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YOJANA

JULY 2017

A DEVELOPMENT MONTHLY

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Sumati Kulkarni

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Securing Farmers' Welfare: Reality to Vision

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Securing Life's Second Innings

Badri Singh Bhandari

Special Article

Social Security: Global Scenario

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FOOD

India's Longest Bridge

India's longest bridge 'Dhola-Sadiya', over the River Brahmaputra, in Assam was inaugurated by the Prime Minister on May 26, 2017. The three lane 9.15 kilometre long bridge has been built over river Lohit, a tributary of the Brahmaputra, linking Dhola to Sadiya in Assam ensuring 24X7 connectivity between upper Assam and Eastern part of Arunachal Pradesh. The bridge will fill a huge connectivity gap that has existed in the region.



On the occasion, the Prime Minister said that infrastructure is extremely important for development, and the effort of the Union Government is to fulfil the dreams and wishes of the people. He said this bridge enhances connectivity between Assam and Arunachal Pradesh, and opens the door for economic development, on a big scale. The Prime Minister said enhanced connectivity between the North-East and other parts of the country is a priority for the Union Government, and work has been greatly speeded up in this regard. He said that good connectivity in the North-East will also link the region with the economy of South-East Asia. He also spoke of the immense tourism potential of the North-East and said that the Union Government has decided to name the Dhola-Sadiya Bridge after the great musician, lyricist and poet- Bhupen Hazarika.



Earlier, the only means to cross the Brahmaputra at this location has been by ferry that too only in day-time. Even that was not possible during floods. The last bridge over the Brahmaputra was the Kalia Bhomora Bridge at Tejpur.

The bridge has also reduced the distance from Rupai on NH- 37 in Assam to Meka/Roing on NH-52 in Arunachal Pradesh by 165 KM. The travel time between the two places will come down from the current six hours to just one hour – a total five hour reduction. This will result in saving of petrol and diesel worth Rs 10 Lakh per day.

It will also cater to the strategic requirements of the country in the border areas of Arunachal Pradesh, besides facilitating numerous hydro power projects coming up in the state , as it is the most sought after route for various power project developers.

The bridge has been constructed on BOT Annuity basis at a total cost of Rs 2,056 crore, as part of the Arunachal Package of Roads and Highways under the Ministry's Special Accelerated Road Development Programme for North East (SARDP-NE).



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*Let noble thoughts come to us from all sides
Rig Veda*

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A Covenant for Social Protections

There is much talk everywhere about India's demographic dividend with debates ranging from how India's growing young population will make India a world economic leader sooner rather than later to how the same young population may turn out to be a drag on the economy with no employment opportunities to offer them.

In all this hype on the demographic dividend, one critical fact seems to have to be kept in mind by our planners, economists and social thinkers is that India also has a rising population of the elderly. It is estimated that India's elderly population will reach 173 million by 2026. Much of this population will consist of the poor, underprivileged and women who will need some kind of financial and psychological support. There are other vulnerable groups as well – like women, differently abled, marginalized, unorganized labour- all of whom require some kind of support from the government to sustain their lives. Social security is a covenant that promises support to these vulnerable sectors of society, a covenant that cannot and should not be broken by a democratic government. Fortunately, our constitutional framers had built in provisions for social security for various sections of the population in Article 43 of the Constitution. And, successive governments have faithfully ensured the upkeep of the spirit of the Article.



Schemes like Indra Gandhi Old Age Pension Scheme and Indra Gandhi National Widow Pension Scheme ensure social security for the elderly. While pension was ensured for all government employees post retirement and was one of the key attractions of government service, the private sector had no such facility. People who retired from the private sector had to be solely dependent on savings made while in service. This meant that post retirement, if expenses like education to children or marriage of daughters was to be incurred, this made a big hole in the savings and the employee was left with very little for meeting day to day expenses, expenditure on health, etc. It was to resolve this problem that the government initiated schemes like the National Pension Scheme, Atal Pension Yojana, Swavalamban, etc to ensure steady income post-retirement.

Farming is one hazardous occupation with success or failure of the crop dependent on vagaries of the weather, availability /non-availability of water, pests, et al. Realising that the welfare of the farmer is a key to economic stability, the government introduced schemes like Pradhan Mantri Fasal Bima Yojana, Krishi Sinchayee Yojana, Kisan Credit Card for facilitating funding of various agricultural activities like buying seeds, fodder for cattle, fertilizers, etc. All these schemes are expected to ensure security for the farmer in his duty of feeding the nation. Another related area is food security – i.e. ensuring food reaches the millions of population who cannot afford to buy cereals and pulses at market prices. The Public Distribution system was started to ensure that basic food products were available at subsidized prices. The PDS has now been linked to DBT to make sure that its benefits reach the genuine needy person.

Other vulnerable sections of the population like the differently abled, women, marginalized and unorganized have also been addressed in various initiatives of the government like the Inclusive India Initiative which seeks to facilitate equal opportunities for the differently abled in nation building and Nai Manzil, USTTAD and Nai Roshni for the minorities and marginalised. The government has recently proposed to bring in a Code on social security and welfare for labour which is expected to provide social security for the unorganised sector. The Beti Bachao, Beti Padhao and Sukanya Samridhi Yojana have been introduced to provide education security to the girl child. The Maternity Benefit Programme for pregnant and lactating women has been approved by the Cabinet. Health insurance schemes have also been introduced by the government for various vulnerable groups towards health security.

It is an understood philosophy of a democratic state that it cannot ignore the problems of its population. The government of the country is duty bound to address the problems of its vulnerable sections. Social security is, therefore, one of the essential factors in good governance. As John F. Kennedy said " "If a free society cannot help the many who are poor, it cannot save the few who are rich." A government that believes in governance of the poor and for the poor has necessarily to plan and execute policies and programmes for social security of the vulnerable sections.

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Hand-Holding the Elderly

Sumati Kulkarni



...the real issue pertains to the provision of security to the poor, fully dependent, vulnerable elderly with no income or assets. Identifying the needy by suitable exclusion criteria, simplification of the application procedure, efficient delivery system are the major challenges

The objective of social security is to provide sustenance to those who cannot work and earn their living due to temporary or chronic reasons. Provision of social security by the state is an intrinsic part of the living standards in More Developed Countries (MDCs). In the Less Developed Countries (LDCs), however, due to chronic unemployment and extreme deprivation that is inherent in the social structures, the extent of vulnerability is well beyond the risks that are normally covered by the social security systems that exist in the MDCs. The economic feasibility of social security at a comparable level is a vital constraint in LDCs. Even the developed countries are facing the problem of the sustainability of their public pension system due to their long history of fertility decline leading to increase in the percentage of beneficiaries i.e. elderly and decline in the percentage of contributors. i.e. working age group, By the middle of 21st century, nearly one-third of the population in these countries is expected to be above 60.

The nature of the issues of the elderly in developing countries like India is vastly different due to factors such as chronic poverty, unemployment and underemployment as well as

the existence of a large informal sector. Recently, however, changing demographics in the LDCs have brought to focus the issue regarding the provision of social security to vulnerable elderly population. Increase in the percentage of the aged from 7 per cent of the total population to 14 per cent, which took nearly 100 to 120 years for some European countries (France and Sweden), could happen in India, China and a few Asian countries in just about 40 years, due to faster mortality decline in LDCs

Nature of the Problem

India is home to one-fifth of the world's population, which includes a third of the world's poor and one-eighth of the world's elderly. Until recently, family and adult children were considered to be a reliable source for providing old age security. However, these traditional sources of old age security have come under great strain due to the increased longevity of the elderly, other socio-economic-cultural changes like disintegration of joint family system, non-availability of caregivers due to increased work participation of women, lower incidence of widowhood and migration of youth and more individualistic attitude of children. The problem is more acute among the poor elderly who, with

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their deteriorating health conditions, are unable to work for earning and have hardly, if ever, any savings to fall back upon. Marginalisation of the poor – an unforeseen consequence of globalisation – and increasing feminisation of poverty have further underscored the need to adopt suitably targeted measures that provide social security to the elderly. Government of India as well as the State governments have undertaken some initiatives in this direction but the economic feasibility of social security at a level comparable to that of MDCs is a vital constraint in LDCs like India.

BKPAI Survey

Recently, as a part of the project on 'Building a Knowledge-Base on Population Ageing in India' (BKPAI), which was jointly undertaken by the UNFPA, New Delhi, Institute for Economic Growth (IEG), New Delhi, Institute for Social and Economic Change (ISEC), Bangalore and Tata Institute of Social Sciences (TISS), Mumbai, a survey on 'The Status of the Elderly' was carried out during May- September 2011. Data pertains to 9852 elderly from 8329 households in 7 selected States of India (Himachal Pradesh, Punjab, West Bengal, Odisha, Maharashtra, Kerala and Tamil Nadu) having a percentage of elderly population higher than the national average.

Using the data from this survey, this article proposes to discuss i.) the magnitude of the problem of

old age security in India ii) major government initiatives for the provision of social security iii) the awareness and utilisation of two prominent pension schemes of the government of India iv) reasons for limited utilisation of the schemes by the elderly v) the feasibility of the Universal Pension Scheme for the elderly.

Magnitude of the Problem

i. As per Census data

As per 2011 Census, there were 104 million elderly (60+) in India, and they are expected to cross 173 million by 2026. Between 2000 and 2050, the elderly population of India is expected to shoot up by 360 per cent. In sharp contrast, potential support ratio (defined as the number of persons in the working age group 15-59 per one person in the age-group 60+) will be declining from 8.4 in 2001 to 7 in 2011 and only 5.2 in 2026.

By 2050, the number of 60 years and older elderly women would exceed the number of elderly men by 18.4 million. The percentage of Indian women who are widowed increases from 44.5 in the age group 60-64 years to 86.8 for women aged 80 and older. In contrast, one in ten men in the age group of 60-64 years and one-third of men above 80 are widowers.

ii. Magnitude and vulnerability of the Elderly as reflected in the BKPAI Survey

Nearly 45 per cent of the elderly are from households with either BPL

or Antyodaya cards. One third of the elderly are from households having Monthly Per Capita Expenditure (MPCE) below Rs. 1000. About two-fifths of the elderly have no personal income. Half of the elderly are fully dependent financially on others. Lastly, about a quarter of the elderly are in dire need of economic support as they have no other source of security. One can say with reasonable accuracy that about 40- 50 per cent of the elderly are economically vulnerable (this estimate is arrived at by applying the percentage of BPL or fully financially dependent criteria) and for about 25 per cent, the problem is more acute (being in the lowest wealth quintile and having no assets or any kind of economic support). Elderly women, especially widows, are economically far more vulnerable, as compared to men, by the criteria such as i) no income (men 26 per cent, women 59 per cent), ii) not owning any asset (men 11 per cent, women 34 per cent, widows 28 per cent, widowers 14 per cent), iii) fully financially dependent (men 33 per cent, women 66 per cent)

Fortunately, seventy percent of the elderly live with their adult children and only 6 per cent were living alone but nearly a third of the poorest elderly (from the lowest wealth quintile) either living alone or with their spouse were in greatest need of social security. One among every five elderly men and women feel that the State should support persons in their old age

Government Initiatives

Central and state governments in India have been providing security to the elderly in cash (pension schemes such as Indira Gandhi National Old Age Pension Scheme i.e.IGNOAPS and Indira Gandhi National Widow Pension Scheme i.e. IGNWPS) and in kind (goods and services as in food security, health services as in the National Programme for the Elderly (NPHCE) and concessions, facilities and services given by the various ministries). In addition, States also have been implementing various schemes e.g. pension schemes of labour welfare boards in Kerala, Tamilnadu Pension schemes for vulnerable groups

like destitutes, deserted wives as well as mid day meals, Briddhashree and Sanjbhati scheme in West Bengal, Madhubabu Pension scheme in Odisha, Shraavanbal Pension Scheme and Sanjay Gandhi Destitute Women Pension Scheme in Maharashtra, Atta Dal scheme in Punjab etc. Many of the state pension schemes are now merged with IGNOAPS or IGNWPS.

IGNOAPS

IGNOAPS launched by the central government in 1995 as GNOPAS, is targeted at the destitute elderly, and renamed as IGNOAPS in 2007. In April 2011, the pension amount was raised to Rs. 200 per month for elderly persons in the age group 60-79 years and Rs 500 for those above 80. The entire funding for this is disbursed by the central government to the states and cover is limited to 50 per cent of the BPL population above age 65 (now 60). The selection of beneficiaries is done by gram panchayats on the basis of targets communicated by the state government. The ceiling on numbers and qualifying financial entitlements for the states are worked out by the following formula:

Numerical Ceiling = $\frac{1}{2}$ of population in the state aged 65 and above multiplied by the poverty ratio of the state. By 2008, about 6.5 million elderly have benefitted by the scheme. Under the new National Policy for Senior Citizens of 2011, it is proposed to raise the IGNOAPS pension amount to Rs,1000 per month.

IGNWPS

The Indira Gandhi National Widow Pension Scheme (IGNWPS), introduced in 2009, provides BPL widows in the age group 40-64 (later revised as 40-59) with a monthly pension of Rs. 200/- per beneficiary. After they attain the age of 60, they qualify for pension under IGNOAPS.

Awareness and Utilisation

The critical issue, however, is whether these schemes reach the targeted needy elderly. The BKPAI survey reveals that awareness



regarding IGNOAPS and IGNWPS is as high as 79 and 72 per cent respectively among the surveyed elderly but hardly 13 percent have availed of IGNOAPS pension and only 20 percent widows have availed of IGNWPS pension. Awareness of IGNOAPS among the elderly below poverty line is 81 percent among men and 71 percent among women but hardly 22 percent of BPL elderly men have availed of it. The corresponding percentage for women is barely 15 per cent. As for IGNWPS, 70 percent BPL elderly widows are aware of it but hardly 20 percent have availed of it

There are variations among the seven states but by and large utilisation of IGNOAPS is better in Punjab, Odisha and Himachal Pradesh while that of IGNWPS is better in Odisha, Kerala, West Bengal and Himachal Pradesh.

Reasons for Low Utilisation

The qualitative data collected in BKPAI survey and some other small surveys regarding the implementation experiences in various states identify the following reasons-

- Difficulties faced by illiterate poor elderly in providing documentary

■ Rashtriya Vayoshri Yojana for senior citizens launched to provide physical aids and assisted living devices

- Walking Sticks, Elbow Crutches, Walkers / Crutches, Tripods / Quadpods, Hearing Aids, Wheelchairs, Artificial Dentures and Spectacles are provided to eligible beneficiary senior citizens
- This ₹ 484 Crore scheme will benefit 5.56 Lakh senior citizens from BPL category in 260 districts in the next three years



5.56 Lakh
BPL Senior Citizens
to benefit from a
₹ 484 Crore
Yojana

proof of the eligibility conditions like identity proof, age proof, BPL proof, recommendation of Panchayat members. This has led to emergence of middlemen, bribery, corruption and caste favouritism.

- Problems regarding accuracy of the BPL list leading to frauds and fake cases.
- Long waiting period for getting pension.
- Inadequate pension amount.
- Underutilisation of funds allotted to states due to failure in identifying eligible beneficiaries.

Notwithstanding these limitations, some researchers have expressed optimism about the working and impact of the pension schemes. Some States like Odisha and Tamil Nadu have revealed better monitoring mechanisms and innovative approaches to reach the eligible elderly.

According to one estimate, at present, 6 million elderly in India receive old age pension and about 3 million receive widow pension. Survey by NCAER Delhi and University of Maryland USA found national coverage rate of 7 per cent for old age pensions (5 million recipients)

Demand for Universal Pension Scheme

To overcome these problems Pension Parishad has made a “demand for a universal, non-contributory old age pension system for all men aged 55+ and women 50+ with a monthly pension of Rs. 2000 per month or 50 per cent of minimum wage whichever is higher. All elderly whose income is above the threshold level for income tax payment and those receiving from other sources pension higher than the amount proposed above are to be excluded.”

Simple calculation shows that the maximum burden of paying Rs. 2000 per month to all elderly above 60 will be about Rs. 249238 crores. Actual burden will be less as the expenditure

on existing pension schemes will be saved. It needs to be noted, however, that all populist measures to increase both the coverage and amount are likely to put a burden on government resources and might result either in higher taxation and/or lead to inflationary pressure which has adverse effect on the elderly too. Hence, choice of a suitable exclusion criteria is crucial. Even the proposed universal pension scheme excludes income tax payers but

it is very difficult to choose exclusion criteria for majority of elderly living in the rural/agricultural sector. Besides, though income security is paramount it can't be a substitute for direct services freely provided to the poor for health security and food security.

Recent Initiatives

Schemes launched by the present government such as Atal Pension Yojana (APY), Pradhan Mantri Jan

AIDS and Assisted Living Devices Distributed Senior Citizens

2383 Aids and Assisted Living Devices were distributed to 1266 Senior Citizens during a Camp on “Rashtriya Vayoshri Yojana” of Ministry of Social Justice and Empowerment at Dr Vasant Rao Deshpande Hall, Civil Lines, Nagpur, Maharashtra recently.

The devices will help the Senior Citizens to overcome their age related physical impairment and to lead a dignified and productive life with minimal dependence on care givers or other members of the family. The ambitious scheme, first of its kind in the country, is expected to benefit 5,20,000 Senior Citizens over a period of the 3 years.

As per the Census figures of 2011, the population of senior citizens in India is 10.38 crore. More than 70 per cent of the population of senior citizens live in rural areas of the country. A sizeable percentage (5.2 per cent) of the senior citizens suffer from some sort of disabilities related to old age. Projections indicate that the number of elderly population will increase to around 173 million by 2026.

The proposal for formulation of a Scheme for providing Physical Aids and Assisted-Living Devices for Senior Citizens belonging to BPL Category was announced in the Budget 2015-16. Pursuant to this, the “Rashtriya Vayoshri Yojana” has been formulated. The Scheme aims at providing Senior Citizens, belonging to BPL category and suffering from any of the age related disability/infirmity viz. Low vision, Hearing impairment, Loss of teeth and Locomotor disability, with such assisted-living devices which can restore near normalcy in their bodily functions, overcoming the disability/infirmity manifested. The assistive devices shall be of high quality and conforming to the standards laid down by the Bureau of Indian Standards, wherever applicable.



Under the Scheme, Aids and Assisted-Living Devices like walking sticks, elbow crutches, walkers/crutches, tripods/quodpods, hearing aids, wheel chairs, artificial dentures and spectacles will be provided to eligible elderly beneficiary senior citizens, depending upon their physical impairment.



Dhan Yojana, Jeevan Jyoti Yojana, PM Jan Suraksha Bima Yojana are not comparable to the schemes discussed so far, as they are contributory schemes and not meant exclusively for elderly. They, however, certainly have implications for the security of future elderly population.

APY, a pension scheme for unorganised sector guarantees monthly pension of Rs. 1000 to 5000 per month to subscribers. Government will contribute 50 per cent of the subscriber's contribution or Rs.1000 per annum whichever is lower. Only non-income tax payers, not covered by any statutory pension scheme are eligible. Government will contribute for 5 years only for those who join between June 1 to December 31, 2015.

Jan Suraksha Bima Yojana launched in 2015, is a government backed

scheme providing accident insurance. Persons in the age group 18-70 and having a bank account can avail of this scheme by paying annual premium of Rs. 12, which is to be paid or can be auto debited from their account. For accidents leading to death or full disability, Rs. two lakhs are paid while for accidents leading to partial disability Rs. one lakh are given. This scheme is linked to Pradhan Mantri Jan Dhan Yojana launched in 2014.

Jan Dhan Yojana ensures the account holders under this scheme, an easy affordable access to different financial services such as need based credit, insurance, remittances, overdraft facility etc. Accounts under this scheme are opened with zero balance. The procedure for opening this account is extremely simplified. The scheme provides accident insurance cover of Rs. One

Lakh and life insurance cover of Rs. 30,000 payable after the death of the account holder. By February 2017, over 27 crore accounts were opened and Rs. 665 billion were deposited. This scheme is criticised due to large number of fake accounts opened to get benefit of overdraft and other facilities. It is also criticised for putting excessive burden on public sector banks.

Pradhan Mantri Jeevan Jyoti Bima Yojana launched in 2015, provides a life insurance policy which gives a sum of Rs. Two Lakhs to the family of a policy holder after the death of the policy holder. Persons in the age group of 18- 50 can join this scheme. A premium of Rs. 330 is to be paid every year before 31st of May.

It is rather too early to assess critically the performance of these schemes. Like others, some elderly too can benefit by these contributory schemes but the real issue pertains to the provision of security to the poor, fully dependent, vulnerable elderly with no income or assets. Identifying the needy by suitable exclusion criteria, simplification of the application procedure, efficient delivery system are the major challenges. Finally, it needs to be emphasised that any scheme where money is involved, even if well conceived, is likely to end up in corruption and wastage of scarce resources, if it is not backed by the efficient monitoring mechanism. □

(E-mail:sumati2610@gmail.com)

‘Skill for Life, Save a Life’ Initiative to Promote Skill Development in the Health Sector

The ‘Skill for Life, Save a Life’ initiative was launched recently by the Ministry of Health & Family Welfare. ‘Skills for Life, Save a Life’ Initiative’ aims to upscale the quantity and quality of trained professionals in the healthcare system. Under this initiative various courses are planned to be initiated targeting specific competencies for healthcare professionals as well as for general public.

The curriculum has been designed by National Institute of Health and Family Welfare (NIHFW) and AIIMS, Delhi. In India 1,324 accidents occur on roads every day and a life is lost every 4 minutes and measures taken in the first 10 minutes can save a life. As part of the ‘Skill a Life, Save a Life’ program the First Responder course for professionals as well as general public, will be conducted in Central and State government training institutes across the country in each district, to empower every single citizen of the country to be the first person to provide first aid and initial care in case of an emergency.

The trained and skilled personnel, through this innovative training course, will be able to help save lives in the golden hour during an emergency situation.



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Securing Life's Second Innings

Badri Singh Bhandari



India made a conscious move to shift from the defined benefit pay-as-you-go unfunded pension system to defined contribution funded pension system initially called the New Pension Scheme now renamed as National Pension System (NPS). National Pension System (NPS) is a defined contribution pension system administered and regulated by the Pension Fund Regulatory and Development Authority (PFRDA), India

Pension or old age income provision is an important component of the social safety net. It provides a mechanism to alleviate or reduce the risk of old age poverty and a means to smoothen lifetime sustenance to maintain living standard after retirement. Pension system must be affordable to the subscribers, fiscally efficient and sustainable to the economy so as achieve the widest coverage across occupational groups and income spectrum. Pension systems have been reformed in many countries across the world during the last three decades to make them fiscally sustainable, address the issue of adequacy in the face of the rising demographic challenges and expand coverage particularly to the informal/ unorganized sector.

Traditionally, old age income security in India has been provided by the joint family system which, till sometime back, was ingrained in its ethos. However, the traditional family support system is gradually disintegrating due to occupational changes, urbanization and emergence of nuclear families. Further, both the birth and death rates are gradually declining and with the advancement in medical sciences and increase in income levels,

the life expectancy is increasing and people are living longer and spending more years post retirement than what it used to be a few decades ago. The emerging demographic challenges on the one hand and the fiscal burden of the defined benefit pension system had been the main driving forces for pension reforms in most of the countries.

Pension or provident funds or superannuation funds or retirement benefits which are the different names used for the old age income security, have historically been confined to the organized workers mainly in government services, public sector organizations and some large enterprises in the private sector. The Indian pension landscape prior to the pension reform in 2004 comprised of the following pension/ provident funds/ superannuation plans:

- (i) Tax funded social pensions to provide minimum level of protection to the people below poverty line and above 60 years of age, disabled or widows under the National Social Assistance Programme (NSAP).
- (ii) The Central Civil Services Pension Scheme 1972 which is a defined benefit pension scheme on pay-

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as-you-go basis for employees who joined central government service before 2004. Similar schemes exist for employees of state governments and many public sector undertakings/banks/ insurance companies etc.

(iii) Employees' Provident Fund (EPF) and Employees' Pension Scheme (EPS) administered by Employee's Provident Fund Organization (EPFO) for the notified establishments both in public and private sector employing 20 or more employees, EPF and Miscellaneous Act, 1952.

(iv) Statutory occupational Provident Funds like the Coal Mines PF, Seamen's PF, Assam Tea Plantations PF, etc.

(v) Superannuation/ retirement pension plans offered by life insurance companies and mutual funds and the Public Provident Fund offered by Government of India through banks and post offices which any individual can join on voluntary basis and are primarily driven by tax incentive/ deductions for contribution.

The need for pension reform in India was driven by the budgetary strain of civil services unfunded, defined benefit, pay as you go pension system on the one hand and the need to expand the coverage of old age income security to the vast unorganized sector which accounts for over 84 per cent of the working population, on the other. Pursuant to recommendations of various expert committees such as the Old Age Social and Income Security (OASIS), Bhattacharya, Rangachary, etc. to adapt pension systems to fiscal imperatives and demographic trends, India made a conscious move to shift from the defined benefit pay-as-you-go unfunded pension system to defined contribution funded pension system initially called the New Pension Scheme now renamed as National Pension System (NPS). National Pension System (NPS)

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is a defined contribution pension system administered and regulated by the Pension Fund Regulatory and Development Authority (PFRDA), India. NPS was initially introduced for government employees (except Armed Forces) joining on or after January 1, 2004 on mandatory basis and subsequently extended to the state government employees from the notified dates of adoption by the respective states, and finally from May 1, 2009 to all Indian citizens on voluntary basis both in the public and private sectors including self-employed persons in the unorganized/informal sector. Now, NPS is available to all Indian citizens between 18 to 60 years of age to make systematic investments during their active working life so as to draw pension post retirement. NPS is mandatory for government employees, 10 per cent of their pay (basic salary plus dearness allowance) and an equal amount by the employer is credited to the pension account called Permanent Retirement Account Number (PRAN) of the employee. Persons who join NPS on voluntary basis can invest a minimum of Rs.1000/- every year which can be increased based on one's income level. The accumulations are invested as per the investment guidelines prescribed by PFRDA in the diversified pool of financial assets comprising government securities, corporate debentures/ bonds and equity shares of well

established companies by professional pension funds that are registered with PFRDA. The subscriber has an option to select the pension fund and decide the broad investment mix (equity, corporate bonds/ debentures, government securities) as per his risk appetite. Individual securities within the broad assets classes are picked up by the pension fund managers.

The NPS has an unbundled architecture where different activities such as sourcing and registration of subscribers, collection of the periodic pension subscription, maintenance of the records of individual subscribers, pooling of subscribers funds, deployment of the funds in financial securities in financial markets, maintenance of record of securities, provision of periodic pension / annuities etc., are entrusted with different entities/ intermediaries. These entities are selected on the basis of their expertise and domain knowledge. It involves a set of Government offices (PAOs & DDOs) which perform various NPS related activities for government employees, banks and non-banking financial companies called Points of Presence (PoP), which are authorized to open NPS accounts, receive contributions from the subscribers and remit them to the Trustee Bank for the credit of the NPS Trust account which holds the assets/ securities for the

benefit of the subscribers; the Central Recordkeeping Agency (CRA), which does the record keeping of the data of individual subscribers and coordinates among the different functionaries in the NPS. The CRA issues the unique Permanent Retirement Account Number (PRAN) to each subscriber, maintains database of all PRANs issued and records transactions relating to each subscriber's PRAN, acting as the operational interface between the NPS Trust and other NPS intermediaries such as the government nodal offices, PAOs, DDOs, POPs, Aggregators, Retirement Advisors, Trustee Bank, Pension Funds, Custodian, Annuity Service Providers and the subscriber. Centralized record keeping for the NPS ensures that the individual pension account is completely portable across the geographical locations in the country, professions and employment. The management of NPS is highly technology driven; the transmission of information and funds is done in an electronic environment ensuring speed, accuracy and efficiency. Pension Funds (PFs) which are registered with PFRDA are authorized to manage the pension corpus of the subscribers as per the investment guidelines prescribed by PFRDA in the interest of the subscribers.

An NPS account can be opened by persons in the government sector through their Drawing and Disbursing Officer (DDO) or Pay and Accounts Officer (PAO). Those in corporate sector or unorganized sector can open it through any of the Points of Presence (POPs) comprising public and private sector banks, post offices and some non-banking financial entities with their over 60,000 offices spread all over the country by filling up the prescribed subscribers registration form (NSRF1) and submitting it to the POP along with the Know Your Customer (KYC) documents – proof of identity and address. Quite a few of the POPs have their branches or representative offices abroad. A detailed list of POPs is available on www.pfrda.org.in and www.npscra.nsdl.co.in. One can also open an NPS account online through the eNPS portal on the NPS Trust website www.npstrust.org.in. Under eNPS a person can open his NPS account online by using Aadhaar or PAN and bank account as KYC documents. This is in addition to the online registration facilities extended by some POPs to their clients on their internet portals. On joining the NPS, a subscriber gets a Permanent Retirement Account Number (PRAN) to which all his/her contributions are credited and it

is portable across geographies and employments. It being technology driven, subscribers can view their accounts online including through NPS mobile app.

For the implementation of NPS for Central Government employees, the Government of India, Ministry of Finance issued a notification in December 2003. For its operationalization, the Controller General of Accounts issued an OM in January 2004. NPS contributions of the employees from January 2004 to March 2008 were kept in the Public Account and maintained by the Central Pension Accounting Office. These funds were remitted to PFRDA appointed Trustee Bank after March 2008 for deployment in the market as per the investment guidelines prescribed initially by the government. An interest at the rate of 8 per cent per annum was paid on such funds by the government till these were passed on to the Trustee Bank. Office of Controller General of Accounts, Department of Expenditure has issued detailed procedure and timelines for preparation, upload and remittances of NPS contributions to the Central Record keeping Agency and the Trustee Bank in September 2008. Similarly, for All India Services (AIS) officials, Ministry of Personnel issued

Table-1: Subscribers, Contribution and Assets under Management AUM under NPS

Sector	Number of Subscribers		Total Corpus		Total Assets Under Management	
	Absolute Number	(per cent)	Rs Crores	(per cent)	Rs Crores	(per cent)
Central Government	1,819,457	17.0	51,332	36.1	70,965	38.4
State Government	3,412,486	31.8	72,331	50.8	91,595	49.5
Sub Total	5,231,943	48.8	123,663	86.9	162,561	87.9
Corporate	608,434	5.7	12,950	9.1	16,091	8.7
Unorganized	460,468	4.3	3,387	2.4	3,520	1.9
Sub Total	1,068,902	10.0	16,337	11.5	19,610	10.6
NPS Lite	4,424,806	41.3	2,263	1.6	2,777	1.5
Total	10,725,651	100.0	142,263	100.0	184,948	100.0
APY	5,372,618		2,077		2,203	
Grand Total	16,098,269		144,340		187,151	

guidelines to the Chief Secretaries of the States in September 2009.

NPS offers two types of accounts, namely Tier I and Tier II. While Tier I account is the Pension account and is mandatory for opening the Tier II account which is an optional investment account. Tier-I account provides for partial withdrawals, not exceeding 25 per cent of the contribution made by the subscriber for higher education and marriage of children, purchase/ construction of a house and medical treatment of specified illnesses of self, spouse, children or dependent parents. Partial withdrawals can also be made in the event of accidents or life-threatening ailments. A maximum of 3 withdrawals are allowed throughout the accumulation phase, the first withdrawal is permitted on completion of 3 years from the date of joining of the NPS. Partial withdrawals from Tier I account are completely tax exempt. Tier II account provides for voluntary savings with complete flexibility of contribution and withdrawal of funds. However, there are no tax deductions

for contributions to and withdrawals from Tier II.

On superannuation or attaining the age of 60, the subscriber has to annuities a minimum of 40 per cent of the accumulated balance in his PRAN for the periodic pension and the remaining 60 per cent can be withdrawn in lump sum. 40 per cent of the total accumulated balance withdrawn as lump sum is tax exempt. The annuitized amount is also tax exempt. If the subscriber exits before 60 years of age, he/ she has to invest at least 80 per cent of the accumulated balance to purchase an annuity and the remaining 20 per cent can be withdrawn as lump sum. In the unfortunate event of death of the subscriber at any time before superannuation or attaining the age of 60, the nominee has an option to receive the entire accumulated balance in lump sum without payment of any tax thereon. With a view to time the market, i.e. liquidate the securities at most appropriate time, a subscriber can defer final withdrawal of his/ her NPS funds till the age of 70 and defer

annuity purchase for a maximum period of three 3 years from the date of superannuation/attaining the age of 60 years. During this deferment period one can keep on making contribution to the account if one so wishes.

NPS for NRIs

Non-Resident Indians (NRIs) can open NPS accounts both on repatriable and on non repatriable basis by remitting the contribution amount through their NRE/FCNR/NRO accounts. In case of non repatriable NPS account, at the time of maturity or during partial withdrawal, the NPS funds would be deposited only in the NRO account. The NPS account can be opened in individual name only and there is no provision to operate it under power of attorney (POA). In case the account is open abroad through a POP service provider the minimum contribution at the time of opening Tier I account is Rs.6000/- and Tier II is Rs.2000/-. Subsequent contribution can be made annually or at shorter intervals as per the convenience of the

Table-2: Scheme wise and PF wise Returns since inception of the schemes

As on April 29, 2017

Pension Funds→	SBI	UTI	LIC	KOTAK	RELI- ANCE	ICICI	HDFC	
CG	10.43	10.06	10.13					
SG	10.04	10.11	10.23					
Corporate-CG	10.61		10.79					
TIER I	E	9.69	11.81	13.89	10.94	11.01	11.84	16.80
	C	11.14	9.79	11.61	11.06	9.67	11.11	11.65
	G	10.06	8.75	12.44	8.96	8.63	9.03	11.04
TIER II	E	9.33	9.64	8.91	10.08	9.59	9.31	12.31
	C	10.80	9.99	9.94	9.80	9.44	11.04	9.90
	G	10.29	9.86	12.63	8.82	8.95	9.20	11.65
NPS Swavalamban	11.10	10.96	10.92	11.18				

Source: www.npst.org.in

Central Government: 1-Apr-08

State Government: 25-Jun-09

Swavalamban: (SBI, LIC, UTI,): 4-Oct-10, (Kotak PF): 31-Jan-12

Corporate (Central Govt. Pattern): 5-Nov-12

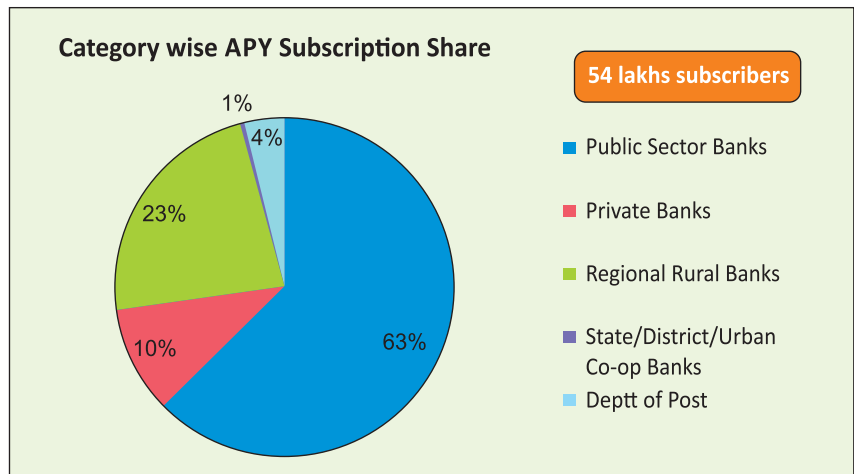
Scheme – [E, C, G] (Tier-I) - (SBI, UTI, ICICI, RELIANCE, KOTAK): 1-May-09, (LIC): 23-Jul-13, (HDFC PF): 1-Aug-13

Scheme – [E, C, G] (Tier-II) - (SBI, UTI, ICICI, RELIANCE, KOTAK): 14-Dec-09, (LIC): 12-Aug-13, (HDFC PF): 1-Aug-13

subscriber. The POP service charges for subscriber's registration are US \$ 8 or equivalent in local currency and the initial and subsequent contributions charges are 1 per cent of the amount remitted subject to a minimum of US \$ 1 or equivalent in local currency and a maximum of US \$ 8 or equivalent in local currency. All non-financial transactions are charged at US \$ 1 or equivalent in local currency per transaction. If the account is opened in India, the minimum initial and annual contributions for Tier I account are Rs.500/- and Rs.1000/- respectively. The account opening and contribution charges for accounts opened and serviced in India are same as applicable to resident Indians i.e. Rs.125/- and 0.25 per cent of the contribution amount with a minimum of Rs.20/- and a maximum of Rs.25000/-. All non-financial transactions are charged at Rs.20/- per transaction.

Tax Benefits under NPS

Employees own contribution up to 10 per cent of salary (basic plus dearness allowance) to NPS are tax deductible under Section 80CCD(1) of Income Tax Act, subject to a ceiling of Rs.1,50,000/- under section 80CCE. An employee gets tax deduction for the employer's contribution also, up to 10 per cent of Basic and DA under Section 80CCD(2) without any monetary limit. Further, an additional deduction for investment up to Rs.50,000/- is exclusively provided to NPS under section 80CCD(1B) which is over and above the ceiling of Rs.1,50,000/-. Therefore, the total deduction that can be availed of for own contribution to NPS is Rs.2 lakh. Further, in order to provide parity between an individual who is an employee and an individual who is self-employed, Finance Act 2017 provided for an increase in the upper limit of deduction of 10 per cent of gross total income to 20 per cent in case of self-employed persons. Employers can treat the contributions up to 10 per cent of basic plus dearness allowance made to each employee's NPS account as business expenses and



Source: PIB

get deduction under section 36(1)(iv) (a) without any upper ceiling.

Fees and Charges under NPS

The costs of investing in the National Pension System comprising of account opening and remittance charges of POPs, account maintenance and transaction charges of the CRA, Investment Management Fee of Pension Funds, Assets Maintenance charges of Custodian and the service charges of the NPS Trust, all put together, work out to less than 0.5 per cent of the assets under management which are the lowest as compared to the fees and charges on competing retirement products of insurance companies and mutual funds.

Investment Management & Returns under NPS

Investment Pattern for Government sector subscribers: Presently, the NPS contributions of government employees are allocated to three Pension Funds, viz. SBI Pension Funds, UTI Retirement

Solutions and LIC Pension Fund in the ratios of their performance during the previous year and the PFs invest these funds as per the investment guidelines prescribed by PFRDA in the asset classes & proportions as under:

- a) Upto 50 per cent in Government securities and related instruments,
- b) Upto 45 per cent in Debt instruments and related instruments,
- c) Upto 15 per cent in Equity and related instruments
- d) Upto 5 per cent in Short term

→ Jan Suraksha Yojanas benefiting more than 16 Crore people

Pradhan Mantri Suraksha Bima Yojana

- Accident insurance worth ₹ 2 Lakh at just ₹ 12 per annum
- Around 13 Crore people already enrolled

Pradhan Mantri Jeevan Jyoti Bima Yojana

- Life insurance worth ₹ 2 Lakhs at just ₹ 330 per annum
- Over 3 Crore persons already enrolled

Atal Pension Yojana

- 38.23 Lakhs individuals enrolled
- ₹ 1344 Crore disbursed

- debt instruments and related investments and
- e) Upto 5 per cent in Asset backed, trust structured and miscellaneous investments.

Subscribers other than the government employees, however, can chose among eight pension funds namely HDFC Pension Management Co. Ltd, ICICI Prudential Pension Fund Management Co. Ltd, Kotak Mahindra Pension Fund Ltd, LIC Pension Fund Ltd, Reliance Capital Pension Fund Ltd, SBI Pension Funds Pvt. Ltd, UTI Retirement Solutions Ltd and Birla Sun Life Pension Management Ltd. Further, such subscribers can chose the invest pattern of their funds. One can invest in a composite portfolio comprising of equity shares, government securities and corporate bonds, restricting the exposure to equity shares up to 50 per cent while investment in Government securities or corporate bonds/ debenture can go upto 100 per cent in each. Alternatively, a subscriber can opt for a life cycle

fund where the exposure to the broad asset classes is determined on the basis of the age of the subscriber, viz a conservative Life Cycle (LC) fund with a maximum equity exposure of 25 per cent (LC:25) upto the age of 35 years or a moderate life cycle fund (LC: 50), or an aggressive life cycle fund (LC:75).

As on June 3, 2017 there are over 10.7 million subscribers under the NPS with a contribution of Rs.142,263/- crores and total assets under management of Rs.184,948/-. Government employees account for nearly 49 per cent of the total subscribers and 88 per cent of the Assets under Management (AUM). If the subscribers, contribution and AUM of the Atal Pension Yojana (APY) is also added, there were 16.1 million subscribers, Rs.144,340 crore of contribution and Rs.187,151 crore AUM. The sectoral details are given in table-1.

The NPS portfolio is well diversified across assets classes and

securities. At present, nearly 13.5 per cent of the total NPS portfolio is invested in equity shares, about 48 per cent in government securities, 35.5 per cent in corporate bonds and the rest in short term/ money market instruments. Further, about 98 per cent of the corporate bonds portfolio is invested in AA or higher rated securities.

The annual average returns (Compound Annual Growth Rates - CAGR) on NPS –for the CG & SG Scheme, since inception till end April 2017 have been over 10 per cent. Scheme wise and Pension Funds wise details are given in Table 2.

Thus, apart from tax efficiency and the exclusive income tax deduction of Rs.50,000/-, the simple structure, transparency, portability across locations and employments, choice of pension funds and investment pattern, low management costs and attractive returns make the National Pension System an attractive retirement vehicle for the subscribers. □

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Tele-Law through CSCs To Mainstream Legal Aid in Rural India

In its effort to make legal aid easily accessible to the marginalized communities and citizens living in rural areas, the Government of India has launched the 'Tele-Law'. The Ministry of Law and Justice partnered with the Ministry of Electronics and Information Technology (MeitY), which anchors the Digital India programme, to provide legal aid services through its Common Service Centres (CSC) at the panchayat level, spread across the country. In the first phase, the 'Tele-Law' scheme will be tested as a pilot across 500 Common Service Centres (CSC) in Uttar Pradesh and Bihar.

Under the scheme, a portal called 'Tele-Law' will be launched, which will be available across the Common Service Centre (CSC) network. This will connect the citizens to legal service providers with the help of technology enabled platforms. 'Tele-Law' will enable people to seek legal advice from lawyers through video conferencing available at the Common Service Centres (CSC). Additionally, law school clinics, District Legal Service Authorities, voluntary service providers and Non-Government Organisations working on legal aid and empowerment can also be connected through the CSCs anywhere and anytime, in order to strengthen access to justice for the marginalized communities. A robust monitoring and evaluation system is also being designed which will help in assessing the quality of legal advice provided and the ensuing benefit to those accessing it.

In addition to this, under this scheme, every Common Service Centre (CSC) will engage a Para Legal Volunteer (PLV), who will be the first point of contact for the rural citizens and will help them in understanding the legal issues, explain the advice given by lawyers and assist in further action required in cases as per the advice of the lawyer. Women PLVs will be encouraged and trained under the Scheme. One thousand women PLVs will work for mainstreaming legal aid services through the CSCs. The aim is to promote women entrepreneurship and empowerment and ensure women participation.

This scheme comes as a continuation to the Access to Justice Project for Marginalized Persons which is being implemented by Department of Justice and United Nation Development Programme (UNDP).

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Health for All

K Seeta Prabhu



India's new National Health Policy 2017 signifies a paradigm shift in government policy towards comprehensive primary health care and is significant for two reasons: firstly, it defines health in terms of wellness rather than as absence of disease and secondly, it brings focus back on primary care and accords a key role to the public sector

Social security as a theme has always gained importance during periods of economic instability and crises. Though the landmark Beveridge Committee Report in 1942 defined social security in the broadest possible terms as 'Freedom from Want', this definition could not be followed through and the more operational and narrow interpretation of social security as contingency related measures was adopted at the International Labour Organisation convention in the 1950s. In 1989, Dreze and Sen proposed a broadening of the definition in the context of developing countries following which Prabhu¹ reiterated that what is relevant for India is the concept of *socio economic security* ensuring enhancement of social capabilities and economic security. Health security is an integral part of such a wider notion of social security.

Health for All:

Health security is linked inextricably with the notion of universal health care and received prime importance following the Alma Ata Declaration in 1978 to achieve *Health for All* by 2000. Inspired by this goal and informed by the ICSSR-ICMR report 1981², the Government of

India announced in 1983 the National Health Policy, which was subsequently replaced by the National Health Policy of 2002. The National Rural Health Mission (NRHM) was initiated in 2005 to revitalise the primary health care system in the country. Despite these policy initiatives, universal health coverage remains an unfinished agenda with basic indicators of health in India continuing to be below those of low income countries such as Bangladesh³ and crucial health Millennium Development Goals (MDGs) being missed.⁴

India's health system mirrors the iniquitous nature of development that has taken place in the country. High income and wealth inequality⁵ has resulted in a skewed pattern of health care oriented towards secondary tertiary level curative services, leading to the neglect of the more basic preventive and primary care services needed for the poor to survive. The World Health Organisation estimated that in 2008, 5.2 million Indians died of non-communicable diseases which accounted for 53 per cent of all deaths in the country⁶. Income and wealth disparities are also reflected in the sharply differing health outcomes across rural and urban areas, states and social groups⁷. In 2015, health inequality resulted in a loss of 24 per

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cent of India's health index value as per the Inequality adjusted Human Development Index computed by the UNDP⁸.

Further, low political commitment to ensuring basic primary and preventive health care has meant that unlike education, *Health for All* has never been an important electoral issue, though the potential for electoral gains are evident as in the case of Andhra Pradesh^{9, 10}. The general political apathy towards the health sector is also reflected in low budgetary allocations, with public spending accounting for not more than 1.5 per cent of GDP over the last decade despite impressive economic growth. This has meant that 75 per cent of health care costs are financed by out of pocket expenses and catastrophic health expenses regularly push a large number below the poverty line.

Health Insurance in India:

Countries such as Brazil, Bolivia, Indonesia and Thailand, all characterised earlier by situations of high inequality and uneven access to health care systems, have revamped policies since the 1980s towards universal health care. The 30 baht scheme in Thailand, decentralisation reforms and social health insurance in Indonesia, and the unified health system in Brazil provide examples of how countries have addressed basic health requirements of the entire population. These examples indicate that strengthening of the primary health care system is a prerequisite for achieving universal health coverage.^{11,12}

Health insurance in India began with Employment State Insurance Scheme (ESIS) and the Central Government Health Scheme (CGHS) that cater to government employees and their dependants. These schemes focus on high-end secondary and tertiary care and together provide protection to less than 10 per cent of the India's population working in public sector undertakings.^{13, 14}

A conditional cash transfer scheme *Janani Suraksha Yojana* (JSY) was



introduced in 2005 to encourage institutional deliveries among poor women in rural areas. The scheme led to substantial improvement in institutional delivery, particularly in poorer states, though it has not necessarily translated into a reduction in the maternal mortality rate.^{15, 16}

The *Rashtriya Swasthya Bima Yojana* (RSBY) was launched in 2008, to provide financial protection against catastrophic health expenditure for vulnerable groups and to ensure

better access to quality health care for people below the poverty line. Though initially the scheme was to cover only BPL families, it was extended to vulnerable groups in the informal sector such as rickshaw pullers and rag pickers. The scheme provides a coverage of Rs. 30000 in case of hospital based inpatient care, on an annual registration fee of Rs. 30 by the beneficiary for the family. The coverage limit has recently been enhanced to one lakh rupees. RSBY coverage as on end March 2016 was 41.3 million families out of an eligible 72.8 million families.¹⁷. Total hospitalization cases however were only 11.8 million pointing to low utilisation of the scheme. Further, evidence from the field indicates that one of the main desired outcomes of the RSBY, to reduce the financial burden of health expenditure among the poor, may not have been realized and Out-of-Pocket (OOP) expenditures have not diminished¹⁸ owing to payments for drugs and diagnostics and other inpatient services not covered by RSBY, additional transport expenses and the like. The RSBY performance is better in states such as Kerala, that have built a good health care infrastructure.

At least eight state governments are operating health insurance schemes, prominent among them being *Vajpayee Arogyashri Scheme* (VAS) for BPL families and *Yeshasvini*

Countries such as Brazil, Bolivia, Indonesia and Thailand, all characterised earlier by situations of high inequality and uneven access to health care systems, have revamped policies since the 1980s towards universal health care. The 30 baht scheme in Thailand, decentralisation reforms and social health insurance in Indonesia, and the unified health system in Brazil provide examples of how countries have addressed basic health requirements of the entire population. These examples indicate that strengthening of the primary health care system is a prerequisite for achieving universal health coverage

Cooperative Farmers Healthcare Scheme in Karnataka, Rajiv Gandhi Arogyasri Scheme (RAS) in Andhra Pradesh (including Telangana), CM Health Insurance Scheme in Tamil Nadu, Rajiv Gandhi Jeevandayee Arogya Yojana in Maharashtra, Mukhyamantri Amrutam Yojana in Gujarat, and Sanjeevani Kosh in Chhattisgarh. Of these, RAS of Andhra Pradesh with 85 per cent coverage is closest to universal health care. However, due to its orientation towards secondary and tertiary care, nearly half of the payments were for cardiac, cancer and kidney failure whereas for the poorest 40 per cent of the population, the burning issues continue to be premature mortality and disability due to lower respiratory infections, diarrheal diseases, tuberculosis and ischemic heart disease, all of which need attention and can actually be treated at the primary level¹⁹. Overall, as of 2015, some form of health security is being provided to more than 280 million or about one fourth of the population, through insurance programmes run by the government, viz., CGHS, ESIS, state specific insurance schemes, and RSBY. However, none of the central or the state level insurance schemes cover primary care in the insurance package, with the exception of Meghalaya that provides partial coverage. All of these schemes focus on secondary and/or tertiary care.

Way Forward:

India's new National Health Policy 2017 signifies a paradigm shift in government policy towards comprehensive primary health care and is significant for two reasons: firstly, it defines health in terms of wellness rather than as absence of disease and secondly, it brings focus back on primary care and accords a key role to the public sector. Surprisingly, though it has pushed back the modest goal of spending 2.5 per cent of GDP for health to the year 2025 even as the expectations from the health sector are increasing. Public-Private Partnerships are being relied upon as a way out of the



financial crunch. However, evidence in this regard is not encouraging and indicates that unless carefully designed, often it leads to enriching the private sector at the expense of liberal public subsidies. International experience clearly shows that health insurance can only function when the basic health infrastructure is in place and this is a function that the government alone can perform. There is no getting away from the fact that if Health for All is to be a reality, then government must find the necessary funds to enhance expenditure on the health sector while simultaneously reforming the sector to ensure greater efficiency.

Rao (2017)²⁰ provides an idea of the extent of funding that is required for the purpose. As per her estimates, strengthening the delivery system would require 1 to 1.5 per cent of GDP as capital investment to ensure adequate health infrastructure, with another 1 per cent of GDP being required to provide free universal access to comprehensive primary care, secondary care and a select set of tertiary conditions for 60 per cent of the population. Additionally, atleast 2 per cent of GDP would be required towards capital investment to build required supporting infrastructure related to public sanitation, waste disposal, nutrition and housing.

Achieving universal health coverage is listed as goal 3.8 in the

Sustainable Development Goals agenda for 2030. India's performance holds the key to achieving this global aspiration. The Government of India's implementation of the National Health Policy 2017 in letter and spirit is crucial for ensuring India's long cherished goal of health security for all by 2030.

Endnotes

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- 3 India's graduated to a middle income status but with a huge burden of poverty and disease dramatically exposes the mismatch between economic performance and improvement in social indicators
- 4 MoSPIs MDG Report, World Bank data sets and NFHS 3, indicate that under five mortality rate halved between 1992-93 and 2014-15, reduced from 109 to 50 live births per 1000, however this pace was not fast enough to meet the MDG target of 27. Similarly, MMR declined from 437 in 1990 to 174 in 2015 per 1,00,000 live births, missing the target of 109. In 1990, more than half of the children in India were underweight, and given the current speed of decline

it is expected to reduce to 33 percent by 2015, thereby falling short of the target of 26 percent..

- 5 Income inequality when measured in terms of incomes (rather than consumption expenditure) is 0.51, a level equal to or higher than in Latin American countries. Wealth inequality is much higher with the gini value of 0.70
- 6 World Health Organisation Non-communicable Diseases Country Profile 2014, available at http://www.who.int/nmh/countries/ind_en.pdf
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- 8 <http://hdr.undp.org/en/composite/IHDI>
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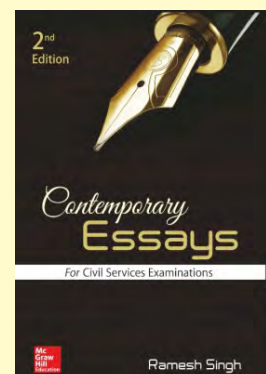
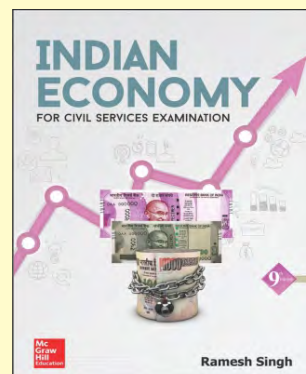
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Nari Shakthi - Social Security for Women

Cabinet approves Pan-India implementation of Maternity Benefit Programme

The Union Cabinet chaired by the Prime Minister has given ex-post facto approval to Pan-India implementation of Maternity Benefit Program which now has been extended to all districts of the country w.e.f. 01.01.2017. The Prime Minister in his address to the nation on 31.12.2016 had announced Pan-India implementation of Maternity Benefit Programme.

The Maternity Benefit Programme will provide compensation for the wage loss in terms of cash incentives so that women can take adequate rest before and after delivery and not be deprived of proper nutrition.

The total cost of the proposal for the period from 01.01.2017 to 31.03.2020 including Central and State Government share is Rs.12,661crore. Government of India's share during the period 01.01.2017 to 31.03.2020 comes to around Rs. 7932 crore.

Objective of the Scheme

- i) To provide partial compensation for the wage loss in terms of cash incentives so that the woman can take adequate rest before and after delivery of the first living child.
- ii) The cash incentives provided would lead to improved health seeking behaviour amongst the Pregnant Women and Lactating Mother (PW&LM) to reduce the effects of under-nutrition namely stunting, wasting and other related problems.



Nari Shakti: Healthy Mothers for a Healthy Nation



Maternity Benefit (Amendment) Act, 2017, increases maximum period of maternity leave to 26 weeks from 12 weeks



Maternity assistance of ₹ 6,000 to ensure pregnant and lactating mothers attain optimal nutritional status



Pradhan Mantri Surakshit Matritva Abhiyan:

- Making **safe pregnancy** a social movement
- More than **11,000** facilities provide services
- More than **33 Lakhs** antenatal check-ups conducted



Mahila E-Haat:



Meeting aspirations and needs of women entrepreneurs



Providing a marketing platform for their produce by leveraging technology



Enabling financial inclusion



Induction of women in Armed Forces

In a first, **3 women fighter pilots** were commissioned into the Indian Air Force last year.

PRADHAN MANTRI UJJWALA YOJANA

Smoke free lives for a better tomorrow

Free LPG connections to Women from BPL Households

- Over 2 Crore BPL Women are now liberated from deadly smoke
- 37% of the beneficiaries belong to ST/SC communities

PRADHAN MANTRI AWAS YOJANA-GRAMIN

Affordable housing

Registry of 1 Crore affordable houses in rural areas to be made in the name of Women

Target Group

All eligible Pregnant Women and Lactating Mothers (PW&LM), excluding the Pregnant Women and Lactating Mothers who are in regular employment with the Central Government or State Government or Public Sector Undertakings or those who are in receipt of similar benefits under any law for the time being. It has been decided to give the benefit of Rs.5000/- to PW&LM in three installment, for the birth of the first live child by MWCD and the remaining cash incentive as per approved norms towards Maternity Benefit under existing programmes after institutional delivery so that on an average, a woman will get Rs.6000/-.

Conditions and Installments

Pregnant Women and Lactating Mothers who are eligible will receive a cash benefit of Rs.5,000/- in three installments at the following stages as specified in the Table 1.

The eligible beneficiaries would continue to receive the remaining cash incentive as per approved norms towards Maternity Benefit under existing programmes after institutional delivery so that on an average, a woman will get Rs. 6000/-.

Mode of cash transfer to the Beneficiaries

The conditional cash transfer scheme would be in DBT mode.

Background:

The Government of India is committed to ensure that every woman gets adequate

support and health care during pregnancy and at the time of delivery and every newborn is immunized on time which is the foundation for better health of the mother and the newborn. Normally, the first pregnancy of a woman exposes her to new kinds of challenges and stress factors. Hence, the scheme intends to provide support to the mother for safe delivery and immunization of her first living child. The improved health care seeking behaviour of the PW&LM would lead to better health status for the mother and the child.

Table-1

Cash Transfer	Conditions	Amount (in Rs)
First installment	• Early Registration of Pregnancy.	1,000/-
Second installment	• Received at least one antenatal Check-up (after 6 months of pregnancy)	2,000/-
Third installment	• Child birth is registered.	
	• Child has received first cycle of BCG, OPV, DPT and Hepatitis-B or its equivalent/ substitute.	2,000/-

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Sandhya Limaye



Multiplicity of agencies or departments currently looking after disability benefits need to be integrated together to have comprehensive programme design and implementation policy under one umbrella with a Chief Executive Officer... Comprehensive administrative arrangements, pooling the funds from various sources and delivering the benefits under professional supervision and control are important steps to be taken immediately

Traditionally, the family has been the informal social security system in India. There was a system of joint families who lived together, with members taking responsibility for those who were in need. The impact of industrial revolution, modernization and urbanization and job opportunities in cities, lead to the breakdown of joint family systems and disturbed this institution of social security. Therefore, the state has to take steps to protect its citizens.

Social security is the action programmes initiated by the government to promote the welfare of its population. Thus, the purpose of social security is to provide various support and resources to the vulnerable people such as children, old people, and people with disabilities in order to improve their quality of life. The social security in India refers social insurance, national provident fund, social assistance, employer liability scheme, universal scheme for social security (Maruthi and Mustiary Begum, 2011).

Article 43 of the Indian Constitution speaks of State's responsibility to provide social security to the citizens of this country. Article 14 (Seventh Schedule) guarantees that no person will be denied equality

before the law. The State is directed to provide relief and help to the disabled and unemployable. Article 41 states that the State shall, within the limits of its economic capacity and development, make effective provisions for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement. (Shankar, 2006). The Act (Person with Disabilities Act, 1995 and Rights of Persons with Disabilities act, 2016) has provision of preventive social security measures such as pre-natal and post-natal care for the mother and child; mentions social security provisions such as unemployment allowance and insurance; and supports the right of disabled people including women with disabilities and children with disabilities to lead independent lives, protecting them from all forms of violence and so on.

Social Security Scheme

Every state has social security schemes for differently abled people who are poor or unable to maintain themselves and the government provides monthly maintenance allowance as per the guidelines of the respective states and applicant's annual income. There are several programmes/schemes under social security schemes such as Indira Gandhi National Disability

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Pension scheme, scheme of national awards for empowerment of persons with disabilities, scholarship for students with disabilities, *Mukhya Matri Nishaktikaran shiksha yojana*, assistance to purchase aids and appliances and reservation in job.

- I. Preventive social security schemes are the schemes of social assistance aimed at risk prevention such as health care, vaccination of disease, pre natal and post natal care for mother and child etc.
- II. Promotional social security schemes are providing assistance to the people with disabilities by undertaking various programmes by state and central government to promote health, education, rehabilitation services, and reservation so as to enable them to participate in social and economic activities.

1. **Tax:** Persons with disabilities are eligible for professional tax and Income tax deduction under section 80 U and the legal guardians of dependent persons with disabilities are eligible for Income tax deduction under the section 80 DD. Deduction is based on severity of person's disability.

2. **Education:**

- a. National Scholarship for students with disabilities who are pursuing post matric / professional / technical courses of duration more than one year. For students with autism / cerebral palsy / mental retardation / multiple disabilities the scholarship is provided from Class 9 onwards. The criteria for such scholarship is that the disability should be more than 40 per cent and family monthly income should not exceed Rs. 15,000/-.
- b. Financial assistance is provided for procuring computer with editing software for students with visual impairment/hearing impairment pursuing graduate / post graduate professional courses and support access software for students with cerebral palsy.

c. Students with disabilities are provided three per cent reservation in seats in government and government aided educational institutes.

d. Comprehensive Education Scheme for Disabled Children – The scheme provides for accessible and barrier free built-in infrastructure and transport facilities, supply of books, uniforms and stationery, specialised learning aids and scholarships for students with disabilities. Other provisions in the scheme include exemption from mathematics and pictorial questions for visually impaired students, use of scribes / readers for students with visual impairment / orthopaedic disabilities / learning disabilities, extra time in examinations for disabled students, exemption from third language and modification of curriculum to facilitate inclusive education.

Promotional social security schemes are providing assistance to the people with disabilities by undertaking various programmes by state and central government to promote health, education, rehabilitation services, and reservation so as to enable them to participate in social and economic activities.

e. Inclusive Education for the Disabled at Secondary Stage (IEDSS) – This scheme supports children with disabilities aged 14 or above for completing their secondary education from Class 9 to Class 12 in government, local body and government aided schools. The scheme provides for identification of children with disabilities moving from elementary school to secondary and providing them with aids and appliances for their disabilities, access to learning material,



transport facilities, hostel facilities, scholarships, books, assistive technologies and provision of scribes and readers.

f. Rajiv Gandhi Fellowship scheme – This scheme provides scholarships to persons with disabilities to pursue higher education such as M Phil / Ph D for five years. The scheme offers 200 fellowships every year and covers all the universities and institutions covered by the University Grants Commission.

3. **Employment:**

- a. The government has reserved five per cent posts in Group A, B, C and D positions in government services, public sector banks and government undertakings for persons with disabilities.
- b. Persons with disabilities are given an age relaxation of upto ten years in the upper age limit for recruitment to government positions. They are also exempted from payment of application fees and examination fees.
- c. The government has identified positions in various departments and sections that are to be reserved for persons with disabilities based on their ability to perform the work of the position.
- d. The government provides that persons with disabilities

recruited to Group C and Group D employment on regional basis may be given postings, as far as possible under administrative constraints, nearest to their native places within the region. Requests from disabled employees for transfers to offices in or nearest to their native places may also be given priority.

- e. The government has established special employment exchanges for persons with disabilities in all state capitals and special employment cells have been set up in all district headquarters for recruitment to government posts reserved for persons with disabilities. In places where special employment exchanges have not been established, special employment cells have been set up within regular employment exchanges. Persons with disabilities are required to register themselves with the special employment exchanges / cells to be eligible for government employment under reservation. Special employment registrations can also be done at the 17 vocational rehabilitation centres for persons with disabilities.
- f. The government provides for employment of persons with disabilities in the private sector through incentives to employers. The government pays the employer's contribution of the disabled employee's provident fund and employee state insurance up to three years for employment of persons with disabilities with a minimum salary of Rs. 25,000 per month.
- g. The Ministry of Petroleum and Natural Gas has reserved 7.5 per cent of all types of dealership agencies of public sector oil companies for persons with physical disabilities.
- h. The National Handicapped Finance and Development Corporation provides loans to persons with disabilities for self-employment. The schemes include loans for setting up small business in



service/trading/industrial units, for higher studies/professional training, for manufacturing / production of assistive devices for disabled persons, for agricultural activities, for self-employment amongst persons with mental retardation, Cerebral Palsy and Autism.

In order to recognise their effort and encourage others to strive to achieve excellence in this field, separate awards are being presented to the most efficient/ outstanding employees with disabilities, best employers, best placement agency/officer, outstanding individuals, outstanding institutions, role models, outstanding creative disabled individuals.....

- i. Public Sector Banks: Under the 'Scheme for Public Sector Banks for Orphanages, Women's Homes and Physically Handicapped Persons', the benefits of the differential rate of interest are available to physically disabled persons as well as institutions working for the welfare of the disabled people. Rate of interest will be uniformly charged at 4 per cent per annum keeping in view

the social objectives. Under the scheme of Financing Small Scale Industries, a special provision has been made in the rate of interest for the physically disabled person (0.5 per cent concession) for availing capital limit up to Rs. 2,00,000/-.

4. **Assistance to Disabled Persons for Purchase /Fitting of Aids and Appliances (ADIP Scheme):** The main objective of the scheme is to assist needy persons with disabilities in procuring durable sophisticated and scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation by reducing the effects of disabilities and enhance their economic potential.
5. **Indira Awaas Yojana:** It is a centrally sponsored housing scheme for providing dwelling units free of cost to the rural poor living below the poverty line at a unit cost of Rs. 20,000 in plain areas and Rs. 22, 000 in the hill/ difficult areas. Three per cent of its funds are reserved for the benefit of disabled persons living below the poverty line in rural areas.
6. **Scheme of National Awards for the Empowerment of Persons with Disabilities:** In order to recognise their effort



and encourage others to strive to achieve excellence in this field, separate awards are being presented to the most efficient/outstanding employees with disabilities, best employers, best placement agency/officer, outstanding individuals, outstanding institutions, role models, outstanding creative disabled individuals and for outstanding technological innovation and adaptation of innovation to provide cost effective technology. Awards are also given to Government Sector, Public Sector Undertakings and private enterprises for creating barrier free environment for the persons with disabilities, the best district in the field of disability rehabilitation, best Local Level Committee of the National Trust and to the best State Channelising Agency (SCA) of the National Handicapped Finance and Development Corporation (NHFDC). Preference is given to the placement of women with disabilities, particularly, from the rural areas and self-employed women.

7. **Trust Fund for the Empowerment of Persons with Disabilities:** The Supreme Court in its order dated 16th April, 2004 in the Civil Appeals No.4655 and 5218 of 2000 had directed that the banks,

who had collected an estimated excess amount of Rs.723.79 crores annually from the borrowers through rounding off in collection of interest tax, should transfer it to a trust which would be used for welfare of persons with disabilities. The Ministry had sought directions of the Apex court for transfer of these funds to the National Trust for Welfare of persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities for purposeful utilization. The Supreme Court is yet to take a view on the request of the Ministry, but in the meantime the trust has been set up and the banks have been advised by the Banking Division of the Ministry of Finance to deposit the due amount in the Trust account.

8. **Technology Development Projects in Mission Mode:** With a view to provide suitable and cost effective aids and appliances through the application of technology and to increase their employment opportunities and integration in society of the physically disabled, the above scheme was started during 1990-91. Under the scheme, suitable R&D projects are identified and funded for developing aids and appliances.

9. **Protective Social Security Programmes** have been designed to address the contingent poverty or the contingencies defined by the ILO. These programmes take care of providing old age pension, medical insurance, compensation for loss etc.

a. **The Indira Gandhi National Disability Pension Scheme:** This was inserted as a component of the National Social Assistance Programme on 17th February, 2009. Under IGNDPS, central assistance of Rs. 300 per month to 9 beneficiaries is provided to persons with severe or multiple disabilities in the age group of 18-79 years and belonging to a household living BPL as per criteria prescribed by Government of India.

b. **Disability Benefit** The Employee's Compensation Act, 1923, formerly known as the 'Workmen's Compensation Act, 1923', requires the employer to pay compensation to employees or their families in cases of employment related injuries that result in death or disability. A worker contracting an occupational disease is deemed to have suffered an accident out of and in the course of employment, and the employer is liable to pay compensation for the same. Injuries resulting in permanent total and partial disablement are listed in parts I and II of Schedule I of the Employee's Compensation Act, while occupational diseases have been defined in parts A, B, and C of Schedule III of the Employee's Compensation Act. But it is applicable in the organized sector.

Challenges and Way forward

Social Security programmes in India do not adequately reach differently abled people. Most development programmes in India are inaccessible to differently abled people mostly because of social or physical barriers that surround them. The various disability specific assistance

programmes are available in the country, though the coverage is not comprehensive and these schemes do not comprehensively address the problems of differently abled people. Lack of information and dissemination and absence of a single window approach often make the differently abled people unaware of what benefits and schemes are available to them. The current administrative arrangements for delivery of support and benefits to the persons with disabilities are scattered. There is neither a uniform benefit formula nor is there any single agency that administers or guides the programme. It is suggested that multiplicity of agencies or departments currently looking after disability benefits need to be integrated together to have comprehensive programme design and implementation policy under one umbrella with a Chief Executive officer.

The Tenth Plan advocated the introduction of a Component Plan for the Disabled in the budget of all concerned ministries in order to ensure a regular flow of funds for schemes for the empowerment of differently abled people. 31 per cent of the agreed outlay for implementation of schemes under various policies in the Tenth Five Year Plan has been spent.

It is a felt need to plan and design inclusive strategies by understanding dynamics of disability. In order to design comprehensive promotional and preventive social security schemes for the disabled population, the first step would be to collect detailed data on them including aspects such as the differently abled population parents with disabled children below poverty line, qualified unemployed disabled persons who can be employed, severely disabled persons who require constant support, disabled people above 60, disabled women, disabled people working in the informal sector, etc.

Comprehensive administrative arrangements, pooling the funds from various sources and delivering the benefit under professional supervision and control are important steps to be

taken immediately. In addition, more resources from local state, national and international agencies, Government and Non-Government Organisations need to be mobilized in order to reach such benefits to differently abled people.

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'Inclusive India Initiative'

The National Trust under Ministry of Social Justice and Empowerment in collaboration with key partners organised the conference "Inclusive India Initiative: Towards an Inclusive India" for intellectual and developmental disabilities (IDDs) recently. The 'Inclusive India Initiative' of National Trust is specifically catering to persons with intellectual and developmental disabilities; with an objective to include these people in the mainstream and in all important aspects of social life, namely education, employment and community. 'Inclusive India' is about changing the attitudes.

The Inclusive India initiative is an attempt to facilitate the realisation of equal opportunities, protection of rights and full participation of individuals with intellectual and developmental disabilities into the fabric of society. The three core focus areas of Inclusive India Initiative are Inclusive Education, Inclusive Employment and Inclusive Community Life.



In the domain of Inclusive Education, large-scale awareness campaigns would be executed on pan-India basis, making the schools and colleges inclusive for the children and adults with intellectual disabilities. Association with government and private organisations will be explored for making the infrastructure of educational institutes accessible and inclusive, by providing necessary mobility aids, assistive devices, accessible information and social support.

The initiative will engage at least 2000 corporate sector organisations, public and private, for creating awareness towards inclusive employment for persons with intellectual disabilities, during the current financial year. The efforts towards accomplishing inclusive community life can be made successful, only when the people with intellectual and development disabilities, their families, Civil Society organisations and State Government connect. The Inclusive India Initiative was born out of this very need of creating awareness among general public, ensuring that the people become sensitive towards the focus group.

The National Trust is a statutory body of the Ministry of Social Justice and Empowerment, set up under the "National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Retardation and Multiple Disabilities" Act (Act 44 of 1999). The National Trust was envisaged with a core mission of providing opportunities for capacity development of Persons with Disabilities and their families, fulfilling their rights, facilitating and promoting the creation of an enabling environment and an inclusive society.

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Securing Farmer's Welfare: Reality to Vision

Nilabja Ghosh



For years, farmer's income security was driven by mechanisms that were primarily meant for consumer welfare. These support systems now face contradictions with market reforms, and strained budgets. A new transformed paradigm of social security system now looms in the horizon, where the minimum welfare of each citizen is viewed as a right. Government can facilitate a market to operate efficiently but has limited control on prices and incomes in an open market

Ministries often get divided or coalesced with associated changes in name¹ but renaming Ministry of Agriculture as the Ministry of Agriculture and Farmers Welfare (MoA & FW) in 2015 was not simply a functional reorganization. It was a recognition that agriculture is not just about producing more food but also about a vision that producers will live a life comparable with other sections of the society.

Thanks to policy incentives, production levels of basic food items increased manifold. From the days of food shortage in the 1960s India found a place among the world's top two producers of rice and milk and attained self-sufficiency in food. The focus of policy then broadened to cover other crops of consumer interest like pulses, fruits and vegetables.

Yet, in this growth story, large sections of primary producing farmers remained deprived and disenchanted. Not only do farm incomes tend to be low, some of the worst victims of economic uncertainty are farmers. A survey of 2003-04 conveyed that 40 per cent of agricultural households would take up a different occupation if given a choice (NSSO, 2005). Later, the same survey showed that even to meet their meagre

consumption needs, agricultural households needed to supplement their income from cultivation with other sources (NSSO, 2014). This article asks why farmers continue to suffer poverty, vulnerability and poor standards of living regardless of high production levels and explores ways, both conventional and innovative, of reversing the situation.

Farmer's Income and Vulnerability

Farmer's income gained interest in the wake of reports of farmers' distress and the Prime Minister's speech about doubling food producers income by 2022. The statement brought farmers to the centre of discourse. Farm income depends on a number of factors. Productivity, especially of land, is regarded as the key to higher earnings. Raising the total factor productivity is also important because other scarce inputs like water and fertilizer are costly. Improvements in technology and practices enhance production and efficiency. Marketable surplus and product wastage also determine sales value but prices of products and inputs are critical determinants of farm income.

Agro-climatic diversity of India is well known but in a federal set-up, policy also differs among states. Consequently, crop yield rates,

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infrastructure and institutions vary across the country. Small sizes of Indian farms can create diseconomies. Population growth, together with poor industrial employment generation, creates pressure on land, keeping per capita farm incomes low. Crop cultivation is, therefore, more remunerative in some parts of the country than others owing to natural, demographic and administrative differences. Workforce mobility across sectors is a way to enhance per capita household incomes and to bring fresh ideas and skills to the sector. Higher farm incomes, in turn, generated demand and helped the non-agriculture sectors.

The most discussed peril for farming is the weather. Monsoon failures can impair not only current production but their effects can spill over to subsequent seasons and years via water levels in reservoirs, rivers, canals, wells and soils. Consecutive failures of monsoon such as in 2014 and 2015 can leave farmers in debt and distress by wiping out investments made. Even when mainstream community rejoices a normal monsoon, anomalous intra-year rainfall distribution is a concern while specific regions can also suffer rainfall deficits. Excess or untimely rainfall is a threat too. Floods can be devastating. In 2016, when monsoon was normal, as many as 9 states faced floods. In Bihar rise in river levels displaced 5 lakh people and affected over 3 lakh hectares of crop land.

Price movements too cause vulnerability. Even under normal circumstances, pressure mounts on prices in the few months of marketing. Although the same prices tend to recover and even rise subsequently but farmers have little means to hold back stocks. They even buy food later at higher prices. Raising MSP encourages farmers to grow enough food for the country and keep prices remunerative and stable but only if government can procure adequately. Supply gluts depress prices. The bumper harvest of 2016-17 brought prices of pulses down in spite of raised MSP. Demand fluctuations and global competition

may further intensify price uncertainties with the opening up of markets.

Rural Amenities

Viewing welfare in the light of only production and prices is misleading. A whole range of services facilitate every-day life, open up new opportunities and bring capabilities (Sen, 2005). They give access to the fruits of technological advancements. Many of these dispensations, can be perceived as 'rights' of citizens and obligate the State. Unfortunately an 'urban bias' (Lipton, 1977), apparently



The most discussed peril for farming is the weather. Monsoon failures can impair not only current production but their effects can spill over to subsequent seasons and years via water levels in reservoirs, rivers, canals, wells and soils. Consecutive failures of monsoon such as in 2014 and 2015 can leave farmers in debt and distress by wiping out investments made. Even when mainstream community rejoices a normal monsoon, anomalous intra-year rainfall distribution is a concern while specific regions can also suffer rainfall deficits.

still lingering in India's development, victimizes farmers more than others.

For many years, human resource development of the poor was not in focus. Villages where bulk of the poor dwelt were the worst affected. Even after school enrolment began to receive importance, education fell short in quality and employable skill content. Budget constraints, weak policy implementation and corruption are some of the historical

factors responsible. They also undermined public health services on which also large sections of farmers in the country depend. Nutrition and environment, which could be improved by sustainable practices, also determine health. PDS, universal and later targeted at the poor, has served the small farmers when food production fell short of subsistence needs but, facing a barge of criticisms, the PDS is going through continual amendments since mid-1980s.

Although public efforts focused on physical communication (roads, railways, metro-rails) in the last decades, still 16 per cent of Indian villages lack connectivity by all-weather roads (Asher and Novosad, 2017). Electricity makes life easier and facilitates economic activities. Housing, water and sewerage disposal are essential for health and environment. Census data analysis shows that 45-70 per cent of rural houses lack facilities of electricity connection, water supply in premises or access to latrine and 18 per cent of them lack all of these facilities (Mishra and Shukla, 2013). Quick information transmission is enabled by mobile phones, internet and space technology requiring certain basic infrastructure. Thus, physical infrastructure can improve social life of the farm community, raise productivity, facilitate marketing, reduce product wastage, promote value-addition and make social infrastructure more effective.

Women have special needs. Women of peasant households engage

mostly as unpaid farm workers. Those from small-holding farms take up uncomfortable functions such as rice transplantation at low wages (Ghosh, 2010). Evidences suggest women withdraw from labour-force with the advent of new technology and higher income opportunities (Boserup, 1970). Given the obvious preference of men to move away for non-farm work, much of the 'feminisation' of agriculture (Jiggins, 1998) may be a compulsion for poorer women. Training and skill, women-specific health facilities, child-care support, machinery adapted to female anatomy, access to information are important for welfare of farm women.

Farmers' Welfare: Emerging Ways

For many years, the key instruments of India's agricultural development like supply of improved seeds, fertilizer subsidies, cheap energy and concessional credit for irrigation works and public procurement of grains at MSP, addressed production that served to ensure food security of consumers by making farming remunerative. When it appeared that much of the support was cornered in surplus producing regions, attention was diverted to other crops, storage facilities, rainfed regions and local needs specifically in the east through programmes like Bringing Green Revolution to Eastern India (BGREI), Integrated Scheme of Oilseeds, Pulses, Oilpalm and Maize (ISOPM), National Food Security Mission (NFSM) Rashtriya Krishi Vikas Yojana (RKVY), Warehousing Development and Regulatory Authority (WDRA). Sustainable practices gained priority. Having signed the Paris Accord, India participates in the international battle against climate change and has a comprehensive guideline (NAPCC) towards high growth with sustainable development. Growing awareness of climate change, to which farmers are especially vulnerable, directed policy to natural catastrophes.

Insurance is the natural solution for managing risk but introduction of a CI (Crop Investment) scheme followed decades of hesitation



(Mishra, 1996, Hazell et al., 1986). National Agriculture Insurance Scheme (NAIS), begun only in 1999-2000, followed an 'Area' approach to yield insurance, minimizing the need for data, because farmers in any 'Area' can be expected to face similar risk incidence. Coverage of institutional borrowers was mandated. The NAIS, however, failed to address perils affecting smaller units of area due to dearth of data and it was commercially loss making. In response, CI went through a series of modifications. In January, 2016 the government started an umbrella Pradhan Mantri Fasal Bima Yojana (PMFBY) which covered risks of weather, pests, diseases, prevented sowing and damages on standing and harvested crops. Although government continued to subsidize premiums paid by farmers, empanelment of private insurers for quoting competitive actuarial rates invited private sector participation. Modern technology accelerated the pace and intensity of collection of yield data so that the notified 'Area' can become truly homogeneous in future.

CI can be a critical protection against climate change but a weather calamity can strike a vast area and large numbers. The nation's satellite and meteorological capabilities are strengthened to generate early and reliable alerts. A disaster response

force was instituted with passage of a Disaster Management Act in 2005 whereby Central forces are deployed to support the states as and when needed. Drought is treated as a disaster calling for special subsidies on irrigation when state notifies drought.

Marketing needed reforms when traditional regulations became self-defeating. To make markets competitive and efficient, the Agriculture Produce Marketing Committee (APMC) Act was amended to allow farmers more option. Storage and distribution systems, now facing supervisory and budgetary challenges, determine the effectiveness of government intervention to control price. Input and food subsidies and enactment of the NFSM in 2013 which made food entitlement legal, impose further fiscal pressure. Yet, increasingly prices are influenced by forces in the global market when government intervention runs the risk of misleading farmers and even hurt their interest by creating shortage or glut. Meanwhile, India's subsidy system is also in historic transition. The landmark UID and banking outreach programme (Jan Dhan) enables Direct Benefit Transfer (DBT) to poorer beneficiaries, already experimented successfully in LPG subsidization. In a more marked departure, the Economic Survey 2016-17 devotes a whole chapter on a new

Pradhan Mantri Fasal Bima Yojana

- Lowest premium with highest coverage to farmers
- Since Independence only 20% Farmers were covered under Crop insurance. Target increased to 50% by 2018-19
- During Kharif 2016, 3.90 Crore farmers were insured of about ₹ 1,42,000 Crore
- During Rabi 2016-17- 1.67 Crore farmers insured of about ₹ 72,000 Crore

Relief to Farmers In Distress

- Crop Damage upto **33%** also included for relief. Earlier relief was given only when crop damage was 50% or more
- Amount of relief increased by **1.5** times
- Grains damaged due to excessive rainfall, to get full minimum support price

Paramparagat Krishi Vikas Yojana

Promoting organic farming

- ▶ 10,000 clusters covering 2 Lakh hectare area under Organic Farming being covered during 2015-18
- ▶ Organic value chain for North Eastern States

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concept of UBI that can potentially substitute all subsidies. A strong theoretical underpinning is provided drawing on the rights of citizens to a minimum income.

Many rural development schemes now help to improve the living standards of farmers through subsidies or investments addressing livelihood (NRLM), price discovery (eNAM), Social assistance (NSAP), housing

(IAY), Road development (PMGSY) and health (NRHM). Irrigation gained a special place because affordable irrigation can mitigate drought effects. The MGNREGA, a Public Works Programme (PWP) implemented since 2005, has been a major milestone in assuring a minimum income to rural population. It symbolizes a legal right to employment. Though controversial for its budgetary implications and historically low quality output, conducted purposively, it can be a means to quality rural asset generation. To promote employability, productivity and enterprise standardized skills are promoted through the National Policy on Skill Development and Entrepreneurship (NPSDE) in 2015.

Conclusion

For years, farmer's income security was driven by mechanisms that were primarily meant for consumer welfare. These support systems now face contradictions with market reforms, and strained budgets. A new transformed paradigm of social security system now looms in the horizon, where the minimum welfare of each citizen is viewed as a right. Government can facilitate a market to operate efficiently but has limited control on prices and incomes in an open market.

Yet the State is the natural custodian of farmer's social security as much as people's food security. Protecting them against natural risk, creating infrastructure and social amenities and facilitating knowledge and information flows remain government's onus but the tax-paying citizens who benefit from food security and the private sector which gains from a prosperous farm sector require to join as stakeholders. In the long way ahead, agriculture is envisioned to grow as an enterprise, more integrated with other growing sectors, that help to ease the pressure on land for livelihood. Supervisory complexities of the State are alleviated over time by technology-aided administrative innovations. The farmer, as a citizen with the right to a decent life, strives to be also efficient in market.


Abbreviations

- ❖ APMC- Agricultural Produce Market Committee
- ❖ BGREI- Bringing Green Revolution to Eastern India
- ❖ CI- Crop Insurance
- ❖ DBT- Direct Benefit Transfer
- ❖ eNAM- (electronic) National Agricultural Market
- ❖ GR- Green Revolution
- ❖ IAY- Indira AwaasYojana
- ❖ ISOPOM- Integrated Scheme of Oilseeds, Pulses, Maize and Oilpalm
- ❖ LPG- Liquefied Petroleum Gas
- ❖ MGNREGA- Mahatma Gandhi National Rural Employment Guarantee Act
- ❖ Mo A & FW- Ministry of Agriculture as Farmers Welfare
- ❖ MSP- Minimum Support Price
- ❖ NAIS-The National Agriculture Insurance Scheme
- ❖ NAPCC- *National Action Plan on Climate Change*
- ❖ NFSA- National Food Security Act
- ❖ NFSM- National Food Security Mission
- ❖ NPSDE- National Policy on Skill Development and Entrepreneurship
- ❖ NRHM- *National Rural Health Mission*
- ❖ NRLM- *National Rural Livelihoods Mission*
- ❖ NSAP- *National Social Assistance Programme*
- ❖ PDS-Public Distribution System
- ❖ PMFBY- *Pradhan Mantri Fasal Bima Yojana*
- ❖ PMGSY-*Pradhan Mantri Gram Sadak Yojana*
- ❖ RKVY- *Rashtriya Krishi Vikas Yojana*
- ❖ UBI- Universal Basic Income
- ❖ UID- Unique Identifier
- ❖ WDRA-*Warehousing Development and Regulatory Authority*

Endnotes

1. The Ministry's names were (*Financial Express*, 2015): Ministry of Food & Agriculture (1951-1966), Ministry of Food, Agriculture, Community Development and Co-operation (1966-1971), Ministry of Agriculture (1947-51, 1971-74, 1980-85, 1991-16), Ministry of Agriculture and Irrigation (1974-80), Ministry of Agriculture and Rural Re-construction in (1985), Ministry of Agriculture and Rural Development (1985-91).

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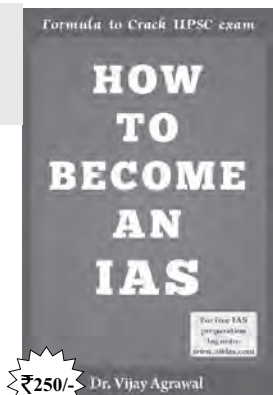
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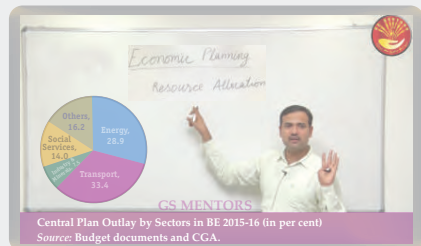
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Prioritising Agriculture to Nutrition Pathways

Mousumi Das



An immediate solution is therefore to chalk out the short-term and medium-term goals keeping the SDGs in mind. Visualizing a unified department, such that allocation of funds is based on urgency and those requiring immediate need is a necessary... A dashboard approach to the analysis with a list of the indicators and sub-goals as suggested by the SDGs might be a more efficient way of evidence-based policy implementation. This should definitely be supplemented with other sophisticated techniques

It has been extensively discussed in literature that food security is a multidimensional process involving production, distribution, consumer choice and consumption, adequate intake of macro- and micronutrients, and their effective assimilation (Das, 2016). There is a two-way causal relationship between the food system and nutritional status (Pinstrup-Andersen, 2007). United Nations' Food and Agriculture Organisation (FAO) definitions on food security were conceptualized on similar lines, for ease in policy making.

Food policy frameworks have evolved over time keeping in mind changing needs and requirements. The same has been adopted in policy implementation across most of the countries world wide including the developing countries in the South Asian and African sub-continent. The framework conceptualized by Pinstrup-Andersen and Watson (2011) is the most recent incorporating all the different dimensions and pathways.

However, in India, food policy making has long become redundant, with policies framed on the basis of either ideological issues or what had worked in the past. The largest food security programme in the country, called the Public Distribution System was the need of the hour, and well conceptualized over time,

implemented quite well across major states. However, there were severe deficiencies, abundant with leakages and corruption, poor delivery, and quality. Over the years the PDS became quite redundant as most states were grappling with reduced focus on the other dimensions of the process of food security. The major ones were lack of proper hygiene and sanitation, consumption of a diverse diet, women empowerment, etc. Surprisingly, the National Food Security Act, 2013 focussed once again on distributing cereals in the country. There was limited focus on diet diversity, and all the energies were directed at launching a revamped PDS which is not the urgency at the moment. There was no difference in child nutritional status when comparing households with or without access to TPDS (Desai and Vanneman, 2015). What we require at present is a focus on the different dimensions across the entire agriculture to nutrition pathways in a unified framework (Das, Sharma and Babu, 2017). This was one of the main reasons for India not attaining the Millennium Development Goals (MDGs). According to MDG Goal 1, India had to reduce the proportion of malnourished children from 53.5 per cent in 1990 to almost half in 2015. However, the figure stood at 40 per cent in 2015, which is way away from the target of 26 per cent.

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The Sustainable Development Goals (SDGs) replaced the MDGs recently, and attainment of the same looks bleak. Prime reason as motivated will be that focus on the different pathways from agriculture to nutrition security are disjoint. This is observed both at the centre and the state level. The different pathways as outlined (Kadiyala et al. 2014) are as follows: (1) agriculture as a source of food, (2) agriculture as a source of income for food and non-food expenditures, (3) agricultural policy and food prices that affect food consumption, (4) women in agricultural intra-household decision making and resource allocation, (5) maternal employment in agriculture and its effect on childcare and feeding, and (6) the effect of women's work in agriculture on their own and their children's nutrition and health status. Attainment of the SDGs require focus on the different dimensions for meeting the different sub-Goals pertaining to Goal 1 (No poverty), Goal 2 (Zero Hunger), Goal 3 (Good health and well-being), Goal 6 (Clean water and sanitation), Goal 12 (Sustainable consumption and production) and Goal 13 (Climate action).

The targets for attaining food security is addressed across different Goals and sub-Goals. This spill over is all the more required for the different Ministries and Departments to not work in silos, but under a single umbrella. In this brief short and medium strategies have been proposed, for the government

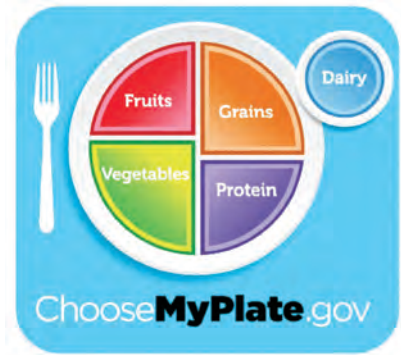
with an objective to attain the SDGs by 2030. While the focus world-wide is on working towards a sustainable global food system to attain the SDGs (Fan 2016), disconnects along the process in India should be addressed immediately. The short-term prescriptions are as follows:

Diet Diversity

The government should immediately promote the consumption of a diverse diet. The Indian Food Pyramid conceptualized by the National Institute of Nutrition (NIN) was beyond the comprehension of the masses. We need to work out some simple yet catchy promotion mechanism to educate the masses. For example, the United States Department of Agriculture, promotes a colourful plate concept easy to understand from toddlers to adults. The colours signify the composition of food items in the plate every day. The colours pertain to the different food groups like cereals, pulses, fruits, vegetables, meat, etc. Broadly, we can conceptualize such a promotion mechanism for Indian households, whether vegetarian and non-vegetarian (Das, 2016).

Healthy Food Habits

Utter importance should be paid to the **culture and local food habits**, and those which improve nutritional status. A top-down approach has never been successful given the diversity of food production, consumption and preparation in the country.



Decentralization

Decentralization in food policy making may actually work with greater emphasis on **governance and accountability**. Fund allocation should be based on evidence from the ground. It would be possible only if departments work under one umbrella. **Good infrastructure** in the country remains an essential requirement for the success of any policy initiatives (World Bank, 2003). Das (2016) find that infrastructure, availability of medical centres and newspapers are instrumental in improving the consumption of a diverse diet.

Revamping the Targeting Mechanism: While the ultra-poor in India still require free food grains to be distributed, the rest of the population has improved calorie intake. This is evident from decline in calorie intake in both rural and urban India overtime (Deaton & Dreze, 2009). While it may be quite difficult to provide subsidized food items other than cereals and pulses (distributed in select states), incentives



Source: UNDP

to producers of vegetable, fruits, milk, egg, fish and meat, etc. depending on the local consumption and production patterns may be provided. For example, recent studies are in favour of promotion of pulses for improving the quality of diets (McDermott & Wyatt, 2017). Lack of cold storage remains a problem for India (Birtal, Jha and Singh, 2007), whereby consumption of a nutritious diet can be enhanced by making distribution and availability much more convenient. Provision of mid day meals in schools should have more nutritious content, with a mix of cereals, and pulses, and eggs in some states (Muehlhoff et al., 2011).

Updating the Food Component of the Poverty Line: Both the Tendulkar and Rangarajan Committee recognized the importance of nutrients other than calories, and incorporated the same in the computation of the poverty line. What is proposed is a new measure of diet diversity called the **Healthy Eating Index for India**. It would help identify the food poor households in terms of their consumption of a diverse basket (Das, 2015a). This index is useful for identification of those consuming a less diverse diet for not only the vegetarian but also the non-vegetarian households. It can also help to understand the extent of vulnerability of households. The poverty line should be more dynamic in nature, and help locate the vulnerable. In-kind transfers may still be required for those exposed to sudden income, health or climatic shocks, and the first coping mechanism adopted is a reducing food consumption (Das 2015 b).

Digital Solutions

A mix of cash versus in-kind transfers depending on evidence from the ground may be proposed. Regions where PDS is successfully implemented the same should continue. However, cash transfers should be implemented with caution that the same is used for improving the food security status of households. Cash transfers may shift households' consumption from staple food items towards a

more nutritious and diverse diet (Jha et al. 2013; Svedberg 2012; Khera 2014). Probably we could have focussed on the quality of grains distributed by the PDS, given that lower proportion of the population requires the same. Women empowerment is important in this context. Older women are generally the decision makers in the household, and they should be more educated to promote the consumption of a diverse diet (Das 2016).



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What is next proposed given the possession of Aadhar cards and no-frill bank accounts is not only direct benefits transfer, but also tracking the health status. Given the **digital revolution** in the country poor individuals should be tracked at regular intervals. For the financial year 2017-18, almost 51 per cent of the NREGA beneficiaries were through Aadhar Bridge Payment (ABP) method. For direct cash transfer for food grains, it was 94 per cent. According to government estimates nearly 50,000 crores have been saved till December 2016, which is equivalent to a year's subsidy. This can also serve as additional cut-off for deciding poverty. We do not propose any new department to oversee the same, or

arranging for new personnel, but this can be implemented in the ultra-poor regions by efficiently utilising the existing workforce. Such a strategy has been implemented in the interiors of Mongolia where households are continuously monitored to lift them out of poverty (not only income, but also food and health poverty) permanently.

Affluence and Obesity

Other than malnutrition, India is also suffering from high rates of obesity and micronutrient deficiency diseases. The middle and rich are prone to the latter. Reasons being, fast pace of urbanization, price, lifestyle, easy availability of fatty and oily products, and excessive marketing of the same. So, informing the wealthy is also required. In a sense they need to understand that they are taxing themselves by welcoming a plethora of non-communicable diseases like diabetes, heart attack, etc. Government intervention should be in the form of taxing fatty food products and supermarkets who encourage consumption of unhealthy food items. Overall, the triple burden of malnutrition has a high economic cost on the society and the GDP.

Food Safety

This is an issue of growing concern. While the PDS was fraught with leakages and corruption, there was enough food waste due to unavailability of cold storage facilities. While research into estimation of the same may be useful but we need to work

out cost-effective solutions to reduce loss, and wastage of food. Safety of food involves less usage of chemicals in production and preservation of food. It may ring a warning bell soon enough for example for India as no reports on food safety are available publicly (Grace, Delia; McDermott, John. 2015). For example, aflatoxins are harmful for human health leading to malnutrition and chronic diseases not only in children but also adults (Unnevehr & Delia, 2013). Kumar et al. (2011) found that adoption of food safety measures by dairy farmers in India are influenced by a whole bunch of factors, and only higher prices can compensate for the same. Climate change remains another important issue interrelated with food safety issues. For example, food systems are adjusting in the Indo Gangetic plains due to climate change (Aggarwal et al., 2004).

While the above mentioned quick fixes are important, but we are far from being part of the global food system. The food policy framework should be holistic for the country to tackle the triple burden of malnutrition. As discussed above, India has never had a comprehensive food policy framework that was adhered to. Instead programmes were designed based on the urgency, and influence of different stakeholders. Fixing such a narrowly focussed system is, not easy. An immediate solution is therefore, to chalk out the short-term and medium-term goals keeping the SDGs in mind.

Agriculture to Nutrition Pathways:

Visualizing a unified department, such that allocation of funds is based on urgency and those requiring immediate need is necessary (Das, Sharma & Babu, 2017). A dashboard approach to the analysis with a list of the indicators and sub-goals as suggested by the SDGs might be a more efficient way of evidence-based policy implementation. This should definitely be supplemented with other sophisticated techniques.

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NORTH EAST DIARY

FOUNDATION STONE OF IARI AT GOGAMUKH IN ASSAM

The Prime Minister laid the Foundation Stone of the Indian Agricultural Research Institute at Gogamukh in Assam recently. Addressing a large public meeting on the occasion, the Prime Minister said agriculture needs to be developed in line with the requirements of the 21st century. He added that farmers must benefit from the changing technology.

He stressed on the need of modern agriculture and technological interventions, keeping in mind the specific needs of the region.

He said "Panch Tatva" - five elements to boost connectivity in the North-East are Railways, Highways, Airways, Waterways, and i-ways. He said his Government is working towards boosting prosperity and welfare of the people in the North-East through this "Panch-Tatva."



'HILL AREA DEVELOPMENT PROGRAMME' FOR NORTHEAST

The "Hill Area Development Programme" (HADP) for Northeast was launched recently in Imphal (Manipur). The hilly areas of Manipur, Tripura and Assam have a distinct geo-physical entity and are lagging in socio-economic development. As a result of peculiar topography, there is a wide gap between the hill and valley districts in terms of infrastructure, quality of roads, health and education etc. The Hill Development Programme, is inspired with a serious research and deliberation of all these factors.

The Hill Area Development Programme, is aimed at giving a focused attention to the lesser developed hilly areas and will be initiated on a pilot basis in the hilly districts of Manipur.

NORTHEAST HEALTH MINISTERS' CONCLAVE AT GUWAHATI

The Union Minister of State (Independent Charge) for Development of North Eastern Region (DoNER) Dr Jitendra Singh has proposed PPP (Public-Private Participation) model to supplement and extend healthcare services up to district level in the eight States of the North-Eastern Region (NER).

Recent health related initiatives undertaken by the Ministry of DoNER, include the fact that Dr Barooah Cancer Institute, Guwahati has been affiliated with the Tata Memorial Cancer Centre, Mumbai, since last year under the aegis of Department of Atomic Energy, as a result of which, the faculty and the supplementary teaching cum clinical services will get upgraded, collaboration from Adayar Cancer Institute, Chennai in imparting a 6-month training to one Physician and one Surgeon each from each of the eight North-Eastern States, so that they can go back and offer better healthcare in their respective States, considering the high prevalence of cancer in the region.

NORTHEAST ORGANIC PRODUCTS TO BE SHOWCASED OUTSIDE

The Ministry of Development of North-Eastern Region (DoNER) is proposing to make suitable arrangements for showcasing the Northeast organic products outside, in the rest of India. An initiative in this direction has already begun with the opening up, recently, of a Showroom-cum-Restaurant bearing a common brand name "ONE" (Organic North East) at Dilli Haat in New Delhi.

Social Security: Global Scenario

Chandrakant Lahariya



The universal and sustainable mechanisms for social security in India would contribute to rapid and sustained economic growth, poverty reduction, achievement of relevant Sustainable Development Goals (SDGs) as well as to achieve Universal Health Coverage (UHC) in the country

The term ‘social security’, in different settings and context, is used interchangeably with ‘social protection’, ‘social welfare’ and a few other similar concepts. Nonetheless, ‘social security’ continued to be the most commonly used terminology. The concept of social security has been captured in Article 22 of the Universal Declaration of Human Rights (UN General Assembly Resolution 21A, 1948) which pronounced that “Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.” Article 23 of this Declaration said that “everyone who works... (be) supplemented, if necessary, by other means of social protection.” At the international level, Article 22 of the Universal Declaration of Human Rights could be considered a core premise for social security.

Evolution of Social Security

Historians have documented the benevolent approach of Emperors and Kings in all civilizations and societies since ancient and medieval period; however, a modern evolution

of concept started in late nineteenth century. Germany is often considered a pioneer in social security mechanisms, when under the leadership of then German Chancellor Otto von Bismarck, the country initiated a series of initiatives including worker’s compensation program (1884), ‘sickness’ insurance program (1888), and social insurance program (1989). By early twentieth century, Germans were having a comprehensive social security system.

Around the same time, in 1897, United Kingdom (UK) enacted Workmen’s Compensation Act, followed by National Insurance Act, 1911. The government of UK had set up the first unified social security system immediately after the World War II (WWII). A large credit to these reforms goes to William Henry Beveridge, a British economist and progressive and social reformer, who submitted a report, known as Beveridge Plan to the government. One of the well-known existing initiatives based on Beveridge Plan National Health System (NHS) of UK is considered a model for health service delivery in modern times.

Between 1900 and 1920, the United States of America (USA) witnessed an evolution of the philosophy from providing old age assistance (‘pension’) to economic security and

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finally, to ‘social security’ (economic security with social insurance). The USA had enacted the ‘Social Security Act’ of 1935 under President Franklin Roosevelt, which led to the start of ‘Unified National Social Insurance System’ in 1943. France, in 1946, led by Pierre Laroque designed a national social security system that covered the entire population under a social security umbrella.

Around these years, the International Labour Organization (ILO) and the United Nations strongly and repeatedly promoted and endorsed social security in international laws and conventions. The ILO’s Declaration of 1944, which called for effective national and international action, cooperation and knowledge exchange among social security institutions, could be considered a key milestone. The Declaration formally recognized that nations must be supported to extend social security measures and provide a basic income to all in need of such protection and comprehensive medical care. In 1952, the ILO adopted the Social Security (Minimum Standards) Convention (No. 102), which listed contingencies to be covered by social security (Box 1). This Convention is the flagship of all ILO social security Conventions, as it is the only international instrument, based on basic social security principles, that establishes worldwide-agreed minimum standards for social security.

International Experience: Learnings

Social security mechanisms have widely been recognized as a shock absorber and a step towards protecting people against vulnerabilities, bridging societal inequities, ending poverty and hunger, and for strengthening human dignity, social cohesion and democracy. These mechanisms have always been highlighted in various international goals and conventions including the recently concluded Millennium Development Goals (MDGs) and now in the Sustainable Development Goals (SDGs), as international solidarity and commitments.

In spite of the early initiatives in select countries, the progress on social security measures in low and middle income countries remained slow. A report published by the ILO in 2014 estimated that only 27 per cent of the world’s population has access to comprehensive social security. There are challenges associated with social security initiatives and two such challenges are sustainability and universalization.

The social security schemes in most countries started with select populations and benefits, witnessed an expansion of benefits and populations along the course and a few countries could make the schemes almost universal. However, the challenge is in Low and Middle Income Countries (LMICs), which tend to have limited provisions in their social security schemes for a very small target population groups. These schemes appear good on paper; however, a vast majority of people remain uncovered. In addition, the identification of target populations remains a major programmatic challenge. Therefore, these schemes remain far from universal both in terms of breadth and depth. It is imperative that there is political attention on continuous expansion of coverage and these schemes have to be revisited on regular basis, matching both expectations of the people and fiscal capacity of a country.

On sustainability, though the social security programs are different in design between countries, the demographic and economic projections for countries have highlighted that by 2050, the social security initiatives would account for about a fifth of the Gross Domestic Product (GDP) in several developed countries. In this context, as the life expectancy is increasing and the working population which would reach retirement age, the ratio of retirement costs to the GDP will continue to increase in the years ahead, which would add the cost to social security initiatives. Thus, in addition to attention on coverage and penetration of social security schemes,



the national governments have to do their fiscal planning to ensure that social security measures are not adversely affected by the changing demographics.

Another identified challenge in implementation of social security schemes in developing countries is lack of institutional capacity to administer the benefits to marginalized clients. As a majority of target beneficiaries are employed in the informal sector they are hence, often excluded from the legislative ambit to contribute to the schemes and participate. The innovative solutions in prioritizing such target beneficiaries, and providing them with non-contributory cover have been explored and implemented.

An important tool to formalize social security schemes is making provision through mandate provided by constitution of the country. While social security may have found either direct or indirect provision in the constitutions of most of the countries; it has been noted that countries with explicit mention for social security provisions are far ahead in implementation of such measures than others.

There are a few examples of evolving social security systems at global level. Finland is considered to have one of the most advanced and comprehensive social security systems in the world. In Finland, all

residents are covered by social security schemes and the country has different systems for specific populations. The residence- based social security is financed by tax and administered by autonomous agency. The employment-based, earnings-related social security is financed by contributions to private insurance companies and pension funds, and administered by the Finnish Centre for Pensions. These encompass social insurance as well as welfare provisions. Finland has a comprehensive health system as part of social security mechanisms. The social security initiatives and mechanisms in five other countries in different parts of the world is given in Table 1.

The social security system in countries indicates a few common characteristics which could be summarized as follows:

- Almost all countries have included old age pension and retirement benefits for formal sector employees and provisions of minimum wages etc. Many countries have included additional populations and benefits as part of these schemes/initiatives.
- Efforts to cover additional populations are sub-optimal and the coverage with most of the current benefits has been less than comprehensive and universal.
- There is general agreement to include health services as part of social security initiatives; however, only a few countries have set up mechanisms to progress towards universal health coverage.
- Many countries which are making good progress have attempted to converge schemes and integrate the implementation. In these settings, the providers have been separated from purchaser of these services and an (or more than one) independent and autonomous agency administers these provisions on behalf of the government.

- In federal structure, the provinces and states are the ones to design and implement schemes and national level provides policy guidance and rules and regulations to bring harmony.
- There have been innovative approaches, on the go modifications and learning, use of information and communication technology tools for optimal scaling up of these services. In addition, as and when needed, countries have supported these mechanisms by appropriate legislative and legal provisions.

Seven Ways Forward for India

India at 70 years after independence is a nation of young population (with potential for demographic dividend) and a fast growing economy, largely been unaffected by global slowdown. Perhaps, this is the most appropriate time that the existing social security system in India is strengthened. To start with, one of the strengths of social security measures in India is that the Constitution of India through Article 41 and 42, part IV discusses the security of right to work, education and assistance in case of unemployment, old age, sickness and disability. This is a robust legal framework to expand the social security measures.

In many senses, India can be considered an early starter for social security and as early as in 1923 the Workmen’s Compensation Act was enacted in India. The new schemes, with additional target populations, have been added to the list ever since and the overall scenario could appear impressive on paper. However, the challenges in India (and Indian states) are similar to, as in any other parts of the world: fragmented schemes, sub-optimal implementation and penetration of schemes (applicable for even the recent initiatives and schemes). In this context, India can take at least the following seven steps to increase breadth and depth of social security measures in India (listed in box 2).



a. **Develop and agree on a road-map for universalization:**

International experience suggest that there has to be systematic mechanism for inclusion of target beneficiaries, likely to be excluded otherwise. A roadmap for increasing breadth and depth of such initiatives has to be available and agreed at highest level with sufficient legal provisions. Such roadmap should be officially released by government to bring public accountability. This would also require establishing supporting institutional mechanisms as well as integration of many existing schemes to bring efficiency. The recent initiatives such as Aadhaar card and Jan Dhan Yojana could provide excellent platforms for social inclusion and should be proactively weaved into roadmap and framework for implementation.

b. **Consider establishing an autonomous national social security organization.**

A number of countries have set up an autonomous agency to administer most social security benefits/schemes. In India, there are multiple social security provisions which are being poorly implemented. Therefore, such an autonomous agency at both national and state level would bring efficiency and implementation effectiveness. This would allow government to formulate policy and agency to administer the provisions.

c. Develop a social sector investment plan with innovative financing mechanisms:

Experience shows that a country need not be rich to start on comprehensive and universal social security measures. Rather, investment in social security system could be facilitator of economic growth. It would be immensely useful if a social security investment plan for next 15 or 20 years is developed with clear understanding of the resource requirement, giving due consideration to changing demographics. These could list/ propose innovative and assured mechanisms for financial allocation to these schemes to ensure sustainability. If need be, mandatory contributions from

select and target populations have to be implemented by constitutional and legal amendments.

d. Focus on solidarity as well as public awareness and engagement:

The solidarity is a key principle in social security system, where people commit to help those who are underprivileged and less fortunate. Rich stands for poor; educated stands for less educated and formal sector employees give consideration to those either unemployed or are in informal sector. Solidarity can be brought through involvement of community in such initiatives as well through awareness generation efforts, which would also contribute to increased uptake of the existing schemes.

e. Consider universal health coverage (UHC) as part of social security measures:

In India, annually an estimated 63 million people fall into poverty due to health related Out of Pocket Expenditures (OOPE). People who are already below poverty line, go deeper into poverty. In other words, health related expenditure and lack of universal health coverage is undoing all social security efforts including efforts targeted for poverty reduction in the country. Part of the origin is in fact low Government spending on health, which at 30 per cent of total health expenditure is one of the lowest in the world. The OOPE by people at 65 per cent of total health expenditure is one of the

Table 1: Summary of Social Security Initiatives in Select Countries

Country	Description
Australia	Australia provides means tested social welfare payments i.e., an individual/ household is eligible only if it lacks the means to do without the payments. Australia's welfare system is wide ranging and in addition to traditional recipients (retirees, spouses, children, disabled, unemployed, sick, parents caring for their newborn, etc.), the payments cover students, care givers (those caring for the sick) and to the Aborigines. There is provision for additional supplementary payments as well.
China	The social security schemes in China are customized to the provinces (states equivalent). The rules are promulgated by the Central Government but local authorities decide on its administration and specifications. These schemes have undergone multiple transformations in last four decades. There are number of schemes and provisions, there are a few which are funded by employer-employee contribution and a few others are entirely funded through contributions from the employer. These insurance schemes are subject to capping, i.e., the wage ceiling for individuals capped based upon their income in the previous year, including cap on their social security contribution.
Cuba	The social security system (SSS) in Cuba is almost universalized and major burden of financing is borne by government. Breadth and width of SSC is much wider than many developed countries. In addition, Cuba has a comprehensive free healthcare. Cuba has achieved most of these provisions at much quicker pace and comparatively lower cost.
Japan	Japan has a social security system which is nearly universal. In Japan, it is mandatory for everyone to participate in this system, at least in principle. Japan also has public assistance programs to cover basic living expenses, housing costs, compulsory education and skill training costs, health insurance, and funerals. The system has evolved significantly over the years and may serve as examples for many countries which would be approaching ageing population.
Philippines	The Philippine Social Security System is a state-run, social insurance program for workers in the private, professional, and informal sectors. There are three programmes being administered by SSS, namely (a) Social Security Programme; (b) Medicare Programme; and (c) The Employees' Compensation (EC) Programme. The government employees are covered under a separate state-pension fund managed by the Government Service Insurance System (GSIS).

Box-1

Social security contingencies as per ILO convention, 1952

- Old age pensions: Survival beyond a prescribed age to be covered
- Survivor's benefit: After the loss of support suffered by a widowed person or child as the result of the death of the breadwinner
- Sickness leave benefit: Suspension of earnings due to an incapacity for work resulting from a morbid condition
- Employment injuries: The costs and losses involved in medical care, sickness leave, invalidity and death of the breadwinner due to an occupational accident or disease
- Disability benefits: a permanent or persistent inability to engage in any gainful activity
- Unemployment benefits: Suspension of earnings due to an inability to obtain suitable employment for protected persons who are capable of and available for work
- Family benefit: Responsibility for the maintenance of children
- Medical care: Treatment of any morbid condition (including pregnancy), whatever its cause
- Maternity benefit: Suspension of earnings due to pregnancy and confinement and their consequences
- Social assistance for people who cannot reach a guaranteed social minimum for other reasons.

highest in the world. It is well proven that when government invests on health, people have to spend less and it becomes a social security measure from poverty. In addition, investment on health contributes to high return on GDP and economic growth. Understandably, many countries have chosen the path of universal health coverage through social health insurance mechanisms as part of their social security system. India and Indian states have to start in this direction earnestly. Government needs to invest more on health and build mechanisms for social health insurance system. The schemes such as *Rashtriya Swasthya Bima Yojana* (RSBY) have been well intentioned; however, the annual expenditure on the scheme has been less than 1 percent of government expenditure on healthcare in India. Understandably, the

impact of this scheme has been limited. It is time that this scheme and proposed National Health Protection Scheme (NHPS) are launched and financed sufficiently with a vision for incremental government investment on health to advance towards UHC. Implementation of recently released National Health Policy of India (2017) would contribute to advance UHC in India.

- f. **Proactive leadership by State governments:** In a federal system such as India, the States have to play a major role in social security measures. This provides enough flexibility and window for innovations to make social security initiatives a success. While the financial and fiscal resources of union government would always be limited; however, implementation difference is made when top political leadership of a State show vision and commitment.

A number of Indian states are at the stage where these can show the path to the rest of the country for universalization of social security schemes including that for universal health coverage.

- g. **Consider legislative and legal reforms:** The social security schemes need to have legislative and legal support for sustainability. At some point of time, tax based financing has to be replaced with mandatory contributions from those who can afford to pay, efficient management of these provisions; else the sustainability would be a challenge. This has to be supported by legislative and legal provisions, if need be supported by constitutional amendments. The process has to be guided by subject experts and leading academic and policy institutions in India.

Conclusions

Social security implementation has evolved in the last few decades and there are learnings from a numbers

Box-2

Seven ways forward for India from global implementation experience in social security

1. Develop and agree on a road-map for universalization
2. Consider establishing an autonomous national social security organization
3. Develop a social sector investment plan with innovative financing mechanisms
4. Focus on solidarity as well as public awareness and engagement
5. Consider universal health coverage (UHC) as part of social security measures
6. Proactive leadership by State governments
7. Consider legislative and legal reforms.

of countries at different stages of economic development. Social security has been part of Indian constitutional provision and prioritised to various extent by successive governments in India. However, these schemes continue to remain with limited in coverage and impact. The global learning could be used by India to make progress towards universalization and sustainability. This is possible through development of social sector investment plan, integration of agencies and schemes involved in these schemes, focus on solidarity amongst people to contribute finances for such schemes, and leadership by Indian states. In addition, the UHC should be given priority attention in India as a social welfare mechanism. The universal and sustainable mechanisms for social security in India would contribute to rapid and sustained economic growth, poverty reduction, achievement of relevant Sustainable Development Goals (SDGs) as well as to achieve Universal Health Coverage (UHC) in the country.

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Booklet to Promote Medicinal Plantation in Villages along Ganga Released

In a bid to promote medicinal plantation in villages identified as Ganga Grams, a booklet of guidelines titled – ‘Home Herbal Garden’ was released recently.

National Medicinal Plants Board (NMPB) in a presentation on ‘Medicinal Plants and its Role in Rejuvenation of Ganga and Ganga Catchment Areas’ highlighted the plans and programmes for villages, benefits of medicinal plants, selection of plants, the modality of taking up the programme in villages identified for Ganga Grams and the role of Panchayati Raj Institutions and Gram Panchayats. As part of the programme, NMPB would be developing herbal gardens in identified Ganga Gram villages.

It may be recalled that Ganga Gram initiative was taken under Namami Gange programme last year to promote rural sanitation in villages located on the banks of river Ganga with an aim to reduce the pollution load on the river from these villages.





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I am really grateful to Amit Sir and Alok Sir for their guidance in GS. Alok Sir's history lessons and Amit Sir's economics & international relations classes provided ample clarity & depth in the subjects. AAI teachers are approachable and provide personal attention & guidance at all stages of civil service exam. Thank You so much Sir.

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Nurturing a Healthy Learning Environment

Kiran Bhatta



Typically, social security provisions for education include enabling conditions for children from socially and economically deprived families to come to school and persist through the education cycle. These range from making schools physically available closer to habitations, scholarships and other forms of financial incentives, school meals, school health plans and other programmes of support for children from first generation learner families... The midday meal programme however, is perhaps the most widely acknowledged best-run social security programme of the government of India

Social security refers to the general concept of well being and the systems that ensure this for all citizens. It typically enjoins governments to provide a basic set of benefits or services that would enable its citizens to live a life of dignity. Its conceptual origins lie in the idea of the social contract that refers to a compact or agreement between free and equal individuals for the organization of society in a manner in which protection and welfare is provided to all.¹The social contract is widely recognized as the basis of democratic forms of government. Although the history of social security itself is harder to trace, there is evidence of forms of protection provided by different regimes from as far back as the Roman Empire, as seen from records of free grain distributed to the poor. In later periods the English Poor Laws (1601) and the US Social Security Act (1935) are better-known examples of social security provisions, drawing on the same idea. However, perhaps the most commonly understood and accepted enunciation of social security is the one enshrined in Article 22 of the Universal Declaration of Human Rights (1948), which states: “Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international

cooperation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality”. Social security provisions have since, taken various forms across the world, based on citizens receiving benefits either on making contributions to a programme, such as pensions or unemployment insurance (commonly referred to as ‘social insurance’), or through the provision of basic services like health and education which are not based on contributions and are considered forms of ‘social protection’. In either case they are considered part and parcel of democratic societies in which it is the duty of the state to ensure that the citizens are able to overcome the structural vulnerabilities of poverty and social inequalities.

In India, while several social security provisions exist on paper such as pensions, employment guarantee (including unemployment compensation), maternity benefits, food subsidies or school meals, their performance has been highly uneven, even unsatisfactory in many cases. Academic and anecdotal literature is thus replete with instances of the failure of benefits reaching the intended. A variety of reasons have been cited for this poor performance,

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which range from bureaucratic apathy and corruption to lack of resources. However, the inability to make consistent improvements or rather prevent persistent failures in this area of governance has led to deep disenchantment not just among the citizens, but amongst the bureaucracy as well, in its capacity to deliver. The so-called implementation failures have, therefore, become the leitmotif of conversations around the welfare function of the state, but with very little attempts at addressing the underlying causes. Instead, attempts to fix the system are based on finding solutions outside the system (privatization, public-private partnerships etc.) or by tinkering at it on the margins using technology. Prime among these attempts is the mandatory use of biometrics to reduce corruption and improve targeting of benefits. The latest attempt in this direction has come in the form of a recent order from the government of India, which states that the 'Aadhaar' card [UID], based on biometrics is mandatory for a child to receive a mid day meal in school.

This article looks at the issue of midday meals in schools as a form of social security in education and implication of biometric reform in improving the functioning of the programme. It argues that it may, in fact, raise more questions than provide answers seriously hampering the nutritional and educational security of children.

The Mid-day Meal Programme


The links between social security and education, while well established, are complex as they run in both directions. To access education, children of vulnerable backgrounds, require some forms of social security, but education itself is also a form of social security against future vulnerabilities. Typically, social security provisions for education include enabling conditions for children from socially and economically deprived families to come to school and persist through the education cycle. These range from making schools physically available closer to habitations, scholarships and



other forms of financial incentives, school meals, school health plans and other programmes of support for children from first generation learner families. In India, all of the above have been part of the government's education policies and programmes, albeit in varying degrees and with varying quality and success. The midday meal programme however, is perhaps the most widely acknowledged best-run social security programme of the government of India.

It is well known that teaching on hungry stomachs is unlikely to lead to learning. Given India's record on hunger and malnutrition², especially among children, the idea of introducing mid-day meals in schools thus addresses the twin objectives of improving nutrition, as well as enabling children to come to school and remain there through the day. In fact, mid-day meals in schools serve multiple important objectives. Research across the world has established that school meals reduce hunger, increase enrolment and attendance and improve learning outcomes³. Most countries, advanced as well

as developing, have some sort of a school meal programme. In India, the provision of hot cooked meals in schools has a long history starting with Tamil Nadu universalising the noon meal scheme in 1982, with the Supreme Court making a cooked meal in all government schools a legal entitlement across the country, in 2001.⁴ Even today, in many parts of the country, the mid day meal is the first meal of the day for a number of children. Currently, the mid day meal programme in India covers more than 10 crore children across 11.5 lakh schools. More than 25 lakh women mainly from SC/ST/OBC communities are employed as mid day meal cooks and helpers in schools. Further, it has had other social benefits, such as inculcating the practice of all children



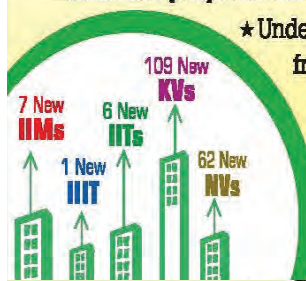
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irrespective of social backgrounds eating together, involvement of the local community in monitoring the meals and thus increased parental engagement in schools and in some cases allowed local produce to be used in the meals too.

This is not to deny there have been no criticisms of the programme. There are gaps in the delivery mechanism, such as irregularity in supply, poor hygiene and infrastructure, inadequate nutritional content of meals and difficulties in estimating exact number of children using MDMs, etc. Detractors have also pointed that far too much time is spent by teachers in organizing the MDM taking away from their core duties of teaching and that children come to school only for the food, leaving soon after it is served, thus not meeting their educational requirements. In addition, reports of discrimination on the basis of caste – such as Dalit children being asked to eat separately or not being provided sufficient quantities of food – have been noted too. What is unclear is how using a mandatory UID for children will address any of these problems.

Using Biometrics

The official basis for mandating UID for the mid day meal is that, "the use of Aadhaar as identity document for delivery of services or benefits or subsidies simplifies the Government delivery processes, brings in transparency and efficiency". However, since there are several gaps in the allocation of the UID with scores of children without an Aadhaar card, what this implies is that the simplification sought will be in the form of limiting the number of children that can access MDMs, rather than improve access. That surely is not the purpose of a social security programme, especially one targeting children? Further, it is not at all clear what is made transparent through mandating a UID, and what or to whom, the accountability is established through this method, as it does not affect the irregularities in supply, poor hygiene and infrastructure or inadequate nutritional content of meals? It might affect the children who are supposedly double-enrolled – i.e., attending private schools, while registered in a government school. But mandating a UID for getting a meal does not, in fact, affect this practice, all it does is to deprive the child, who may still be nutritionally deficient, of a meal.

Besides, the experience of using Aadhaar in other schemes such as the Public Distribution System [PDS], pensions and even direct benefit transfers in Rajasthan, Chattisgarh, Delhi and other places, has been less than satisfactory. Around 30 per cent of beneficiaries have reported facing authentication issues; problems related to mobile networks, electricity supply and so on – common problems in large parts of the country. Does the order imply that an authentication process will be carried out on every child on a daily basis, before providing the mid day meal? And will some children then be denied food, because the technology failed? Who will be held accountable for that inefficiency?

There are known and effective means to reduce corruption and increase accountability in mid day meals such as through programmes of community monitoring, social audits, decentralised grievance redress systems, public display of information on beneficiaries and menus, etc., which need to

be facilitated. In a sense then what this notification highlights is the continued disregard for children in our society. From the abysmal statistics on their health and education status to the level of violence and other injustices perpetuated on them, children and their rights continue to be colossally neglected. Even in the one programme that has demonstrated good performance, we are enforcing a regime that is likely to have a more negative than a positive impact. It is time we focused our attention instead on ways to ensure the wellbeing of our children through processes that create a welcoming, nurturing environment, where they can expect a hot cooked meal, get a decent education, appeal to basic human instincts of teachers and others in the system towards children who are dependent on them,

rather than make them the villains, as it were, and expect them to carry the burden of corruption, transparency and accountability for us. It is time we stopped to think where we are going with the social contract that we as a democratic state have with our citizens, especially our children. Are we going to sacrifice their social security for our obsession with digital transparency and accountability?

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1 The idea of a social contract has been through several evolutions since Plato, and especially in the writings of the political philosophers Hobbes Locke and Rousseau, who together can be credited for the most comprehensive enunciation of the idea.

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DO YOU KNOW?

TOPOGRAPHY

The term ‘Topography’ is broadly used to describe the detailed study of the earth’s surface. It is about the physical features of an area of land. These include mountain, valleys, rivers lakes, seas and oceans as well as man made physical changes like roads, bridges, dams, railway lines and cities.

An objective of topography is to determine the position of any feature such as latitude, longitude, and altitude. It is closely linked to the practice of surveying, which is the practice of determining and recording the position of points in relation to one another. Topographic maps are used by civil engineers, environmental managers, and urban planners, as well as by outdoor enthusiasts, emergency services agencies and historians. A topographic map is a two-dimensional representation of a three-dimensional land surface. With a combination of contour lines, colours, symbols, labels, and other graphical representations, topographic maps portray the shapes and locations of natural and man-made features on the earth surface.



The widely used technique of topography is Direct Survey. In this process levelling instruments like *theodolites* are used to measure distances and angles. It generates the basic data for all topographic mapping, including digital imaging systems. This information can be used in conjunction with other systems such as aerial photography or satellite imagery to get a complete picture of a particular surface or piece of land. Ocean is measured through Sonar mapping in which a pulse of sound is sent through the water from an underwater speaker. The Sound waves are reflected by objects in the water, such as the ocean bottom, coral beds, or a submarine. These sounds are measured by microphones. The time that the echo takes to return is proportional to the distance of the reflecting object. This data allows changes in the underwater terrain to be mapped.

Due to advancement of techniques, now the Global Positioning System (GPS) backed by a well-established network of navigational satellites allows field surveyors to determine horizontal positions accurately within a few feet, even in the most remote terrain where conventional surveying techniques are impossible. 3-D rendering uses satellite or aerial images to produce a three-dimensional model using computer software. Aerial photography and *photogrammetry* combine photos from different angles and use the process of triangulation to calculate the location of elements. Other satellites carrying a variety of sensors may soon replace the aerial photography method of making maps. This would significantly reduce the time required to produce or update maps and would improve the overall accuracy as well.

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ARMY'S SUPER-40 IN KASHMIR STRIKE BIG

Army's Super - 40 initiative for coaching the J&K youth for Engineering Entrance Exams broke all previous records when 26 boys and two girls from the state cracked the IIT-JEE Mains Exam 2017. Nine students have successfully qualified the IIT Advanced Exam, the results of which were declared on 11 June 2017. The coaching is conducted at Srinagar by Army, its training partner Centre for Social Responsibility & Learning (CSRL) and Petronet LNG. This was also the first batch in which five girls from Kashmir valley were coached, out of which two had qualified in the JEE Mains.



FARMER'S AWARENESS CAMP

A farmers' awareness camp was held recently under Pradhan Mantri Fasal Bima Yojan (PMFBY) at Zonal Office Bhalwal. On the occasion, farmers were educated about Pradhan Mantri Fasal Bima Yojana the benefits of the scheme which is a pilot project introduced in the whole country for the benefits for the farmer community.

JAMMU PLEDGES FOR 'NO TOBACCO SOCIETY'

Awareness march from Bahu Plaza to Apsara road, Gandhi Nagar in Jammu was held recently in which organizers Art of Living and Indian Dental Association was joined by over thousand participants from Red Cross, CRPF, students of various Schools, Civil society, Doctor fraternity and various Business and Social organizations. The closing function was held at Boys HSS ground, where chief guest and the guest of honour spoke on tobacco menace in society and took pledge along with all present to eradicate it from the society.

IIMC CONDUCTS ENTRANCE EXAM FOR JOURNALISM COURSES

Indian Institute of Mass Communication (IIMC) recently conducted entrance exam for journalism courses in various centres across India including Northern Region Campus, Jammu. IIMC received 6,600 applications this year for various journalism courses against 4,700 applications received last year. IIMC, Jammu campus headed by Regional Director, was declared as Northern Region Campus recently for providing quality education in the field of journalism. The land for establishment of permanent campus has also been allotted by the State Government. Presently, the institute is operating from the accommodation provided by State Government at Vikas Bhawan, Jammu.

CAREER GUIDANCE PROGRAMM ORGANISED

A career guidance programme for girl students was organized at Government Higher Secondary School, Mohalla under Rashtriya Madhyamik Shiksha Abhiyan (RMSA) in which more than 200 students participated. On the occasion, the booklets containing detailed information regarding various career options were provided to the students and they were also informed about various welfare schemes being implemented by the government.

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Ensuring a Rising Tide

Urmi Goswami



Education, healthcare, skills that open up opportunities for improving livelihoods are interventions that will ensure a rising tide. The true measure of a government is in assessing the efforts it makes to improve the social condition of its people, particularly those who are the most marginalised

A rising tide is necessary to lift all boats. It turns the oft quoted line by John F Kennedy on its head, but such is the Indian condition.

Social security measures broadly refer to public, that is, government provisioning for the economic security and social welfare of individuals and families. Traditionally, the focus has been on targeted programmes that address deficiencies in certain communities or regions. But this approach has not always yielded the requisite results. This is because, unless and until we raise the bar for economic security and social welfare, it is virtually impossible to sustain targeted efforts. That is why the focus must be on ensuring a rising tide, and at the same time to reach out to those who need some more help to ensure their boats remain afloat with the rising tide.

Education, healthcare, skills that open up opportunities for improving livelihoods are interventions that will ensure a rising tide. The true measure of a government is in assessing the efforts it makes to improve the social condition of its people, particularly those who are the most marginalised.

Is it possible or even wise to parse efforts to address the well being of its citizens into neat silos of communities, caste and religion? The needs of India's

people are immense. The overwhelming responsibility of any government is to put in place sustainable measures that will ensure that the millions living in poverty and deprivation have an opportunity for a better life. This is the idea that should be at the core of any social security and welfare measure of the government. At the same time, for some communities or sections of the population, the deficiencies in economic status is compounded by social identities that make it even more difficult for people from these groups to move ahead. This requires government to take additional efforts, often tailored to very specific needs of the community, so that people are able to access the opportunities that would enable them to improve their lot in life.

Both the general and targeted efforts to ameliorate economic and social backwardness need to be undertaken simultaneously.

However, to evaluate the government's social security and welfare measures for minorities, dalits and tribal population without assessing the impact of the general measures would yield a skewed picture. Social reformers in the past like Ishwar Chandra Vidyasagar and Vivekananda all stressed on the need to educate and improve the standing of women

The author is Assistant Editor with the Economic Times. She writes on issues relating to development and the social sector focusing on education, environment, health, climate change, and energy. She has reported extensively on international climate negotiations since the UN-sponsored climate change negotiations in 2009 at Copenhagen, right through to COP21 in Paris, as well as domestic developments on environment, health and education.

as the crucial first step to improving the conditions of a community. In more recent times, we have seen the example of how microfinance targeted at women helped to sow the seeds of a socio-economic change in the complexion and structure of many rural communities. The government's *Ujjwala* scheme needs to be understood in this context.

This scheme is not geared to any single religious community or caste group but to the poor, below poverty line families. Yet, given the demographic composition of the population below poverty line, chances are a large number of 20 million beneficiaries (till April 3, 2017) are more likely than not to be women from scheduled caste, scheduled tribes, and Muslim communities. Launched by the Prime Minister in 2016, the programme set a goal of providing 50,000,000 LPG connections to women from families below the poverty line. Women, who were earlier using wood and cow dung as fuel for cooking and in the process inhaling smoke, which, according to experts, is equivalent to 400 cigarettes per hour, can now access the healthier option.

This one single move to provide clean cooking fuel to these families where women would have been using wood and dried cow dung for cooking has enormous implications for health and cognitive development of the entire family, particularly women and children. As a result, children from these homes are now in a better position to learn, the family's expenditure of doctors and medicines on account of respiratory diseases is down, and immunity improved. This is clearly a win. A healthier home provides the basis for a healthy child, whose ability to learn is vastly improved. And this provides a pathway out of poverty.

But this is only a beginning. Consider the *Jan Dhan Yojana*. This too is not geared at any single community, but at all those who were till now outside of the formal banking system. The aim is to ensure access to financial services, that is bank savings and deposits, remittance, credit, insurance, pension

and insurance in an affordable manner. This scheme made it possible for poor people to open a zero balance bank account, to have a credit/debit card—each item previously associated with people with money and of means. This is a big game changer. It allows for government benefits, such as scholarships, pensions, subsidies to be directly transferred to the beneficiary. Aside from the freedom from intermediaries, the social impact of being part of an institution that was seen to be co-terminous with social and economic privilege is immense.

These general measures provide the shoulders on which the more targeted schemes can deliver. Social security and welfare schemes that are targeted at specific groups, such as minorities must be tailored to the particular conditions of those communities. But they must build on the broader social security and welfare measures. Much of these must focus on overcoming social barriers that prevent the economics and, therefore, social mobility of their members. The focus of the social security schemes targeted at minorities is Education, Employment, and Empowerment.


The government announced two new programmes, *Nai Manzil* and USTTAD (Upgrading Skills and Training in Traditional Arts/ Crafts for Development) in 2014-15 and 2015-16 respectively, with the objective of making minorities a part of mainstream development. *Nai Manzil* focuses on education and skill development of school-dropouts while USTTAD aims to conserve traditional arts and crafts along with

building capacity of traditional artisans and craftsmen belonging to minority communities. Union Budget 2016-17 has allocated Rs. 175 crore for *Nai Manzil* and Rs. 22 crore for USTTAD. Both these programmes focus on basic issues—education, skill development, and livelihoods.

The government lists among its achievements the wider dispersion of scholarships by the Ministry of Minority Affairs—scholarships worth Rs. 4740 crore to 1,8,20,000 students; scholarships worth Rs. 166 crore to 1 lakh 38 thousand 426 girl students under 'Begum Hazrat Mahal Scholarship'; more than 5,20,000 youths including about 40 per cent women, covered under various job-oriented skill training; establishing 33 degree colleges; 223 multi-purpose 'Sadbhav Mandap' and 18 Gurukul type residential schools in the last six years.

Highest priority to Vanchit and Shoshit

- Constitutional status is being accorded to the new OBC Commission
- Tribals and forest dwellers now get their land titles. Government fast-tracked implementation of the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006




Venture Capital Fund for Scheduled Castes launched in 2014-15 to encourage entrepreneurship among Scheduled Castes

- Higher quantum of loans disbursed, from ₹ 50 lakh to ₹ 50 Crore for SC entrepreneurs
- Loans worth ₹ 240 Crore sanctioned to 65 Scheduled Caste entrepreneurs

Integrated Child Protection Scheme (ICPS) launched to create a safe and secure environment for orphans, destitute, neglected and street children

'Khoya Paya' portal finds 3355 missing children

500 Child Care Institutions and 306 Open Shelters for destitute children established in the last 3 years.



Atal Innovation Mission

- ★ Platform brings together teachers, researchers and entrepreneurs helping in building an atmosphere of innovation

Tribal Education

Highest priority to the development of tribal youth by the Government

- ★ 13,340 new seats created in ST hostels and Ashram Schools
- ★ Financial assistance for creation of 40,000 additional hostel seats provided to State Governments
- ★ ₹ 200 Crore being released every year as pre-matric scholarships benefiting about 20 Lakhs students

Eklavya Model Residential Schools (EMRSs)

For providing high quality education to tribal students

- ★ 93 new EMRSs with total capacity of 44,640 students sanctioned
- ★ All the 672 blocks (having 50% or more ST population and 10,000 or more ST population) to be covered in the next five years



National Eligibility cum Entrance Test (NEET) and Common Counselling

- ★ NEET introduced at MBBS/PG level courses to promote complete meritocracy and protect students from hefty capitation fees charged by certain medical colleges

Nai Manzil

- ★ Mobilising School drop-outs from Minority Communities to join formal education through open schooling



USTTAD

- ★ Aims at upgrading Skills and Training in preservation of traditional ancestral arts/crafts of minorities and connects them with international markets
- ★ To empower them to compete at the global level. Minimum 33% seats earmarked for minority girls/women

Consider a few other schemes-'Tehreek-e-Taleem', a campaign for education; organising 'Hunar Haat' to provide market-opportunity to master artisans across the country; plans for establishing 'Hunar Hub' in all the states; organising 'Ustad Samman Samagam'; establishing 5 international level educational institutes; 100 Gurukul-Navodaya type schools in minority concentrated areas are part of the targeted social security efforts.

Each of these schemes is focused on improving the education and employment quotient of the recipients. That is a good and solid beginning. The government's focus on women through schemes like *Nai Roshni*, focused on leadership training for women, is another important step. Empowering women is crucial to social welfare. The other focus area is the youth, and the government has put in place schemes such as *MANAS* for upgrading entrepreneurial skills of the youth.

But clearly the government must do more. The most important interventions the government can make and must do is in the area of education. Much more focus is required on improving educational opportunities. Education is the only real silver bullet that can change a person's life and open up the opportunities for social and economic advancement. There has to be greater effort to reach children from marginalised and poor communities, and from communities where the public education system has not been able to take root. The government must invest more in schools and teachers in these communities. It must equip these schools with facilities, from the very basics like toilets and drinking water to the other end of the spectrum like libraries. It must also augment scholarship assistance to children from these communities so that many more can make the transition to higher education. Investing in education and in opportunities for the future are the most important social security investments that any government can make. The rest, is really a little extra help to stay afloat. □

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New BSNL Schemes

BSNL launched its satellite phone service that will be offered to government agencies in phase one and later opened for others in phased manner. The Pandit Deen Dayal Upadhyaya Telecom Skill Excellence Award Scheme and Pandit Deen Dayal Upadhyaya Sanchar Kaushal Vikas Pratisthan Scheme have been also launched. In first phase agencies handling a disaster, state police, railways, Border security forces and other government agencies will be using it. Later, people while travelling in flight and on ships will be able to use it. The services will be provided by INMARSAT which has a constellation of 14 satellites.

10,000 people from 10 States/UTs would to be trained in the first phase under the scheme of Pandit Deen Dayal Upadhyaya Sanchar Kaushal Vikas Pratisthan Scheme. Uttar Pradesh, Bihar, Odisha, Punjab and Haryana are included in the first phase. More than 1,000 Sanchar Kaushal Vikas Pratisthan would also be established under the newly launched scheme. Deen Dayal Upadhyaya Telecom Skill Excellence Award will also be given to the person who will perform at par excellence. DoT is also slated to provide broadband connection to 2.5 lakh Gram Panchayat by December 2018.

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YE-693/2017

Protecting the Unprotected

Ruma Ghosh



It is therefore pertinent that the workers in the unorganised sector are covered by social insurance only at the time of adversity... Not only does lack of health reduce productivity of the workers due to illness, it also is an important cause of households incurring debt due to out-of-pocket expenses on illness. Therefore, inclusive growth cannot have much meaning without some minimum safety net for the workers in the unorganised sector

Social Security is a prerequisite for a just and equitable society. It is for this reason therefore, the right to social security is a human right and according to Articles 22 and 25 of the 'Universal Declaration of Human Rights' enacted by the United Nations, access to social security is a basic right. The 'Social Security (Minimum Standards) Convention 102 adopted by the International Labour Organization (ILO) in 1952 also prescribes minimum standards for benefits in the important areas of social security comprising of nine provisions such as medical benefits, sickness benefits, unemployment benefits, old-age support, employment injury support, family support, maternity benefits, invalidity benefits and survivor's benefits.

India is a founding member of the ILO and has ratified several ILO as well as UN human rights instruments. Many of these are directly relevant for the social security domain, and are reinforced by the recently adopted Sustainable Development Goals. The country has well-established social security systems providing varying degrees of coverage in several of the nine branches of ILO Social Security (Minimum Standards) Convention, No. 102 (1952), which principally aim to cover formal workers in the

organised sector which includes private firms/establishments above a certain size, or public sector establishments irrespective of size. These measures also extend some coverage to informal workers in the organised sector, and in some establishments which are considered to be part of the unorganised sector.¹ However, the major part of the unorganised sector which constitutes a pivotal part of the Indian economy covering about 84 per cent of workforce is left uncovered by a comprehensive social security system.

Unorganised Sector in India

As per the estimates of the NSSO 68th Round about 84 per cent of workers are in the 'unorganised' or 'informal' sector and more than 90 per cent in informal employment (taking formal and informal sectors together). As per NSS reports on Informal Sector and Conditions of Employment in India, 2011-12, about 97 per cent of the self-employed, 78 per cent of the casual labourers and 42 per cent of the regular wage/salaried employees in the rural areas were employed in the informal sector whereas about 98 per cent of the self-employed, 81 per cent of the casual labourers and 40 per cent of the regular wage/salaried employees in the urban areas were employed in the informal sector. The data reveals that among informal sector

The author is a Faculty Member at the V.V.Giri National Labour Institute under the Ministry of Labour & Employment. She has undertaken several research projects on issues like livelihood security, seasonal migration of labour and child labour etc. She is currently a part of the team for the preparation of the Labour Code on Social Security and Welfare that has been constituted by the Ministry of Labour & Welfare.

workers, about 75 per cent in rural areas and 70 per cent in urban areas were engaged in smaller enterprises. About 79 per cent of the employees in the agriculture and non-agriculture sectors had no written job contract about 42 per cent of the employees in the agriculture and non-agriculture sectors were temporary employees - the proportion was 60 per cent for casual labourers and 28 per cent for regular wage/salaried employees. About 72 per cent of the employees in the agriculture and non-agriculture sectors were not eligible for any social security benefit - the proportion was 93 per cent for casual labourers and 56 per cent for regular wage/salaried employees.² Defined broadly, unorganised sector workers are those who do not have contracted employment with a formal sector employer and are engaged as home-based, self-employed or wage workers.

A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities. The high levels of growth of the Indian economy during the past two decades is accompanied by increasing informalisation. There are indications of growing inter-linkages between informal and formal economic activities. There has been new dynamism of the informal economy in terms of output, employment and earnings. Faster and inclusive growth needs special attention to informal economy. Sustaining high levels of growth are also intertwined with improving domestic demand of those engaged in informal economy, and addressing the needs of the sector in terms of credit, skills, technology, marketing and infrastructure. Moreover, a large majority of workforce in this sector is devoid of any formal social security protection. There is a dearth of formal social security protection i.e. either a contribution based social insurance scheme or tax/cess based social security benefits. This is a major challenge to the existing social security systems that have evolved in the last century.

The workers in the organized sector which constitute about 7 per cent of



the total workforce are covered under various legislations providing social security to these workers. The major legislations providing social security to these workers are: the Employees' State Insurance Act, 1948 and the Employees Provident Fund & Miscellaneous Provisions Act, 1952 etc. These two legislations provide for medical and health insurance and provident fund and pension to the workers respectively. The workforce in the unorganised sector comprising about 472.9 million of the total workforce do not get adequate labour protection in terms of job security, wages, working conditions, social security and welfare due to various factors such as: casual and seasonal employment; scattered work place; poor working conditions; lack of employer-employment relationship; irregular and often long working hours; limited access to credit; lack of legal protection, social security and government support.

As the National Commission for Enterprises in the Unorganised Sector (NCEUS) argues, the unorganised sector workforce does not enjoy three types of social protection - employment security (no protection against arbitrary dismissal), work security (no protection against accident and health risks at the workplace) and social security (health benefits, pensions, and maternity benefits).³ In the spirit of extending social security to the unorganised sector and keeping in mind long term demographic trends which indicate

a rapidly ageing population and a non-declining unorganised sector workforce, the Government of India passed the landmark Unorganised Workers' Social Security Act (UWSSA) in 2008. The purpose of the Act was to provide India's large unorganised sector workforce with a minimum level of social protection that would enable them to endure income and health related shocks, stay out of poverty, and ultimately allow them to lead dignified lives. Although the Act has been hailed as a rights-based document, implementing mechanisms and associated funding have hardly been provided for. The Act merely provides for constitution of national and state level social security boards that are basically advisory in character.

Social Security for Unorganised Sector

At present the social security framework of the country has been operating at two levels. At the first level, there are the universal programmes and schemes for basic social/human development, such as the literacy mission, programmes for provision of schooling, healthcare services, drinking water and sanitation, and technical training, etc. At the second level are the social/human development schemes that are intended to provide socio-economic security to the vulnerable citizens, irrespective of their working status in order to

meet their promotional and protective needs such as ICDS, PDS, NSAP, MGNREGA, etc.⁴

Although there are several schemes and welfare programmes to address the deficiency related social security, yet as in most developing countries, social security measures to address adversity arising out of various contingencies such as absence of social security cover for ill-health, accidents/death and old age does not extend to the workers in the unorganised sector. The existing social security/welfare arrangement in India for meeting contingencies and eventualities (e.g. health, accidents, death and old age) with a legislative backing exist only for the workers in the formal sector. It is therefore pertinent that the workers in the unorganised sector are covered by social insurance only at the time of adversity. This is more so keeping in mind the fact that although the ratio of the poor has been declining, yet the fact remains that most of the poor work in the unorganised sector. Moreover, lack of social protection reduces productivity. Not only does lack of health reduce productivity of the workers due to illness, it also is an important cause of households incurring debt due to out-of-pocket expenses on illness.⁵

Therefore, inclusive growth cannot have much meaning without some minimum safety net for the workers in the unorganised sector.

Moreover, the current Social Security Administration in the country faces challenges of (a) multiplicity of policies, schemes and agencies, (b) poor coverage and outreach, (c) inadequate benefits, (d) fragmentation, (e) poor quality of implementation (and selection) (f) high costs and (g) exclusion of large sections particularly unorganised sector workers.

Keeping the above in mind, the Ministry of Labour and Employment in line with the recommendations of the 2nd National Commission on Labour, has taken steps for simplification, amalgamation and rationalization of Central Labour Laws on social security and replacing them with a Code on Social Security and Welfare by amalgamating all existing Labour Laws related to Social Security (total 15 Labour Laws including EPF Act, ESI Act, Maternity Benefit Act, Payment of Gratuity Act, Employees Compensation Act, Unorganised Social Security Act, and various Welfare Cess /Fund Acts).

The Code proposes a three tier Social Security Administration Structure with tripartite representation- (a) National Social Security Council headed by the Prime Minister (b) Central Board of Social Security at Union level and (c) State Board(s) of Social Security at State/UT level for implementation of the Social Security framework. Local bodies (panchayats/ urban local bodies) assigned the functions of registrations and facilitation which may be called fourth layer too. There would be an Unique Aadhaar Based Registration system for all workers (Compulsory registration) and a Portable Social Security Account i.e. *Vishwakkarma Karmik Suraksha Khata* (VIKAS)

would be opened for all workers on registration which shall be linked to the Aadhaar number of the worker and shall take care of the contribution transfer and benefit entitlement in case the worker migrates from one state to the other. This new social security paradigm would not only be a goodwill gesture or appeasement to the citizen but a right for all workers of the country⁶.

Endnotes

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- 2 National Sample Survey Organisation (NSSO), 2012 Employment and Unemployment Round, 68th Round, New Delhi: Government of India
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Labour Reforms to motivate work force



- ◆ Minimum wage hiked by 42% in both agricultural and non-agricultural sectors
- ◆ Bonus eligibility cap increased from ₹ 10,000 to ₹ 21,000 per month
- ◆ Minimum pension of ₹ 1,000 to 28 Lakh Employee Provident Fund (EPF) pensioners with pension below ₹ 1,000
- ◆ Unique Account Number allotted to all members of EPFO; Withdrawal conditions from PF account relaxed

Systemic Reforms in MGNREGS

*Khyati Srivastava
Vidushi Sahani*



To alleviate farmer distress the government has initiated several social protection measures to improve agricultural productivity besides securing rural livelihood and infrastructure development in general. These include, Fasal Bima Yojana, Loan-waivers, Interest-free loans, etc securing basic livelihood of farmers and other schemes like soil health card, neem coated urea to improve farm productivity

India is at a very crucial phase of developmental process, treading a tight rope with a balancing act between growth and prosperity on one hand and social welfare on the other. While we are at the threshold of a New India marked with fast growing economy, global imprint and e-revolution, the government must concurrently ensure that the citizens are insulated against the onslaught of social and economic upheavals. Several social security schemes have been incorporated for extending social protection to the distressed sections of the population, based on specific needs and conditions.

We are primarily an agrarian economy, with over 58 per cent of rural households dependent on agriculture as their principal means of livelihood, largely contributing to the nation's wealth. However, the country has seen a steady decline in the proportion of national income coming from the primary sector. According to Economic Survey 2016-17, average household farm income in 17 states of India is Rs.1666 monthly only, implies most farmer households living below poverty line or slightly above. This income insecurity among the farmers has posed serious livelihood challenges for this section of the economy, leading to wide-scale migration from rural to urban areas in search of wage-employment, diversion of agricultural

land for non-agricultural purposes, and rise in farmer suicides.

To alleviate farmers distress the government has initiated several social protection measures to improve agricultural productivity besides securing rural livelihood and infrastructure development in general. These include, *Fasal Bima Yojana*, loan-waivers, Interest-free loans, etc securing basic livelihood of farmers and other schemes like soil health card, neem coated urea to improve farm productivity. In order to raise a sustainable development framework and empower the marginalised target-group, systemic reforms in existing social security schemes have been widely emphasized by the government.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been a veritable platform providing social protection to rural populace in terms of livelihood. Besides, the programme aims at contributing to rural infrastructure development, negating the push-factors behind migration and other land-works in the rural areas. It serves as an important catalyst in social and economic rural development. However, the programme suffered fault-lines and problems of repetitive works, futile, non-localised asset creation, etc were reported. Systemic reforms in MGNREGS taken up presently

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endeavour to resolve these issues, and benefit the rural poor including the farmer.

Several reforms undertaken by the government signify high impetus on convergence initiatives directly related to creating a sustainable ecosystem, improving agricultural productivity and infrastructural development. The reforms extend beyond the ideologue of entitlements to empowering the deprived sections. Thereby, as part of work-generation and asset-creating under MGNREGA, the reforms emphasise overcoming hurdles in agricultural development. This approach aims at creating a sustainable ecosystem for farmers and overall rural development as a whole.

Resolving Agriculture Distress

Presently, the government has strategically shifted its focus on

leveraging MGNREGA's potential in effectively addressing agrarian crises and farmer distress. Key measures undertaken over the last two years, reflects this very policy stance. The government has been laying impetus on works having a direct bearing on agricultural productivity including drought proofing, flood control, micro irrigation, provision of irrigation, water conservation and renovation of traditional water resources. Figure 1 reveals an upward trend in the works taken up under the category across zonal categorization of states.

The shift in focus gains even more significance owing to the recent drought years. Revealing focused efforts to alleviate drought effects, a significant rise particularly in areas where more of such intervention was required to overcome distress due to recent drought years-

2014-15, 2015-16 can be observed. The government notified 8-states as drought affected under MGNREGA namely Uttar Pradesh, Uttarakhand, Madhya Pradesh, Rajasthan, Kerala, Karnataka, Andhra Pradesh and Tamil Nadu in 2016-17.

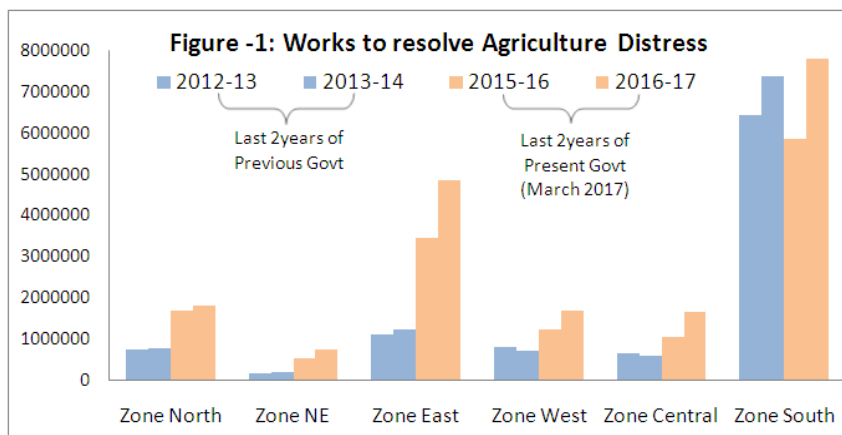
To address farmer distress in these widely drought ridden states, the government has offered 50 days of extra work under the scheme for FY 2017-18 in the 8-notified drought affected states. Moreover, Rs 24,000 crore of expenditure has been specifically allotted to these states for FY2017-18, of which maximum fund utilization will be done on water related works. This indicates the focused efforts to resolve agricultural distress in these states.

Convergence for Agriculture Productivity

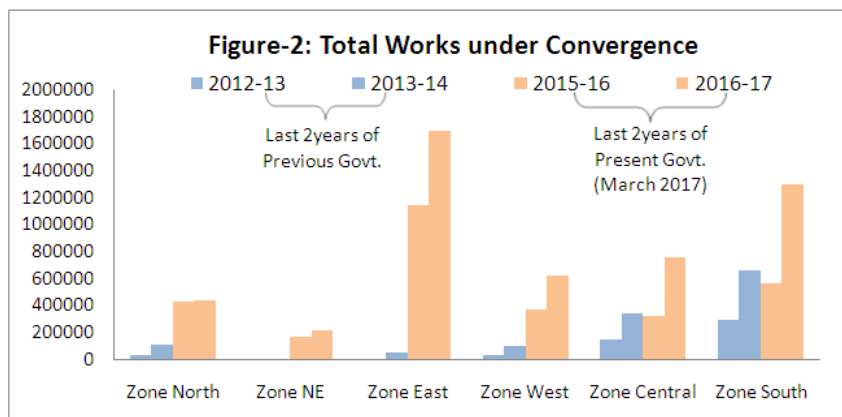
Considering government's broad policy approach towards raising agricultural productivity, an increasing impetus on convergence works is observed. 'Convergence'- has been a catchword underlying the present government's strategy of ensuring optimum quality and sustainability of the assets created under the livelihood generation scheme and involves merging of schemes at several levels of execution and planning.

Figure 2 shows a comparative study of zonal trends in respect of works taken up under convergence over last five years. There is a considerable rise from 4 per cent in 2012-13 to 18 per cent in 2016-17. Over the past two years, a significant rise in convergence works taken up in Eastern and Central Zone states has been noticed. The figures reveal a focused approach towards the scheme marked by wide-scale convergence of developmental works making it a more sustainable public works programme.

Further, Table-1 lends a detailed analysis of government's convergence agenda. Along with a significant rise in the field of rural infrastructure and sanitation (including *Bharat Nirman*/



Source - MGNREGA Dashboard (http://164.100.129.6/netnrega/MISreport4.aspx?fin_year=2013-2014&rpt=RP)



Source: MGNREGA Dashboard (http://164.100.129.6/netnrega/MISreport4.aspx?fin_year=2013-2014&rpt=RP)

Swachh Bharat) a considerable rise in works under Category IV works – which includes dug wells, ponds, composting, individual land works and other agri-allied works has been marked.

Over the last two years a lot of works resolving agri-distress, land development, agri-allied works have been converged with MGNREGS, such as for drought proofing, flood control, water conservation, etc. Likewise, the rural development ministry under the present government has largely worked upon converging Natural Resource Management (NRM) related works under MGNREGA along with *Pradhan Mantri Krishi Sinchayee Yojana* (PMKSY) and Integrated Watershed Management Programme

(IWMP). Such efforts are taken for the first time since the inception of the world’s largest public works programme.

Such convergence works actually correspond to the recommendation made by the Mihir Shah Committee in 2013 that mentioned inclusion of new works under MGNREGA for better agricultural productivity and sustainable asset creation. The Committee recommended that the programme must be responsive to the demands of the States for greater location specific flexibility in permissible works and to help improve the ecological balance in rural India and to provide a cleaner, healthier environment for the rural population. Focusing on sustainable individual

assets to benefit the poor and vulnerable households, the government has initiated several new works that include building- 5 lakh farm ponds and 10 lakh vermi-compost pits in the FY 2016-17.

Capacity Building

The government’s thrust on skill development is seen in its larger policy stand on empowerment. Skilling the people for developing sustainable livelihood capacities has a multiplier effect on over all enrichment of the society. While the farmers are struggling to raise the agricultural productivity, MGNREGA’s renewed thrust on skilling appears to be a promising answer to the challenge. The government has initiated several schemes and sub-schemes to impart skills to workers both in agriculture related activities and other fields.

Project-LIFE under MGNREGA was mooted by the current government, to develop skills among the workers and their families. Under the scheme, workers are afforded skilling opportunities under three heads-

- Under skilling for wages category, skills are imparted under a total of 41 trades including Agri-related, Healthcare, Automotive, Banking etc.
- Secondly, workers are given an option to develop skills of entrepreneurship and the category consists of total five trades including Agri-related EDPs – Dairy, Fisheries, Sericulture, etc, Process related, Product related and General EDPs such as Specialised Training for Disabled Persons, etc.
- The third category with 11 trades, extends skill upgradation opportunity and includes Backyard poultry, Integrated Land Development under MGNREGA, Sustainable Agriculture practices, improving soil fertility, pest management, Vermi-composting, etc.

TABLE-1: Works with Convergence – Category-wise

Sl	Category	per cent of Works with Convergence	
		2012-13	2016-17
Works resolving Agri-distress			
1	Drought Proofing	0.64	9.88
2	Flood Control and Protection	0.09	4.71
3	Micro Irrigation Works	0.14	8.91
4	Land Development	0.28	6.70
5	Other Works	3.58	8.28
6	Water Conservation and Water Harvesting	0.14	1.55
7	Renovation of traditional water bodies	0.06	2.01
8	Coastal Areas	0.00	0.14
Rural Infrastructure and Agri-allied works			
9	Anganwadi/Other Rural Infrastructure	3.53	46.91
10	Coastal Areas	0.00	0.14
11	Rural Drinking Water	0.08	0.23
12	Food Grain	0.00	26.78
13	Fisheries	0.06	11.34
14	Works on Individuals Land (Category IV)	5.29	42.57
15	Land Development	0.28	6.70
16	Other Works	3.58	8.28
17	Play Ground	0.92	2.00
18	Rural Connectivity	6.31	20.10
19	Rural Sanitation	7.84	2.25
20	Bharat Nirman/Swachh Bharat Rajeev Gandhi Sewa Kendra	27.31	64.25
TOTAL		3.99	18.38

Source: [http://164.100.129.6/netnrega/MISreport4.aspx?fin_year=2013-2014 & rpt=RP](http://164.100.129.6/netnrega/MISreport4.aspx?fin_year=2013-2014&rpt=RP)

Under all the categories there is a significant thrust on Agri-related skills and the youth have shown preference for agriculture related works in comparison to other fields. The programme would aid in achieving growth in agricultural sector through intensive skill development, developing a work force of agriculture entrepreneurs as a solution to many economic problems like poverty, unemployment and migration towards urban areas and rural youth's disillusionment with agriculture. Similarly, Government of India has initiated Start-Up Village Entrepreneurship Programme (SVEP) to support 1.82 lacs entrepreneurs from villages in next four years. Training farmers in handling technologies would result in higher yields and incomes, leading to development of rural livelihoods.

Financial Streamlining

Direct Benefit Transfer (DBT) program was launched for enabling direct transfer of entitlements like scholarships, pensions, wages, etc. to beneficiaries across the country. The DBT platform, combined with the biometric-based Unique ID program Aadhaar, effectively combats financial leakages through middlemen and also eliminates the possibility of duplicity and inconsistencies in records. The system brings in more efficiency,



accountability and transparency in the process of benefit disbursal.

From the graphical representation in Figure 3, it can be established that there has been a considerable rise in percentage of workers with Bank (or Post Office) Accounts under MGNREGA, across India. Owing to benefits of the revived financial inclusion drive started by the Prime Minister in 2014, the ambit of banking and Aadhaar based payment systems under the scheme has improved and is helping in eliminating corruption. This is a positive development towards greater transparency as it would ensure that the payments reach the rightful beneficiaries.

In a bid to streamline flow of funds, the government had directed

the states to mandatorily adopt the existing framework of electronic fund management system (e-FMS) from April 1, 2017¹. The mechanism would enable transfer of funds from the centre through an online system and enable efficient flow of funds down till the Gram Panchayat level.

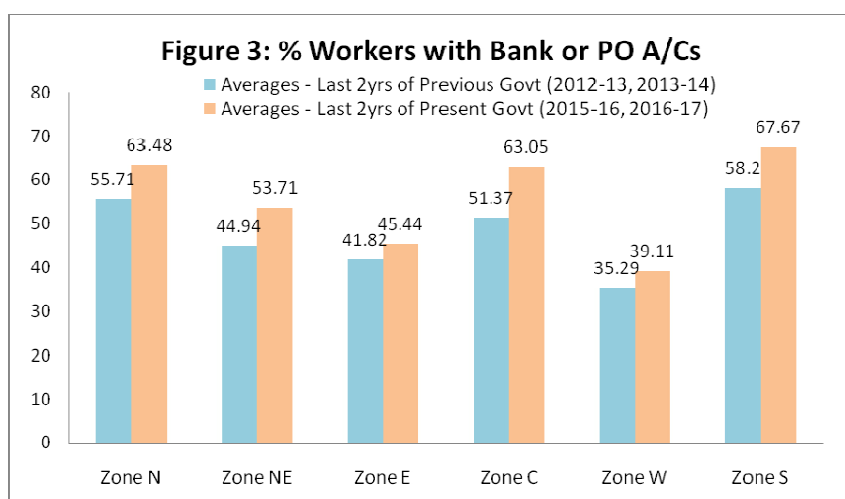
This would also deal with diversion of funds and wages - be electronically transferred from a single e-FMS account directly into workers account linked to an Aadhaar Number. The interlinking works against inconsistencies and redundancies in the MGNREGA database and makes way for more transparent transfer of wages.

As of now, around 4.25 crore workers have been enabled for Aadhaar Based Payment System (ABPS)². Further, Fig-5 indicates that there has been a significant rise in the number of workers who adopted Aadhaar based payment system after 2012-13. A notable consistency has been maintained after 2015-16.

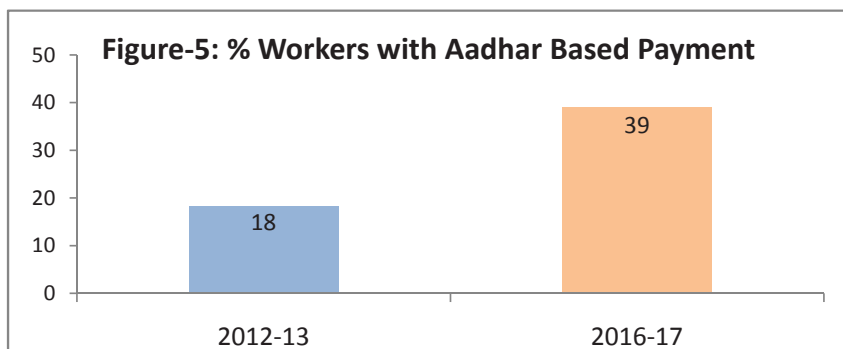
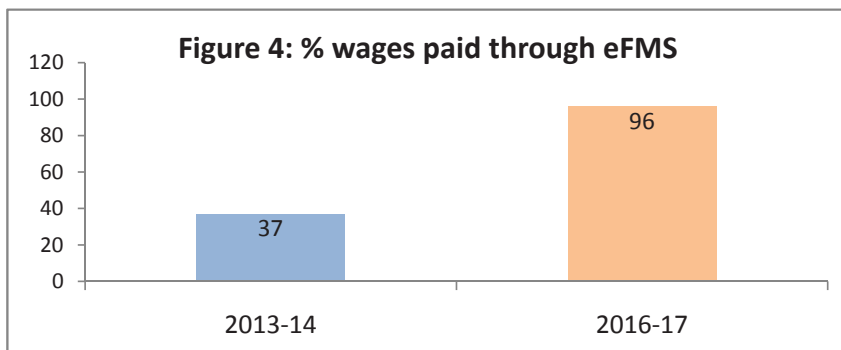
Leakages occur when the benefits do not reach the intended recipients due to corruption, pilferage or other causes. Direct transfer of benefits effectively eliminates the middleman and reaches out the target-group of the social welfare programme.

Impact Assessment Framework

A governance reform, aimed at performance management seeks to monitor the tangible impact created by the works done under NREGS.



Source : MGNREGA Dashboard (http://164.100.129.6/netnrega/MISreport4.aspx?fin_year=2013-2014 & rpt=RP)



The impact assessment framework implemented from 2015-16 records expected outcomes and actual outcomes of works undertaken, the guidelines also provided to apply the outcome framework for spill over works. The practice is aimed at improving the quality and productivity of assets created and to also create an accountability structure.

The monitoring under this framework is done in two-ways, realisation of actual outcomes as against expected ones and work category wise analysis of outcomes. For instance, in case of drought proofing related works such as afforestation, belt vegetation, the area to be covered in hectares is designated. In case of other Agri related works such as micro-irrigation, flood control, area to be protected/benefited or irrigated is set out at the time of commencement of the task.

As per reports, the ministry claims that implementation of the works would ensure that more than 30 lakh hectares of rain fed agricultural lands will have water conservation works, while there would be assured irrigation in over 9 lakh hectares and afforestation in 6 lakh hectares³. Such practices

enable tracking the actual outcomes, improve the productivity and ensure need-based activities. The practise makes the system more accountable and ushers in transparency.

Concluding Remarks

The declining farm productivity, poor irrigation facilities, rising agricultural competition, and lack of know-how of modern farming techniques, has altogether resulted in low living standard of farmers in India, poor farm incomes and the disenchantment around farming job. Quoting the present Finance Minister of India, “Government has made a conscious effort to re-orient MGNREGA to support our resolve to double farmers’ income. While providing at least 100 days employment to every rural household, MGNREGA should create productive assets to improve farm productivity and incomes.”⁴

With the strategic shift in approach towards rural and agriculture development under MGNREGA, the government is strategically grounding for generating sustainable livelihood and assuring social security

to the farmers. Impetus on alleviating agrarian distress coupled with capacity building of the farmers, the systemic reforms brought over in the last two years offer a reasonable solution to the problems of declining farm incomes in course of generating livelihood for rural populace under the public works programme.

It can be said that the empowerment philosophy of the government translating itself into efforts towards assuring farmer livelihood security through improving agricultural productivity and improved farmer skills is leading to enriched resource employment. Ensuring the agrarian economy of better irrigation facilities, mitigating damage due to flood and drought, access to modern agriculture skills to the farmers and more need-based agri-related infrastructure through the public works programme, shall certainly replicate into better farm productivity. Thereby, leading to growth in farm incomes and creating a sustainable social security cover for the farmers. The systemic reforms shall certainly help the marginal farmers.

Endnotes

- 1 Refer: <http://www.financialexpress.com/economy/all-wage-payments-to-mgnrega-workers-from-april-1-through-direct-benefit-transfer-govt/206169/> (Accessed on 29-03-2017)
- 2 Refer <http://pib.nic.in/newsite/printrelease.aspx?relid=159668> (Accessed on 01-04-2017)
- 3 Refer: <http://indianexpress.com/article/india/india-others/nrega-set-for-an-outcome-focussed-revamp/> (Accessed on 05-04-2017).
- 4 <http://economictimes.indiatimes.com/news/economy/agriculture/farmers-unhappy-over-linking-of-mnrega-with-water-conservation-works-in-budget/articleshow/56915583.cms> (Accessed on 20-04-2017) □

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A Commitment to Support Initiatives

Jatindar Singh



Business and thought leaders, apart from focussing on toplines and bottomlines of their enterprises are also at the forefront of confronting human development challenges as it directly impacts their businesses. Corporates should integrate their CSR goals with organizational goals as this is a bright opportunity for them to become a conduit in the nation's development agenda

Corporate Social Responsibility (CSR) encourages organisations to protect the interests of communities by taking responsibility for the impact they are creating on people, planet and profits. India has become the maiden country in the world with legislated CSR provisions. Ministry of Corporate Affairs has issued voluntary guidelines on CSR in 2009. These guidelines were incorporated with the Companies Act, 2013. The companies that are covered under CSR ambit are contained in sub section 1 of Section 135 of The Companies Act, 2013. The following categories of companies have to follow the provisions of CSR:

- (i) Companies having net worth of Rs 500 crore or more; or
- (ii) Turnover of Rs 1000 crore or more; or
- (iii) Net Profit of Rs 5 crore or more

According to estimates, around 8,000 companies have come under the mandate of CSR provisions by this Act. The Act specifies that companies have to spend at least 2 per cent of their average profit in the last three years on CSR activities. This translates into an estimated spending in the range of Rs 10,000-12,000 crore annually. With increased GDP and subsequently increased profits, this mandatory

spending will increase year over year basis. As per Section 135, the Company shall constitute a CSR committee of the board comprising or three of more directors with one independent director. The committee shall formulate the policy, including CSR activities as specified in the schedule VII. The companies can carry out CSR activities through their own foundations and trusts or collaborating with NGOs or by pooling their CSR funds with another company. The Policy recognizes that CSR is not merely a compliance, but a commitment to support initiatives to improve the lives of under privileged.

CSR-the Harbinger for Empowerment

Empowerment of the Marginalized is the improvement of their socio-economic status by developing and building capacities and improving quality of life. This is the key responsibility of the government, but corporate sector initiatives are required for scale, speed and creating best practices for others to emulate. Businesses concentrate on a particular community where they are located, so it is easier for them to understand the issues, challenges and the ensuing opportunities for the marginalized that can be garnered through CSR projects. India has experienced exclusive growth in the past. The century old baggage of

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exclusion will require time and effort to mainstream the marginalized. The inclusive growth mantra – *Sabka Saath, Sabka Vikas* can be realized only by creating linkages in the development models of private and public sector. The State budget for people's welfare is insufficient to meet the increasing demands. Government is using its wherewithal by implementing various schemes for the empowerment of marginalized, but it cannot meet the entire spectrum of people's welfare in short time. Private sector participation is essential to meet the developmental goals of the marginalized. Sectors like education, livelihood linkages or healthcare calls for huge financial mobilization for the betterment of the needy. As per the Human Development Report released by the United Nations Development Programme, India is placed at 131 among 188 countries. Human Development Index is an average measure of basic human development achievements in a country. It is not only the financial acumen that is required to better this statistics, but 360 degree approach involving contribution from multiple stakeholders.

Government flagship programmes like Make in India, Start-up India, Skill India and Digital India can be promoted by the CSR projects. These programmes have a cascading effect in empowering the marginalized in many ways as these interventions make them more educated and skillful and generate massive job opportunities.

Role of Corporate Sector via CSR route

With the consolidation of CSR activities, many companies are creating community livelihood linkages by incorporating them into their supply chain processes. The foundation of new age CSR has set in. The CSR ecosystem is getting a boost as the 17 Sustainable Development Goals (SDGs) adopted by the UN in 2015 are becoming the pivotal areas for the corporate sector to act upon through CSR activities. The most efficient CSR activities ensure that while the company complies with legislation,

their investments empowers the marginalized communities. In Indian context, in the past, literacy was the key element in philanthropic models. In this new era, skill development and livelihood creation is the primary focus. Education has evolved beyond basic writing and reading competencies; it is the skills that matters. Strategic investments in skilling for the bottom line of the community can directly affect the bottom line of businesses.

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According to World Economic Forum Global Risks Perception Survey 2016, two most interconnected risks – profound social instability and structural unemployment or under-employment account for 5 per cent of all interconnections. Knowledge of interconnections helps leaders prioritize areas for action and plan for contingencies. The Indian Industry captains are aware of such risks and many of them are dovetailing their CSR activities in these domains.

CSR Activities for Marginalized Sections

Skilling and livelihood opportunities for the Differently Aabled: The Prime Minister had

said that persons with disability are endowed with extra qualities and are far more capable than it is believed. He suggested the term 'Divyang' for them. India has one of the largest disabled populations in the world. As per census 2011, the percentage of disabled is 2.21 percent and majority of them live in rural areas. Persons with disability are more vulnerable to exclusion from the socio-economic domains as they have poor access to infrastructure, education and skill development. In the past, projects for disabled persons were restricted in scale of operations only, but with inclusion of CSR projects for the disabled, companies are looking at the challenges of persons with disability in a holistic manner. Projects like providing literacy and vocational education and removing barriers for gaining access and employability are the strategic CSR projects for persons with disability.

Self Help Groups (SHGs) and Micro Enterprises: CSR projects facilitate livelihoods in rural areas by creating job opportunities without migration through SHGs and micro enterprises. CSR projects can focus on providing market access for products and services and by facilitating micro finance. E-Commerce ventures can provide market linkages to producers and artisans for online selling of their products. This can be done by mentoring and incubation support. Innovative CSR models in skills intervention for SHGs can increase their efficiency and outcomes.

Elderly population: In India, besides increase in the young population, there is a steady rise in the elderly population too which today is close to 100 million. The elderly population is growing at 3.8 per cent per annum, which constitutes almost 8 per cent of the entire population. By 2050, the size of the elderly population will increase to 240 million. The impediments of elderly are well known. Besides degenerative physical and mental morbidities, they suffer from functional limitations and limited financial means. The poor civic infrastructure adds to their problems thus posing a challenge for their

healthcare, well being and housing needs. The new CSR amendment suggests “setting up old age homes, day care centers and such other facilities for senior citizens”. The inclusion of the CSR activities in the Schedule VII supplements the Government’s efforts for the care of elderly.

Slum Development: Housing and employment are key factors for rising number of slums in urban areas. Slum population of India was estimated at 93 million in 2011. Inclusion of slum development in CSR activities is supplementing Government’s efforts to make cities slum free. Our country needs to solve the slum crisis before starting projects of ‘Smart Cities’. For sustained economic growth, India needs to create opportunity for the slum population to be gainfully employed. CSR projects aimed at slum development would have immense collateral benefits for the industry and urban poor.

Conclusion

Business and thought leaders, apart from focussing on topline and bottomlines of their enterprises are also at the forefront of confronting human development challenges as it directly impacts their businesses. Corporates should integrate their CSR goals with organizational goals as this is a bright opportunity for them to become a conduit in the nation’s development agenda. The CSR budget of approximately Rs 10,000-12,000 crore per annum is miniscule as compared to Government of India budget outlay for social sector development. For this, innovative CSR projects are needed that are economically viable, scalable and replicable in demographic context. Corporates can divert some CSR funding in R&D of CSR projects. The fundamental issues of social sector are problems of scale. These novel models can be offered to public sector

to have a sustained impact. In this realm ‘corporate social innovation’ should go hand in hand with ‘corporate social responsibility’. Creating shared value through innovative models will have deep rooted societal impacts that will mainstream the marginalized. Corporates create wealth which in turn translates into CSR budget. What is required is tapping of the enormous resource pool and the organizational capacity of the corporate sector to design viable and innovative CSR projects. The inclusive growth agenda foresees an enabling environment for all to enjoy a productive, healthy and creative life as development is conceived in terms of mass participation in the growth story of a nation. Strategic CSR projects for the marginalized sections like minorities, dalits, adivasis, women and unorganized workers can assume much significant role in their social development. □

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‘DigiYatra’- A New Digital Experience for Air Travellers

The Ministry of Civil Aviation is adding a Digital experience for Air Travellers through DigiYatra Platform. This follows Air Sewa which brings together all the stakeholders on a common platform for handling customer grievances and disseminating real-time data. **DigiYatra** initiative envisages providing airline travellers in India, a pioneering ‘digitally unified flying experience’ across all stages of their journey. All aviation stakeholders – airlines, airport operators, security and immigration agencies, cab operators, retail establishment and others are working to devise digital standards which can enable seamless exchange of data and information. The platform will be built on 4 key pillars, like Connected Passengers, Connected Airports, Connected Flying and Connected Systems which can make it possible over a period of time for passengers to:

- Plan their trips efficiently by identifying price trends and estimate future airfares at the time of ticket booking,
- Optionally link their Aadhaar to airlines and other ecosystem players at the time of booking for faster airport entry and automated check-ins without requiring any paper-based interventions,
- Walk-through security scanners swiftly owing to advanced biometric security solutions,
- Receive relevant information pertaining to various facilities, protocols, airline timings, queue lengths at airports etc.,
- Engage in customised digital offerings at experience zones,
- Get real time notifications about congestion and delays to have greater visibility on the next step of journey,
- Conveniently navigate through the airport using digital guidance systems, interactive kiosks and augmented reality apps,
- Stay connected during flights and indulge in immersive experiences. Also book in-flight services and destination based offerings digitally,
- Get a prompt when their luggage reaches the baggage claim belt, and
- Submit grievances, share experiences and provide feedback.



YOJANA

Forthcoming Issue

Housing for All

NPS-Lite/Swavalamban Scheme and the Atal Pension Yojana

With a view to encourage people from the under privileged groups in the unorganised sector to voluntarily save for their retirement, the Central Government launched a co-contributory pension scheme, **Swavalamban** in October 2010. Under the scheme government would contribute Rs.1,000 to any NPS-Lite/Swavalamban subscriber's account for a period of five years or till the year 2016-17 which ever is earlier, who contributes a minimum of Rs.1,000 to a maximum Rs.12,000 per annum to his/ her Swavalamban account. The Scheme is implemented through a features optimized cost effective group model of NPS Lite. Small contributions from individual subscribers are pooled for investments while recordkeeping is done individually. The system is flexible to receive contributions from individual, Central and State governments. Several State governments have adopted NPS-Lite/Swavalamban Scheme for their identified occupational groups like Anganwadi workers and helpers, ASHA workers, construction laborers etc. State wise details of categories of beneficiaries and contribution by state government are given in the Table 1. The Scheme is operated through grass root level intermediaries called 'Aggregators' who are registered with PFRDA and provide services to the subscribers in opening of the Pension account, collection and remittance of the periodic contribution for the credit of the NPS Trust account with the Trustee Bank, etc. as per PFRDA regulations for Aggregators.

Table1:
State Governments which are Co-contributing for NPS-Swavalamban for their specified category of workers:

Sl. no.	Name of the state Government	Beneficiaries	State Government co-contribution
1	A.P. Building And Other Construction Workers Welfare Board	Building and construction workers	Rs. 1000/- p.a.
2	Directorate Of Women & Child Development, Karnataka	Anganwadi workers and helper	Anaganwadi workers : Rs. 1800/-p.a. Anaganwadi helpers : Rs. 1004/-p.a
3	Karnataka State Unorganised Workers Social Security Board	Unorganized sector workers as per the specified list	Rs. 1000/- p.a.
4	Jharkhand Building & Other Construction Workers Welfare Board Ranchi	Building and construction workers	Rs. 1000/- p.a.
5	Building & Other Construction Workers Welfare Board Rajasthan.	Building and construction workers	Rs. 1000/- p.a.
6	Government of Chhattisgarh	Unorganized sector workers as per the specified list	Rs. 1000/-
7	Government of NCT of Delhi	Unorganized sector workers as per the specified list	Rs. 1000/-
8	Government of Assam	Unorganized sector workers as per the specified list	Rs. 1000/-
9	Government of Haryana	Cane Grower, societies/ cooperative sugar mills/hafed sugar mill/milk cooperative and anganwadi workers	Rs. 1200/-
10	Government of Madhya Pradesh	Building and construction workers	Rs. 1000/-

As on 31st March 2017, there were about 42.39 lakh subscribers registered under the NPS Lite/ Swavalamban scheme. Consequent upon the launch of the Atal Pension Yojana from May 2015, new registration under the Swavalamban scheme has been discontinued and subscribers in the age group of 18 to 40 years have been advised to migrate to the Atal Pension Yojana. For migration to the APY, the NPS Lite/ Swavalamban subscriber has to go to a bank where he maintains a savings bank account and carry his savings bank passbook, NPS Lite/ Swavalamban PRAN card and the

Aadhaar Card. In case a subscriber does not have a savings bank account and or the Aadhaar card, he/ she has first to open the bank account and get registered for an Aadhaar card. Subscribers above 40 years of age can continue in the Swavalamban scheme till they attain the age of 60 years.

Atal Pension Yojana

Government of India is extremely concerned about the old age income security of the working poor and is encouraging and enabling them to join the Pension System. To address the longevity risks among the workers in unorganised sector and to encourage them to voluntarily save for their old age/ retirement, Government launched the Atal Pension Yojana (APY) in May 2015. Any Indian citizen, who has completed 18 years but has not reached 40 years of age on the day of registration, can join the APY. One can join the Scheme through any branch of the public sector banks, private sector banks, regional rural banks, cooperative banks and identified branches of India Post which are on Core Banking Solution (CBS) and which have configured the APY module with the CBS. Quite a few banks are sourcing subscribers through their internet banking portals also in a paperless environment. Presently, about 228 banks and the India Post are implementing the Scheme through their over 145000 branches across the country.

Under the APY, a subscriber would receive a minimum guaranteed pension of Rs.1000 to Rs.5000 on attaining the age of 60 years, depending on his/ her contribution, which itself would depend on the age of joining the APY and the chosen monthly pension. The monthly contribution amount is as little as Rs. 42 for a monthly pension of Rs.1000/- for a subscriber who joins the Scheme at the age of 18 years and Rs.1054 for a monthly pension amount of Rs.5000 for a subscriber who joins it at the age of 39 years. The Central Government would also co-contributes 50 percent of the total contribution or Rs.1000 per annum, whichever is lower, to each eligible subscriber's account, for a period of 5 years, who has joined the scheme on or before 31st March 2016 and who is not covered under any statutory social security scheme and who is not Income Tax payers. One can also increase or decrease his/ her chosen pension during the accumulation phase, once in a year during the month of April. The periodic contribution amount would be adjusted accordingly. If the subscriber dies, while availing of the pension, after the age of sixty years, the spouse will get the same amount of pension till she/ he lives. After the death of both the subscriber and the spouse, the nominee will be returned the accumulated pension corpus.

However, in case of premature death of the subscriber before attaining the age of 60 years, there is an option for the spouse to continue contributing to the account for the balance vesting period, so as to avail pension (by the spouse) from the same date the original subscriber would have started getting it. If a subscriber wants to discontinue or exit from the scheme, he/she would be returned only his/ her contribution plus the returns generated thereon minus the maintenance and investment management charges. The minimum pension is guaranteed by the Government of India. If the actual returns on the pension contributions during the accumulation phase are higher than the assumed returns for the minimum guaranteed pension, such excess returns would be passed on to the subscriber, resulting in higher benefits. It means, while the down side risk is borne by the government, the upside buoyancy in returns is passed on to the beneficiaries/ subscribers. Thus, the APY is an improvement over the Swavalamban Scheme in the sense that besides government co-contribution, it has a minimum guaranteed pension. The Scheme follows the same investment pattern as applicable to the NPS contribution of Central Government employees. During the year 2016-17, it has earned a rate of return of 13.91 per cent.

A subscribers can view online his Statement of Transaction (SOT) and the e-PRAN and print the SOT and e PRAN card by visiting the website: www.npskra.nsdl.co.in or www.npstrust.org.in under the Atal Pension Yojana section. These can be accessed by providing the APYPRAN No and savings bank account number details. A subscriber who is not having his APY PRAN number readily available can also avail these facilities by providing his date of birth and savings bank account number. This online tool enables the subscribers to see their complete details of the APY account, like transaction details, pension amount, pension commencement date, nominee name, associated bank name etc. A subscriber can print their e-PRAN card and keep it safely for their future reference, if required. In case any change is made in the pension amount, periodicity of contribution, personal details in the APY account, the subscriber can again re-print his/ her e-PRAN which will reflect the updated subscriber records. Further, the subscriber can register complaints/ grievance on <https://npslite-nsdl.com/CRALite/grievance>.

As on June 13, 2017, there are about 54.71 lakh subscribers registered under the APY. Males account for 62 per cent of the subscribers and female for about 38 per cent. Most of the subscribers have opted for monthly contributions, about 97.5 per cent of the subscribers are contributing at monthly intervals, about 0.8 per cent at quarterly intervals and about 1.7 per cent at half yearly intervals. A majority of the subscribers (51.5 per cent)have opted for a monthly pension of Rs.1000 and 34.5 per cent of the subscribers have opted for a monthly pension of Rs.5000/-. Age wise and opted pension wise monthly, quarterly and half yearly instalments of contribution are given in Table 2 (*Please see next page*).

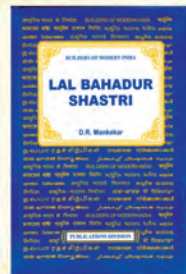
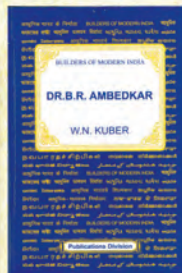
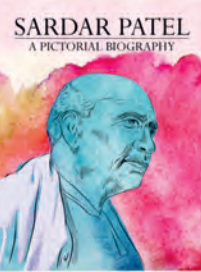
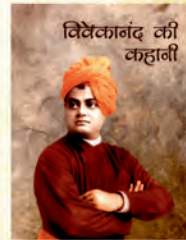
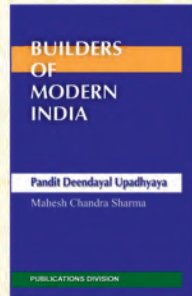
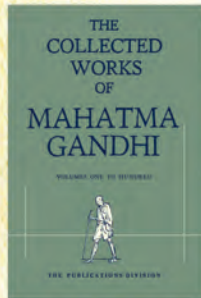
Table 2 : Contribution Chart under Atal Pension Yojana
(Contd. from previous page)

Indicative Return of Corpus Amount to the Nominee	Minimum Guaranteed Pension of Rs. 1000/month			Minimum Guaranteed Pension of Rs. 2000/month			Minimum Guaranteed Pension of Rs. 3000/month			Minimum Guaranteed Pension of Rs. 4000/month			Minimum Guaranteed Pension of Rs. 5000/month		
	Monthly contribution	Quarterly contribution	Half yearly contribution	Monthly contribution	Quarterly contribution	Half yearly contribution	Monthly contribution	Quarterly contribution	Half yearly contribution	Monthly contribution	Quarterly contribution	Half yearly contribution	Monthly contribution	Quarterly contribution	Half yearly contribution
Age at entry period															
18	42	125	248	84	250	496	126	376	744	168	501	991	210	626	1239
19	41	137	271	92	274	543	138	411	814	183	545	1080	228	679	1346
20	40	149	295	100	298	590	150	447	885	198	590	1169	248	739	1464
21	39	161	319	108	322	637	162	483	956	215	641	1269	269	802	1588
22	38	176	348	117	349	690	177	527	1045	234	697	1381	292	870	1723
23	37	191	378	127	378	749	192	572	1133	254	757	1499	318	948	1877
24	36	209	413	139	414	820	208	620	1228	277	826	1635	346	1031	2042
25	35	226	449	151	450	891	226	674	1334	301	897	1776	376	1121	2219
26	34	244	484	164	489	968	246	733	1452	327	975	1930	409	1219	2414
27	33	268	531	178	530	1050	268	799	1582	356	1061	2101	446	1329	2632
28	32	289	572	194	578	1145	292	870	1723	388	1156	2290	485	1445	2862
29	31	316	626	212	632	1251	318	948	1877	423	1261	2496	529	1577	3122
30	30	346	685	231	688	1363	347	1034	2048	462	1377	2727	577	1720	3405
31	29	376	744	252	751	1487	379	1129	2237	504	1502	2974	630	1878	3718
32	28	411	814	276	823	1629	414	1234	2443	551	1642	3252	689	2053	4066
33	27	450	891	302	900	1782	453	1350	2673	602	1794	3553	752	2241	4438
34	26	492	974	330	983	1948	495	1475	2921	659	1964	3889	824	2456	4863
35	25	539	1068	362	1079	2136	543	1618	3205	722	2152	4261	902	2688	5323
36	24	590	1169	396	1180	2337	594	1770	3506	792	2360	4674	990	2950	5843
37	23	650	1287	436	1299	2573	654	1949	3860	870	2593	5134	1087	3239	6415
38	22	715	1416	480	1430	2833	720	2146	4249	957	2852	5648	1196	3564	7058
39	21	787	1558	528	1574	3116	792	2360	4674	1054	3141	6220	1318	3928	7778

Source : PFRDA

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Presentation of the full set of 100 volumes of The Collected Works of Mahatma Gandhi—published by the Publications Division to the Hon'ble Speaker, Lok Sabha by Hon'ble Minister of I&B

Minister for Information & Broadcasting, Shri M. Venkaiah Naidu, presented 100 Volumes of Collected Works of Mahatma Gandhi (CWMG) to Hon'ble Speaker of Lok Sabha Smt. Sumitra Mahajan for Parliament Library on June 13, 2017.

Speaking on the occasion, Hon'ble Speaker, Smt. Sumitra Mahajan said that Gandhiji's simple message to the common people during the national movement evoked a sense of popular participation, feeling of oneness and unity for the nation.

The Salt Satyagraha was a classic example of people's participation in the quest for freedom. His philosophy also influenced the global community with regard to service to the nation. On the receipt of 100 volumes of the Collected Works of Mahatma Gandhi, Hon'ble Speaker said that The collection would be kept in Parliament for members so as to enable them to peruse the heritage collection. The Hon'ble Speaker appreciated the efforts of Ministry of I&B and complimented the I&B Minister for his efforts in taking forward this initiative and development agenda of the Government.



Hon'ble Minister of Information and Broadcasting while speaking on the occasion said, that the writings of Mahatma Gandhi played an instrumental role in weaving the freedom movement together with the morals of truth and non-violence. Quoting Mahatma Gandhi "Let our lives be open books for all to study" he said that The Collected Works of Mahatma Gandhi gave an invaluable opportunity to study from the life teachings of Father of our Nation. It was our responsibility to preserve his thoughts/ writings and disseminate it to our future generations.

The 100-volume set of CWMG is one of the most profound work of Publications Division, as it is a monumental document of Gandhiji's words which he spoke and wrote, day after day, year after year, beginning with the year 1884 till his assassination on January 30, 1948. The CWMG-original- KS-edition, called so after Prof. K.Swaminathan, the chief architect of the original series, had taken about 38 years in the making (1956-1994). The complete set has now been reprinted from the restored digital Master Copy prepared by Publications Division under an MoU with Gujarat Vidyapith, Ahmedabad. The Digital Master Copy of the Volumes is hosted on the Gandhi Heritage Portal, maintained by Sabarmati Ashram Preservation and Memorial Trust, Ahmedabad. The complete printed volumes are now available online for purchase and each volume is nominally priced at Rs 100/- and the complete set is available at 25 per cent discount, amounting to Rs 7,500/- for all 100 volumes. The DVD containing the 100 volumes is priced at Rs 800.



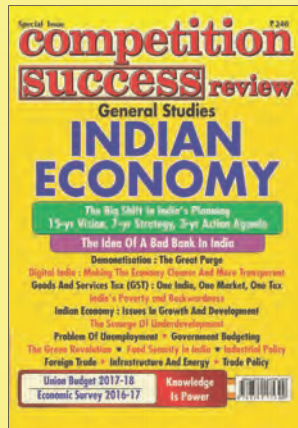
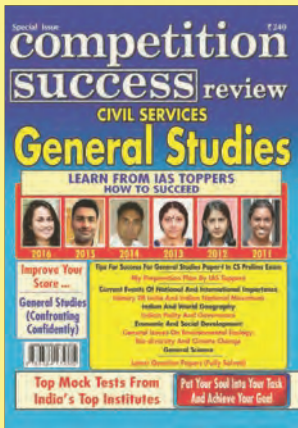
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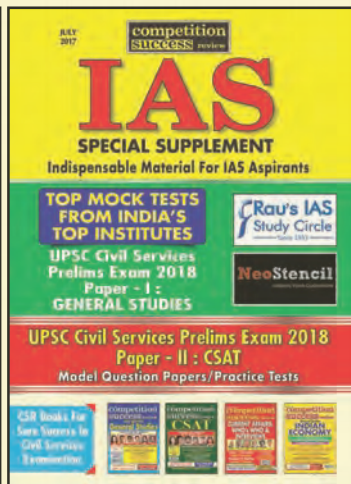
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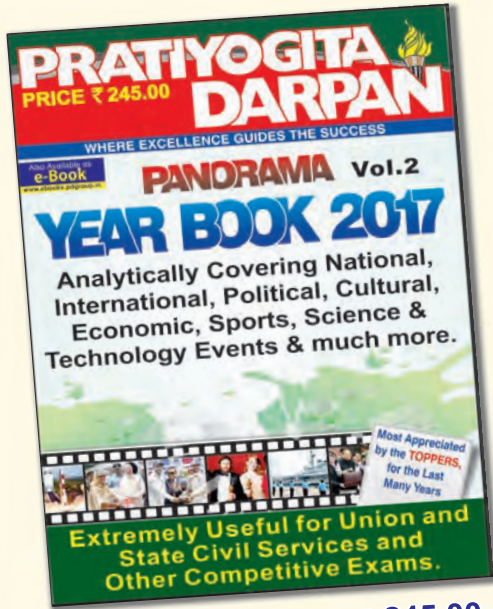
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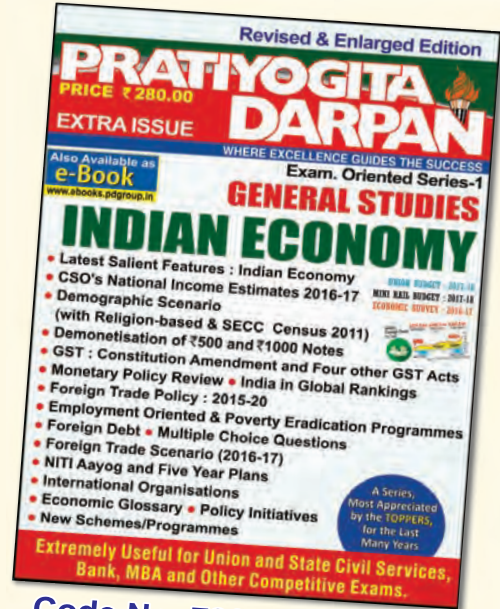


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