



# Kurukshetra

A JOURNAL ON RURAL DEVELOPMENT

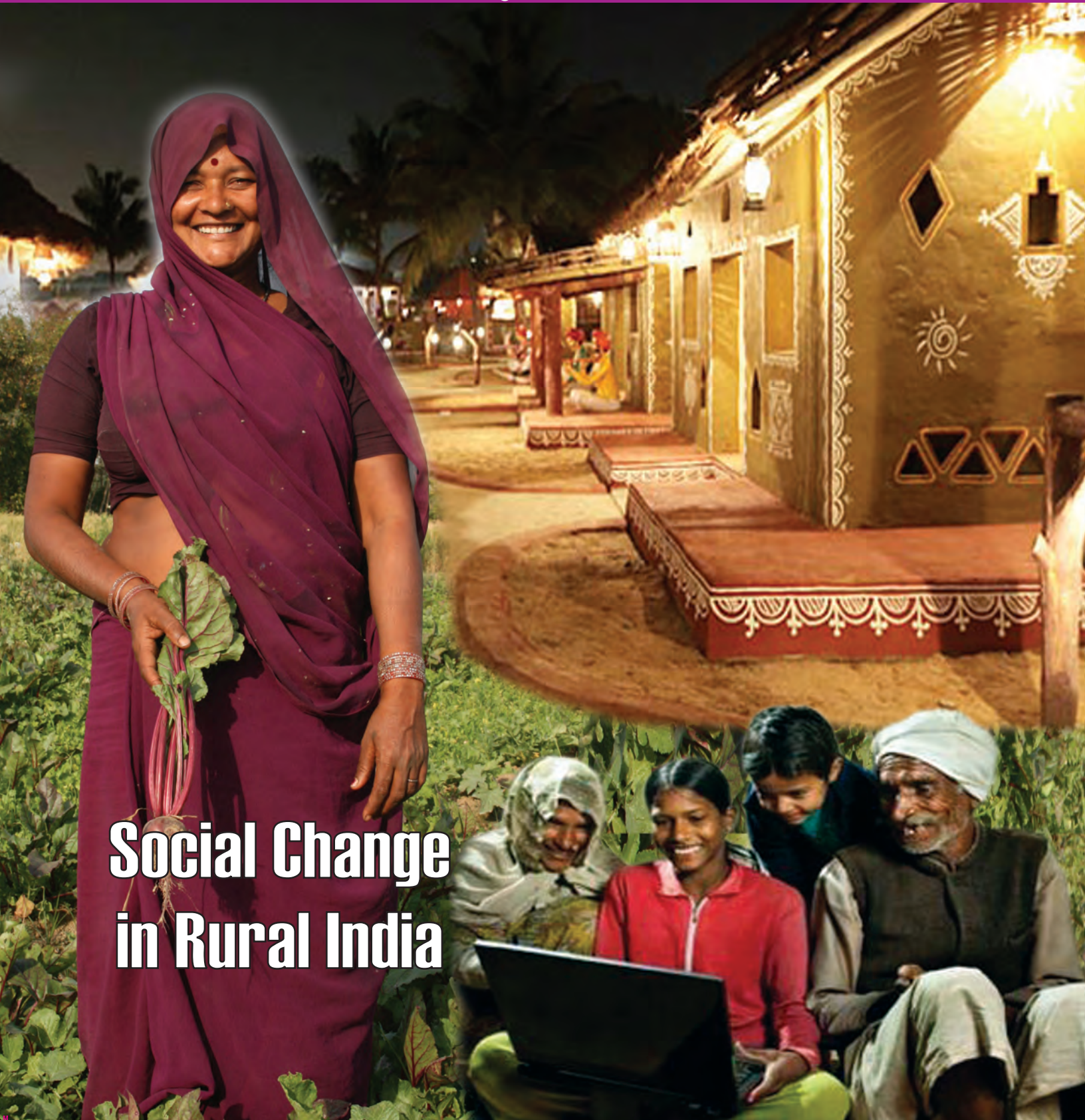
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**Social Change  
in Rural India**

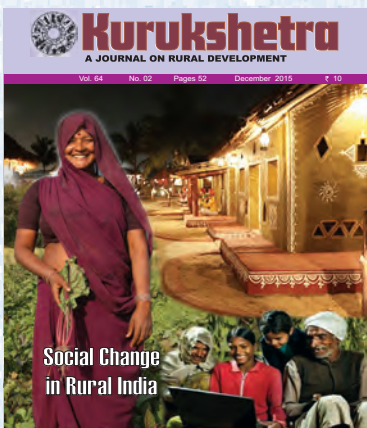
**Union Minister Arun Jaitley releases  
Publications Division's "Legends of Indian Silver Screen" at 46th IFFI**



*Union Minister of Information & Broadcasting, Finance and Corporate Affairs Sh. Arun Jaitley at the release of "Legends of Indian Silver Screen" at 46th IFFI in Goa. Secretary I&B Sh. Sunil Arora (R) and actresses Sonakshi Sinha, Devika Bhise and director Kabir Khan also in picture.*

**T**he Union Minister of Information and Broadcasting, Finance and Corporate Affairs, Sh. Arun Jaitley released Publications Division's book "**Legends of Indian Silver Screen**" at the opening function of International Film Festival of India (IFFI), 2015 on November 20, 2015 in Goa. Sh. Jaitley released the book in the presence of Secretary, I&B Sh. Sunil Arora, actresses Sonakshi Sinha, Devika Bhise and director Kabir Khan.

"**Legends of Indian Silver Screen**" is the latest title by the Publications Division to document the evolution of Indian Cinema through the assessment of works of those who care for and contribute to film making in India. This elegantly designed book is a compilation of essays on 23 luminaries who have been awarded the Dadasaheb Phalke Award from 1992-2014. They include Dilip Kumar, Gulzar, K. Balachander, Sivaji Ganesan, Bhupen Hazarika, Hrishikesh Mukherjee, Majrooh Sultanpuri, Asha Bhosle. Eminent writers and film critics like Saibal Chatterjee, Randor Guy, Rachel Dwyer, Jai Arjun Singh to name a few, have contributed to this anthology and have provided insightful write-ups on their personalities along with a critical evaluation of their contributions to Indian Cinema. Enriched with rare photographs from various sources, the multi-colour book is a reader's delight.



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The Monthly Journal

# Kurukshetra

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# Editorial

It is indeed a matter of huge relief and pride for our planners that when many of the nations are struggling to cope up with the impact of economic slowdown or stagnation Indian economy is on a consistent growth path. The inherent strength of our economy mainly driven by domestic demand and other strong fundamentals ensure consistency in our growth even surpassing China. However, one of the greatest challenges is to ensure inclusive growth based on upliftment of socially and economically weaker sections. Even if many innovative schemes are in place to ensure equitable growth in our rural areas, economic divide among different sections continues to be a matter of concern.

One of the silver linings of our Constitution is that there are large number of provisions to ensure the rights of socially weaker sections of the society. Welfare schemes and programmes based on these Constitutional rights have considerably improved the socio-economic plight of these sections over the years. At the same time, for a nation of India's size and population we have miles to travel in bringing about grass roots level social upliftment.

The architect of Indian Constitution Dr Bhimrao Ambedkar always propagated that political rights would guarantee social and economic rights and would enable the marginalized people live a dignified life. He opined that democracy rests on four principles ensuring certain rights to individuals to attain social justice.

During the last 68 years of independence the nation has witnessed considerable changes in the social sector. Increase in literacy rate, measures to empower weaker sections, women and social movements in many states have helped in transforming the socio-economic lives of millions. However, social evils like dowry, preference for male child and similar issues continue to be the real stumbling block for further change. Even in a very progressive state like Kerala with high literacy rate and empowerment of women dowry system continues to be a matter of social concern. Of course, media proliferation in recent years has brought about tangible improvements in the social arena throughout the country.

In fact, quite a few landmark legislations like the Right to Education and Right to Information have helped in changing the socio-economic backwardness across the country. Schemes aimed at further enhancing financial inclusion like the Pradhan Mantri Jan Dhan Yojana and the social security schemes of this programme are leading hundreds of thousands of people to the economic mainstream.

Of course as a nation, India's growth saga based on social inclusion is widely appreciated. However, it is the duty of each one of us to extend a helping hand to bring the marginalized sections to the mainstream of development and growth. We have to ensure the well-being of each and every person in this process. In this context it is pertinent to recollect the words of Babasaheb Ambedkar, **“Unlike a drop of water which loses its identity when it joins the ocean, man does not lose his being in the society in which he lives. Man's life is independent. He is born not for the development of the society alone, but for the development of his self too”.**

Since equitable distribution of income and wealth is the cornerstone of a vibrant democracy like India, upliftment of socially and economically backward sections of our society is of paramount importance for bridging the gulf between the rich and the poor, privileged and less privileged, educated and illiterate. It is earnestly hoped that a series of socio-economic schemes in place will pave the way for attaining the goal of inclusive growth with social justice. □

# INDIAN CONSTITUTION AND SOCIAL UPLIFTMENT

N. Sukumar

*“On 26<sup>th</sup> of January 1950, we are going to enter into a life of contradictions. In politics we will have equality and in social and economic life we will have inequality. In politics we will be recognizing the principle of one man one vote and one vote one value. In our social and economic life, we shall, by reason of our social and economic structure, continue to deny the principle of one man one value. How long shall we continue to live this life of contradictions? How long shall we continue to deny equality in our social and economic life? If we continue to deny it for long, we will do so only by putting our political democracy in peril. We must remove this contradiction at the earliest possible moment or else those who suffer from inequality will blow up the structure of political democracy which this Assembly has so laboriously built up.”*

*– Dr Ambedkar*

The above reflections of Babasaheb Ambedkar aptly testifies to the challenges confronting the nascent nation, which was full of contradictions of caste and class, religious communities, gender, ethnicity and numerous social identities. The task was to provide a roadmap to forge a progressive and inclusive society. More importantly, liberty, equality and fraternity were to be ensured through peaceful constitutional methods and not through bloody anarchy. The country had attained political independence, but partition and the resultant bloodshed had made the founding fathers of the republic anxious about the country's future.

Ideologically, Ambedkar was influenced by Buddhism, Western Liberalism and Fabianism and he successfully interwove these threads to interrogate Indian social reality. For him, political rights would guarantee social and economic rights and all these would enable the marginalized people to lead a dignified life. He believed that the State is an essential political organization for the welfare of society, by preventing the disorder for development. The endeavour of State organisations is to uphold the right of every subject to life, liberty and pursuit of happiness. The role of the State is to remove social, political and economic inequalities by providing better opportunities to the exploited communities. And moreover State is a positive institution for the protection of the down-trodden and minorities and their rights to enjoy freedom from want and fear. And finally it has to ensure internal peace and prevent external aggression.

In order to realise effectively the goals of the State, Ambedkar argued for Parliamentary System of Government which he endorsed as government by discussion. A democratic government for Ambedkar is that it presupposes a democratic form of society. According to Rodrigues, 'Ambedkar's commitment to democracy as the mode of governance was unwavering but he argued that democracy needed to become a way of life. He developed some interesting arguments on why parliamentary democracy was the most suitable form of government for India and advocated feasible modes of representation and franchise. His writings dwell extensively on such monumental issues as the presidential versus parliamentary form of government, the relationship between the executive and legislature, the role of the judiciary and judicial review, constitutional bodies such as the election commission, the federal division of powers, states in a federation, the role of the governor, the constitution and the legislature, constitutional amendments, political parties and public opinion'<sup>1</sup>. The formal framework of democracy is of no value and would indeed be a misfit if there was no social democracy. He noted that politicians will never realize that democracy was not a form of government but a form of society. It may not be necessary for a democratic society to be marked by unity, by community of purpose, by loyalty to public ends and by mutuality of sympathy. But it does unmistakably involve two things such as it is an attitude of mind, an attitude of respect and equality towards their fellows and secondly it is a social organization free from rigid social barriers. For him, democracy is incompatible and inconsistent with

isolation and exclusiveness resulting in the distinction between the privileged and the unprivileged.

He further said that there are three important aspects that lie in the Parliamentary system of Government. One is the denial of hereditary rule, followed by free and fair elections from time to time. Secondly, no individual can take for granted the authority that he knows everything and that he can make the laws and carry the government. Thirdly, the elected representatives, the legislators and ministers must enjoy the confidence of the people. Finally, in this system the significance of rights is recognized and protected constitutionally.

Ambedkar opined that democracy rests on four principles to attain social justice. They are a) The individual is an end in himself. b) That the individual has certain inalienable rights which must be guaranteed to him by the constitution. c) That the individual shall not be required to relinquish any of his constitutional rights as a condition to the receipt of a privilege. d) That the state shall not delegate powers to private persons to govern others<sup>2</sup>. He considered social and economic democracy as the backbone of political democracy. For Ambedkar, democracy is equality and Parliamentary democracy ensures an infatuation for liberty and equality in the individual.

Ambedkar held that more than bad ideology, bad organisation has been responsible for the failure of Parliamentary Democracy. Hence, this explains why Parliamentary Democracy has never been the government of the people, as by the people and why it has been in reality a government of a hereditary subject class by a hereditary ruling class. It is because of this that it has not fulfilled the hope that it held out to the common man of ensuring to him liberty, property and pursuit of happiness<sup>3</sup>.

### Achieving Social Change through Democracy

For Ambedkar, the first important condition for the success of democracy is that there must be no glaring inequalities in society. There must not be oppressed and suppressed classes bearing the entire burden and there must not be an individual class having all the privileges, in such societies only will democracy will be meaningful. The second condition is the existence of opposition and a multi-party system, because democracy means a veto of

power. He believed democracy questions and strikes at the base of hereditary or autocratic authority. The opposition meant to put a check on the ruling party. The government must justify every act that it does to those of the people who do not belong to its party. For him, the existence of opposition is a condition precedent to democracy. He cautioned that the ruling party will garner the interests of their own cadre rather than the holistic interests of society. The observance of constitutional morality is the fourth essential condition. Ambedkar felt that a democracy is characterised by a harmonious relationship between the majority and minority and the former should not oppress the latter. The life and property of the minority groups should be safeguarded by the state institutions.



He asserted that democracy needs a moral order in society. Democracy is a free government having immense space for social life. Citizens are free to carry on their lives without interference of law, or if laws have to be made, the law-makers accept that society will have enough morality embedded to make the law a success. Ambedkar appreciated Laski as the only person who has categorically asserted that the moral order is taken for granted in democracy<sup>4</sup>. Ambedkar believed in democracy which needed public conscience which comes to be agitated at every wrong, no matter who suffers. If a democratic society fulfils all these conditions then it can be an effective democratic society. In order to usher in social transformation, there should prevail a cordial working relationship between the executive, legislature and the judiciary. Else, conflict of interests would derail many visionary schemes for people's welfare. But, an independent and effective judiciary must prevent the executive and legislature from overreaching their authority as also punishes those who violate the rights guaranteed to the individuals by the constitution.



## Rights and Social Justice

The basic purpose of the constitution was to struggle and realise fundamental rights to empower the people which would ensure economic and social democracy. For this intention, it was essential to have a community of purpose, desire for welfare, loyalty to public ends and morality of cooperation as roots of social democracy. Ambedkar had fully realised that rights without legal remedies were of no use<sup>5</sup>. Hence the safeguards he contemplated against the possible intervention of the State or the individual was through the judicial power guided by the due process of law. Due to Ambedkar's effort the fundamental rights as provided in the Indian Constitution were more elaborate and comprehensive than the Bill of Rights in any other Constitution<sup>6</sup>. Ambedkar devised and incorporated the philosophy of rights based on the need for balancing individual liberty and the need for social control, which alone could provide social justice.

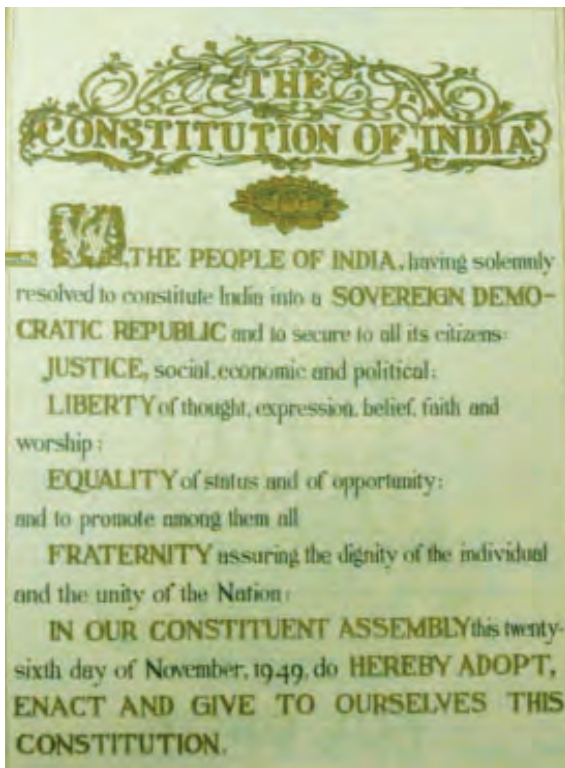
Stating about the importance of the fundamental rights in the Indian Constitution, Ambedkar said, "the object of the fundamental rights is two-fold, firstly that every citizen must be in a position to claim those rights and secondly they must be binding upon every authority. He said 'I shall presently explain what the word 'authority' means upon every authority which has got either the power to make laws or the power to have discretion vested in it'. He added 'it is quite clear that if the fundamental rights are to be clear, then they must be binding not only upon the Central government but binding upon the provincial government. He further added 'they must not only be binding upon the government established in the Indian states, they must also be binding upon district local boards, municipalities, even village panchayat and taluka boards in-fact, every authority which has been created by law and which has got certain power to make rules or make laws'<sup>7</sup>.

The fundamental rights are the very basis of the preamble to the Constitution. It says that the Constitution will have liberty, equality and fraternity as its basis. These objectives of the Constitution are carried out by the fundamental rights. After the idea of Swaraj different communities thought that transfer of power will prevail soon and the political authority of the majority will curtail representation of others. This reflected the inequalities prevailed among the classes and castes. The main idea behind the fundamental rights is to ensure certain basic rights to the citizens so that they are not at the mercy of the shifting opinions of the legislators. Ambedkar stated that the object of the fundamental rights is to ensure, firstly that 'every citizen must be in a position to claim those rights; secondly they must be binding on every authority'<sup>8</sup>. This was the prime cause why fundamental rights had become inevitable in the Constitution of India. The fundamental rights consist of i) The basic human rights ii) Abolition of disabilities iii) Guaranteeing rights to minorities including the women and preventing their exploitation. The fight for social justice was the main plank of Ambedkar's struggle. He was also convinced that social justice could not be secured to one and all unless it was enshrined in the Constitution itself.<sup>9</sup>

Ambedkar along with many other ideologues made intense efforts to guarantee equality to the disadvantaged sections of the population (i.e. the Scheduled Caste's, women and the minorities in particular and for all citizens in general) through Constitutional provisions aimed at preventing discrimination and promoting social justice. This was sought to be done through fundamental rights guaranteeing equality before law and equal protection of law (Art. 14), prohibition of discrimination on grounds of religion, race, caste, sex or place of birth (Art.15), equality of opportunity in matters of public employment (Art.16), Abolition of Untouchability (Art.17), and prohibition of traffic in human beings and forced labour (Art 23). All these forces would 'abolish social inequality social stigma and social disabilities in our society'<sup>10</sup>. It has been pointed out that Art.17 did not create any particular right and privilege<sup>11</sup>.

One of Ambedkar's toughest battles for which he dedicated his life and struggled continuously, despite incurring the displeasure of leaders and conservative thinkers on issues of caste prejudices

and cultural bigotry in Hinduism was the abolition of Untouchability. He championed the cause of the Untouchables and fought for their liberation. He demanded the settlement of their political rights even before independence. During the freedom struggle, he realised that issues revolving around various forms of discrimination and stigma was very rarely discussed by the mainstream political groups. This made him anxious to enshrine rights and privileges for the disadvantaged people which opportunity he received as the chairman of Drafting Committee to incorporate the necessary safeguards. Article 17 declares that Untouchability is to be abolished and its practice in any form is forbidden. The enforcement of any disability arising out of Untouchability shall be an offence punishable in accordance with law.



Ambedkar's essential concern for social justice implied the absence of inequalities in socio-economic and political life and also absence of discrimination on the grounds of caste, race, religion, sex etc. For Ambedkar, social justice meant giving equal opportunity to each and every person in every sphere of life to develop his total personality and which also should work for removing the imbalances of society in socio-economic and political life. The essentials of a free social order, according to Ambedkar, were set by the French Revolution. They consisted in the

recognition that the individual was an end in himself and that the terms of association between individuals in a society must be founded on liberty, equality and fraternity. He derived the significance of the value of equality based on the notion that the individual was indivisible. The concept of justice emphasized rights of the individual to be treated as equal and to be respected as members of society irrespective of their abilities or attainments. Indian social structure represents a negation of this entire spirit.

For Ambedkar, individuals do not become a society by living in physical proximity any more than a man ceases to be a member of his society by living so many miles away from the other men. Things may be passed physically from one to other like bricks. In the same way habits and customs, beliefs and thoughts of one group may be taken over by another group and there may thus appear a similarity between the two. But that does not represent the truth or the reality. It is precisely for this reason he highlighted the role of the caste system. Ambedkar interrogated the caste and *varnashramadharma* which has roots in Hinduism and described the caste hierarchy as a system of graded inequality. The caste, according to Ambedkar, is the fundamental and primary source of inequity in Indian society. He also emphasised that Caste divides labourers, it disassociates work from interest, it disconnects intelligence from manual labour, it devitalizes by denying to him the right to cultivate vital interest and finally it prevents mobility and mobilisation.

The effort at Development should not be aimed merely at production of more wealth but it should address the basic right of all Indians to share that wealth as a means for decent and dignified existence as well as the ways to ensure social security. Ambedkar believed in material progress. He felt that the State should have the obligation of planning the economic life of the people on lines which would lead to highest productivity without closing avenues to private enterprise and ensure equitable distribution of wealth. He stressed that industrialisation should precede the land consolidation. He revised his argument and noted that neither consolidation of holdings nor tenancy legislation would help increase agricultural productivity nor do they help in solving the chronic problems of landless labourers and small farmers. He suggested nationalization as panacea for the ills of economic development of the entire agricultural land with collective farming.



To conclude, a perusal of the constitutional safeguards against the abuse of authority and denial of rights to the citizens would reveal the concern Ambedkar had to prevent the consolidation of privileges by any class or interest groups. He weighed every ideology and chose what was best suited to ameliorate Indian conditions. He was immensely concerned over the political culture of "laying down the liberties at the feet of great men or to trust them with powers which enable them to subvert their institutions." He believed that there is nothing wrong in being grateful to great men who have rendered lifelong services to the country. But there are limits to gratefulness. No man can be grateful at the cost of

his honour, and no nation can be grateful at the cost of its liberty. This caution is far more necessary in the case of the people of India than in the case of any other country, for in India, *bhakti*, or what may be called the path of devotion, plays a part in politics, unequalled in magnitude to the part it plays in the politics of any other country in the world, argued Ambedkar. He went on to add that *bhakti* in religion may be a road to the salvation of the soul, but in politics only ceaseless vigilance by the citizens would ensure the prevalence of the democratic ethos.

*(The author is Professor with the Department of Political Science, Delhi University)*

## WATERSHED COMPONENT OF PRADHAN MANTRI KRISHI SINCHAYI YOJANA

The Cabinet Committee on Economic Affairs (CCEA) has recently given approval to implement the World Bank assisted National Watershed Management Project "Neeranchal" with a total outlay of Rs 2142.30 crore. The project will be implemented at the national level as well as in the nine states of Andhra Pradesh, Chattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan and Telangana. Of the total cost Rs. 2142.30 crore, the Government's share is Rs. 1071.15 crore and the rest is loan component from the World Bank.

For achieving the major objectives of the Watershed Component of the *Pradhan Mantri Krishi Sinchayi Yojana* (PMKSY) and for ensuring access to irrigation to every farm (*Har Khet Ko Pani*) and efficient use of water (Per Drop More Crop), *Neeranchal* is primarily designed to address the following concerns: a) bring about institutional changes in watershed and rainfed agricultural management practices in India, b) build systems that ensure watershed programmes and rainfed irrigation management practices are better focussed, and more coordinated, and have quantifiable results, c) devise strategies for the sustainability of improved watershed. management practices in programme areas, even after the withdrawal of project support, d) through the watershed plus approach, support improved equity, livelihoods, and incomes through forward linkages, on a platform of inclusiveness and local participation.

*Neeranchal* will translate into better implementation outcomes of PMKSY. The programme will lead to reducing surface runoff of rainwater, increasing recharge of ground water and better availability of water in rainfed areas resulting in incremental rainfed agriculture productivity, enhanced



milk yield and increased cropping intensity through better convergence related programmes in project areas.

*Neeranchal* is designed to further strengthen and provide technical assistance to the Watershed Component of PMKSY, in particular and all components of PMKSY, in general, to enhance its delivery capacity. *Neeranchal* will support the Watershed component of PMKSY (erstwhile IWMP) which was implemented by the Department of Land Resources in 28 states. Watershed development projects are area development programme and all people living in the project area will be benefitted. The Integrated Watershed Management Programme (IWMP) was implemented since 2009-10.

A number of challenges remain for watershed development to achieve better outcomes, including enhanced participation of communities, building stronger capacities and systems to plan, implement, monitor and post-project sustainability of local institutions and assets. These challenges, if not resolved, can result in implementation delays and slow disbursements.

# RIGHT TO EDUCATION: THE ROAD TRAVELLED AND THE WAY AHEAD

Dr. Sayantan Mandal

India has come a long way since it launched the Right of Children to Free and Compulsory Education (RTE) Act in 2009, which became operative on April 2010. The Act reinforced the combined duties of the Central, state and local governments to improve child attendance in schools. Due to the drive, the enrolment rate at elementary levels have gone up several folds, large scale teacher training took place and follow up programmes, such as Rashtriya Madhyamic Shiksha Abhiyan (RMSA) and setting up of model schools paved the way for the learners to move up in the ladder of development.

With a vision of rebuilding India, the present government focuses on vocational education, in addition to strengthening its higher and professional education sector, where learners from elementary education, especially those who are from the deprived sections of the society, can develop their skills and contribute to the national growth. However, on the flipside, the dropout rate in the elementary level is still alarming, the quality of education is questionable and the actual inclusion of disadvantaged children by the private schools of the country is under scrutiny. In addition, poor Central-state coordination, malpractices in the Teacher Eligibility Tests (TET) sometimes causes barriers in the outreach of the RTE in true sense and fails to deliver the anticipated outcome.

This article, therefore, discusses some of the issues relating to RTE, its achievements and critically analyzes the bottlenecks of successfully using the immense potential of this act in the making of the nation. It also highlights a few areas, which needs special attention for a robust and sustainable development of the nation.

## The context of RTE

Education in India, under the British rule, reached its dark days, where non inclusive approach of colonizers reflected in abundance of illiterate children and only few were educated to serve the rulers. This elitist approach did not change much even after India's independence where there was no law for school education for long. The National Policy on Education (NPE 1986) brought the first landmark

innovation and placed the Central government as the main mover in designing and implementing initiatives in elementary education in the member states. Through Panchayati Raj the local governance mechanisms were empowered, which created a demand for knowledge and awareness from the grassroots level. The National Literacy Mission and the Sarva Shiksha Abhiyan (SSA) added to this drive, generating a stronger demand for elementary education and inclusion of non-state educational providers into the broader roadmap. All national plans and major official documents acknowledged these factors and finally, the long cry for the basic right to education has been addressed with the Constitutional Amendment to the Article 21 A, making education a fundamental right. However, to implement the amendment, legislation was required. It took another three years, until the first bill of RTE was composed in 2005. It was approved in the cabinet on July 2, 2009, passed in the Rajya Sabha on July 20, 2009 and finally in the Lok Sabha on August 4, 2009. RTE was finally established. This is a 'historic' legislation, where the Central government exercised its rights, for the first time, to revamp the school education in country wide manner (Juneja, 2014). RTE Act provided the modalities to provide free and compulsory education for children between 6 and 14 in India. From April 1, 2010, with the beginning of the operation of the Act, India became one of the 135 countries in the world to make education a fundamental right for every child.

The aim of Universal Elementary Education (UEE), which started with the inception of the



republic, took a leap forward with the RTE. In addition to making education a fundamental right of every child of age 6 – 14, it specifies minimum norm for elementary education schools. The Act clarifies that ‘Free’ means no child is liable to pay any kind of fee or charges, which may prevent him or her from pursuing elementary education. In the same line, RTE requires all private schools to reserve 25 per cent of seats to children of disadvantaged sections of the society. It raised the concerns to bring gender equality by providing a clear thrust on education for girls. To improve access and inclusion, RTE encouraged out of school children to be admitted to an age appropriate class, encouraged and supported establishment of new schools, both by the states and private providers with a welfare outlook. It specifies duties of state and local authorities, infused better coordination among Central and states in relation to the successful implementation of UEE.

To improve the quality of elementary education, RTE lays down norms and standards. Improved pupil-teacher ratio, appointment of trained teachers with entry and academic qualification, initiation of standardized tests for the recruitment of the teachers, development of the curriculum are some of them. To focus on the child’s all-round development in an open and free environment, RTE strictly prohibits any form of physical punishment and mental harassment to the students. It also puts ban on the screening procedures for admission, which were a common practice in the schools in the country. A decision was taken in 2011 to extend the RTE till age 16 or class X, which is a significant development, considering the present demand for higher education. Overall, this outlook of ‘no child shall be held back’ gave many, the hope to get educated and improve their lives, irrespective of the socio-economic status.

### The road travelled

Long term initiative boosted by the RTE Act resulted in unprecedented improvement in educational attainments at the elementary levels. The biggest achievement of RTE is perhaps the increase in enrolment in elementary education. At primary level, it increased from 101.16 million in 2002-03 to 134.78 million in 2009-10 to a commendable 130.50 million in 2014-15. The Mid-Day meal scheme helped in attracting children to schools even further. At upper primary level, enrolment escalated from 64.93 million in 2012-13 to 67.17 million in 2014-15, an increase of more than 10 lakhs enrolment annually. This positively reflects itself in the Gross Enrolment Ratio (GER) and the Net Enrolment Ratio

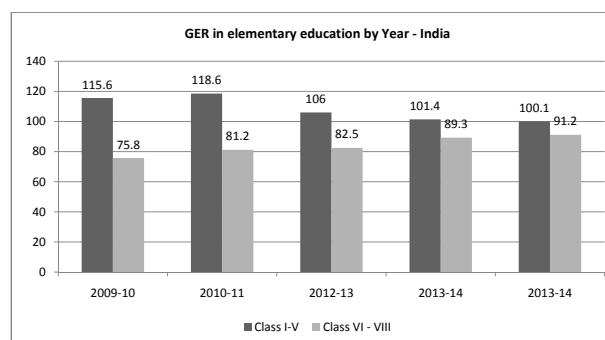


Figure 1: Gross Enrolment Ratio (source U-DISE 2015)

(NER) of 2014-15, which stands at 101.1 and 87.41 and 91.24 and 72.48, respectively for primary and upper primary levels. However, the percentage of girl enrolment has decreased marginally. From 48.36 per cent in 2012-13, it plunged to 48.19 per cent in 2014-15 at primary level. In upper primary level, it stands at 48.63 per cent in 2014-15, which was 48.77 per cent in 2012-13. It is important to investigate, why, in spite of the focus on gender equality; the girl child enrolment is decreasing, which must follow initiatives to revert the trend to a positive one. Another area, which deserves special attention, is the inclusion of children with special needs. Although their participation has increased; the low GPI of 0.71 in primary and 0.80 in upper primary levels in 2014-15 suggests the need of sustainable programmes to improve it significantly. Hopefully though, the share of SC-ST and OBC enrolments in primary level in 2014-15 stands at 19.93, 10.83 and 44.44 per cents respectively (U-DISE, 2015), which are increasing steadily due to the affirmative action by the government.

The coverage area, number of schools, other educational institutions imparting elementary education has also increased many folds. From 12,85,576 schools in 2008-09, it went up to 14,48,712 in 2013-14. Then the absolute number decreased to 14,45,807 in 2014-15 due to the merging of schools in few states, showing the trend of operating big educational institution. As per the U-DISE data (2015), about 85.51 percent of those schools are located in rural India, which somewhat signifies the extended reach to remote places. In terms of providing basic facilities to the pupils, RTE coupled with SSA have achieved some notable milestones. Almost all (99 per cent) schools opened after the initiation of SSA have a school building, many of which are located in rural areas. In addition, the percentages of single-classroom schools have declined from 10.39 per cent in 2004-05 to 4.41 per cent in 2014-15. However, 4.41 per cent in absolute numbers is still a very large figure and needs serious attention.

If opening of schools is the first step, then recruiting qualified teachers is the second step to ensure the success of RTE, or any educational development for that matter. Due to the mandates and the expansion in the number of schools, the percentage of teachers has also increased over time. About 7.96 million teachers are engaged in teaching in elementary schools at present with 48 per cent of female teachers across the country. This increasing numbers of teachers also reflected in a better pupil-teacher ratio (PTR). The average PTR is 30, where 24 is at the primary and 17 at the upper primary level.

### Issues of concern

The effectiveness of RTE may be significant, but there are areas which demand serious and immediate attention. Moreover, the Indian scenario is very complex and varied, and that makes it difficult to effectively capture the national or state aggregate data. Nevertheless, the national data clearly points out at some of the other larger issues.

It can be seen that high Gross Enrolment Ratio (GER) co-exists with high dropout rates. Although the situation has improved from pre RTE to post RTE phases, but the percentage of 4.3 per cent at the primary level still welcomes critique, considering the absolute number of students it represents. On the one extreme, where Kerala achieves almost universal primary education, the situation in Bihar and some other states is still far from the perfect. This reflects in the national aggregate, where 89.7 per cent of children successfully move to the upper primary level and then further decrease there, before moving to the higher levels. Considering the present demand for higher levels of education in the global knowledge economy, this gradual decrease in percentage is a matter of concern. Looking deeper, it can be seen that the India still has not arrived at the point where girls' participation in the elementary level is equal to that of the boys. From the pre RTE stage, where the girl enrolment in primary and upper primary were 48.4 per cent and 47.6 per cent (2008-09) it witnessed a marginal change to 48.2 per cent and 48.6 per cent in 2014-15, respectively. The same trend continues in case of the enrolment of SC, ST students. The diagram below represents it rather clearly.

Interestingly, the government schools are the major providers of the needs of both SC, ST and economically disadvantaged children. It is even more evident in the tribal areas. The Section 12

(1) c of the RTE Act, however, clearly mentions that every private fee charging school have to admit and provide free education to at least 25 per cent of their new enrolments to the children from weaker sections of the society. Nevertheless, national and state media highlighting the news of 'private schools opposing RTE' or 'RTE students face discriminations' are not uncommon (Juneja, 2014). This trend jeopardizes the equity in accessing elementary education and raises questions of 'who benefits from the RTE? What can bring harmony and equity in access to achieve UEE and what strategies the government should take to make educational expansion more equitable?



On the teaching front, data suggests that pupil teacher ratio is still larger than that of other developing countries and far larger than that of the developed one. Percentages of female teachers are still lower than 50 per cent and the inclusion of SC, ST teachers in the system still needs to improve itself to reach a satisfactory level. More than the numbers, the quality of teachers raise further concerns, as the percentage of teachers with in-service training is just 18.34 per cent (2014-15), which was 40.21 per cent in 2000-01. In unaided schools, it is a miniscule 1.82 per cent (2014-15). Many northern states rely on low-paid para-teachers instead. Moreover, there are allegations of corruption in the teacher recruitment through the Teacher Eligibility Tests in certain states of India. Needless to say, this deteriorate the quality of imparting education. In the schools where teachers are untrained and have close to no academic support, it is possible that students will fail or merely complete the course due to the no-failing policy, without any significant improvement in their knowledge base whatsoever.

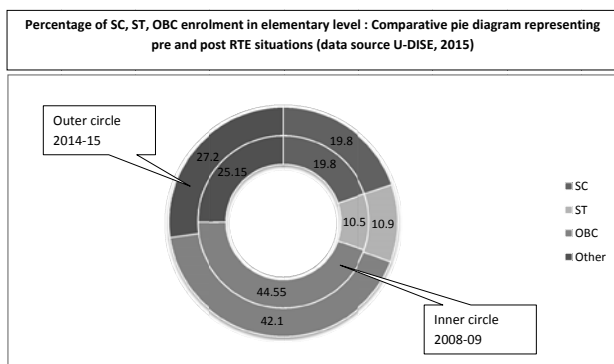


Figure 4: Percentage of SC, ST, OBC enrolment in elementary level- source U-DISE, 2015

### The way ahead

Considering the size and diversity of India, the achievement of the RTE towards UEE is nevertheless, phenomenal. However, as pointed out in earlier paragraphs and featured in various other reports and articles, the aim of RTE is not only to increase access, but also to make sure that the efforts leads to an all round development of the learner, which will build the child's knowledge potential and talent. Considering the present scenario, India still needs to march forward in its educational development pathways. Exploring the problems of the implementation of RTE is the first step in that direction. Pointing out the loopholes, especially in the areas of inclusion and analyzing them further into zones could prove useful. Recognizing that one solution does not fit all, the zonal approach can offer customized solutions to India's unique challenges. This will also allow to make micro scale profiles on who goes to school and who does not; and more importantly, investigates why? Identifying the socio-economic factors such as poverty, parental education levels, social background, children of difficult circumstances and so on could prove useful in this regard. However, they are to be looked at from the learner's perspective. It will also make



the policies grounded. Recognizing the relationship between quality of life and child's participation in school is the most critical among them, as pointed out by the UNICEF Action should therefore, be taken to unravel the nexus of poverty, social inequality and poor educational attainments.

Along with, the children, the teacher development demands specific attention. It is imperative to improve the learning outcome of the students and help them in the long run. Teaching must be learner centric, attractive and contemporary. In this regard, a robust plan of action should be developed, which will link the existing Skill India and Digital India drives with teacher education and its best practices. However, first and foremost is to develop a centralized examination system, similar to that of SSC or UPSC, but dedicated to teachers of elementary education. The existing TET could also be modified in this direction. It may also prove useful in curbing the possibilities of corruption in recruitment.

Corruption is also evident in case of providing education to the children of the weaker sections of the society by the private educational institutions, however in a different format. Therefore, the land grant policy to the private educational providers should be reexamined first. The clause 12 (1) c of granting land to private educational providers to prevent socio-economic stratification has backfired. Instead of an inclusive approach, a considerable section of the private fee paying schools have forgotten to educate the poor and the marginalized. This is indeed a question of accountability and needs to be scrutinized in a professional way.

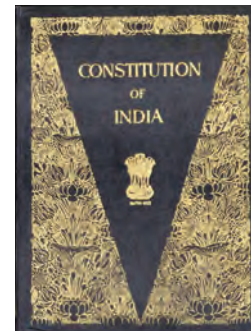
It is however enlightening to observe that the government has taken measures to make RTE a success by looking beyond the boundaries of the schools. Considering the socio-economic-educational disparities, it however demands a paradigmatic shift in the coming education policy. Instead of seeing RTE separately, it should be viewed under the entire spectrum of education and learning. That means moving towards a more comprehensive plan of developing a National Qualification Framework (NQF). Undoubtedly, it is a mammoth task. However, with the commitment of the government to revamp the education, this initiative can certainly take lead in the making of the nation.

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# AMBEDKAR'S VISION OF DALIT EMANCIPATION

Anand Teltumbde

*Dr Ambedkar did provide foundational arguments right from the days of Mahad struggle that the positioning of Dalits into various nodes of bureaucracy would provide protective umbrella to Dalit masses against the prejudices of the hegemonic castes. Dr Ambedkar had a fierce contention with Gandhi over the representation of the Dalits, which he eventually won. Dr Ambedkar was annoyed with having to forego separate electorates which he had won with so much effort.*



**B**abasaheb Ambedkar has been more misunderstood than understood. Those who claim to be his followers have failed to shoulder his legacy. Many see reservations as be all and end all of Dalit empowerment as well as Ambedkar's vision. Some may go beyond and embellish it with a few more points culled out from a large repertoire of his pronouncements without minding contradictions within them. Dr Ambedkar did provide foundational arguments right from the days of Mahad struggle that the positioning of Dalits into various nodes of bureaucracy would provide protective umbrella to Dalit masses against the prejudices of the hegemonic castes. We have sixty years of data to do the cost-benefit analysis of reservations but that beside the point. Reservations were just one of the strategic devices he instituted. Though may not be delinked from the vision, they cannot be mistaken as vision. And so also, any other stratagem.

As we can see, Dr Ambedkar went on tweaking his strategies all through his turbulent life as per the unfolding situations. His vision too was not static; it also evolved learning from strategic outcomes. There is this dialectics of strategy and vision, which necessarily reached its universalist peak, indicating that Dalit empowerment should not be seen in particular term. In order to understand this, we may run through various phases of his struggle to discern the changes in his strategies as well as vision and their efficacies.

## Initial Strategies and Visions

Dr Ambedkar's interest in caste during his studentship at Columbia was evidenced only in his scholarly paper *Castes in India* [BAWS, Vol.

1, pp. 5-22], wherein he had traced the roots of castes in the system of endogamy and exogamy. After his return in 1917 from abroad on expiry of his scholarship, when he went to serve the Baroda state as per its terms, he had bitterest experience of his life on account of his caste. Although, he had to plan for his return to complete his studies, he was naturally pushed into public life with the studious testimony to Southborough Committee, which was gathering materials for the Montague Chelmsford reforms. Ambedkar gave a ten-page evidence to the Committee arguing for the separate electorates for Dalits with low pitched franchise. [BAWS, Vol 1, pp. 248-278] With the financial help from Shahu Maharaja of Kolhapur he had started a Marathi weekly *Mooknayak*. His aggressive self revealed for the first time in a conference in Nagpur where he bitterly criticized the Maharshi Vitthal Ramji Shinde, who had widespread influence on Dalits. It smacked of identitarian vision that that Dalits should be self reliant in their struggle for emancipation and not go after non-Dalits. Shortly, thereafter he left for London and resumed his studies.

Ambedkar eventually returned laced with two additional degrees and had a full plunge into public life with the founding of the *Bahishkrut Hitkarini Sabha* for the uplift of the Dalits. The motto of the Sabha was *educate, agitate, organize*, that reflected influence of fabianism drawn from his teacher John Dewey in Columbia and reinforced during the stay at London School of Economics (LSE), the den of Fabians.

## Class Caste Dillema

In 1928 Simon Commission (the Indian Statutory Commission) comprising seven British

members visited India in terms of the promise made at the time of introducing Montague-Chelmsford reforms to study what more reforms could be suggested. The Congress boycotted the commission for its all-British composition but some parties and leaders including Dr Ambedkar cooperated with the Commission. As recommended by the report of the Commission, the Round Table Conference (RTC) was organized at the end of 1930, to which Dr Ambedkar along with Rettamalai Srinivasan were invited as representatives of the Dalits. However, by the time of the second, the Congress had Gandhi-Irwin pact and hence decided to send its delegation headed by Gandhi. Dr Ambedkar had a fierce contention with Gandhi over the representation of the Dalits, which he eventually won. The British Prime Minister announced the communal award granting reserved seats with separate electorates for the Dalits as demanded by Dr Ambedkar. Gandhi protested and went on a fast unto death and pressured Dr Ambedkar to give up separate electorates in exchange of more number of reserved seats in joint electorate.



Dr Ambedkar was annoyed with having to forego separate electorates which he had won with so much effort. He left hope of ever achieving his goal staying within the Hindu fold. He turned towards building broader class alliance with peasants and workers on the one hand and severed his relations with Hinduism on the other. It culminated in formation of the Independent Labour Party (ILP) in 1936, arguably the first left party of India, on the eve of the provincial elections in 1937 and the public declaration that he would never die a Hindu at Yewale. During this period he had launched a struggle against the khoti system (a type of landlordism prevailing in the Konkan area) in which for the first time peasants and landless labours belonging to both Dalits and non-Dalits (Kunbis) walked in camaraderie on the streets

of Bombay. He addressed a number of peasants conferences. The ILP once more revealed Fabian influence on him as its namesake was formed by the Fabians in Britain in 1893. ILP defined itself as workers' party, and zealously avoided caste idiom. He formed the Municipal Workers Union in 1937 and the next year joined the Communists to co-lead the historic Industrial workers strike.

One may read these developments as an expedient electoral strategy on the eve of elections but there was significant evolutionary content to see a radical shift in his vision that the emancipation of Dalits could be possible only through a broad unity of the working class of which they were part. It had also tacit realization reinforced through experience that organizing people with caste as basis would be limited at the most to a single caste. There was apparent tension between his Leftist vision for politics and his religious vision for escaping caste bondage, which could not be resolved from within. Eventually, the Cripps Mission that visited India to garner support of Indian people to the British war efforts pushed Dr Ambedkar to decide whether he represented labouring class or Dalits. Although, the ILP had given him fair amount of electoral success, his core constituency still remained in Dalits. In the ensuing political developments where after the War, independence was almost a certainty, there was no possibility of claiming share of political power as labour leader. He therefore decided to dissolve the ILP and form the Scheduled Caste Federation (SCF). There was thus another switch in vision to build a pan-Indian Dalit constituency to claim political power.

### The State and State Socialism

Shortly after the formation of the SCF, Ambedkar was invited to join the viceroy's executive council as a labour member. He pioneered many a pro-labour legislation and foundational development projects. It is during this period (1943), he could prevail upon the government to institute the reservation (quota) system for the Dalits for employment in government/ public sector. He also got some 20 Dalit students sent abroad on scholarship for higher studies. It was in terms of his representational logic that a few people if placed in key positions in bureaucracy could make a big change. This logic led him to emphasize higher education right from the beginning over the school education. He would elaborate saying that a few graduates were better than hundreds of matriculates and would open colleges instead of schools.

After the War, the Cabinet Mission was sent to India to finalize modalities for the transfer of power. The existing viceroy council was dissolved and a new body was constituted as the interim government of India. Dr Ambedkar was neither part of this new body nor in any of the parleys for the transfer of power. As per the cabinet Mission's plan, a Constituent Assembly (CA) was to be formed with the representatives elected by the members of the Provincial Assemblies that were elected a few months before. It was crucial for him to be in the CA so as to ensure the future Constitution of India had due safeguards for the Dalits. With no hope of reaching the CA, he drafted a memorandum for it on behalf of the SCF to be incorporated into the future Constitution of India. It was published later as *States and Minorities*. It could be taken as his vision for the future of India. The most interesting part of his plan in the *States and Minorities* was the schema of state socialism. He proposed nationalization of land with due compensation to their owner in the form of debentures; parcelling the land to the village cooperatives for cultivation on rent; provision of implements, inputs as well capital by the state, which would be recovered from the surplus generated by them. All the basic and key industries would be owned and run by the state. Insurance would be a monopoly of the state and made compulsory for all.

### Disillusions and Frustration

In his later years Ambedkar experienced many disillusions. One of his fond ideas of early years was the representation of Dalits in politics and bureaucracy. He fought and won separate political identity for Dalits. He had to witness in his own lifetime the so called Dalit representatives turning into stooges of the ruling classes and repeatedly defeating him in elections. He was disgusted with this aftermath. Still he had to concede reservations in politics in the Constitution for ten years. It is interesting that they get renewed before their expiry without any discussion or demand. The representation in bureaucracy was equally important in his schema. He wanted Dalits to get higher education and occupy important posts in bureaucracy and variously facilitated them doing that. However, he had to lament at the fag end of his life that they betrayed him. On 18 March 1956 at Ramlila Ground, Agra he said with a heavy heart, "The educated people have betrayed me. I was thinking that after education they would serve their society. But I find that a crowd of clerks had

gathered around me, who are engaged in filling their belly". If he had lived, he would have also realized the hugeness of cost the Dalits incurred for reservations as they were instituted.

Another fond idea Ambedkar held dear to his heart was constitutionalism and parliamentary democracy. By the turn of luck, he had not only reached the CA but was made the Chairman of its most important drafting committee so as to earn an epithet that he was the chief architect of the Constitution. He did the job with full dedication not minding his falling health and was therefore elated at the product that the entire world applauded. He had gone to the extent to exhort his followers to give up agitational politics and adopt constitutional methods to get their demands. But within a short time of three years he got completely disillusioned.

About parliamentary democracy, there is no such direct pronouncement against it, but his disillusionment as the law minister in the Nehru cabinet could be an apt proxy. The parliament with the first-past-the-post type of election mechanism was not to be the representative body even in theory. In practice, it has been the body sponsored by money bags of all hues. Given the play of money and muscle power in elections, *de jure* democracy just provided a cover to the *de facto* plutocracy.

One more idea that is associated with his disillusionment with the urban educated middle class is the relative neglect of the rural masses which he came to lament deeply in later years. He realised that all that he had done benefitted the urban Dalits but he could not do anything for the rural Dalits. He voiced it to BS Waghmare, leader of the SCF from Marathwada, who visited him at Delhi and asked him to launch an agitation for land. It was in response to this that the first land satyagraha happened in Marathwada in 1953.. In one of his bouts of frustration he had written to Dadasaheb Gaikwad, "I am inclined to advise our people even to join the communists if they can give them immediate relief". [BAWS, Vol. 21, p. 368] It was such prompts that Gaikwad had later led a countrywide satyagraha for land in 1964-65.

### Conversion to Buddhism

In his later life, with his health deteriorating rapidly and mounting disillusionment with things he cherished and struggled for slowly turned him



spiritual. He fulfilled his vow taken in 1936 that he would not die a Hindu by embracing Buddhism. In 1935, the idea of conversion was motivated by the worldly woes of Dalits as he had explained in a special conference organised for the purpose in 1936. This explanation is well-known as *Mukti Kon Pathe?* (Which way Liberation?). There, his conclusion was that the Dalits should convert to a religion so as to merge with its community in order to overcome their weaknesses. When the actual conversion took place, leave apart Buddhist community, Buddhism itself was barely known in mainland India. In Buddhism he saw an alternative to Marxism: the goal of both being the same but the method of Buddhism being superior to that of Marxism, avoiding violence and dictatorship associated with the latter. [Buddha or Karl Marx, BAWS, Vol. 3, pp. 439-62] His followers converted after him to Buddhism and created a powerful cultural paradigm. While, it manifested in cultural assertion, with material disempowerment of rural Dalits resulting through the capitalist development in rural areas, it just served to accentuate the grudge in others developed because of reservations and other concessions given to them.

### The Universalist Vision

Most beliefs and strategies -- sensitising Hindus to undertake reforms, separate political identity for claiming share of political power, thrust on reservations, constitutionalism, parliamentary democracy, etc. -- Dr Ambedkar followed ended up disillusioning him. The ones not tried was the strategy in *States and Minorities* and the other represented by the ILP, to which nostalgically he wanted to revert. He did not live to see the aftermath of conversion to Buddhism, which, despite his spiritual leanings in later years, had huge socio-political content, indicated by his comparison of it with Marxism. He left behind his radical reading of Buddhism in his *Buddha and His Dhamma* beyond its familiar understanding. Unfortunately, his followers failed to shoulder his radical legacy in everything he did. Whether these were strategies or just tactics, they were correlate of his vision at various times.

Notwithstanding various strategies he followed, his struggle against castes necessarily cohered with his universalist vision, reflecting dialectical relationship between particular and universal. The emancipation of Dalits could not be separated from the cure of the Indian society



and the latter was not possible without the former. Various strategies he tried out at various times reflect varied degree of coherence within. The ILP strategy to bind people with class consciousness arguably remained at the core despite huge interlude of the SCF, indicated by his desire to form a sans caste RPI. Conversion to Buddhism was admittedly inspired by the universalist vision and so also his novel constitutionalism which insisted that constitutions should contain definition of economic structure of society. Although he carried heavy influence of Dewey, as he generously acknowledged, and reflected shades of pragmatism and Fabianism, he transcended their boundaries in everything he did. *States and Minorities*, its questionable feasibility apart, is one such example which may be still relevant in emancipation of Dalits. It was a programme of universal empowerment of people without which no social justice measures could work. Unfortunately reservations are obsessively valorized as the empowerment tools by its beneficiaries but they might turn out to be disempowering over the entire base of the community. The empirical data shows a minuscule section of Dalit population, estimatedly just about 10 percent, having attained a semblance of escape velocity to transcend socio-economic barriers over the six long decades with diminishing pace. While this could be said of the benefits, the costs that the Dalits, particularly those who have been left behind, incur have never been counted.

One must understand that the universalist vision of Babasaheb Ambedkar was not a rhetoric, it was the culmination of his struggle reflecting the profound strategic wisdom that the emancipation of Dalits is entangled with the emancipation of all others and could not be achieved by particularistic measures, least by identitarian manipulations.

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## DRIVERS OF SOCIAL CHANGE: FACILITIES FOR SENIOR CITIZENS

Dr. Barna Ganguli

**G**rowth and equity has been the focus of Indian economy since last 65 years. Ageing population is the natural outcome of demographic transition. Ageing is both an opportunity and challenge for India. Opportunity is related to opening of demographic window and declining child dependency ratio in the event of fertility decline. The opportunity of population ageing is also accompanied with huge challenges of providing social security and access to health care to the elderly. Also, the means of traditional sources of elderly care and social security such as children, family and kinship are no longer effective means because the age old institutions are themselves going through transformations through the process of economic changes and demographic transition. Any effort of bypassing the responsibility of social security of the elderly by the State will be counter productive. Providing few hundred rupees as a pension is not the solution. There should be a concerted effort for livelihood security, access to shelter and healthcare at every village and towns of India with the involvement of Panchayati Raj institutions, civil society and the state and Central governments.

### The status of Senior Citizens

The 1.1 percentage points increase in the share of senior citizens as of total population between 2001 and 2011 points towards increase in the pressure of elderly population in the coming years (Table1). Increase in life expectancy is the outcome of better medical facilities. On the basis of projected table 2, it could be inferred that in the future, the population of people aged above 60 years will increase at a rapid rate which will impose a major challenge on the economy.

**Table 1: Population Status of Senior Citizens**

( Figures in crore)

Population	Total	Male	Female
2011	121.1	62.3	58.7
Senior Citizens (60+)	10.4	5.1	5.3
As per cent of total	8.6	8.2	9.0
2001	102.9	53.2	49.7
Senior Citizens (60+)	7.7	3.8	3.9
As per cent of total	7.5	7.1	7.8

Source: Census 2001 and 2011

**Table 2: Projected Population of Senior Citizens**

Year	Senior Citizens	
	Projected Population (Crores)	As per cent of total population
2016	11.81	9.3
2021	14.32	10.7
2026	17.32	12.4

Source: Registrar General of India

For developing countries like India, the ageing population may pose mounting pressures on various socio-economic fronts including pension and health care expenditures, fiscal discipline, savings levels etc. In India, the size of the elderly population is growing at a rapid rate although it constituted only 8.6 per cent of total population in census 2011. Again this segment of population faces multiple medical and psychological problems. There is an emerging need to pay greater attention to ageing-related issues and to promote holistic policies and programmes for dealing with the ageing society. In order to meet these challenges, the Central Government has developed certain social security programmes like:

### National Policy for Older Persons (NPOP):

The Central government started NPOP in 1999 with an objective of making older people fully independent citizens. This policy aims to encourage individuals to make provision for their own as well as their spouse's old age. It also endeavours to encourage families to take care of their older family members. The policy facilitates and supports voluntary and non-governmental organizations to supplement the care provided by the family and provide care and protection to vulnerable elderly people. Health care, research, creation of awareness and training facilities to elderly care-givers have also been detailed under this policy. This policy has resulted in the launch of new schemes such as-

- Strengthening of primary healthcare system to enable it to meet the health care needs of older persons;

- Training and orientation of medical and paramedical personnel in healthcare of the elderly;
- Promotion of the concept of healthy ageing;
- Assistance to societies for production and distribution of material on geriatric care;
- Provision of separate queues and reservation of beds for elderly patients in hospitals;
- Extended coverage under the Antyodaya Scheme with emphasis on provision of food at subsidised rates for the benefit of older persons especially the destitute and marginalised sections.

**Integrated Programme for Older Persons (IPOP):** The scheme provides financial assistance up to 90 per cent of the project cost as on March 31, 2007. This money is used to establish and maintain old age homes, day care centres, mobile medicare units and to provide non-institutional services to older persons. The scheme also works towards other needs of older persons such as reinforcing and strengthening of family, generation of awareness on related issues and facilitating productive ageing.

Assistance under the scheme will be given to the Panchayati Raj Institutions / local bodies and eligible non-governmental voluntary organizations for the following purposes:-

- To cater to the basic needs of older persons particularly food, shelter and health care to the destitute elderly;
- To build and strengthen intergenerational relationships particularly between children / youth and older persons;
- For encouraging active and productive ageing;
- For proving institutional as well as non institutional care/services to Older Persons;
- Research, Advocacy and Awareness building initiatives in the field of Ageing; and
- Any other schemes in the best interests of older Persons.

**Scheme of Assistance to Panchayati Raj Institutions:** This programme of the government is to provide assistance to the voluntary organisations and self help groups for the construction of old age

homes and multi-service centres for older persons. This scheme provides a one-time construction grant. The scheme is still under revision.

**National Programme for Health Care of the Elderly (NPHCE):** The programme was launched by Ministry of Health and Family Welfare in 2010 to provide dedicated health care facilities to the elderly people through state health delivery system at primary, secondary and tertiary levels, including outreach services.

The facilities being provided are:

- Geriatric OPD, 30 bedded Geriatric ward for in-patient care etc. at Regional Geriatric Centres
- The Regional Geriatric Centres will undertake PG Courses in Geriatric for developing Human Resource;
- Geriatric OPD and 10 bed Geriatric Ward at District Hospitals;
- Bi-weekly Geriatric Clinic at Community Health Centres (CHCs);
- Weekly Geriatric clinic at Primary Health Centres (PHCs);
- Provision of Aids and Appliances at Sub-centres.

Till date, a total of 104 districts of 24 States/ UTs and eight Regional Geriatric Centres have been covered under this programme. So far, 930 CHCs, 4439 PHCs and 28767 sub-centres have been covered under the programme.

#### Facilities extended by Ministry of Railways to senior citizens

- As per rules, male Senior Citizens of minimum 60 years and female Senior Citizens of minimum 58 years are granted concessions in the basic fares of all classes of Mail/Express/Rajdhani/Shatabdi/Jan Shatabdi/Duronto group of trains. The element of concession is 40 per cent for men and 50 per cent for women.
- No proof of age is required at the time of purchasing tickets. However, they have to carry some documentary proof for date of birth etc. to produce if required by the concerned officials. Senior Citizens can book reserve tickets across the reservation counters as well as through internet.

- In the computerised Passenger Reservation System (PRS), there is a provision to allot lower berths to Senior Citizens. In all trains having reserved accommodation, a combined quota of two lower berths per coach has been earmarked in sleeper, A/C 3 tier and A/C 2 tier classes for the Senior Citizens. Accommodation is also earmarked for Senior Citizens during specified hours on suburban sections by Central and Western Railways.
- Facility for provisions of wheel chairs at stations, duly escorted by coolies on payment as per present practice is available. Moreover, zonal railways have also been advised to provide free of cost 'Battery Operated Vehicles for Disabled and Old Aged passengers' at Railway Stations.

### Facilities extended by Ministry of Finance to senior citizens

A number of incentives have been provided under the Income Tax Act, 1961, to senior citizens (ie., an individual, resident in India, who is of the age of 60 years or more at any time during the relevant previous year). Some such incentives are listed below:

- A Senior Citizen is liable to income-tax if his total income exceeds Rs.3 lakh as against the exemption limit of Rs.2.5 lakh applicable in the case of other individuals. An individual resident in India who is of the age of 80 years or more at any time during the relevant previous year is liable to income tax if his total income exceeds Rs.5 lakh.
- Any sum deposited in an account under the Senior Citizens Savings Scheme Rules, 2004 is eligible for deduction under section 80C of the Income-Tax Act subject to a limit of Rs.1.5 lakh.
- A deduction of Rs.20,000/- (Rs.15,000/- in other cases) is allowed under Section 80 D of the Income Tax Act in respect of premium paid to effect or keep in force an insurance on the health of an individual being a Senior Citizen.
- A deduction of Rs.60,000/- (Rs.40,000/- in other cases) is allowed under Section 80 DDB of the Income-Tax Act on amount of expenditure

actually incurred for the treatment of specified diseases in case of a Senior Citizen.

- No deduction of tax at source is required to be made under Section 193, 194, 194 A, 194 EE or 194 K of the Income Tax Act in case of Senior Citizen if he furnishes to the deductor a declaration to the effect that the tax on his estimated total income of the relevant previous will be nil.

### Facilities extended by Ministry of Civil Aviation to senior citizens

- Airline /airport operator shall ensure provision of automated buggies free of charge for all senior citizens, in the terminal building to facilitate their access to boarding gates located beyond reasonable walking distance at all airports having annual aircraft movements of 50,000 or more.
- Further, Air India offers 50 per cent discount to senior citizens on the highest economy class basic fare. The discount is offered to those who have completed 63 years of age on the date of commencement of journey.
- Senior citizens can also avail multi-level fares offered by Air India on each sector for travel on domestic sectors, starting from a low level advance purchase fares which facilitate early selling to the highest one.

### Conclusion

Gloomy projections of dropping productivity and rising public expenditures attribute much of the cause to ageing population. It is prudent to consider future policy options and to respond to population ageing in a sporting manner. Policy makers consider population ageing as a burden to public spending. Instead of considering this group a burden, emphasis could be made to promote the positives, successful, productive and healthy ageing. More and more positive and equitable policies must be designed to ensure that all elderly are not just a prosperous minority, but also financially secure in their old age.

*(The author is Assistant Professor, Centre for Economic Policy and Public Finance, Patna, Government of Bihar)*

# MICRO-FINANCE FOR RURAL TRANSFORMATION

Praveen Shukla

*As per the Bharat Microfinance report 2015, there are 156 MFIs currently operating in 28 states, 5 Union Territories and 568 districts of India. The quality of loan portfolio has improved from consumption to income generation in proportion to 20:80 so does its gender and community diversification, women borrowers constitute 97 per cent of the total clientele of MFIs while SC/ST borrowers constitute and minorities constitutes 28 per cent and 18 per cent respectively.*

The Syrian crisis has left many lessons to learn from, one of them being poor rural economic management. The successive droughts had forced people to flee from rural hinterland to urban area thus causing political turmoil which finally knocked at the doors of the rich Europe which is now offering money to thwart this migration. It reminds us of another interesting narrative; in 1935 Friedrich Engels candidly wrote that the science has proved that the pitiful conditions in the working-class quarters give birth to diseases which eventually spread into the affluent dwelling. As soon as this fact was established, he observed that “Societies were founded, books were written, proposals drawn up, laws debated and passed, in order to close the sources of the ever-recurring epidemics. The housing conditions of the workers were examined and attempts were made to remedy the most crying evils”. This is how we have eradicated deadly diseases from the earth; the important factor was compulsion, compulsion of the rich to safeguard their interests and their well being. Another such scourge is poverty which needs to be eradicated at the similar scale, the poverty is universal in three continents of South America, Africa and Asia with its varied genesis and dimensions. As per the new estimate released by the United Nations, it will take around \$3.5 and \$5 trillion annually over the next 15 years for eradicating poverty. It is seen poverty is more prevalent in rural areas, the poor in rural area lack fundamental resources and opportunities which forces

them to migrate from rural to urban center, thus choking them with their brute numbers.

In India, poverty is widespread, however in recent times absolute poverty may have reduced because of the geographical location, orthodox cultural norms, poor access to finance, dismal state of education and infrastructure etc its complete eradication is still elusive. The government is continuously taking initiatives to tackle the scourge of poverty through geographic area and sectoral development approach but it appears that these measures are not enough to arrest poverty. Initially the community development programme was introduced in the first five year plan using village as basic unit for development programme. In accordance with Gandhi’s Gram Swarajya the industrial policy of 1948 and first five year plan had proposals for village and cottage industries including liaison for supply of raw material and sales of finished goods. The second five year plan based on Mahalanobis model was not different from its earlier version but the next big change came in terms of Panchayati Raj for which Gandhi in Harijan wrote “greater the power of panchayat better is for people”. However, it is only after the



mandate of 73rd Constitution (Amendment) Act, 1992, people's participation enhanced. The next

Year	Poverty Ratio ( per cent)			Number of Poor (million)		
	Rural	Urban	Total	Rural	Urban	Total
1993-94	50.1	31.8	45.3	328.6	74.5	403.7
2004-05	41.8	25.7	37.2	326.3	80.8	407.1
2009-10	33.8	20.9	29.8	278.2	76.5	354.7
2011-12	25.7	13.7	21.9	216.7	53.1	269.8

Source Percentage and Number of Poor Estimated from Tendulkar Methodology

Year	Poverty Ratio ( per cent)			Number of Poor (million)		
	Rural	Urban	Total	Rural	Urban	Total
1973-74	56.4	49	54.9	261.3	60	321.3
1977-78	53.1	45.2	51.3	264.3	64.6	328.9
1983	45.7	40.8	44.5	252	70.9	322.9
1987-88	39.1	38.2	38.9	231.9	75.2	307.1
1993-94	37.3	32.4	36	244	76.3	320.3
2004-05	28.3	25.7	27.5	220.9	80.8	301.7

Source Percentage and Number of Poor Estimated from Lakdawala Methodology

important milestone was twenty point programme where massive impetus was given to programmes like national rural employment programme and rural landless employment which in turn, provided employment to 2.07 lakh rural household with clear drinking water and electrification reached to 12,1,005 villages. After twenty point programme the Integrated rural development programme was launched to raise the income-generation capacity of target groups among the poor. Apart from these programmes, banks were nationalised in 1969 to provide the capital access to rural population. In 1974 a differential rate of interest scheme with loans at 4 percent to the poor were launched but it has limited success. During 1971 to 1996 bank credit in the rural areas increased by nearly 24000 crores and deposits increased by about 41000 crores, so both rural credit and deposits got almost doubled during this period. This had effectively reduced rural poverty as subsequently revealed by the Lakdawala methodology rural poverty fell 39.1 per cent in 1987-88 to 37.21 per cent in 1993-94 , after the economic liberalisation it further

declined from 37.21 per cent to approx 27.5 per cent in 2004-05. But this jubilation ended with the census of 1981 which came up with surprise, it revealed that there is net increase of 13.56 crore population from 1971 i.e 24.75 per cent in ten years. This suggests India added another quarter to its population and translated into decrease in land per person, thus putting more pressure on rural resources, 1991 census repeated similar story with similar growth of 25 per cent decadal growth in the population.

The rise in population made it obligatory for the government to increase employment opportunities in order to keep poverty at bay. Recently released socio economic and caste census (SECC) 2011 suggests India still resides in her villages as said by Mahatma Gandhi, nearly three fourth of its population i.e. 17.9 crore households live in India with paltry income of five thousand rupees a month. The data also provides the insights of deprivations in the rural part of India.

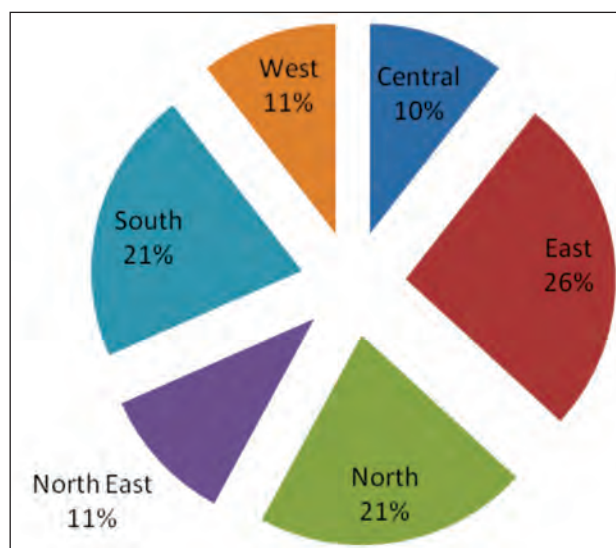
The programme like IRDP used the banking channel to direct assistance, which was a combination of credit and subsidy to those below the poverty line but they were not enough. Also the IRDP targets were compellingly achieved with several relaxations in eligibility criteria, procedures, rate of interest, collateral for the loan etc. Hence there was a pressing need for a system which strengthens rural credit delivery system and free from public spending on recurrent loan waivers and write-offs. The regulatory mechanism paved the way for this credit mechanism, in March 1980, RBI advised commercial banks to achieve the target of priority sector lending at 40 percent of aggregate bank advances by 1985. Sub-targets were also specified for lending with 18 per cent to agriculture, 10 per cent to the weaker sections and rest to other sectors like housing and micro and small scale industries. This compulsion forced commercial banks to create a supplementary credit delivery mechanism to reach out to rural agri enterprises and individuals, work to out the same by encouraging non-governmental organisations to act as facilitators and intermediaries. The decade of eighties is credited for seeding microfinance in India, this was the time when success stories of microfinance started pouring out from Bangladesh at the same time the regional forums like Asian and

Pacific Regional Agricultural Credit Association was pressing for examining existing SHGs of the rural poor for credit delivery and then there was sudden break down of large cooperative which were organised by Mysore Resettlement and Development Agency (MYRADA), the efforts were made to form SHG from these disintegrated cooperatives. After signing agreement NABARD worked on these 300 SHG and presented draft report at 8th Executive Committee Session of APRACA in 1987. The startling exposure from the action research project of MYRADA, gave NABARD a model to reach out to rural poor thus in consultation with the Reserve Bank of India (RBI), Commercial Banks and NGOs, launched a pilot project in 1991–92 for linking of SHGs with banks. The linkage programme got boost in 1996 when RBI directed banks to include linking of SHG in priority and in Union Budget of 1998-99 government itself regarded as national priority, this ushered the era of microfinance in India. Unlike Bangladeshi predominant model of Joint liability groups, the Self-Help Group Bank Linkage became the most dominant model in India in terms of both number of borrowers and loans outstanding. In self help group model the members pool their small savings regularly at a prefixed amount on daily or weekly basis then SHGs provide loan to members for a period fixed. SHGs group of 15 to 20 people formed from homogenous groups and common social background. The Grameen model is most widely known model, here the groups are formed voluntarily consisting of five borrowers each. The lending is made first to two, then to the next two and then to the fifth. These groups of five meet together weekly, these are joint liability group and the third most preferred model in India is the NBFC-MFI, it is profit driven route which is guided by the sense that since the poor are bankable and lending to them can be commercially viable it is not necessary to depend on low cost funds to lend them. They mobilise their resource from equity investors and lenders and at advance side the set up field offices through which credits are disbursed to beneficiaries via loan officers who also ensure the collection. The NGOs-MFI model is a intermediation process by the NGOs to promote the linkage between banks and SHGs for savings and credit.

As per the Bharat Microfinance report 2015,

State	No of MFI	Region
Andhra Pradesh & Telangana	7	South
Assam	9	North East
Bihar	5	East
Delhi	4	North
Gujarat	7	West
Haryana	1	North
Jharkhand	4	East
Karnataka	14	South
Kerala	4	South
Manipur	6	North East
Maharashtra	13	Central
Madhya Pradesh	7	Central
Odisha	13	East
Punjab	1	North
Rajasthan	5	West
Tamil Nadu	21	South
Uttarakhand	1	North
Uttar Pradesh	8	East
West Bengal	26	East
Total	156	All India

Legal Form	No. of MFI
Society	44
Trust	15
Sec. 25 Company	18
Macs or Cooperative	9
NBFC	70
Total	156



Source: Bharat Microfinance report 2015



there are 156 MFIs currently operating in 28 states, 5 Union Territories and 568 districts of India. There are more than 12,221 employees who are reaching to 3.7 crore clients with an outstanding loan portfolio of 48,882 crore which includes a managed portfolio of 9,854 crore. The quality of loan portfolio has improved from consumption to income generation in proportion to 20:80 so does its gender and community diversification, women borrowers constitute 97 per cent of the total clientele of MFIs while SC/ST borrowers constitute and minorities constitutes 28 per cent and 18 per cent respectively. The average ticket size of micro-loan is approximately INR 1300 with a remarkable growth of 33 per cent over the previous years suggesting healthy recovery after Andhra adversity. In terms of model Non Banking Financial Companies-MFIs are most aggressive in reaching out to clients with almost 85 per cent of clientele and 88 per cent of outstanding portfolio NGO MFIs are distant second in this regard. There is marked increase in the proportion of urban clientele from 44 per cent in 2013-14 to 67 per cent in 2014-15 suggesting NBFC MFI focusing primarily in the Urban Areas while the NABARD or public sector bank led NGO MFIs are delivering in rural part of the country. The growth of microfinance is in complete consonance with the the ILO's Global Employment Trends 2013 report which reported India's labour force participation rate for women fell from just over 37 per cent in 2004-05 to 29 per cent in 2009-10 and it confined to particular areas , the microfinance growth is concentrated in the south and east of India with higher growth rates in the Northeastern and Central regions.

Taking leaf from the Andhra incident the microfinance industry was complying to the regulations but there were enough gaps in providing client protection and code of conduct as a credible credit delivery mechanism government displayed a leap of faith in the sector by setting up MUDRA for refinancing and regulating the microfinance sector in Budget for year 2015-16. This articulates the fact that microfinance is a strategic tool for the financial inclusion with call to MFIs to facilitate opening of bank accounts by their existing customers in Pradhan Mantri Jan Dhan Yojana. This is a win win situation for MFIs and banks, MFIs can save on their transaction cost with saving accounts and most of their transaction will be consolidated within banking system and their client will benefit from the JDY, while government will reach out to the unbanked. The facilities like ECS and debit card will be quite easier than the biometric card for loan disbursement. As 97 per cent of all MFI customers are women if we peg the number of women client not having bank account to be 3 crores then bank can get another 3 crore accounts of their spouses and children, while MFIs will diversify their work profile by adding product range offered by the bank and extending due diligence for banks in case of overdraft facilities. With merely 40000 rural bank branches it will be difficult for banks to serve the all JDY beneficiaries in 6 lakh villages so MFIs can also vouch for banking correspondent of the banks.

Some of the MFIs are already engaged with banks as their banking correspondents. The BCs carries out a full range of transactions on behalf of the bank for which they are paid commissions by banks initially opened for only NGOs, MFIs, NBFCs and Post Offices, it now extended to include individuals, local grocery shops, and for-profit companies, for MFIs Banking Correspondents is already a success story. With new profile and new avenues microfinance will be at helm of financial inclusion and poverty eradication initiative of government in coming days.

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## NEW FOCUS ON SOCIAL JUSTICE TO UNDERPRIVILEGED

Neeraj Bajpai

*Centre in its first year of installation embarked on an active agenda for the scheduled castes. A new scheme of 'Venture capital fund for the Scheduled castes entrepreneurs' was launched with a capital of Rs 200 crore. The Scheme is being implemented through the Industrial Finance Corporation of India (IFCI), Ltd. and the amount has been released to it.*

**S**entinels of social justice are always on toes, knowing fully well that if they lower guard, the damage will be collateral.

A nation of India's size and population was seized of the situation ever since it assumed power reins. The country underwent dramatic changes, but law makers and social justice torch bearers worked in tandem to evolve strategies to ensure social justice, sinking their ideological and political differences.

Policies and action plans framed to ensure justice to socially backward, economically poor, people with disabilities and old persons. On November 5, this year, the foundation stone for office building of the National Institute of Social Defence—an autonomous organisation, under the Social Justice and Empowerment Ministry was laid. The Institute, in service for the nation since 1961, is the premier training institute providing services of human resource development, capacity building, research and documentation, in areas such as drug abuse prevention, senior citizens, prevention of beggary, and rehabilitation of destitute.

A woman with disability, Ira Singhal, topped All India Civil Services Examination last year, proving that with talent, despite physical disabilities, no social and bureaucratic hurdles are there to annex top slots. Her ascendancy to power corridors spoke volumes of opportunities available in the sound social set up, refined and groomed over the years.

Mr Thaawar Chand Gehlot, Union Minister for Social Justice & Empowerment, felicitated Ms Singhal and stated that she could be the Brand Ambassador for the Department for its schemes and programmes and her achievement shall inspire a whole generation of youth to come forward and achieve glorious heights. The Department of Empowerment of

Persons with disabilities in consultation with UPSC, SSC, UGC and other educational bodies will strive to ensure that the guidelines are such that they help and promote the cause of PWDs to achieve their inclusion, participation empowerment.

The Central government, in close coordination with state governments and UTs, have initiated a slew of schemes to herald a new era of justice and at times, affirmative actions are taken to safeguard the country's ideology of justice to all. Many rural schemes were launched by the Centre to guarantee minimum wages to rural folks by providing them employment under MGNREGA and successive government never tinkered with ambitious plans, which are being made more transparent with Digital India Campaign and linking payments to AADHAR cards and bank accounts.

Carrying forward the nation's social justice objective, the present government at the Centre in its first year of installation embarked on an active agenda for the scheduled castes. A new scheme of 'Venture capital fund for the Scheduled castes entrepreneurs' was launched with a capital of Rs 200 crore. The Scheme is being implemented through the Industrial Finance Corporation of India (IFCI), Ltd. and the amount has been released to it.

The other scheme—Credit Enhancement Guarantee for the scheduled castes was announced by Finance Minister Arun Jaitley in his last General Budget (2014-15) and he said that a sum of Rs.200 crore will be released under the scheme to help start-up entrepreneurs, belonging to SC category, who inspire to be part of the neo-middle class category. The objective was to create jobs and instill confidence in the Scheduled Classes. The budget was approved.

As an integral part of the 'Swachh Bharat Abhiyan', launched by the Prime Minister on Gandhi Jayanti last year, the National Safai Karamcharis Finance and Development Corporation, a public sector undertaking under the ministry, launched a new scheme 'Swachhta Udyami Yojana' for financing viable community toilets project and sanitation related vehicles to collect garbage.

The Government also enhanced grant in aid for the voluntary organisations working for the SCs. It was last fixed in 1998. The scheme was communicated to states and UTs- generally it is 100 per cent enhancement and honorarium to teachers has been revised upwards at par with salary of teachers in the Kasturba Gandhi Vidyalaya.

The Government has also revised the SC/ST (Prevention of Atrocities) Rules 1995. It has also notified revision in rates of compensation- between Rs 75,000 to Rs 7,50,000-depending on the nature of offences.

The Government has revised norms for the **Pradhan Mantri Adarsh Gram Yojana** -additional 1,500 villages are to be covered and these to be selected by the Ministry of SJ&E. The villages, suffering from natural disasters like floods, droughts, excessive rains, man-made calamities like arson and social disparities targeted towards members of the SC community.

The scheme covers all states having 1000 or more SC majority villages. the newly covered states are Uttar Pradesh, West Bengal, MP, Karantaka, Punjab, Uttrakhand, Odisha, Jharkhand and Chhattisgarh.

In another major initiative, The Government rechristened name of a scheme as Pre-Matric Scholarship to the Children of those engaged in occupations involving cleaning and prone to health hazards. Earlier, it was known as pre matric scholarship to those engaged in "unclean occupations".

The Central sector scheme - "National Overseas Scholarship for the Scheduled castes has been revised by increasing the number of wards from 60 to 100 with effect from the selection year 2014-15.

Paying glowing tributes to iconic Dr. B. R. Ambedkar, the Government has approved setting up of the "Dr Ambedkar International Centre for Social Justice" at an expenditure of Rs.196 crore at Janpath, New Delhi. The architectural plan and

design of the centre has been approved by the New Delhi Municipal Corporation (NDMC).

Likewise, saluting Dr. Ambedkar's vision for social justice, the government has decided to fully develop the Dr. Ambedkar Memorial with an estimated cost of Rs.100 crore at 26, Alipur Road in the national capital. The CPWD has started the preliminary work and the architectural plan has been approved by SAJ&E Ministry.

Plans are afoot to enhance the authorized capital of the National Scheduled castes Finance and Development Corporation (NSFDC) from Rs. 1000 crore to Rs.2000 crore.

The Scheme of special central Assistance (SCP) to SC sub plan (SCSP) is under overhauling with enhancement in subsidy amount from Rs 10,000 to Rs. 50,000 per beneficiary and structural changes.

Under paraphernalia of social justice and to bring under it, a number of plans are under implementation. Recently, after successful seven months training of 250 women safai karmachari and their dependence as commercial motor driver, 30 women were given job/ placement letters by Sh. Gehlot, SJE Minister. Another batch of 250 such women has started training by Safai Karamcharis Finance and Development Corporation (NFDC) under skill development programme of the Ministry.

Awarding the placement letters to the women from Safai Karamcharis families, the Minister said there was the urgent need to provide skill development training particularly to the children of safai karamcharis and manual scavengers who, so far have remained engaged only in sanitation related occupations.

The women beneficiaries are set to create an environment of safety for women in the cities. The Ministry is of the view that such training programmes should also be started in other big cities like Mumbai, Chennai, Kolkata, Chandigarh, Bengaluru etc.

Discussions are underway between NSKFDC and taxi aggregators, School van operators, Resident Welfare Associations etc. for exploring employment opportunities for the trained women drivers seeking job employment.

An MoU was executed between NSKFDC and Apollo MedSkills as training partner for training of

safai Karamcharis/ manual scavengers and their dependents in various medical related trades and their placements in various hospitals etc. A tripartite agreement was also signed among NSKFDC, HIMCOM and Azad Foundation for Job/ Self Employment of 90 trainees of commercial motor driving.

The Ministry of Social Justice & Empowerment has organized White Cane Day on October 15 to sensitize the common man about the challenges being faced by visually challenged people.

There are over 16 million blind and 28 million visually impaired people in India who are often marginalized in terms of education opportunities, career opportunities or social standing as compared to their sighted counterparts. Due to lack of access to information, they are often unable to lead fulfilling, independent, economic and socially productive lives.

In a related development, the SJE Ministry opened the new production facility for producing affordable state-of-art lower limb prosthetic systems at Kanpur. The Estimated cost of the project is Rs. 6 crore.

It is to be noted that, under the 'Make In India' initiative of the Prime Minister, Artificial Limbs Manufacturing Corporation of India (ALIMCO) working under the aegis of Department of Empowerment

of Person with Disability (DEPWD), Ministry of Social Justice and Empowerment (MoSJE), inked the Transfer of Technology (ToT) and Technical & Consultancy Services agreement with multinational company Ottobock for mass manufacturing of new generation lower limb prosthetic systems for PwDs (Persons with Disabilities) in the country, at affordable price.

With this new production unit ALIMCO will be able to produce technologically advanced prosthetic system which will improve the independence and mobility of lower limbs amputees from all sections of society in the country.

The Government has approved the setting up of Indian Sign Language Research and Training Centre (ISLRTC) as a Society under the Societies Registration Act, 1860. The ISLRTC will be under the aegis of the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment. It shall be located initially at the Institute for Physically Handicapped, New Delhi. This decision will help the five million deaf community of the country. It shall provide for increased accessibility for the hearing impaired in education, in the workplace and in all activities of public life.

*(The author is a senior journalist with UNI, New Delhi)*

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# LIQUOR PROHIBITION IN CHANDRAPUR – AN OVERVIEW

Paromita Goswami

There is an increase in social movements against liquor in many parts of India because of the adverse impacts of the substance mostly experienced by women and the poor sections of the society. The movement for liquor prohibition in Chandrapur district of Maharashtra started more than ten years ago and intensified between 2010 and 2014. Shramik Elgar, a social organisation working with rural communities spearheaded the movement under the banner '*Rashtrasant Tukdoji Maharaj Chandrapur Jilha Darumukti Abhiyan*'. Thousands of men and women participated in the movement leading to the announcement of total prohibition in the district since April 1, 2015. It was among the most important decisions taken by the newly formed BJP-Shiv Sena government which came into power in Maharashtra in first hundred days of being at the helm of affairs. Chandrapur is the third district in Maharashtra where prohibition is in force, the other two being Wardha and Gadchiroli. Together these three contiguous districts form a 'dry zone' in the Vidarbha region of the state.

## Beginnings of the Movement

On December 10, 2010 more than five thousand men and women marched for five days covering more than 130 kms from Chimur (a block headquarter in Chandrapur district) and Nagpur where the winter assembly session was in progress. Representatives from the Darumukti Abhiyan met the then Chief Minister Prithviraj Chavan to put forward the demand for prohibition. The Chief Minister and the then Home Minister late R.R Patil met the delegation and assured that a committee would be set up under the chairmanship of Environment Minister Sanjay Deotale to study the issue and submit its report. On the very next day i.e. on December 11<sup>th</sup> 2010, Sudhir Mungantiwar, who was then an opposition MLA from Chandrapur brought Private Members' Bill on the issue.

## Deotale Committee

The government fulfilled its assurance by forming a seven member committee headed by Sanjay Deotale. Renowned social workers Dr. Abhay Bang and Dr. Vikas Amte were members of the committee. The committee studied the issue by travelling across

the district and discussing with various stakeholder groups and the common public. They also discussed with the District Collector, Superintendent of Police, CEO of Zilla Parishad and Excise department regarding the implications for development and the mechanisms for implementation. Thousands including students, doctors, lawyers, political leaders, women's and religious organisations, submitted their written as well as oral statements before the committee. The strongest voice in favour of prohibition emerged from the rural areas. More than 500 gram sabhas out of the total 848 gram sabhas (more than 60 per cent) passed resolutions in favour of complete prohibition in the district. Copies of all these resolutions were submitted to the Deotale Committee. Shramik Elgar ran a signature campaign in favour of the prohibition which was signed by more than 1,06,000 citizens. Another social organisation called Sri Gurudev Seva Mandal collected more than 30,000 signatures. The Deotale Committee studied the issue and submitted its report to the government in February 2012.

The Committee made a thorough assessment of the issue and submitted that there was a strong public demand for prohibition in the district supported by thousands. It recommended that the government should impose prohibition in a phased manner by closing down all the licensed liquor shops over three years, cancel the permits for consuming liquor and create a strong machinery for implementation of the prohibition.

After the Deotale Committee submitted its report the social movement went into its next phase. Now, the movement demanded that the



government to present the report before the state Assembly and make it available to the public and implement the report in letter and spirit. In March 2012, a delegation from the district met the Chief Minister, all parties wrote to the CM in support of the demand. In October 2012, more than 80,000 people sent postcards to the government and in December 2012 more than 20,000 people marched to the state Assembly at Nagpur. When there was no response the movement intensified and on January 26<sup>th</sup> 2013 hundreds of protesters staged Satyagraha for which 96 women and 88 men were detained in Nagpur Central Prison and Chandrapur sub-jail respectively. During this time many MLAs raised the issue in both the Houses of state Legislature.

### Political Mobilisation

On March 8, 2014 (International Women's Day) Shramik Elgar organised the '*Shramik Mahila Matadar Adhiveshan*' (Workers and Women Voters' Convention) attended by around 20,000 people. The aim was to raise voter consciousness such that they are able to communicate their issues in the run up to the general elections. Voters across the district raised the issue of prohibition with political candidates and leaders which prompted the Chief Minister to address this issue in his campaign speech at Chandrapur.

After the general elections the issue was once again raised but the movement was ignored by the government. As a final act of protest around 20 women shaved their heads. This action brought further media attention to the issue and the movement was supported by stalwarts across the state.

### Declaration of Prohibition and Future Challenges

Exactly one year ago the new government followed up the prohibition issue intensely and finally on March 5, 2015 the government issued a resolution declaring prohibition in Chandrapur district. Accordingly, all the licensed liquor shops in the district were closed and permits to consume liquor were cancelled. Around 550 liquor shops (including beer bars, *tadi* shops, wine shops etc) were closed and more than 20,000 permits were cancelled.

The future challenges lie in the direction of strong implementation of prohibition not only in Chandrapur but in the entire dry zone. This requires



strengthening of the police and excise departments in terms of numbers and equipment. One of the proposals being considered by the government is the formation of a special squad for prohibition headed by a senior superintendent of police. In addition to prohibition, it is also important to work towards reducing the demand for liquor through de-addiction and mass awareness programmes. As per the recommendation of the Deotale Committee, people's committees should be formed at the village and mohalla levels to enable participation of masses for implementation of prohibition as well as awareness programmes. Given that at present the conviction rate of prohibition cases is less than one percent, an important agenda for the future includes the strengthening of the laws and legal systems. The provisions for bail and sentencing need to be revised as far as offences in the dry zone are concerned. Similarly the number of forensic science laboratories need to be increased from the single one in Vidarbha region located at Nagpur.

On the one hand liquor factories and dealers have approached the High Court and Supreme Court for revoking the government's decision regarding prohibition in Chandrapur and on the other hand there is a growing demand from other districts like Buldhana, Yavatmal, Ahmednagar and Bhandara for prohibition. In the ultimate analysis it becomes important for Maharashtra government to reconsider the liquor policy for the entire state rather than respond to prohibition demands on a district by district basis.

***(The author is an advocate and spearheaded the liquor ban movement in Chandrapur, Maharashtra)***

# MISSION INDRADHANUSH : TOWARDS TOTAL IMMUNIZATION

Manisha Verma

*The programme provides immunization against seven life-threatening diseases (diphtheria, whooping cough, tetanus, polio, tuberculosis, measles and hepatitis B) in the entire country. In addition, vaccination against Haemophilus influenza type B and Japanese Encephalitis is provided in select districts/states.*

The Ministry of Health and Family Welfare has launched *Mission Indradhanush* last year as a special nationwide initiative to vaccinate all unvaccinated and partially vaccinated children under the Universal Immunization Programme and sustain it by health system strengthening by 2020.

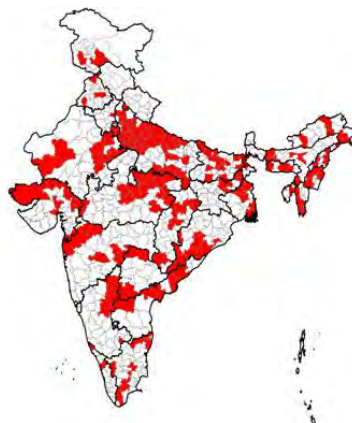
The programme provides immunization against seven life-threatening diseases (diphtheria, whooping cough, tetanus, polio, tuberculosis, measles and hepatitis B) in the entire country. In addition, vaccination against Haemophilus influenza type B and Japanese Encephalitis is provided in select districts/states.

The Mission focuses on interventions to expand full immunization coverage in India from 65 per cent in 2014 to at least 90 per cent children in the next five years. This will be done through special catch-up campaigns to rapidly increase full immunization coverage of children by 5 per cent and more annually.

## Areas under Focus

The first phase of Mission Indradhanush started from 7<sup>th</sup> April 2015, also celebrated as **World Health Day**. A concerted drive was carried on for a week or more (as the ground situation demanded) in the identified districts for four consecutive months till July 2015, starting from 7<sup>th</sup> of each month.

For the first phase, the Health Ministry identified 201 districts with the highest number of partially vaccinated and unvaccinated children. These are termed as the high focus districts.



Nearly 50 per cent of all unvaccinated or partially vaccinated children are found in these 201 districts. 82 districts of these are in the four states of Uttar Pradesh, Bihar, Madhya Pradesh and Rajasthan and nearly 25 per cent of the unvaccinated or partially vaccinated children of India are in these districts. These districts were targeted for intensive efforts to improve the routine immunization coverage in the country. The ultimate goal is to protect all children and pregnant women against vaccine preventable diseases in India.

In the second phase of Mission Indradhanush, 352 districts have been selected including 279 mid priority districts, 33 from the North East states (from phase one where activity was postponed) and 40 districts from phase one where large number of missed out children were detected. The second phase commenced from 7<sup>th</sup> October, 2015. This will be followed by week-long intensified immunization drives for three consecutive months, starting from 7<sup>th</sup> November and 7<sup>th</sup> December 2015 and 7<sup>th</sup> January 2016.

Within the districts, the Mission will focus on the 400,000 high risk settlements identified by the polio eradication programme. These are the pockets with low coverage due to geographic, demographic, ethnic and other operational challenges. Evidence has shown that most of the unvaccinated and partially vaccinated children are concentrated in these areas.

The following areas will be targeted through special immunization campaigns:

- High risk areas identified by the polio eradication programme. These include populations living in areas such as:
  - Urban slums with migration
  - Nomads
  - Brick kilns
  - Construction sites

- Other migrants (fisherman villages, riverine areas with shifting populations etc.) and
- Underserved and hard to reach populations (forested, tribal populations etc.)
- Areas with low routine immunization (RI) coverage (pockets with Measles/vaccine preventable disease (VPD) outbreaks).
- Areas with vacant sub-centers: No ANM posted for more than three months.
- Areas with missed Routine Immunisation (RI) sessions: ANMs on long leave and similar reasons
- Small villages, hamlets, *dhanis* or *purbas* clubbed with another village for RI sessions and not having independent RI sessions.

### Achievements of Phase I

The special focus on the strategising, planning, implementation and monitoring of the execution process has ensured that Mission Indradhanush is one of the largest full immunization programs in the world, covering more than 75.5 lakh children and more than 20 lakh pregnant women through TT vaccine. More than 20 lakh children were fully immunized against seven vaccine preventable diseases. During the four rounds, about 9.4 lakh sessions were held during which about 2 crore vaccines were administered.

Apart from vaccines, Mission Indradhanush has expanded the basket of services through provisioning of ORS packets and Zinc tablets. More than 16 lakh ORS packets and about 57 lakh Zinc tablets have been distributed.

### Strategy for Mission Indradhanush

The broad strategy, based on evidence and best practices, includes four basic elements-

1. **Meticulous planning of campaigns/sessions at all levels:** Ensure revision of micro plans in all blocks and urban areas in each district to ensure availability of sufficient vaccinators and all vaccines during routine immunization sessions. Develop special plans to reach the unreached children in more than 400,000 high risk settlements such as urban slums, construction sites, brick kilns, nomadic sites and hard-to-reach areas.
2. **Effective communication and social mobilization efforts:** Generate awareness and demand for immunization services through need-based communication strategies and social mobilization activities to enhance participation



of the community in the routine immunization programme through mass media, mid media, interpersonal communication (IPC), school and youth networks and corporates.

3. **Intensive training of the health officials and frontline workers:** Build the capacity of health officials and workers in routine immunization activities for quality immunization services.
4. **Establish accountability framework through task forces:** Enhance involvement and accountability/ownership of the district administrative and health machinery by strengthening the district task forces for immunization in all districts of India and ensuring the use of concurrent session monitoring data to plug the gaps in implementation on a real time basis.

### Monitoring of Operational Activities

A key feature of Mission Indradhanush has been the sturdy framework put in place for monitoring the effectiveness of the special drive.

The Ministry of Health & Family Welfare has put in place a massive framework for rigorous monitoring of one of the largest immunization programmes of the world. The multi-level structure has been carefully designed to supervise and monitor the operations at the state, district and block levels through an army of health experts, officials and various partners.

During the first phase, the WHO Country Office for India collated critical information on preparedness, including quality of task forces for immunization, deputation of senior officials to priority areas for monitoring, status of trainings at state, district and block levels and status of microplanning activities through its Surveillance Medical Officers and field monitors. The information generated was shared on a weekly basis with the Ministry of Health and Family Welfare for review and any mid-course correction.

A total of more than 225 field Medical Officers, nearly 900 field monitors and more than 1000 external monitors were deployed by the WHO Country Office for India to monitor the operational components of Mission Indradhanush at session site and at community level. In addition, sub regional and regional team leaders monitored the implementation besides the national monitors from the WHO Country Office. A standard set of formats for session site monitoring and house to house monitoring were developed for concurrent monitoring in the field by the monitors, who were also supported by available monitors from partner agencies such as UNICEF and CORE that are already involved with monitoring operational components of routine immunization.

All monitors, including field monitors, external monitors were deployed by WHO NPSP for duration of at least 8 days (7-14 April). All available monitors including those from partner agencies underwent a briefing at the district level; these were conducted by the Surveillance Medical Officers.

Each monitor visited 4–5 session sites on day 1 and from day 2 onwards, monitored 2–4 sessions per day. In addition, each monitor conducted house-to-house monitoring from the second day of the Mission Indradhanush drive. A monitor should be able to monitor 2–4 areas that have been covered in previous days for house-to-house monitoring. Areas where immunization sessions have been held on the last day of Mission Indradhanush drive were monitored over the next 1–2 days.

Information generated from concurrent monitoring was utilized at local level during evening debriefing meetings at block and district level to ensure mid-course corrective actions. Data generated from the monitoring formats was collated in a data tool to generate key indicators that was shared at all levels with the Government.

### Communication Monitoring

To meet and sustain coverage goals under Mission Indradhanush, a well-carved strategic communication plan was put in place reaching out to communities and hard-to-reach populations and building trust in health care services. As a multi-pronged communication approach is crucial for the success of the mission, it becomes imperative that the communication efforts are monitored closely.

This monitoring system is used to take immediate corrective action for improvement and for evidence based and focused implementation of communication plan for Mission Indradhanush. The

communication monitoring is intended to measure progress of various IEC/BCC activities at a particular time and at a particular implementation level.

As per the updated partner monitoring mapping, lead reproductive, maternal, neonatal and child health (RMNCH) partners and UNICEF covered all 201 districts. While UNICEF covered 187 districts, 812 blocks in 21 states. Rest of the districts and blocks were covered by other lead partners.

### National Level Monitoring

For the monitoring of Mission Indradhanush, national level monitors have also been assigned One for each district, placing 201 monitors for 201 districts. These monitors have been pooled from various partner agencies viz, Ministry of Health and Family Welfare, National Health System Resource Center, National Institute of Health and Family Welfare, CORE, UNDP, ITSU, DELOITTE, BMGF, JSI, IPE Global, Rotary, UNICEF, WHO-NPSP.

These monitors reach the assigned districts one day prior to the start of the activity and check the preparedness of the district. During their visit to the district, monitors also meet district level officials and give them feedback about their observations on a daily basis. After monitoring at district headquarter, they also visit blocks of the same district on subsequent days for monitoring preparedness at the block level. During their visit, they are also expected to visit session sites and monitor sessions on standard session site monitoring format to assess the quality of implementation of activities. The national level monitors stay in the assigned district for atleast 4 days and visit minimum 3-4 blocks of the districts during the whole monitoring period. The national level monitors use two checklists i.e. District Assessment Checklist and Block / Urban area Assessment Checklist and a monitoring tool for session site.

The data entry excel sheet tool based on the filled checklists is submitted by the monitors to Immunization Technical Support Unit (ITSU) by email on daily basis and is compiled by ITSU for feedback. The hard copies of all the formats are submitted to ITSU immediately after the monitor returns from the assigned district. The session site monitoring formats filled by the national level monitors are handed over to local WHO-NPSP office in the district itself.

*(The author is Director (Media & Communications), Ministry of Health & Family Welfare)*

(PIB Features)



# CREDIT WITH DIGNITY

R S Reddy & D V Deshpande

The ability of many poor people to obtain credit with dignity, from the formal banking system reflects a big transformation in their social status. However, this was a dream for the traditional shepherds belonging to Kuruba community. Inability to access credit from banks, extreme backwardness to express their needs, nomadic lifestyle etc., have led to a difficult situation for the Kurubas to continue their traditional activity. NABARD, led an initiative to revive the sheep rearing in the traditional shepherd community through an innovative approach to credit delivery in Chittoor district of Andhra Pradesh.

## The Traditional Shepherds

Kurubas are a nomadic community concentrated mainly in the southern states of Andhra Pradesh, Telangana and Karnataka. They are also known as *Dhangars* in Maharashtra, *Kurumba /Kurumans/ Kurumbar* in Tamil Nadu, *Gaddi, Bharwad, Gadaria, Nikher, Pal, Baghel* in North India, *Bakarwal* in Jammu & Kashmir and *Oraon* in Eastern India. Kuruba has a direct meaning of one who herds “*Kuri*” (Sheep) in Kannada, mainly a Shepherd. The *Kuruba* community is one of the oldest existing communities of India, tracing its history back to Mahabharata times. People of the Kuruba community have tried several livelihood options and finally got confined to their traditional (and still predominant) occupation as shepherds and sheep farming.

The Population estimate of *Kuruba* community in the states of Andhra Pradesh, Telangana and Karnataka is about 160 lakh. In Chittoor district of Andhra Pradesh, the population is estimated at around 2.5 lakh. 90 per cent of people belonging to this community are living in rural areas in deplorable conditions. A survey of the practices employed by the community towards sheep rearing do indicate that the type of sheep reared are local / indigenous and the methods employed for grazing, feeding and veterinary care are primitive. The returns are low due to the above practices even though the average flock size is around 20-30.

A few Kurubas are practicing sheep rearing under share cropping system, where in adult sheep

are given by local landlords for rearing and returns are shared (*lambs are shared in equal ratio by land lord and kuruba shepherd*) as the access to credit is limited.

## The Area

Chittoor district, a part of Rayalaseema region, lies in the extreme south of the state. The geographical area of the district is 15,150 sq. km., of which, 30 per cent is under forest. Livestock rearing is one of the major economic activities practiced by the small and marginal farmers. Sheep rearing is mostly by traditional shepherds belonging to Kuruba communities. As per the 18<sup>th</sup> livestock census, the population of sheep was 11.24 lakhs and Nellore breed of sheep is mostly reared in the district. Their ability to survive on scanty vegetation in wastelands and on the kind of vegetation that other animals detest, is an asset in reclamation of these tracts. There are 84 Sheep Cooperative Societies in the district with 3896 members, however their role in sheep development is limited. The membership has declined over the years due to poor functioning of societies.

## The Problem

The demand for loan products for sheep rearing in Chittoor district is high. The local banks are not meeting the demand mainly due to their apprehensions to poor recoveries under sheep rearing. Most of the loans for sheep rearing were given to communities other than Kurubas. Therefore it was unfair to deprive kurubas from access to credit on the same pretext. Hence, the need of the hour was to support these Kurubas with a loan product.

## The Approach

NABARD, as part of its initiatives under Umbrella Programme for Natural Resource Management (UPNRM), came forward to help the Kuruba Community to revive their traditional activity. UPNRM, helps in providing sustainable livelihoods to the poor with focus on Natural Resource Management by the community.

NABARD took 'Pragathi', a Non Governmental Organisation (NGO) based at Tirupathi, Andhra Pradesh as its field partner. The interesting thing is that the CEO of the agency, Mr K V Ramana, hails from Kuruba community. The NGO was guided to launch a project titled "Strengthening of Livelihoods in Traditional Shepherd Communities" in 5 mandals of Chittoor district, Andhra Pradesh during the year 2009-10 at a total cost of Rs. 358.33 lakh, comprising of Rs. 322.88 lakh loan and 35.45 lakh as grant from NABARD. The grants were mainly for the accompanying measures like developing fodder in commons, establishing mobile veterinary units, providing basic veterinary infrastructure in villages, piloting innovative feeding practices and meeting the salaries of project staff.

### Salient Features

The project covered traditional shepherds belonging to Kuruba community in 25 villages of five mandals, viz., Chinnagottigallu, Pulicharla, Rompicharla, Piler and Kalikiri of Chittoor district of Andhra Pradesh. The Project interventions include-

- (a) Providing Sheep rearing units of Nellore breed, comprising of 25 females and one male, to the individual farmers through a loan
- (b) Developing grazing area either through developing tree fodder and grasses in barren hills or fodder grasses in lake beds catchment areas, ponds, etc
- (c) Providing supportive services like feed production and mobile veterinary unit
- (d) Providing market access through developing a sheep market
- (e) Continuous Capacity building of the communities
- (f) Azolla cultivation (a floating fern, *Azollamicrophylla*, used as fodder) and
- (g) Formation of Joint Liability Groups

Through these interventions, the project expects to provide an additional income of Rs. 60,000 per year to each farmer, boost sheep production by introducing improved Nellore breed, free shepherds from money lenders, develop an exclusive sheep market and bring barren lands to productive use.

Hassle free credit, continuous monitoring, door step delivery of inputs like feed and Veterinary aid and community participation in decision making

were the main operatives under the project. As the Kuruba community is close knit and generally stand by their decisions, it was decided to use the 'Joint Liability Group (JLG)' concept for providing collateral free loans to the individual kurubas. The community, under the guidance of the NGO, identified the members eligible for loans, formed them into JLGs and ensured execution of the required minimal documentation like loan application, inter-se agreement and pronote. Loans were disbursed directly to members of JLGs by the NGO. The kurubas were guided by the project staff of NGO to procure sheep and ground the units at the earliest. In effect, the JLGs were the non-financial intermediaries ensuring identification, facilitation of loan disbursement to members, grounding of units, monitoring and end utilisation.

### Current Status

The project is under implementation from March 2010. NABARD had provided the loans and grant to the NGO based on the need and after monitoring the progress of the previous disbursements. As the progress under the project was satisfactory, NABARD had provided additional dose of loan and grant support during the year 2011. The details of the physical and financial progress under the project (both the tranches) are presented below :

#### a. Physical Program:

Apart from supporting Sheep units at the individual level, community interventions like fodder development, constructing drinking water tubs in the grazing areas etc., was also taken up. Two mobile veterinary units, comprising of a motor cycle with a veterinary kit each and manned by a trained Veterinary Assistant, were set up to take care of the health of sheep and these services were provided at the doorstep of the farmer. The local Department of Animal Husbandry came forward to construct a new Sheep market in the outskirts of Piler Panchayath, which is in the centre of the project area. The support under tranche II looked at providing an added livelihood viz., dairy animals (1-2 no.), to the shepherds to further strengthen their incomes.

The utilisation of the soft loan provided by NABARD was 100 per cent and as at the end of June 2015, the repayment was on time. The NGO and the community effectively utilised the grant given by NABARD for developing fodder grass in commons,

constructing infrastructure like drinking water tubs on the sheep paths, trevis in villages as well as meeting the salaries of the Veterinary Assistants (2) and the other project staff.

### The Key Drivers

The key drivers of the project are many and a few are listed below –

#### Poor in Focus:

The project covered 373 members of Kuruba community belonging to Backward Classes (BC), thus focusing on the poor and downtrodden communities. They were the partners of the project and managed the common activities.

#### Integration, the key:

The approach was to develop livelihood activities in an integrated manner. Traditional shepherds were provided with good quality sheep units. Veterinary assistants employed by the NGO had helped the farmers in purchasing Nellore breed of Sheep. The agency had provided other linkages like door step delivery of veterinary care on a periodic basis, conducted animal health camps as well as trained the community through continuous capacity building.

The kurubas were also taken to an exposure visit to sheep farms maintained by the local Veterinary University. The activity as well as the beneficiaries were also insured for risk mitigation. Convergence was also brought through by involving Sri Venkateswara Veterinary University, Animal Husbandry Department etc., in providing technical knowhow, veterinary aid and support for the rural sheep market.

#### Community participation:

At every step of the implementation of the project, community was involved. Joint Liability Groups (JLGs) of 4-6 farmers was formed at the base level for the facilitation. JLGs played a key role in facilitating the credit to their members by providing mutual guarantee and ensuring monitoring and recovery. At the project level, a committee comprising 12 members representing the JLGs was formed to oversee the implementation and monitoring of the project along with the representatives from NGO and NABARD.

#### Door delivery of credit:

The credit was provided within a short period of 2-3 days in a transparent manner without any hassles. Sharing of all the details of the project and Cheque payments for loan disbursements ensured complete transparency. Choice of purchase in terms of place and breed was given to the community. The cost of credit i.e., interest charged was only at 12 per cent p.a at borrower level, without any hidden charges.

#### Credit with dignity:

Credit was delivered to the intended beneficiaries. The ability of the poor Kurba people to obtain credit at their own home without any hassles is the biggest impact of the project. After seeing the success of the project, banks like Sathagiri Grameen Bank (SGB) a Regional Rural Bank, had come forward to assist these beneficiaries for other requirements like crop loans and a few farmers have already obtained loan from SGB.

#### The Impact

The project is under implementation for the last 5 years and quick studies by NABARD as well as other external agencies have indicated that the project has benefited the intended beneficiaries and the community. Positive spillover impacts have resulted in higher social and financial inclusion and a sense of self respect among the members of the community.

*Share croppers turning into owners* – Before the project, most of the beneficiaries were raising sheep belonging to others under share cropping model. Now, the beneficiaries under the project are proud owners of a good quality sheep unit. This is one of the biggest impact of the project on the Kuruba community.



*Scientific Rearing*— Due to capacity building and provision of veterinary facilities, the sheep farmers are able to incorporate scientific sheep management practices among the traditional shepherds in terms of immunization, veterinary aid, feeding, deworming etc., The animals are gaining good weight and conception rates are much better.

*Livelihoods under focus* – In the last meeting of District Kuruba Association, the prime point of discussion was the project and the opening of livelihood opportunities for their community. Further, many shepherds looked at alternative livelihood activities like dairy farming, which, in fact jelled well with the existing activity. Almost all the shepherds were supported with 1-2 animals during the II Tranche of support under UPNRM and the incomes improved at the farm level further.

*Improved Returns* –The gross income from sale of lambs as well as from penning is estimated at around Rs. 60,000 per unit, which was practically limited earlier. The returns are regular.

*Financial inclusion* –Most of the Kuruba beneficiaries were the first time credit seekers from institutional source and this way we have brought in financial inclusion among the financially excluded community like Kuruba.

*Risk mitigation* –Insurance of animals, provision of veterinary facilities, capacity building of beneficiaries, augmenting fodder and feed supply etc., helped the farmers from the point of risk mitigation

### Recent Developments

The JLGs / members of the community working under the project has come together to form a Pragathi Mutually Aided Co-operative Society and it was registered under A.P. Mutually Aided Co-operative Societies Act, 1995 during February 2012. The society has 751 members and had mobilised Rs. 2 lakh as share capital. The society was mainly formed to give a legal status to the activities of the Kuruba community as well as to sustain the livelihood interventions in the long run. The society approached, NABFINS, a Micro Finance Lender for a bulk loan and NABFINS sanctioned Rs. 60 lakhs

for meeting the credit needs of various agriculture activities of the members for activities like purchase of pumpsets, developing horticulture, purchase of animals etc., The society has also tied up with the local Veterinary, Horticulture and Agriculture departments for skill updation of its members.

A visit to some of the units by the Director, National Cooperative Development Corporation resulted in supporting such ventures in two districts of Andhra Pradesh and Telangana.

### Much needs to be done...

A little initiative from NABARD in the form of door step delivery of credit and input services under an integrated approach had brought in much needed change in the lives of the poor kuruba community. The beneficiaries under the project are the proud owners of quality sheep unit and receiving credit that too at their own home, has given a boost to the self esteem to the community that they are important and their needs are met from the financial institutions like NABARD. From the financing agency point of view, it has proven to be a viable and sustainable project with 100 per cent repayment. Its a good beginning made and there is a need to enlarge the base.



Providing hassle free credit and ensuring all the linkages will bring in much needed change in the lives of poor, be it kurubas or others. The question which is looming large is... Can the bankers learn from the success story and adopt a similar approach for helping the disadvantaged community in their area?

**(R.S. Reddy is the Deputy General Manager and faculty member & D.V. Deshpande is the Director at the Bankers Institute of Rural Development, Lucknow, UP )**

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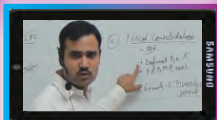
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## NUTRITIONAL VALUE OF KING OF FRUITS

Anita Kumari

*The fruit pulp is high in prebiotic dietary fiber, vitamin C, diverse polyphenols and provitamin A carotenoids. Mango peel pigments may have biological effects, including carotenoids, such as the provitamin A compound, beta-carotene, lutein and alpha-carotene, polyphenols. Mango is rich in prebiotic dietary fibre, vitamins, minerals and poly-phenolic flavonoid antioxidant compounds.*

**M**ango is a fleshy stone fruit belonging to the genus *Mangifera* and family Anacardiaceae, native to South Asia, from where it has spread worldwide to become one of the most cultivated fruits in the tropics. While other *Mangifera* species (e.g. horse mango, *M. foetida*) are also grown on a more localized basis, *Mangifera indica* – the ‘common mango’ or ‘Indian mango’ – is the only mango tree commonly cultivated in many tropical and subtropical regions. It is the national fruit of India. India is the second largest producer of fruits after China, with a production of 44.04 million tonnes of fruits from an area of 3.72 million hectares. A large variety of fruits are grown in India, of which mango, banana, citrus, guava, grape, pineapple and apple are the major ones. Apart from these, fruits like papaya, sapota, phalsa, jackfruit, ber, pomegranate in tropical and subtropical group and peach, pear, almond, walnut, apricot and strawberry in the temperate group are also grown in a sizeable area. Although fruit is grown throughout the country, the major fruit growing states are Maharashtra, Tamil Nadu, Karnataka, Andhra Pradesh, Bihar, Uttar Pradesh and Gujarat. Mango is the most important fruit covering about 35 per cent of area and accounting for 22 per cent total production of total fruits in the country, which is highest in the world with India’s share of about 54 per cent. India has the richest collection of mango varieties. Major mango growing states are Uttar Pradesh, Bihar, Andhra Pradesh, Odisha, West Bengal, Maharashtra, Gujarat, Karnataka, Kerala and Tamil Nadu. The main varieties of mango grown in the country are Alphonso, Dashehari, Langra, Fajli, Chausa, Totapuri, Neelum etc. Mango trees grow up to 35–40 m tall, with a crown radius of 10 m. The ripe fruit varies in size and colour. Cultivars are variously yellow, orange, red or green, and carry a single flat, oblong pit that can be fibrous or hairy on the surface, and which does not separate easily from the



pulp. Ripe, unpeeled mangoes give off a distinctive resinous and sweet smell.

### Household and commercial uses of mango

Mango is generally sweet, although the taste and texture of the flesh varies across cultivars, some having a soft, pulpy texture or may have a fibrous texture. For consumption of unripe, pickled or cooked fruit, the mango skin may be consumed comfortably. Under-ripe mangoes can be ripened by placing them in brown paper bags. In ripe fruits which are commonly eaten fresh, the skin may be thicker and bitter tasting, so is typically not eaten. Mangoes are widely used in sour, unripe mangoes are used in chutneys, pickles, or side dishes, or may be eaten raw with salt, chilli or soya sauce. A cooling summer drink called *panna* or *panha* comes from mangoes. Mango pulp is made into jelly. The pulp from ripe mangoes is also used to make jam. Mangoes are used in preserves such as *moramba*, *amchur* (dried and powdered unripe mango) and pickles, including a spicy mustard-oil pickle and alcohol. Mangoes may be used to make juices, mango nectar, and as a flavouring and major ingredient in ice cream. Mango is used to make juices, ice cream and fruit bars. Pieces of mango can be mashed and used as a topping on ice cream or blended with milk and ice as milk shakes.

Parameters	Units
Energy	60 kcal
Carbohydrates	15 g
- Sugars	13.7 g
Dietary fibre	1.6 g
Fat	0.38 g
Protein	0.82 g
Vitamin A	54 µg
beta-carotene	640 µg
Thiamine (vit. B <sub>1</sub> )	0.03 mg (3 per cent)
Riboflavin (vit. B <sub>2</sub> )	0.04 mg
Niacin (vit. B <sub>3</sub> )	0.67 mg
Pantothenic acid (B <sub>5</sub> )	0.2 mg
Vitamin B <sub>6</sub>	0.12 mg
Folate (vit. B <sub>9</sub> )	43 µg
Vitamin C	36 mg
Calcium	11 mg
Iron	0.16 mg
Magnesium	10 mg
Phosphorus	14 mg
Potassium	168 mg
Zinc	0.09 mg

### Nutritional value per 100g of mango

The fruit pulp is high in prebiotic dietary fiber, vitamin C, diverse polyphenols and provitamin A carotenoids. In mango fruit pulp, the antioxidant vitamins A and C, vitamin B<sub>6</sub> (pyridoxine), folate, other B vitamins and essential nutrients, such as potassium, copper and amino acids, are present. Mango peel and pulp contain other compounds, such as pigment carotenoids and polyphenols. Mango peel pigments may have biological effects, including carotenoids, such as the provitamin A compound, beta-carotene, lutein and alpha-carotene, polyphenols.



### Health benefits

- Mango is rich in pre-biotic dietary fibre, vitamins, minerals and poly-phenolic flavonoid antioxidant compounds.
- According to research, mango fruit has been found to protect against colon, breast, leukemia and prostate cancers.
- Mango fruit is an excellent source of **Vitamin-A** and flavonoids like **beta-carotene**, **alpha-carotene**, and **beta-cryptoxanthin**. 100 g of fresh fruit provides 765 µg or 25 per cent of recommended daily levels of vitamin A.
- Fresh mango is a good source of potassium. 100 g fruit provides 156 mg of potassium while just 2 mg of sodium. Potassium is an important component of cell and body fluids that helps controlling heart rate and blood pressure.
- It is also a very good source of vitamin-B6 (pyridoxine), vitamin-C and vitamin-E. Consumption of foods rich in vitamin C helps the body develop resistance against infectious agents and scavenge harmful oxygen-free radicals. Vitamin B-6/pyridoxine is required for GABA hormone production within the brain. It also controls homocysteine levels within the blood, which may otherwise be harmful to blood vessels resulting in CAD and stroke.

It also contains copper. Copper is a co-factor for many vital enzymes, including *cytochrome c-oxidase* and *superoxide dismutase* (other minerals function as co-factors for this enzyme are manganese and zinc). Copper is also required for the production of red blood cells.

Additionally, mango peel is also rich in phytonutrients, such as the pigment antioxidants like carotenoids and polyphenols.

*(The author is a Consultant (Research Officer) at National Institute of Health and Family Welfare, New Delhi)*

# RIGHT TO INFORMATION AND RURAL DEVELOPMENT

Prof. Subhabrata Dutta

**D**isclosure of Government Information in India is governed by a law enacted during the British rule, the Official Secrets Act of 1889 which was amended in 1923. This law secures information related to security of the State, sovereignty of the country and friendly relations with foreign states and contains provisions which prohibit disclosure of non-classified information. Civil Service conduct rules and the Indian Evidence Act impose further restrictions on government officials' powers to disclose information to the public. In 1975, the Supreme Court delivered a landmark judgment on the citizen's Right to Know. The Right to Information (RTI) Act enacted by the Parliament in 2005 provides the citizens of India access to records of the Government. The Act applies to all states and Union Territories of India, except the state of Jammu Kashmir - which is covered under a state-level law. Under the provisions of the Act, any citizen (including the citizens within J&K) may request information from a "public authority" (a body of Government or "instrumentality of State") which is required to reply expeditiously or within thirty days. The Act also requires every public authority to computerise their records for wide dissemination and to proactively publish certain categories of information so that the citizens need minimum recourse to request for information formally.

Right to Information is a basic democratic right existing in almost as conceptual level and less so



in practice. The concept has caught the limelight because of its inclusion as an aspect of good governance popularised by World Bank. The highest judiciary in many judgements has ruled that the right to information is a fundamental right flowing from freedom of speech and expression guaranteed under Article –19 (a) of the Constitution. The Parliament has passed the right to Information Act-2005 in its budget session to give effect to the concept.

## Process

Under the Act, all authorities covered must appoint their Public Information Officer (PIO). Any person may submit a request to the PIO for information in writing. It is the PIO's obligation to provide information to citizens of India who request information under the Act. If the request pertains to another public authority (in whole or part) it is the PIO's responsibility to transfer/forward the concerned portions of the request to a PIO of the other within five days. In addition, every public authority is required to designate Assistant Public Information Officers (APIOs) to receive RTI requests and appeals for forwarding to the PIOs of their public authority. The citizen making the request is not obliged to disclose any information except his name and contact particulars.

## Cost for Information

Since the information is to be paid for, the reply of the PIO is necessarily limited to either denying the request (in whole or part) and/or providing a computation of "further fees".

- (a) rupees two, for each page (in A-4 or A-3 size paper) created or copied; or
- (b) actual charge or cost price, for a copy in large size paper; or
- (c) actual cost price, for sample or model; or
- (d) rupees five for each fifteen minutes or fraction thereof, for inspection of records; or
- (e) rupees fifty per diskette or floppy, for information provided in the diskette or floppy; or



- (f) actual charge fixed for publication or rupees two per page of photocopy for extracts there from; for information provided in printed form.

The time between the reply of the PIO and the time taken to deposit the further fees for information is excluded from the time allowed. If information is not provided within this period, it is deemed as refusal. Refusal with or without reasons may be ground for appeal or complaint. Further, information not provided in the times prescribed is to be provided free of charge.

If the applicant is a Below Poverty Card holder, then no fee shall apply. Such BPL Card holders have to provide a copy of their BPL card along with their application to the public Authority.]

#### Case of MKSS:

In 1990s, two programmes implemented by Panchayati Raj Institutions all over the country were Jawahar Gram Samridhi Yojana (JGSY) and Employment Assurance Scheme (EAS). The purpose of these programmes was to provide wage employment in lean agricultural seasons and in case of natural calamities like drought, flood and earthquake and create community assets in these areas.

Rampant corruption amongst panchayat representatives, officials and contractors made these programmes only partially successful. The *Mazdoor Kisan Shakti Sangathan* (MKSS), a mass based organisation working for rights of wage labourers in Pali, Rajsamand, Ajmer and Bhilwara districts in Rajasthan found 85 per cent of the estimated rural development budget was not spent on development work. The labourers were paid almost half wages. When labourers demanded their due wages, the contractors alleged that their work was not satisfactory and hence they could get only lower wages. The availability of work was few. Women were thus forced to accept lower wages due to their precarious economic condition and immediate need for cash.

The local labourers were frightened to oppose these powerful contractors, sarpanchaes, officials and their henchman. MKSS took up their cause. It

organized hearings to publicly air these irregularities including non-payment of minimum wages.

#### Rural Development and RTI:

The term 'Rural Development' is a complete term, which integrates a variety of elements of human life and activities. It essentially means desired positive change in the rural areas both in quantities as well as qualitative sense, in such a way that each component of rural life changes in a desired direction and in sympathy with the other components. Further more 'Rural Development' means structural changes in the socio-economic situation in the rural areas in order that human welfare the prime goal of all development is secured at the earliest and that the society is able to absorb changes necessary in the field of technology, man-environment relationship, population growth etc. (Kunwar :1990). According to Mohsin (1985), Rural Development involves a process in which the rural society as a whole, moves from one step of the economic ladder to the next step ahead, thereby enhancing its social and economic status. Rural Development is the set of activities of diverse actors- individual, organizations and groups which taken together leads to progress (growth of income and wealth, poverty alleviation and cultural, spiritual and ethical development) in rural areas.

Rural development is probably the biggest challenge before the planners and policy makers of India. Despite launching numerous schemes and programmes, and pumping corers of rupees into Rural Development, the overall picture of rural India continues to be grim. Today, rural India is marked by high incidence of poverty and illiteracy, widespread disease, considerable unemployment, malnutrition among children, women and masses at large, existence of miserable rural infrastructure like roads, electricity, primary health, drinking water etc. lack of irrigation facilities and many other socio-political problems. The failure in improving the rural scenario is attributed less to their implementation. The problem lies in ignorance on the part of the people about the details of the programmes and prevalence of widespread corruption during this execution. It is in these areas that the tool of 'right to information act' can make path-breaking

impact. The use of right to information can spread awareness among the masses about various ingredients of developmental and welfare schemes and bring about openness and transparency in their implementation, thereby facilitating the process of people's participation in both policy formulation and implementation.

The National Rural employment Guarantee Scheme (NREGS) that promises to provide at least 100 days of guaranteed wage employment to every household, proposed to cover all wage employment schemes into one. So far this scheme has suffered due to corruption and leakages. Fudging of muster rolls and embezzlement of government funds are rampant. Nexus between contractors, officials, panchayat bodies and growing influence of middleman in extracting the payment are some of ills that plague the scheme. Pervasive corruption is also observed in the selection of beneficiaries and distribution of job-cards. Panchayat members told that they had to pay a 20-40 per cent cut to government officials for obtaining sanction and payments of NREGS schemes. Thousands are neither getting work nor unemployment allowance. Thus the success of this scheme requires wide use of RTI.

### **Role of PRIs:**

On 20<sup>th</sup> April 1993 getting the assent from the President of India, the 73<sup>rd</sup> Constitutional Act 1992 was brought into force by government notification which provides new look, dimension and power to the Panchayati Raj Institutions (PRIs) as a weapon for Rural Development. It has mentioned that there shall be a three-tier system of panchayats at village, Intermediate block and district level (more than 20 lakh populated states), seats in panchayats at all three levels shall be filled by direct election, in all the panchayats seats would be reserved for SCs and STs in proportion to their population, offices of chairpersons of the panchayats at all levels shall also be reserved in favour of SCs and STs in proportion to their population and on third of total number of seats will be reserved for women, state legislators have the liberty to provide reservation of seats and offices of chairpersons in panchayat in favour of backward classes.

The newly set up Panchayati Raj system

introduced '*Gram Sabha*' - "A body consisting of show persons registered in the electoral roles relating to a village comprised within the area of panchayat at the village level" and "*Gram Sansad*" (Voters of a particular Constituencies). *Gram Sabha* and *Gram Sansad* are the forum in the system where people participate directly and it expresses the collective aspiration, wisdom and will of the people. Face to face participatory democracy can be practiced here which will foster maximum accountability and transparency of administration and public awareness. At this level all the available resources - physical and human are mobilised to develop priority programmes in socio-economic sectors.

Constitution has empowered panchayats with various powers and authority as may be necessary to enable them to function as institution of local self-government. There are 29 items ranging from agriculture, minor irrigation, mining of minor minerals to small scale industries. It has also touched the issue of education, health, literacy and sports. The welfare activities for weaker and disabled persons are also placed under its jurisdiction. In this developmental functions mainly ranging from land improvement, social forestry and minor irrigation, all the way through village, khadi and small-scale industry, to education, literacy and family planning are included. These function are classified as per the nature into three categories (a) General administrative function (b) Developmental and social and (c) maintenance. In SGSY the role of PRIs is described clearly that they should take the leading role in identifying, planning and implementing the scheme.

The masses should be made to realize that the potential of such concept in redressing individual and public grievances should encouraged. Besides the media methods the help of traditional methods like road dramas, puppet show, community radios, local news paper etc may be taken to spread the message to every rural household where the PRIs have to be active enough. Fast Track Courts should be constituted for the speedy disposal of corruption cases caught as a result of use of RTI.

***(The author is Professor & Head of Social Work and Dean of Students' Welfare, Assam (Central) University, Silchar)***

## PRADHAN MANTRI KHANIJ KSHETRA KALYAN YOJANA

After agriculture, mining is the second largest employer in India. Most of India's minerals are located in forest areas inhabited by tribal, backward and deprived population. It can be argued, that the nation's unemployment problem could have been solved to a great extent, and inclusive development achieved with exemplary standards, had this sector been accorded the importance it deserves.

The present government has amended the MMDR Act in early 2015. Amid other significant improvements, the new Act addressed two root issues underlying the mining sector.

- a) Reinvigorating the mining industry by bringing in transparency and laying greater emphasis on exploration
- b) Distributing the fruits of prosperity achieved through mining to affected people for stable mining atmosphere

It is for the latter cause, that for the first time in the history of India, a separate fund was earmarked and established exclusively for the social and economic upliftment of mining affected people and places. The MMDR Amendment Act 2015 provides for District Mineral Foundation, or DMF, and mandates that all State Governments have to establish a DMF in each district affected by mining operations. To preserve the virtues of Cooperative Federalism, the Act empowered State Governments to frame rules pertaining to DMF.

Addressing the nation from the ramparts of Red Fort on Independence Day 2015, Prime Minister Shri Narendra Modi announced that the government would introduce a scheme for the welfare of people and development of area affected by mining.

### Scheme

In September 2015, the Ministry of Mines has issued guidelines for using the funds accruing to DMF. Called as the *Pradhan Mantri Khanij Kshetra Kalyan Yojana* (PMKKKY), this scheme will be binding on state governments.

Encompassing all facets of development, social and economic, immediate and long-term, the *Pradhan Mantri Khanij Kshetra Kalyan Yojana* rests on three main objectives:

1. To implement various developmental and welfare projects/programs in mining affected areas that complement the existing ongoing schemes/

projects of State and Central Government

2. To minimize/mitigate the adverse impacts, during and after mining, on the environment, health and socio-economics of people in mining districts; and
3. To ensure long-term sustainable livelihoods for the affected people in mining areas.

The objective has been spelled out clearly so that the end goal remains prominent in its clarity: leading to substantial improvement in the quality of life.

### Highlights of the Scheme

Facts about the scheme, which may come in handy for administrators, legislators and citizens concerned are:

- ✓ The Scheme is applicable with effect from January 12, 2015
- ✓ Mining leases executed before 12th January, 2015 will have to contribute an amount equal to 30% of the royalty payable by them to the DMFs
- ✓ Mining leases granted after 12th January, 2015 through auction will contribute an amount equivalent to 10% of the royalty payable
- ✓ The total fund generated under this scheme is expected to be around Rs 6,000 crore per annum

### The System in the Scheme

To ensure that PMKKKY serves to enhance lives of mining affected people on a sustained basis, the Government envisaged that the funds of DMF must also be spent in the most optimum way possible. It intended that the PMKKKY should function as a self-sustaining system of support, and not as one-time Government sop. Hence, it was crucial to guard this scheme against the trap of populist measures. Caveats have therefore been installed to ascertain that important tasks are not sacrificed at the hand of urgent tasks.

The scheme earmarks **60% of expenditure of this fund for high priority areas, and 40% towards other priority areas**. Areas included under each head comprise:

### Intended beneficiaries of the Scheme

Cutting out all ambiguities, the PMKKKY clearly lays out the definition of:

High Priority Areas	Other Priority Areas
Drinking water supply	Physical infrastructure
Environment preservation and pollution control measures	Irrigation
Healthcare	Energy and Watershed Development
Education	Any other measures for enhancing environmental quality in mining district
Welfare of Women and Children	
Welfare of aged and disabled people	
Skill development	
Sanitation	

- 1. Directly affected areas:** Where, *inter-alia*, direct mining-related operations such as excavation, mining, blasting, beneficiation and waste disposal etc. are located.
- 2. Indirectly affected areas:** Where local population is adversely affected on account of economic, social and environmental consequences due to mining-related operations. These could be deterioration of water, soil and air quality, reduction in stream flows and depletion of ground water etc.
- 3. Affected people/ communities:** Families identified as 'Affected family' and 'Displaced family' as per the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013, and other families identified in consultation with *Gram Sabha*.

In line with these definitions, it mandates the DMF to maintain a list of people and places under these categories, who will be considered as the actual beneficiaries of the PMKKKY scheme.

### Special provisions for scheduled areas:

The process of utilization of PMKKKY funds shall be guided by the provisions contained in Article 244 read with Schedule V and Schedule VI to the Constitution relating to administration of the Scheduled Areas and Tribal Areas and the Provisions of the Panchayats (Extension to the Scheduled Areas) Act, 1996 and the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006. The Gram Sabha of affected

villages to have major say in approval of plans and inspection of reports.

### Other features of the scheme:

- The corpus of PMKKKY should, preferably, be dovetailed with the ongoing and existing welfare plans mooted by Centre/ State
- An amount not exceeding 5% of the annual receipts of the Foundation subject to an upper limit fixed by state government may be utilised for administrative, supervisory and overhead costs of the Foundation
- Staff/ manpower for implementing the PMKKKY scheme to be taken on contractual basis; no scope for permanent employment
- For mining affected areas which fall under two districts, or a welfare plan that involves peoples/ places outside the district of operation, clear rules have been laid out in the guidelines
- All work/ contracts to be awarded in accordance with rules issued by State Governments
- Transfer of funds to agencies/ beneficiaries directly to bank account
- Each DMF to maintain a website, and make public all data concerning details of self, beneficiaries, funds collected, minutes of meetings, action taken reports, annual plans, status of ongoing projects etc.
- The accounts of DMF to be audited every year, and included in its Annual Report
- DMFs to prepare Annual Reports within three months of the end of Financial Year, should be laid before State Legislative Assembly and find place on its website

### District-wise collection of Royalty in 2014-15

The district wise collection of mining royalty for 2014-15 for ten mineral rich states is given below. This gives planners and people a fair idea of the DMF collection they can expect in their district. And this is only the beginning, since auctions of new mines under the revamped law is yet to begin.

### Miles covered, and miles to go

As promised by the Prime Minister in his Independence Day speech, the PMKKKY has been devised as the dedicated fund for development of mining related areas. The other provisions of MMDR Amendment Act 2015 provide a facilitating and enabling environment for scientific, responsible, sustainable and transparent mining to flourish.

(Source: PIB)

# SOCIAL INCLUSION AND RURAL DEVELOPMENT THROUGH MGNREGA

Dr. K. Baby

**M**ahatma Gandhi NREGA, designed primarily as a social safety net, has the potential to transform rural India into a more productive, equitable, connected society. Mahatma Gandhi NREGA is located in the policy response of the Indian government to a situation of poverty and inequality, by focusing on inclusive growth. There has also been a growing policy engagement with the rights regime witnessed by the formulation of rights-based laws as policy instruments. This compels a commitment of resources by the government, even challenging some of its existing systems. Mahatma Gandhi NREGA came in this context of radicalisation of State policy, foregrounding its obligation as a law. Built on the pivotal authority of the local bodies, the Act strengthens grassroots democratic processes. The Act engages with rights based processes that challenge existing systems and relationships. Transparency and public accountability are integral to it, expressed through social audits, proactive disclosures and records that are freely accessible to all. The effort to fulfil legal obligations splits open the multiple dilemmas of the delivery system. The search for their denouement provides an opportunity for governance reform and to re-define the State not just as government but as inclusive of civil society.

## Need for Social Security Measures

Poverty in India declined from 36 percent



in 1993-1994 to 26 percent in 2012-2013. However, close to 300 million people still live in poverty on less than one dollar a day. Recent assessments of poverty by the Suresh Tendulkar Committee place 37 per cent below poverty line. The World Bank estimates the BPL population at 40 per cent. Unemployment and out of labour-force days of rural agricultural labourers is 104 days (76 days for male and 141 days for female). Extensive erosion of the natural resource base over the last 50 years has resulted in some of the worst natural disasters adversely impacting agricultural productivity and employment opportunities. Growing poverty and unemployment have led to the fragmentation of land and an increase in number of agricultural labourers. Agricultural labour increased significantly from 7.08 million in 1981 to 121 million in 2013. At the same time, the percentage of operational land holdings under small and marginal

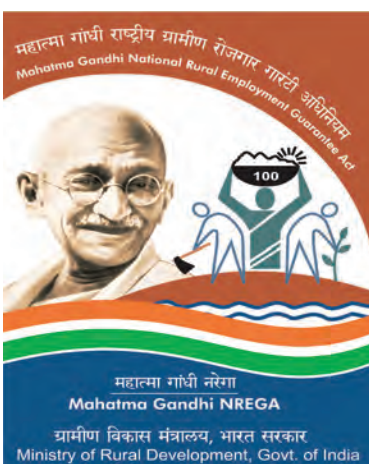




farmers has gone up from 70 percent in 1971 to 82 percent in 2013. The policy response to a situation of poverty and inequality has focused on inclusive growth. The architecture of inclusive growth is defined by prioritizing key result areas through major programmes aiming at time-bound delivery of outcomes, viz. infrastructure through Bharat Nirman, human resource development through Sarva Shiksha Abhiyan (SSA) and National Rural Health Mission (NRHM), and livelihoods through Mahatma Gandhi NREGA. There has also been a greater concern for social security measures.

### MGNREGA an Inclusive Growth Tool

The Ministry of Rural Development, Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA) aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Mahatma



Gandhi NREGA has become a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic governance. Mahatma Gandhi NREGA is the first ever law internationally

that guarantees wage employment at an unprecedented scale. The Act came into force on February 2, 2006 and was implemented in a phased manner. In Phase I it was introduced in 200 of the most backward districts of the country. It was implemented in an additional 130 districts in Phase II 2007-2008. The Act was notified in the remaining rural districts of the country from April 1, 2008 in Phase III. All rural districts are covered under Mahatma Gandhi NREGA.

### Objective

- Provide, on demand, not less than one hundred days of unskilled manual work in a financial year to every household in rural areas
- Create productive assets of prescribed quality and durability through wage employment
- Strengthen the livelihood resource base of the rural poor
- Proactively ensure social inclusion; and
- Strengthen Panchayath Raj Institutions

### Funding pattern:

**Central funding:** The Centre shall bear the 100 per cent cost of wages of unskilled workers, salary and allowances of the Programme Officers and all expenses of the Central Employment Guarantee Council. In addition, 75 per cent of the material cost and wages of skilled and semi-skilled workers will also be borne by the Central government.

**State funding:** Respective state government will bear 100 per cent cost of the administrative expenses of the State Employment Guarantee Council. In cases where employment is not provided, the state government will bear the total cost of unemployment allowance payable. The state governments will also bear its share of 25 per cent of the material cost, and wages of skilled and semi skilled workers.

**State Employment Guarantee Fund (SEGF):** All states except Goa and the Union Territories have constituted SEGF and have a dedicated

account for MNREGA.

**Worker Registration:** Every adult of a household living in rural areas is entitled to 100 days of employment for unskilled manual work and may submit his or her personal details such as name, age and address, to the local Gram Panchayat. The unit for registration is a household.

**Issuance of Job Card:** After due process of verification of name, age and address, a Job Card is issued to every registered household, within 15 days of application. The Job Card serves as an identification document and is valid for five years and may be further renewed, after completing the due verification process.

**Process of applying for work:** Any individual with a Job Card can approach the Gram Panchayat, Ward Officer or any authorized representative of the state government, through written, oral method or through any call centre or website and seek employment. The Gram Panchayat, in turn is mandated to issue a receipt, which then guarantees employment within 15 days of application

**Unemployment Allowance:** In cases where no employment has been provided within 15 days of applying for work, then the individual shall be compensated by a daily unemployment allowance, as per prescribed guidelines.

**Provision and Execution of Work:** MGNREGA aims to offer employment within 5 kilometers of the resident village. In case, the work site lies beyond 5 kilometers, an additional 10 per cent is provided to take care of the additional transportation and living expenses. In terms of cost, at least 50 per cent of the works is to be carried out at the Gram Panchayat level, with at least one third being women. The Act encourages employment for single and disabled women. The Act provides for arrangements such as drinking water, shade for rest, emergency first aid kits and adequate rest periods, at the work site. Use of contractors or machinery is discouraged.

**Procedure for Wages:** All payments of wages are to be made through bank or post office beneficiary accounts, on a weekly basis and not



later than a fortnight. The wages will be paid as mandated under MGNREGA for that state, and will be based on the work executed and assessed by a competent and authorized state government representative, within three days of the closure of the muster roll.

**Planning and Work Scheduling:** The Gram Sabha is authorized to decide on the nature of works to be undertaken, its site and size, and the same must be ratified by the Gram Panchayat.

**Categories of works:** Public works related to natural resources management works related to water harvesting, water conservation and watershed management may be undertaken in addition to ground water regeneration through building of check dams, contour bunds, dykes, stop dams, etc. Regeneration of traditional water bodies through desilting etc may also be undertaken. All the above are aimed at improving drinking water availability, as well as meeting the local demand for irrigation and micro irrigation purposes to augment livelihood opportunities.

**Developing Individual Assets for Vulnerable Sections:** Land owned by scheduled castes, scheduled tribes, other backward classes, nomadic tribes, physically challenged individuals, women-headed households, and families below the poverty line, is to get priority for works to develop the land. Assisting the above through developing of wells, ponds and related water harvesting structures to support and augment agriculture, horticulture, sericulture and farm forestry on these lands are to be encouraged. Development of sheds etc to support poultry, livestock etc may also be undertaken. Where water bodies are available,

### Performance of the Mahatma Gandhi NREGA (National Overview) [in Crore]

Financial Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-2014
Total Job Card issued	3.78	6.48	10.01	11.25	11.98	12.50	12.79	12.72
Employment provided to households	2.10	3.39	4.51	5.26	5.49	5.06	4.98	3.81
Person days								
Total:	90.5	143.59	216.32	283.59	257.15	218.76	229.86	134.80
SCs	22.95 [25%]	39.36 [27%]	63.36 [29%]	86.45 [30%]	78.76 [31%]	48.47 [22%]	50.96 [22%]	31.53 [23%]
STs	32.98 [36%]	42.07 [29%]	55.02 [25%]	58.74 [21%]	53.62 [21%]	40.92 [19%]	40.75 [18%]	21.09 [16%]
Women	36.40 [40%]	61.15 [43%]	103.57 [48%]	136.40 [48%]	122.74 [48%]	105.27 [48%]	117.93 [51%]	73.33 [54%]
Others	34.56 [38%]	62.16 [43%]	97.95 [45%]	138.40 [49%]	124.78 [48%]	129.38 [59%]	138.14 [60%]	82.18 [61%]

Source: Ministry of Rural Development Report to the People, 2014

fisheries may be promoted through development of storage facilities, fish drying yards, etc.

**Developing Infrastructure for Self Help Groups:** Self Help Groups are encouraged to build durable infrastructure for post-harvest produce storage and bio-fertilizers, along with other related assets, to enable better agricultural production and storage. Work sheds for common use by Self Help Groups can also be undertaken.

**Improving rural infrastructure:** Rural sanitation works including home toilets, school

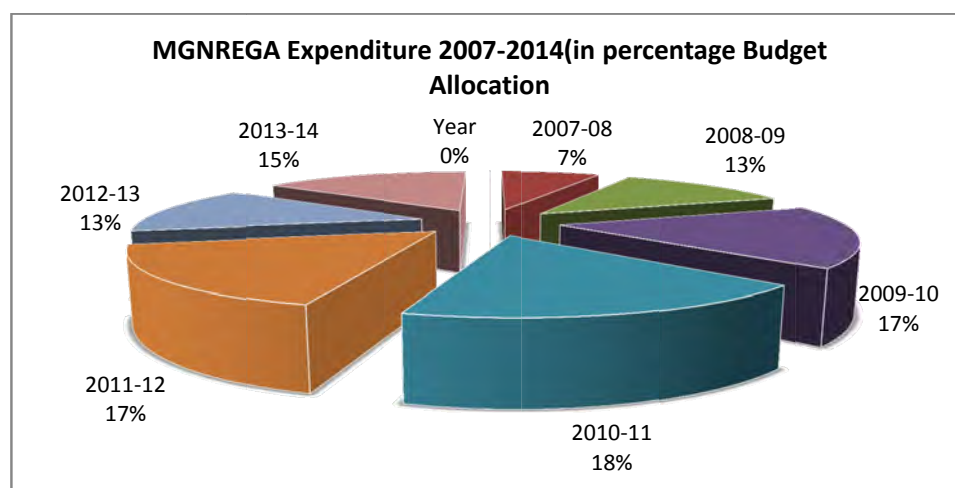
toilets and anganwadi toilets are promoted. Solid and liquid water management is also covered under the programme. Conversion of inner village roads to pucca roads and also those connecting to state highways, is also covered. The programme aims to develop works for common use such as playgrounds, community halls, Gram Panchayat building, agriculture and food grain storage, village haat and crematoria.

**Social Audits and Public Disclosure:** All concurrent audits are done every month, while the Gram Panchayat is mandated to conduct an

audit every six months. All related records and expenditure is open to public scrutiny, free of cost.

**Grievance redressal mechanism:**

Grievance redressal mechanisms have been put in place at all levels for immediate response to any complaints and to ensure smooth works implementation.





## Benefits of MNREGA

Since the Mahatma Gandhi NREGA was launched, every year around 5 crore households, mostly in rural areas, find employment under the programme. This represents almost one fourth of the total rural households in the country. From the launch of the programme till December '13, MGNREGA has provided 1575 person days of employment and Rs 1,55,000 crore has been spent on wages, which represents 70 per cent of the total expenditure. MGNREGA has resulted in increased food security in rural areas along with an increase in rural spending. A study conducted by a global research organisation found that rural spending had outpaced urban spending between FY 09-10 and FY 10-11. In several states, MGNREGA has provided employment where no other means of earning was available and this resulted in lower distress migration to urban areas for seeking employment. In addition to wages, impact assessment of MGNREGA by various entities has shown that over 10 lakh households have benefitted from development of works on private land resulting in higher income, better crop intensity, shift to crops offering higher returns and an improvement in overall asset quality.

## Financial Inclusion through Wage Transfer

Since inception, MGNREGA has seen over 9.3 crore rural accounts being opened up in various banks and post offices, resulting in 80 per cent of the total wages being paid through these channels. This has resulted in greater financial inclusion and has significantly reduced the possibility of financial misappropriation by vested interests. Another benefit has been that the rural poor have been brought into the organised sector and now have access to credit facilities and other benefits of the banking sector. The programme has had a positive impact on financial inclusion by bringing 9.37 Cr rural households into the financial inclusion network. The urban-rural divide in accessing institutional finance is getting reduced.

## Inclusive Growth and Women's Participation

The largest beneficiaries of the Mahatma Gandhi NREGA have been the marginalised households belonging to scheduled castes,



scheduled tribes and other backward classes (OBCs). Between 40-60 per cent of the beneficiaries belong to these categories, many of whom were bonded labourers. MGNREGA has provided them with an alternate means of employment, with dignity of labour. A sample study conducted by the C&AG's office on 38,376 beneficiaries found that over 80 per cent of the beneficiaries belonged to the SC/ST and OBCs. Another significant feature of the MGNREGA has been the opportunity provided to women to find employment on an equitable and just basis. Since the launch of the scheme, the share of women participation has been between 40-51 per cent of the total person days generated. This is way above the mandatory minimum level of 33 per cent. Given the fact that India has traditionally seen gender disparity when it came to wages, MGNREGA has helped to bring about gender parity on wages and significantly reduced gender-based discrimination.





### Sustainable Development

53 per cent of the works executed under MGNREGA has been focused on water and soil conservation. This has resulted in better options for sustainable living in rural areas through natural resource conservation and regeneration. Development of groundwater recharging, water harvesting, flood protection and drought proofing, have all resulted in improved soil condition, supporting changes in cropping patterns and resulting in higher yields. The above measures have also improved availability of drinking water for people and livestock.

### Criticism of MGNREGA

While there is no denying the broad benefits accrued to a large segment of economically weaker and marginalised people, the scheme has come under a lot of scrutiny and criticism with regard to corruption and misappropriation of funds. Sample survey carried out by the National Sample Survey (NSS) has shown gaps between the number of days of MGNREGA employment reported and the corresponding MGNREGA database, which seems to suggest that the payments were made

for work not done. Some reports seem to suggest that the leakage in the system could be as high as 20 per cent. While the government has been trying to plug the leakages, there is still a strong suspicion with regard to abuse of the scheme by vested interests. Only ensuring the participation of the deprived in NREGA is not the solution. The government

has to ensure that the wage goes to them in time and as per their days of work. Along with that their participation in the process of planning, monitoring and evaluation of the scheme needs to be ensured very strictly.

### Conclusion

NREGA has come with the objective of providing hundred days of employment to the rural labourers. In this context it becomes important where the most deprived, scheduled caste, scheduled tribe, women and the disables included in the programme and got maximum benefit out of it. The state governments which are responsible for the purpose of implementing this flagship programme needs to keep it in mind. Although NREGA is a demand driven programme and the supply of work depends on the demand made by the labourers, but it is the duty of the government to carry out awareness programmes so that the most deprived gets maximum benefit of the scheme.

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