health status and upgrade their skills, motivates out of school girls to go back to formal schooling or vocational /skill training. Scheme for Leadership Development of Minority Women provides leadership training and skill development, so that they are emboldened to move out of the confines of their homes and community and assume a leadership role in accessing services.

The Swadhar Greh aims to target women victims of difficult circumstances who are in need of institutional support for rehabilitation so that they could lead their life with dignity. Support to Training and

Employment Programme (STEP), provide skills that gives employability to women, competencies and skills that enable women to become self-employed/entrepreneurs. Ujjawala is for prevention of Trafficking and Rescue, Rehabilitation, Re-integration and Repatriation of victims of Trafficking for Commercial Sexual Exploitation. Working Women Hostels ensure safe accommodation for working women away from their place of residence. Mahila Shakti Kendra empowers rural women through community participation. Community engagement through College Student Volunteers is envisioned.

Home for Widows namely Krishna Kutir with a capacity of 1000 inmates has been constructed at Vrindavan, Mathura, Uttar Pradesh to provide widows with a safe and secure place of stay, nutritious food, health services and legal and counseling services. It has facilities to make it old age friendly like ramp, lifts and provision for physiotherapy. National Awards

includes provision for the National Awards for Child Welfare.

The Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP), assist the needy disabled persons in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances. Deendayal Disabled Rehabilitation Scheme (DDRS) is implemented for rehabilitation of persons with disabilities through education, training and other allied activities. Scheme for implementation of Persons with Disability Act 2016 (SIPDA), supports activities relating to Accessible India campaign and implementation of the Persons with Disabilities Act.

The Rashtriya Vayoshri Yojana, provides Physical Aids and Assisted living devices for the aged suffering from Age Related Disabilities/ infirmities belonging to BPL Category. National Social Assistance program provides social security benefits to aged, disabled and women in crisis. Assistance to Voluntary Organizations for Programmes Relating to Aged provides grants for running and maintenance of day-care centers, old age homes, mobile Medicare units etc. Scheme for Prevention of Alcoholism and Substance (Drugs) Abuse and Integrated Programme for Rehabilitation of Beggars, ensures rehabilitation of beggars, victims of substance abuse under which medical treatment, counseling, skill training and handholding support are provided.

The scheme of Hamari Dharohar for conservation and protection of

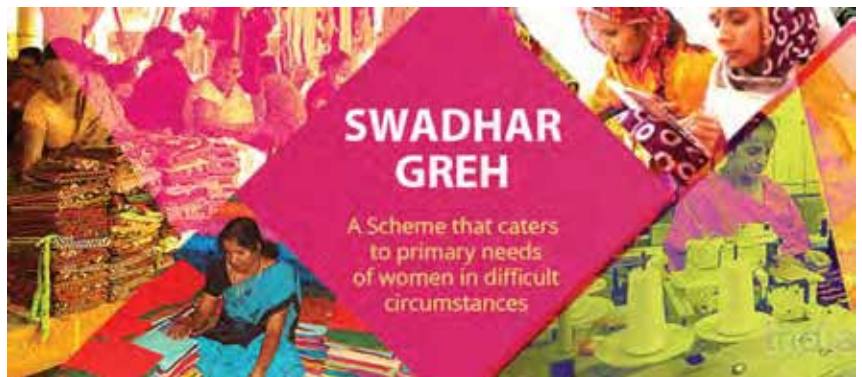


culture and heritage of Minorities, preserves the rich heritage of minority communities of India under the overall concept of Indian culture. There is also a scheme for containing population decline of small minority community like Parsis (Jio-Parsi) to arrest the declining trends in population of small minority communities.

Grants are given for organizing tribal festivals and Research/Evaluation projects, Seminar/Workshops and Publication of books, relating to issues concerning tribals. Centers of Excellence have been organized to involve them for working out long term and policy oriented research studies for the development of tribals in the country.

Political Representation and Reservation in Employment

The Constitution of India, mandates for earmarking of seats in Lok Sabha and State Legislatures for Scheduled Castes and Scheduled Tribes. Similarly, most of the States provide reservation for backward communities and women in Urban Local Bodies and Rural Local Bodies so that the interest and welfare of backward communities are taken care of. There is also mandate for providing reservation in employment and admission in educational institutions for SCs, STs, OBCs and now Economically Backward Communities. This paves the way for



inclusive representation and ensures social inclusion.

Other Institutional Mechanisms

Social inclusion is a constitutional mandate and a national priority. To protect the rights and ensure safeguards institutional mechanisms are built, National Commission for Scheduled Castes, National Commission for Scheduled Tribes, National Commission for OBCs are constitutional bodies. There are statutory bodies like the National Commission for Safai karmacharis, the National Commission for De-Notified, Nomadic and Semi-nomadic Tribes, the National Commission for Women, the National Commission for Minorities, the National Commission for Protection of Child Rights, Office of the Chief Commissioner for Persons with Disabilities and National Human Rights Commission which ensure rights are protected and welfare is taken care of.

As part of policy interventions, some of the important agencies working in the field are Baba Saheb Dr. B.R. Ambedkar Foundation, Dr. Ambedkar National Memorial, Dr. B. R. Ambedkar International Centre, Tribal Research Institutes, National Institute of Social Defence to promote the well-being of the aged, destitutes, victims of substance abuse, transgender and other social defence groups.

Establishment/Modernization/Capacity augmentation of Braille Presses in the States are already present, the National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities implements various programs for Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities. State Spinal Injury and Indian Spinal Injury Centre treats and rehabilitates persons with spinal injuries. Colleges for Deaf are established to provide equal educational

Table-6: Funds spent for for social inclusion between 2014-15 to 2017-18 and RE & BE for 2018-19 and 2019-20

Ministry/Deptt.	Actual Expenditure incurred				RE	BE	Grand total in five years
	2014-15	2015-16	2016-17	2017-18	2018-19#	2019-20\$	
D/o Social Justice & Empowerment	5330.95	5752.74	6516.09	6747.02	9963.25	7800.00	42110.05
D/o Empowerment of Persons with Disabilities	337.84	554.97	772.56	922.47	1070.00	1144.90	4802.74
M/o Tribal Affairs	3831.95	3654.86	4816.92	5316.63	6000.00	6526.96	30147.32
M/o Minority Affairs	3069.01	4479.88	2832.46	4057.18	4700.00	4700.00	23838.53
Ministry of Women and Child Development	18436.18	17248.72	16873.52	20396.36	24758.62	29164.9	126878.30
Year wise total funds for Social Inclusion	31005.93	31691.17	31811.55	37439.66	46491.87	49336.76	227776.94

Source: Union Budget 2014-15 to 2019-20

Committee under NITI Aayog will be set up to complete the task of identifying De-notified, Nomadic and Semi-Nomadic communities not yet formally classified.

Welfare Development Board under the Ministry of Social Justice and Empowerment to be set up to implement welfare and development programmes for De-notified, Nomadic and Semi-Nomadic communities.

opportunities to hearing-impaired students for pursuing higher studies. The National University of Rehabilitation Science and Disability Studies is being established. Rehabilitation Council is an apex statutory body to enforce uniform standards in the country in training of professionals in the field of rehabilitation of the disabled persons.

The Indian Sign Language, Research and Training Centre provides professional training courses with a view to develop trained manpower in the disability sector and is providing various other rehabilitation services. Centre for Disability Sports encourages the PwDs to pursue sports. National Institute for Inclusive and Universal Design creates Barrier Free Environment, National Institute of Mental Health Rehabilitation and National Institutes are established to handle professional training courses with a view to develop trained manpower in the disability sector and are providing various other rehabilitation services. Artificial Limbs Manufacturing Corporation of India (ALIMCO) manufactures artificial limbs for disabled persons and distributes aids and appliances for disabled and aged persons.

The Special Programme for Minorities is for Haj Management in India and Saudi Arabia. Qaumi Waqf Board Taraqqiati Scheme (QWBTS) and Shahari Waqf Sampatti Vikas Yojna (SWSVK) are being implemented for Computerization of Records, Strengthening of State Waqf Boards

and to protect vacant urban Waqf land from encroachers and to develop it on commercial lines for generating more income in order to widen welfare activities respectively. Central Waqf Council (CWC) is the implementing agency for both schemes.

The Maulana Azad Education Foundation (MAEF) is a voluntary, non-political, non-profit making, organization established to promote education among the educationally backward minorities. Special Officer for Linguistic Minorities is also appointed to protect and promotes interest of linguistic minorities.

The Food and Nutrition Board (FNB) provides inputs for nutrition education and awareness through a wide range of nutrition education and extension services as well as training programmes. National Institute of Public Cooperation and Child Development (NIPCCD) organizes training programmes, seminars, workshops, conferences, provides information services in the field of public cooperation and child development and also caters to the needs of training and research consultancy. Central Adoption Resource Agency (CARA) a statutory body functions as the nodal agency for adoption of Indian children and is mandated to monitor and regulate in country and inter country adoptions and also deals with adoption of orphans, abandoned and surrendered children through its associated recognized adoption agencies. Central Social

Welfare Board (CSWB) has initiated several programmes for the welfare and development of women and children.

The Women Helpline provides 24 hour emergency response to all women affected by violence both in public and private spheres. One Stop Center provides support and assistance to women affected by violence, both in private and public spaces, including in the family, community, workplace etc. Services include medical aid, police assistance, legal aid/case management, psycho-social counseling and temporary support services to women affected by violence. Mahila Police Volunteers in States/UTs act as a link between the police and the community and facilitate women in distress.

Budgetary Interventions for Social Inclusion

The Union Government and States have obligation to earmark funds and ensure opportunities for welfare and development through Gender Budgeting, Budgeting for Children, SCSP & TSP. The Union Government has allocated in the 2019-20 Interim Budget Rs. 76800.89 under SCSP, Rs. 50085.52 for TSP, Rs. 90594.25 for welfare of Children and Rs. 131699.52 for Gender Budgeting.

Over the last five years funds allocated for nodal Ministries / Departments engaged in achieving social inclusion is as in Table-6:

It must be ensured that direct and quantifiable benefits are delivered to the target group, so that the objective of Social Inclusion is achieved.

Sources:

N. Jaypalan, "Indian Administration", Volume - I, Atlantic, New Delhi 2001, P.6.

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Annual Reports of Ministry of Minority Affairs.

Union Budget, 2014-15 to 2019-20.

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DO YOU KNOW?

National Virtual Library of India

National Virtual Library of India is one of the components of the National Mission on Libraries (NML). NML, is an initiative of the Ministry of Culture to modernise and digitally link public libraries across the country, launched in 2014. The objective of National Virtual Library of India (NVLI) is to facilitate creation of a comprehensive database on digital resources of India on information about India in an open access environment.



Salient features of NVLI are –

Searching through multilingual user interfaces. (2) Virtual learning environment. (3) E-Governance platform facilitating data analytics. (4) Multilingual searching and retrieval on ontology/thesaurus based.

The whole idea is to have a massive online library, where resources from across fields available in all possible forms, could be collated and made available on a single platform. This would largely benefit researchers, students and subject experts, among others, who would no longer need to hunt or spend hours for reference material in traditional library buildings. Moreover, these contents will be preserved permanently for future requirements too. The target users of NVLI will not only be students, researchers, doctors and professionals but also the educationally, socially, economically and physically disadvantaged groups. Thus, it would empower people with information in order to create a **knowledge society** and also ensure preservation of digital content for posterity.

The project of creation of National Virtual Library of India costing Rs.72.34 crore had been entrusted to IIT Bombay (in collaboration with C-DAC, Pune and IGNOU, Delhi). An amount of Rs.71.78 crore has been released to IIT Bombay till date.

The core software application and cloud infrastructure for NVLI has been developed. Soft launch of NVLI has been done on February 15, 2018. Harvesting of Metadata and its curation is on. As per the Memorandum of Understanding (MoU) signed between National Mission on Libraries and IIT Bombay on April 26, 2016, the time frame for completion of the project by IIT Bombay is 3 years.

Setting up of NML Model Libraries.

The NML will cover 35 State Central Libraries, 35 District Libraries and 6 Libraries under the Ministry of Culture. So far 41 proposals have been received from 22 States/UTs

NVLI Portal includes data from ten National Museums, ASI Site Museums, ASI Library, National Mission on Monuments and Antiquities (NMMA), National Cultural Audiovisual Archive (NCAA), NPTEL, Union Catalogue (bibliographic collections from National Libraries), Catalogues of National Archive of India, Open repositories, web crawling of government websites and newspapers, and sample data received from many organizations. Presently the total record count in NVLI is 69,95,669 records.

Source- PIB and NVLI Portal



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YE-802/10/2018

Harnessing Women Power for Development

Shahin Razi

*“To awaken the people, it is the women who must be awakened.
Once she is on the move, the family moves, the village moves, the nation moves”*

- Pandit Jawaharlal Nehru

I

nclusive development consists of ensuring that all marginalized and excluded groups are stakeholders in development processes.

United Nations Development Programme maintains that many groups are excluded from development because of their gender, ethnicity, age, sexual orientation, disability or poverty.

The effects of such exclusion are rising levels of inequality around the world. Development cannot effectively reduce poverty unless all groups contribute to the creation of opportunities, share



the benefits of development and participate in decision making. The goal of inclusive development is to achieve an inclusive society able to accommodate differences and to value diversity.

Since the 1990s, women's equality and empowerment has been at the forefront of initiatives to secure sustainable development while alleviating the miseries of backwardness, poverty and social exclusion experienced by women in urban and rural environs. In this process feminists working in development have played a significant role in globalizing the concept of empowerment as a favoured strategy for promoting gender equality and just development.



Empowerment of Women: Perspective

Acknowledging that women's empowerment is a process in which women increase their choices and freedom to participate, negotiate, influence and hold accountable institutions that affect their lives is a step in the right direction. However, women's empowerment will be achieved only when women perceive gender empowerment as a meaningful goal worth striving for. This necessitates harnessing women's power, utilizing their potential and encouraging women to work towards goals defined by them. Creating conditions wherein these goals are a possibility demands the incorporation of women's voice and agency as central prerequisites in gender empowerment policies and programmes (World Bank 2014). The World Bank (2002) identifies empowerment as being about increasing people's choices and freedom of action to participate in, negotiate with, influence, control and hold accountable, institutions that affect their lives.

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources – material, human and intellectual, like knowledge information, ideas and financial resources like money – and access to money and control over decision making in the home, community, society and nation and to gain “power”.

The grim scenario of women having no voice in their own houses has undergone major transformation in recent times. The modern woman is no longer confined to the four walls of the house. Women are now realizing their worth in every way and demanding gender equality and justice both at home and in the workplace. They have broken the glass barrier in almost every field, be it technology, space science, sports or the armed forces. Almost

The author is an Emeritus U.G.C. Fellow, economist and an academician.

Road to development cannot be travelled without the health, education and empowerment of women who form almost 50 per cent of the Indian population. A multi directional organized approach to women development is sure to take the country way beyond this path

every fifth woman is an entrepreneur ... both in urban and rural India.

Empowering Women: Initiatives

Right from recognizing the need to protect the girl child in the womb to protecting career women in their work place, a number of initiatives have been taken. Empowering woman through her journey to motherhood is an important agenda. Schemes like the PM Matru Vandana Yojana give financial protection to women during their pregnancy and lactation period. A very significant move has been the modification of the Maternity Benefit Act allowing working women 26 weeks of paid maternity leave. Programmes like Beti Bachao, Beti Padhao and Sukanya Samridhi Yojana take care of the girl child right from protecting her from female foeticide to ensuring her education and financial security. Only a healthy woman can be an empowered woman. The Ayushman Bharat Programme, National Nutrition Mission, Ujjawala Yojana etc. take care of the health and nutritional requirements of Indian Women.

Empowerment Programmes for Women :

Deen Dayal Upadhyay Antyodaya Yojana (DAY-NRLM): Ajeevika is a major project which focuses on rural women and aims to achieve universal social mobilization by involving rural women. At least one woman member from each identified poor rural household is to be brought under the Self Help Group (SHG)



Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY) aims to skill rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages. It is one of the clusters of initiatives and full social inclusion of the candidates is ensured by the mandatory coverage of socially disadvantaged groups, where one third of the persons covered should be women.

network in a time bound manner. NRLM has devised special strategies to reach out to all these vulnerable communities and help them graduate out of poverty.

There are two other important components of Aajeevika, relevant for improvement of livelihoods of rural women. Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY) aims to skill rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages. It is one of the clusters of initiatives and full social inclusion of the candidates is ensured by the mandatory coverage of socially disadvantaged groups, where one third of the persons covered should be women. Mahila Kisan Sashaktikaran Pariyojana (MKSP) is another component that aims to improve the present status of women in agriculture and to enhance the opportunities for empowerment.

Empowering Elected Women Representatives (EWRs): An extensive training programme has been launched with an objective of empowering Elected Women Representatives (EWRs) and to help them assume the leadership roles expected of them and guide their villages for a more prosperous future. Past experience at the grassroots level has led to the realization that

capacity building of EWRs is critical to empower women to participate effectively in governance processes. An empowered EWR can ensure that the same can be translated among women in her community. This percolation of knowledge, awareness and legal empowerment will help safeguard their basic rights and entitlements. Women's representation in local governments can actually make a difference with her prime focus on development issues like health, education and livelihood which are mostly overlooked by male members.

Rastriya Mahila Kosh (RMK): Rastriya Mahila Kosh (RMK), extends micro-credit to women in the informal sector through a client friendly, and in a hassle-free manner without

collateral for income generation activities. RMK has taken a number of promotional measures to popularize the concept of micro financing, enterprise development, thrift and credit, formation and strengthening of Women SHGs through intermediary organizations. Education of credit management has been integrated with the provision of credit, along with literary and skill training for individual women and leadership training among groups for self management.

Mahila Shakti Kendra (MSK) : In order to support rural women and provide them with convergent support a new scheme has been approved namely Mahila Shakti Kendra (MSK) as a sub scheme under the Umbrella Scheme of Mission for Protection and Empowerment for Women to empower rural women through community participation. MSK





Beti Bachao Beti Padhao (BBBP), was launched initially to address the declining Child Sex Ratio. As it graduated, it broadened and took under its ambit other concerns such as strict enforcement of PC & PNDT Act, provisions to motivate higher education for girls and related issues.

National Nutrition Mission (NNM) :

To deal with the problem of malnutrition, the National Nutrition Mission (NNM) with a budget of Rs. 9046 crore has been set up. The aim is to achieve an improvement in the nutritional status of children of 0-6 years and pregnant and lactating women in a time bound manner. with defined targets. Some of them are to prevent and reduce stunting in children (0-6 years) by 6 per cent @ 2 per cent p.a. prevent and reduce under nutrition in children (0-6 years) by 6 per cent @ 2 per cent p.a., reduce the prevalence of Anaemia among young children (6–59 months) by 9 per cent @ 3 per cent p.a., reduce the prevalence of Anaemia among women and adolescent girls in the age group of 15-49 years by 9 per cent @ 3 per cent p.a., reduce low birth weight by 6 per cent @ 2 per cent p.a. The Ayushman Bharat Programme also takes care of the health of Indian Women.

Scheme is envisaged to provide an interface for rural women to approach the government for availing their entitlement and for empowering them through training and capacity building. Convergent support is being proposed for equal access to healthcare, quality education, career and vocational guidance, employment, health and safety, social security and digital literacy at Gram Panchayats level in selected districts / blocks across the country with a view to create an environment in which women realize their full potential. The scheme is committed to play an important role for empowerment of rural women especially in the most backward 115 districts of the country.

Information for Women (NARI) has been prepared which will provide citizens easy access to information on schemes and initiatives for women. All the information on various schemes / programmes relevant for women will be updated on a regular basis. This will be used by MSK staff to improve access and utilization of government schemes by rural women at the ground level.

Beti Bachao Beti Padhao (BBBP):

Beti Bachao Beti Padhao (BBBP), was launched initially to address the declining Child Sex Ratio. As it graduated, it broadened and took under its ambit other concerns such as strict enforcement of PC & PNDT Act, provisions to motivate higher education for girls and related issues. Since its inception in 2015, it has been independently growing widely in local domains as well.

Community engagement through College Students Volunteers is envisioned in 115 most backward districts as part of the MSK Block level initiatives. Student volunteers will play an instrumental role in awareness generation regarding various important government schemes / programmes as well as social issues and association with NSS/NCC cadre students will also be an option. The scheme at the block level will provide an opportunity to Student Volunteers to participate in the development process by bringing change in their own communities and ensuring that women are not left behind and are equal partners in India's progress.

National Repository of Information for Women (NARI): A portal namely National Repository of





and UTs to serve as a public police interface and facilitate women in distress. The MPVs report incidences of domestic violence, child marriage, dowry harassment, and violence faced by women in public spaces, The MPVs are operational in 5 States.

Mahila-e-Haat is an initiative to economically empower women through financial inclusion. It is a direct online digital marketing platform for women entrepreneurs/SHGs/NGOs. It received over 1450 lakh visitors. Women entrepreneurs /SHGs/NGOs from 22 states showcased approximately 1800 products /services. It has 23000 registered SHGs with 3 lakh beneficiaries. In 6 months, women entrepreneurs / SGHs / NGOs have transacted business of over Rs. 20 lakh.

P.M. Ujjwala Yojana is a scheme to aid poor sections of Indian society. The intent of this scheme is to make cooking gas (PLG) available to women from families that are financially backward.

The main objectives of P. M. Ujjwala Yojana are the following :

- Enhance the status of women and caring for their health.
- Help to decrease air pollution due to use of fossil fuel.
- Lessening the serious health risks related with cooking based on fossil fuels.
- Reducing the number of deaths due to unclean cooking fuels,

Pradhan Mantri Matru Vandana Yojana (PMMVY): The Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit programme. The beneficiaries would receive cash incentive of Rs. 6000/- during pregnancy and after institutional delivery. Under PMMVY, Rs. 2016.37 crores to all 36 states / UTs had been sanctioned during 2017-18 with a release of Rs. 1991.72 crores.

The **Supplementary, Nutrition (ICDS) Rules, 2017** were notified to regulate entitlement of ‘nutrient dense food’ for every pregnant and lactating woman till 6 months to 6 years for 300 days in a year.

The **Swadhar Greh** scheme caters to primary needs of women in difficult circumstances. Setting up of shelter, food, clothing, medical treatment and care are exclusively provided. Meanwhile, they are provided with legal guidance to enable their readjustment in family/society. Rehabilitation for their emotional and economic state is rendered to enable them to start life afresh. Presently, 561 Swadhar Greh are functioning in the country benefitting 17,291 women. In addition, one widow home with 1000 inmates capacity, has been constructed at Sunrakh Bangar, Vrindavan.

Entrepreneurship development programmes have enabled women to stand on their own feet. Schemes

like the **Pradhan Mantri Mudra Yojana, Stand Up India, Start up India and SHGs under the National Rural Livelihoods Mission** have helped to make women financially secure and independent. **PM Jan Dhan Yojana** has also played a critical role in the financial inclusion of women. Safety and security of women at all places is high on the agenda of woman empowerment. The Sexual Harassment of Women at Workplace Act, the online complaint system, 181 women helplines, One Stop Centres and panic buttons are all geared to protect women in their journey towards empowerment.

Mahila Police Volunteers (MPVs) will prove to be an effective alternative against the local police for women. MPVs were launched in all States





WOMEN'S DEVELOPMENT TO WOMEN LED DEVELOPMENT



Securing health of every homemaker - over **6 crore free LPG** connections given under Ujjwala Yojana



More than **70%** of beneficiaries of Pradhan Mantri MUDRA Yojana are women



Benefits of **Maternity leave of 26 weeks** and Pradhan Mantri Matru Vandana Yojana for pregnant women financial empowerment of women by increased participation in work



Interim Budget – 2019

The budget allocation for women and child development reflects a nearly 20 per cent (Rs.4856 crore) hike over 2018 with Rs. 29,165 crore for 2019-20.

The benefits of maternity leave of 26 weeks and **Pradhan Mantri Matru Vandana Yojana** for pregnant women are enabling decisions towards increased participation of women in workforce.

More than 70 per cent of beneficiaries of the **Pradhan Mantri Mudra Programme** which offers financial support to small and micro enterprises are women. The **Jan Dhan Scheme** also helps women.

The announcements relating to “**Blue Economy**” – especially fisheries can benefit women due to their significant participation in the sector.

Rs. 174 crores have been allocated for women security and empowerment in the Interim Budget.

For **Anganwadi Asha Workers** emoluments have been increased by 50 per cent.

Conclusion:

Road to development cannot be travelled without the health, education and empowerment of women who form almost 50 per cent of the Indian population. A multi-directional organized approach to women development is sure to take the country way beyond this path and in India the forces are marching in the right direction to take the nation to new horizons.

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(E-mail:shahin.razi@gmail.com)

which is almost 5 lakh every year in India.

- e) Preventing young children from acute respiratory illness caused due to indoor air pollution by burning the fossil fuels.

This Yojana is basically a social welfare scheme to help the poor women.

Economic empowerment is central to the overall empowerment of women, and financial inclusion is an important part of this. Until a few years ago, opening a bank account was considered a tedious task. But through the **Sukanya Samriddhi Yojana** and **PM Jan Dhan Yojana** banking services for the unbanked have been enabled. 16.42 crore women's accounts have been opened under Jan Dhan.

Encouraging Entrepreneurship: Under the Pradhan Mantri MUDRA Yojana, government has provided credit to small entrepreneurs without the need for collateral or a guarantor. 75 per cent of these loans have been given to **women**, with 9.81 crore women entrepreneurs already

benefitting from them under this scheme. Over 47 lakhs Self Help Groups (SHGs) have been promoted under the **National Rural Livelihoods Mission (NRLM)**, with more than Rs. 2,000 crore of revolving fund disbursed to them. In fact, there has been a 37 per cent jump in loan amounts granted to women SHGs in the last financial year.

Skill development is another key aspect for raising the potential of our female workforce. Under the **Pradhan Mantri Kaushal Vikas Yojana** a large number of Indian youth have taken up industry relevant skill training. Till date, half of the certificates awarded under this Yojana have been given to women candidates.

Empowering Motherhood: To retain women in the workforce, the Maternity Benefit Act has been amended to extend the period of mandatory paid maternity leave for working women to 26 weeks. This empowers working women as they need not fear loss of salary or job due to childbirth and now they also have time to recuperate and breastfeed their child.



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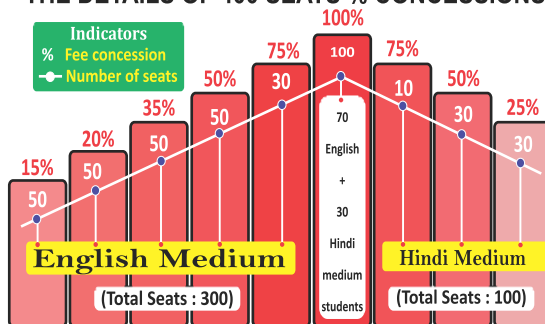
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Developing a Successful School System

*Shalender Sharma
Shashiranjan Jha*

Participation in education at all levels has expanded greatly in India in the last two decades and investment at the secondary level has been prioritised to meet increasing demand arising from the success of SSA (a programme for universalising elementary education) and increased capacity of the secondary education system. The goal of Rashtriya Madhyamik Shiksha Abhiyan (RMSA) is universal access to secondary education. Ever-increasing numbers of children are now making it through the elementary cycle.

The agenda to expand access is very challenging. It is not simply the volume of demand, but the fact that new secondary entrants will increasingly come from disadvantaged backgrounds. This will place greater challenges on the education system. These children will require more support and better-quality teaching and will lack academic assistance from within their households. Age specific enrolment rates are much lower than gross enrolment rates suggesting that many who reach secondary entrance are over age for their grade. This is even more so for Scheduled Castes (SCs), Scheduled Tribes (STs) and Other Backward Castes (OBCs) amongst whom enrolment rates may have to double to reach universal levels.

Enrolment Parameters

Sarva Shiksha Abhiyan, the campaign to get all children into



elementary schooling, has had considerable impact on participation. Table 1 shows the percentages of children out of school by age group, and illustrates that the proportion of children aged 6-10 who have never enrolled is higher than the next two older age groups because of late enrolment in school. This problem is extremely common, particularly for the older children who have higher opportunity costs in areas where there is paid employment available. However, it is pertinent to note that overall number of children attending schools for all age group has registered an increase. The gap in enrolments between girls and boys still remains but has diminished considerably, and 15 States now have more girls than boys enrolled. The research shows that the most important determinant of exclusion from secondary school is household poverty, with a clear relationship found between wealth and secondary school participation. This is true within social groups as

well as between groups.. There is some evidence that expanded participation at the secondary level has benefitted those at the top and in the middle of the income distribution more than the poorest.

Declining Inequality in Educational Attainment

The inequality in educational attainment indicates underutilisation and underdevelopment of the potential in people who could have

inclusive development in education cannot be viewed and planned for on its own: a successful school system with full participation is dependent on policy level efforts. Achievement of goals of inclusive development would require strong emphasis on preparing school going children with catalytic skill and competencies.

Shalender Sharma is Director, Education and Skills Development, IPE Global Limited.

Shashiranjan Jha is Senior Manager, Education and Skills Development, IPE Global Limited.



become more productive ‘human capital’ with more education. As a starting point, to illustrate levels in inequality, the Gini coefficient, is applied in Table 2 to illustrate how large the extent of inequality in educational attainment (measured using years of education) is across Indian states. Measured from 0 (no inequality) to 1 (absolute inequality), the coefficient shows steady decline over the years (0.65 in 1993 to 0.45 in 2014), indicating declining inequality in access to educational opportunity, particularly in some states where the initial extent of inequality was quite high. It should, of course, be noted that this is taking years of schooling into account (and where these are increasing, the variance must necessarily decrease), taking no account of the quality of schooling, with more privileged groups more likely to be gaining access to better quality schools.

Policies for expansion of access to schooling such as the District Primary Education Programme and Sarva Shiksha Abhiyan are likely to have made a substantial impact on getting more children into schools, though not necessarily on quality of provision.

States making considerable progress include Rajasthan with a decline of 0.21, Andhra Pradesh with 18 per cent and Madhya Pradesh with 22 per cent. The Gini coefficient is another way of marking the differences between the ‘backward’ northern states where inequality in educational attainment is considerable, and the southern states such as Kerala which stands out as being least unequal.

Policy Efforts

Significant strides have been made towards improving education in the tribal areas and strengthen the education sector in large parts of the country including North-Eastern States. This will give boost to ongoing efforts to address the issues of dropout amongst the tribal students by increasing outlay for post-matric and pre-matric scholarship to benefit tribal students.

The focus has been to enhance the financial support to education to impact positively on the universalisation of elementary education in a time bound manner and ensuring universal access to secondary education. Teacher training program, through Pandit Madan Mohan Malviya National

Mission on Teachers and Teaching, focuses on enhancing quality of education by providing better tools for teacher training. Higher education has been the policy priority with increased allocation. Institutions of excellence have been proposed to be set up, existing institutes to be upgraded and strengthened.

The merger of SSA and RMSA is expected to (i) optimise the use of funds available for the sector (ii) cater to the diverse needs of States /UTs through a cafeteria approach (iii) lead to streamlined and efficient management, monitoring and supervision (iv) reduce administrative efforts and costs (v) bring fluidity in inter-component fund flows and (vi) institutionalise systems of financial control and discipline. These intricacies would help in robust implementation of interventions for a successful educational transformation. It will undoubtedly require careful monitoring to ensure maximum impact and effectiveness.

Innovation fund is one step in the direction to integrate technology and leverage its potential for

Table 1: Percentage of Children by Schooling status and age group

Age group	Never enrolled		Enrolled but currently not attending		Currently attending	
	2007-08	2014-15	2007-08	2014-15	2007-08	2014-15
6 to 10	8.8	6.0	1.6	1.0	89.6	92.9
11 to 13	6.2	2.9	7.5	4.3	86.3	92.9
14 to 15	8.5	4.4	20.0	12.4	71.5	83.2
16 to 17	8.7	6.0	36.5	25.6	54.8	68.4
Overall	8.1	5.0	11.0	7.6	80.9	87.4

Source: Estimates based on NSS 64th and 71st round unit level data

Table 2: Gini coefficient of inequality in educational attainment

States	1993	1999	2004	2007	2009	2011	2014
Andhra Pradesh	0.72	0.68	0.65	0.59	0.57	0.54	0.54
Karnataka	0.65	0.61	0.57	0.54	0.49	0.44	0.45
Kerala	0.36	0.36	0.35	0.34	0.31	0.26	0.27
Madhya Pradesh	0.72	0.67	0.63	0.57	0.53	0.51	0.5
Rajasthan	0.74	0.68	0.66	0.62	0.59	0.58	0.53
Tamil Nadu	0.57	0.52	0.49	0.47	0.43	0.42	0.41
Uttar Pradesh	0.7	0.65	0.62	0.61	0.55	0.55	0.5
All India	0.65	0.61	0.57	0.52	0.51	0.49	0.46

Source: Estimates based on NSS unit level data various rounds

bringing secondary education to the disadvantaged areas. Education outlay increases by 9.9 per cent with focus on inducing technology-led reforms in higher and secondary education. The interim budget 2019-20 provides for an allocation of Rs 38,572 crore for National Education Mission. -- Rs 36,472.40 crore is for school education for students from pre-primary to class 12.


Conclusion

In conclusion, inclusive

development in education cannot be viewed and planned for on its own: a successful school system with full participation is dependent on policy level efforts. Achievement of goals of inclusive development would require strong emphasis on preparing school going children with catalytic skill and competencies. Without explicit provisions for curricular reforms, capacity building of key stakeholders such SCERT/DERT and creating a pool of teacher educators, we will

miss generation of learners that will support achievement of SDGs targets. Mechanisms to promote collaboration between schools, institutions of higher education and schools and between institutes of vocational education with schools will be crucial to support realisation of sustained inclusive development in education. □

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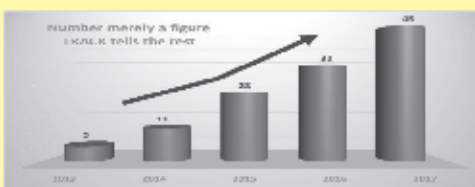
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YE-953/3/2018

Uploading the Right of the Child to Thrive

Kiran Aggarwal

What is one of the best ways a country can boost shared prosperity, promote inclusive economic growth, expand equitable opportunity, and end extreme poverty? The answer is simple: Invest in early childhood development (WHO). This is necessary to uphold the right of every child to survive and thrive.

All children need nurturing care to develop their full potential – it is vital for healthy growth and development, this not only promotes physical, emotional, social and cognitive development, but also protects them from the worst effects of adversity. It produces lifelong and inter-generational benefits for health, productivity and social cohesion.

The Global Strategy for Women's, Children's and Adolescents' Health (2016-2030) is at the heart of the Sustainable Development Goals. Its vision is a world where they realize their rights to health and well-being – both physical and mental, having social and economic opportunities, and to participate fully in shaping prosperous and sustainable societies. Most importantly young children's human rights guarantee them the conditions they need to survive and thrive. One of their shared targets is to ensure that all boys and girls have access to quality early childhood development (SDG target 4.2).

The Cost of Inaction is High

While children living in extreme poverty and those in conditions of conflict, disaster or displacement are at greatest risk, children all over the world may be exposed to adversities that impair their optimal development. Without intervention, adults affected



by adversity in early childhood are estimated to earn almost a third less than the average adult income in their country. These individual costs add up, constraining wealth creation and national earnings. Lack of investment in early childhood development, and addressing the long-term consequences, are estimated to cost countries more than what they spend today on health (WHO).

The Declaration of the Child Rights was adopted by the General Assembly on 20th November 1959. Thirty years later, the world leaders recognized that children should have human rights of exclusive manner and for that they need a Charter.

The Convention on the Rights of the Child (UNCRC, 1989) is the first legally binding international instrument to incorporate the full range of human rights—civil, cultural, economic, political and social rights within child rights. The Convention sets out these rights in 54 articles and two optional protocols. It spells out those basic human rights that every

child should have wherever he/she may live: the right to survival; to develop to the fullest; to protection from harmful influences, abuse and exploitation; and to participate fully in family, cultural and social life.

1. Being the signatory of the UNCRC (1992), India has globally recognized the Child Rights as binding constraint.
2. After ratification of the UNCRC in 1992, India changed its law on juvenile justice [Juvenile

All children need nurturing care to develop their full potential – it is vital for healthy growth and development, this not only promotes physical, emotional, social and cognitive development, but also protects them from the worst effects of adversity. It produces lifelong and inter-generational benefits for health, productivity and social cohesion.

The author is Consultant Pediatrician and Co Chair ICMR Committee on Social Indicators on Children under difficult circumstances and Member ICMR Committee on "Injury".



professionals dealing with children and adolescents strongly feel that it is high time all children and adolescents should be given age appropriate sex education at home and in school.

A new set of guidelines have been issued that bans corporal punishment in government as well as private schools. NCPCR is the monitoring body for the corporal punishment in schools. NCPCR has come out with a complaint box for reporting abuse on its website to complain on line.

Households in India depend on child labour to compensate for income shocks and lift them out of poverty. Therefore, credit availability has been found to play a pivotal role in switching the children from labour market to schooling (Ranjan 2001, Jafarey and Lahiri, 2000).

India is home to more than one billion people of which children constitute nineteen percent of world's children population. Globalization and liberalization have speeded up the development pace but at the same time this section remains almost within exclusion group.

Health issues continue to be a concern for our economy and environmental degradation due to industrialization and other economic development and pollution lead to a further deterioration in child's health. Various evidences are found where children suffer from malnutrition or

& Justice (Care & Protection) Act, 2000] to ensure that every person below the age of 18 years of age, who is in need of care of protection, is entitled to receive it from the state.

3. The *National Commission for Protection of Child Rights (NCPCR)* was set up in March 2007 under the Commission for Protection of Child Rights Act, 2005. Ensuring all laws, policies, programs and administrative mechanisms in consonance with the Child Rights perspective, became the Commission's responsibility.
4. Right of Children to Free and Compulsory Education Act 2009
5. NCPCR Guidelines for Eliminating Corporal Punishment in School 2010
6. Protection of Children Against Sexual Offences (POCSO) Act 2012

- iv. Right to equal opportunities and facilities to develop in a healthy manner and in condition of freedom and dignity and guaranteed protection of childhood and youth against exploitation and against moral and material abandonment [Article 39(f)]

It can be a good exercise and learning experience for the policy makers in India to go through the recommendations of the child abuse study 2007. The legislation on child sexual abuse in form of POCSO Act 2012 is one of the suggested measures of the study. which is said to be gender neutral burden of proof giving on the accused.

India is going digital, children have easy access to all kinds of information on line, even about sex without knowing what is safe and unsafe and about emergency contraception. Health

The Constitution of India, as of now, guarantees all the children certain rights which include:

- i. Right to free and compulsory elementary education for all children between the age group 6-14 years. (Article 21A)
- ii. Right to be protected from any hazardous employment till the age of 14 years (Article 24)
- iii. Right to be protected from being abused and forced by economic necessity to enter occupation unsuited to their age or strength [Article 39(e)]



die out of starvation or preventable diseases.

Immunization is another indicator which ensures child's right to life through its early preventive plan of action.

The growth pattern in health indices show regional diversification and unbalanced development. The Constitution lays adequate emphasis regarding the duties of States with respect to Health Care. State of Kerala has come up with a magnified value of the CDE (Child Development Education) Index as the state has made remarkable progress in both areas of child development i.e., cent percent enrolment with minimal 15 per cent child labor. The other good performing states are Punjab, Tamil Nadu and Maharashtra.

Way Forward

Hinged to the idea of "women led development" the recent budget with an allocation of Rs. 29,165 crores for 2019-20 reflects a 20 per cent hike over 2018-19. There is enhanced allocation of budget to the Integrated Child Protection Schemes.

'Right protecting agencies' are equally required like 'rights implementing agency', so that implementation and maintenance of rights are both possible.

National Health Policy should have clear and separate focus for children. Their problems should not be clubbed with mothers of babies.

India is a land of regional diversities - each state should have their own plans and visions for Child Health. No uniform approach would be beneficial since the regional contrast is the chief characteristic of Indian polity and economy. Child Rights always prioritize child health and states which are lagging behind in this category should be given special focus and support. Child education is often involved with another social curse, i.e., Child Labour. This social curse is taken care of by providing credit to these poor families at subsidized rates. Both the rights (Child Labour Prohibitive



Right, Right to Education) should be simultaneously taken care of not only by Central or State Government but also by local government at Panchayat Level.

Abuse is another kind of right violating activity which impedes the mental growth of children. POCSO Act 2012 is a step forward in creating child sensitive jurisprudence but needs proper implementation. Sex education to adolescent children is another important component which deserves much spotlight and attention.

There is need to work with boys on preventive shield as boys are equally sexually abused as girls. There is need to teach boys how to take care of themselves. Developmental and behavioral pediatrics services should be made available in the government teaching institutions so that parents of such children do not have to run from pillar to post to get the services. Teachers should be trained on early detection of specific learning disabilities in school children by a simple check list that Rehabilitation Council of India should include in its teachers training programme. LD children can be helped as PWD Act 2016 has included specific LD and have provision to help such children under difficult circumstances. Harmful cultural practices even for treating medical ailments by non-medical people need to be looked at seriously.

Children of sex workers need special social security from the state to look after their educational and other developmental needs.

Approximately two lac population in small pockets in some states-Rajasthan, Madhya Pradesh and Delhi are in family prostitution (Bedia community) as centuries old culturally accepted community practice.

There is need to bring single laws to address the need of issues on public health.

Care before pregnancy improves men's and women's physical and mental health. It also reduces the chances of children being born prematurely, with low birthweight, birth defects or other birth-related conditions that could hinder optimal development

If women empowerment can be created, most of the things will take care of themselves. Mindsets will have to be changed. RKSK (Rashtriya Kanya Swasthya Karyakram) can empower the Adolescent girl in many ways. Increasing suicide rate among adolescents is a serious concern. There comes the role of parents, teachers, mental health professionals and policy makers in education.

Adolescence is a critical window of opportunity for promoting and supporting care before pregnancy. The best interventions can delay pregnancy and ensure preparedness for it. These can help mothers, by allowing them to complete school, as well as helping children, by minimizing the probability that they will have low birthweight or stunting. □

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Making India 'Most Old Age Friendly'

Sheilu Sreenivasan

Unprecedented demographic changes are transforming our world. By 2050, 1 of every 5 persons will be aged 60+ as compared to the current 1 of every 10 persons. In India the population of senior citizens is 100 million – which is greater than the population of UK, and will become 324 million by 2050 – greater than the population of USA. These mind boggling figures will have extensive repercussions on all of our lives and not just the policy makers and academia.

Situation Analysis Quantitative

A study by the National Commission on Population projects that senior

citizens will comprise 9.3 per cent by 2016, 10.7 per cent by 2021 and 12.40 per cent by 2026.

Increasing life expectancy, lower mortality and an overall enhancement of the standard of living has contributed to people living longer. The life expectancy at birth during 2002-06 was 64.2 for females as against 62.6 years for males. At age 60 average remaining length of life was found to be about 18 years (16.7 for males, 18.9 for females) and that at age 70 was less than 12 years (10.9 for males and 12.4 for females).

About 65 per cent of the aged have to depend on others for their day-to-day maintenance. Less than 20 per cent of elderly women but majority

of elderly men are economically independent.

The proportion of elderly men and women who are physically mobile declines from about 94 per cent in the age-group 60 – 64 years to about 72 per cent for men and 63 to 65 per cent for women of age 80 or more.

About 55 per thousand elderly persons in urban areas suffer from one or more disabilities. Most common disability among the aged persons tends to be loco-motor disability. Prevalence of heart diseases among elderly population was much higher in urban areas than in rural parts.

By 2050, India will be home to one out of every six of the world's older



An India which is the “Most Age-Friendly Country of the World” is a possibility. Kerala has, for example, introduced age friendly villages, followed by NIMHANS in Karnataka. With such leads already working at grassroots level it is possible to bring about ease of living for the elderly in India.

The author is Founder President, Dignity Foundation and Dignity Lifestyle Retirement Township.



persons, and only China will have a larger number of elderly people, according to estimates released by the United Nations Population Fund.

Qualitative

With fast changing socio-economic scenario, rapid urbanization, higher aspirations among the youth and the increasing participation of women in the workforce, roots of traditional joint family system have been eroding very fast. In urban areas of the country traditional joint family system is becoming non-existent. Increase in lifespan results in chronic functional disabilities leading to a need for assistance by elders in simple activities of daily

living whereas smaller families means fewer care givers. Add to those issues like lack of special attention to diet, health-related complexity not comprehended by the elders and no one to talk to and get counsel. Thus, emergence of nuclear families has exposed elders to emotional, physical and financial insecurity. Among other less exploitative issues are problems such as place to stay (especially when children and their families have a claim for privacy in a family flat), health insurance and cost of medical care. Moreover, with the significant migration of the younger population to foreign countries for employment opportunities, a substantial number of elders are left to live on their own.

Stake Holder Analysis

There has been a steady rise in the share of elderly population (aged 60 years or above) in the total population over the decades. Among the states the proportion of elderly in total population vary from around 4 per cent in small states like Dadra & Nagar Haveli, Nagaland, Arunachal Pradesh, Meghalaya to more than 8 per cent in Maharashtra, Tamil Nadu, Punjab, Himachal Pradesh and 10.5 per cent in Kerala in Census 2001.

Family has traditionally been the primary source of support for the elderly in India. The elderly depend primarily on their families for economic and material support.

Largest urban agglomerations in India by population (2011 census)

Rank	City Name	State/Territory	Population	Rank	City Name	State/Territory	Population
1	Mumbai	Maharashtra	18,414,288	11	Kanpur	Uttar Pradesh	2,920,067
2	Delhi	Delhi	16,314,838	12	Lucknow	Uttar Pradesh	2,901,474
3	Kolkata	West Bengal	14,112,536	13	Nagpur	Maharashtra	2,497,777
4	Chennai	Tamil Nadu	8,696,010	14	Ghaziabad	Uttar Pradesh	2,358,525
5	Bangalore	Karnataka	8,499,399	15	Indore	Madhya Pradesh	2,167,447
6	Hyderabad	Andhra Pradesh	7,749,334	16	Coimbatore	Tamil Nadu	2,151,466
7	Ahmedabad	Gujarat	6,240,201	17	Kochi	Kerala	2,117,990
8	Pune	Maharashtra	5,049,968	18	Patna	Bihar	2,046,652
9	Surat	Gujarat	4,585,367	19	Kozhikode	Kerala	2,030,519
10	Jaipur	Rajasthan	3,073,350	20	Bhopal	Madhya Pradesh	1,883,381

Among economically dependent elderly men 6-7 per cent were financially supported by their spouses, almost 85 per cent by their own children, 2 per cent by grand children and 6 per cent by others. Of elderly women, less than 20 per cent depended on their spouses, more than 70 per cent on their children, 3 per cent on grand children and 6 per cent or more on others including the non-relations.

The occupational structure of currently working elderly shows significant numbers are employed in unskilled and low paid jobs. Pension or retirement benefits are not available to the majority (90 per cent) of the elderly. Women living alone have higher incidence of work participation compared to those living with spouse or others. In addition, a negligible number of women receive retirement benefits (3 per cent) as compared to 15 per cent among men. This is despite the fact that a large majority of the elderly women are widows.

Apart from the various other solutions the Government and various NGOs are providing for elderly beneficiaries. What is called for in this scenario is preparation of Quality of Life Index for the Elderly.

Quality of Life Index for the Elderly

The Four Pillars of this index are: When we develop the Index specifically for the Elderly, we may use the four vital domains of elderly living: Physical, Intellectual, Social connectedness and Spiritual. Ease of living will be proportional to avenues available for the development of the four domains of life after 60.

The indicators could be collected in Municipal ward-wise manner, based on factors that are extremely relevant to senior citizens and their lives – such as crime rates, availability of side-walks for walking, availability of medical facilities, bus stops having benches to sit while waiting, ramps



in railway stations, bus stations, airports, old age homes of reasonable standards for the various socio-economic categories, easy access to public transportation, humanly relating banking systems in the place of automated FAQs in banking (a Relationship Manager in some banks woos the senior citizens for deposits), vehicular comfort for walking long distances in airport terminals, wheel chair assistance in airports and aircrafts. These indicators can be aggregated and analysed, and the municipal wards of cities can be ranked from best to worst. This index will form our Quality of Life for Senior Citizens.

The short term objective of having such an index is:


1. To publish a white paper documenting areas where it is more conducive for the elderly to reside in and enjoy a decent quality of life. This white paper will contain information about the odds stacked against senior citizens as they go about their day to day lives.
2. We can use such information to kick-start a discussion about the lives of senior citizens.
3. To obtain a better insight into the demographics of senior citizens that can be utilized for future projects planned by the Ministries, their departments and other organisations interested in the elderly.

The long term objective of having such an index is:

1. Pioneer an unusual, niche index – while such an index already exists¹, it does not exist for the micro-level that we are attempting to focus on, specific to the elderly.
2. Perform similar analyses for all the 20 cities and come out with a comprehensive report about the ease of living for the elderly.
3. Much like CRISIL evaluates the credit worthiness of companies, we can evaluate the elderly-worthiness of neighbourhoods. Then we can “rate” neighbourhoods from “friendly” to “unfriendly”, and possibly turn it into a revenue stream for services that can be delivered. As we are solely targeting entire wards and not individual neighbourhoods for now, this is an **incredibly ambitious** goal that would require fine tuned research.

An India which is the "Most Age-Friendly Country of the World" is a possibility. Kerala has, for example, introduced age friendly villages, followed by NIMHANS in Karnataka. With such leads already working at grassroots level it is possible to bring about ease of living for the elderly in India.

Footnote

- 1 https://www.ageinternational.org.uk/Documents/Global_Age_Watch_Index_2015_Help_Age.pdf. 

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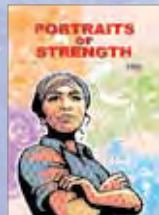
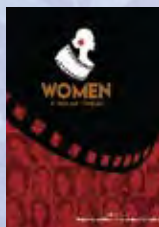
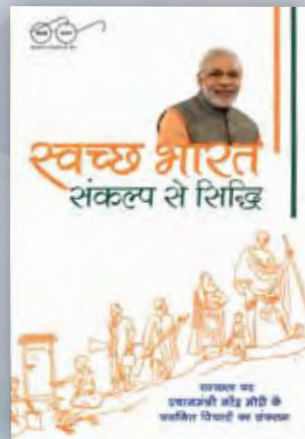
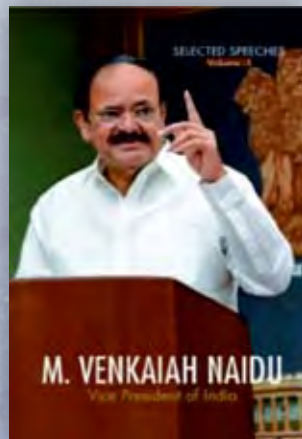
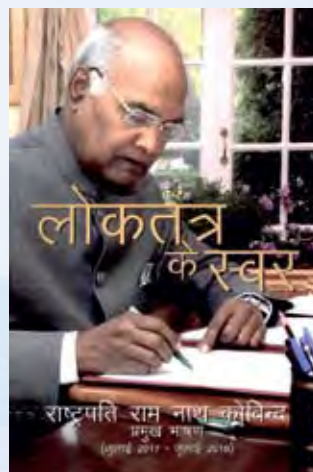
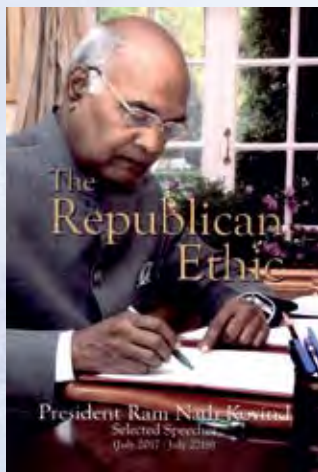
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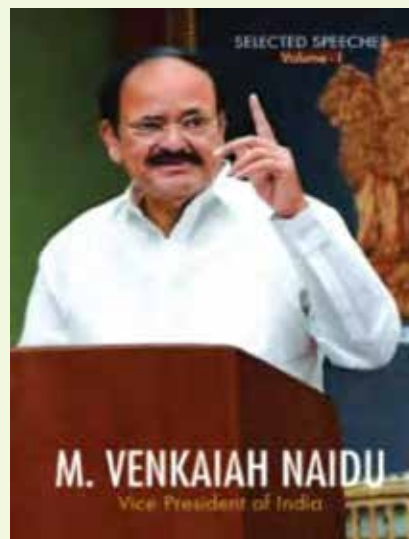
The Book comprises speeches delivered by the Hon'ble Vice President of India Shri M. Venkaiah Naidu since his assumption of office as the 13th Vice President of India on the 11th of August, 2017. The Vice President has during the last one year addressed numerous meetings covering a wide range of audience. The variety of topics of his speeches range from education to national security, culture to Science & Technology. He has addressed a number of convocations and has delivered key addresses and memorial lectures in all the States and Union Territories of the country.

The book on Selected Speeches of Shri M. Venkaiah Naidu, contains 92 speeches, categorised into 6 sections- 'Functioning of Legislatures' 'Nation and Nationalism' 'Polity and Governance' 'Economic Development' 'Media' and 'India And the World'.

These speeches provide an insight into the perspective and vision of Hon'ble Vice President on a wide range of issues confronting the nation. They have been edited and compiled in a way to ensure stylistic continuity flow and ease of reading. These speeches enrich the reader with the erudition and all encompassing vision of Shri M. Venkaiah Naidu.

Publications Division of the Ministry of Information and Broadcasting has brought out this book. It is available at Book Gallery, Publications Division, Soochana Bhawan, CGO Complex, New Delhi and also online at www.bharatkosh.gov.in ; e-versions are available on Amazon and Google Play.

Email at: businesswng@gmail.com to order your copy.



India's First Semi High Speed Train, "Vande Bharat Express"

India's first Semi High Speed Train, "Vande Bharat Express" was flagged off recently. The maiden run of the train was on New Delhi-Kanpur-Allahabad-Varanasi route.

Vande Bharat Express can run up to a maximum speed of 160 kmph and has travel classes like Shatabdi Train but with better facilities. It aims to provide a totally new travel experience to passengers. The Train will cover the distance between New Delhi and Varanasi in 8 hours and will run on all days except Mondays and Thursdays.

All coaches are equipped with automatic doors, GPS based audio-visual passenger information system, on-board hotspot Wi-Fi for entertainment purposes, and very comfortable seating. All toilets are bio-vacuum type. The lighting is dual mode, viz. diffused for general illumination and personal for every seat. Every coach has a pantry with facility to serve hot meals, hot and cold beverages. The insulation is meant to keep heat and noise to very low levels for additional passenger comfort.

The major systems of the train have been designed and built in India. Impact of this train, matching global standards of performance, safety and passenger comfort and yet costing less than half of global prices, has the potential to be a game changer in the global rail business.