
VAJIRAM & RAVI

MGNREGA-A SOCIAL SECURITY NET

- The COVID-19 or Coronavirus pandemic and prolonged lockdown of economic activities have caused health and income insecurity amongst the socio-economically weak and vulnerable, especially, the migrants, the daily wage earners and the casual labourers.
- In order to address the situation, the government is focusing on reviving rural economic growth through broadening wage employment opportunities to the jobseekers,

Rural Employment and MGNREGA

- The nation, with a **migrant workforce of more than 423 million** (census 2011) is now witnessing unrelenting reverse migration due to COVID-19 impact. It is thus important to ensure adequate livelihoods through broadened occupational choices to the millions of workforces of the countryside.
- MGNREGA, an entitlement-driven and self-target-oriented employment generation scheme, aims at enhancing the livelihood and economic security of the rural poor households.

MGNREGA's Role in Self-reliant Rural India

- MGNREGA is a public works programme. It has the capability to effectively harness the productive power of rural unemployed towards their socio-economic development.
- The whole process would actually **roll out an excellent social security and insurance mechanism by stabilizing employment during the off-peak agriculture seasons.**
- Considering its employment generation potential and productive absorption capacity of surplus work force during and after the pandemic, the Government revised its earlier earmarked allocation to Rs. 1,01,500 crore for 2020-21 by **additionally allocating Rs. 60,000 crore under the package of Aatmanirbhar Bharat.**
- The **principal objectives of MGNREGA, 2005** are:
 - a) Provision of at least 100 days of unskilled manual work as a guaranteed wage employment in a financial year to every willing rural household
 - b) Reinforcing the livelihood resource base of the poor
 - c) Ensuring social inclusion; and
 - d) Strengthening Panchayati Raj Institutions

MGNREGA: Status of Implementation

- As in May 2020, out of 13.82 crore registered rural households, 25 percent could actively participate in the scheme.
- By an estimate, the present allocation under MGNREGA has the potential to generate about 400 crore person-days if a proper strategy of implementation is ensured.

MGNREGA: The Game Changer?

- MGNREGA accords an opportunity to broaden the occupational choices and wage income for the willing less-educated, unskilled-job-seekers by tapping their productivity through **execution of quality community asset** creating projects. M
- As many as **261 combinations of works are permissible** under MGNREGA. Out of this, 122 works can be linked to **Natural Resource Management** and 164 works are related to **agriculture and allied activities.**

- MGNREGA has the capability to empower poor rural households to withstand economic shocks. It can manage and deal with situations to address effects of business cycles in a large rural economy like India.
- MGNREGA can effectively give a stimulus to the rural economic activities via wage income disbursements resulting in rising purchasing power of rural population.

Changing The Game

- MGNREGA permits several categories of public works relating to (a) **Natural Resource Management** Works (b) works on individual assets for vulnerable sections, (c) setting up of common infrastructure for National Rural Livelihood Mission Compliant Self-Help Groups, (c) building rural infrastructure.
- The big challenge for the implementing States is now **how to elevate the absorption capacity** of implementing machineries without diluting the legal provisions of the Act. In this context, the States must take immediate steps to ensure social protection and productive absorption of surplus rural workforce.
- For this, the district administration should ensure that the **data on returnee migrants are collected, compiled and checked** to understand the magnitude of the problem. Accordingly, **household surveys** shall be immediately conducted by each GP to register/ re-register the surplus yet excluded job-seekers under MGNREGA.
- All job-seekers, through a campaign mode, should be made aware of the processes leading to offer of works.
- On-going works must be assessed and an **additional labour budget exercise** initiated to ensure adequate block/GP-wise additional shelf of projects along with their timely technical and financial approvals.
- Effective implementation of the public work programme depends largely on how the community engages itself from identification of works to their planning and transparent execution. MGNREGA 2005 **empowers the GPs to prepare a development plan**. Hence, the human resource base at GP level needs to be adequately strengthened.
- Programme administration should **ensure timely wage payments** to encourage adequate job response. States need to ensure **implementing a strong quality management system** to ensure that the assets created under the Act is functional and with the **provision of adequate and regular maintenance support services**.
- A review of MGNREGA works indicates that **though the scheme has large financial absorption capability, it has not been able to generate quality community assets**. The reasons for this are: lack of focus on quality asset creation, faulty work plan and design, improper selection of projects and work sites, lack of survey of works, inaccurate work design estimates, inefficient work execution and inadequate technical supervision.
- Thus, just before utilizing the funds of MGNREGA, the asset generating potential and technical viability of the projects should be reviewed and revisited.

Conclusion

- The only silver lining during this pandemic has been the resilience of our agriculture. The farm sector has grown by 3.7 percent during 2019-20 and is **expected to grow between 2.5 to 3 percent in 2020-21**.
- Thus, appropriate work planning and execution may help in bringing back the migrants into agriculture. Thus, MGNREGA can play a vital role in raising agricultural productivity by incentivizing

the surplus workforce to carry out with farming and shifting themselves from casual labourers to cultivators.

SOCIAL SECURITY: ISSUES, CHALLENGES AND INITIATIVES

- **Social security might be defined as** a provision of protection for individuals and households, to ensure their health and income, especially in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a sole earning member. Thus, social security can help in **reduction of poverty and inequality** and therefore **support inclusive growth**.
- It indirectly influences domestic demand and facilitates growth of an economy. The need for **highly subsidized programmes** arises in India because nearly 90 percent of workers in India earn their livelihood in the unorganised sector, which **lacks social security**.
- The **indirect cost of absence of social security** might well be increasing social costs resulting from monitoring and managing of ill health accompanied by various related social and labour problems, including absenteeism.

Various Initiatives to Ensure Social Security

- **Pradhan Mantri Jan Dhan Yojana** is a national mission on Financial Inclusion. The key features of the scheme are a zero-balance bank account, Rs. 5,000/- overdraft facility for all Aadhar-linked accounts, RuPay Debit Card, pre-loaded with Rs. one lakh accidental insurance cover.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana** is a government backed Life Insurance Scheme, available to people in the age group of 18 to 50 years. The Risk Coverage under this scheme is for Rs. two Lakh in case of death of the insured, due to any reason. The scheme is administered through LIC and other Indian private life insurance players.
- **Prime Minister Suraksha Bima Yojana (PMSBY)** was announced with an objective to help the vulnerable sections. The essence of the scheme is to provide people with a Personal Accident insurance cover at a price that is considerably lower.
- **Atal Pension Yojana (APY)** is another flagship social security scheme. Any citizen of India between 18-40 years, can join this scheme administered by PFRDA through National Pension System. It provides a **minimum guaranteed pension ranging from Rs. 1000 to 5000 on attaining 60 years of age**. The APY is an unequivocally relevant scheme for addressing the challenges of rapidly increasing aging population of India.
- **Sukanya Smridhi Yojana (SSY)**, a **small-scale savings scheme** for the daughter's education and marriage, initiated as a part of government's Beti Bachao, Beti Padhao mission. It is suitable for a daughter up to 10 years of age with annual contribution ranging from a minimum of Rs. 1000 to a maximum of Rs. 150000 and provides an annualized return of 8.1 percent.

Various Measures During COVID-19

- The PFRDA has **halted auto debit of monthly contributions** of APY subscribers' contribution.
- Finance Ministry **extended the deadline for mandatory minimum deposit in Sukanya Samridhi Account** for 2019-20 by three months up to June 30 2020.
- The relief package announced by the Central Government also includes ex-gratia 1500 to 20 crore Jan Dhan account holding women.
- For the organised sector workers, Government will pay the **Employees' Provident Fund (EPF) contributions of both sides for 80 lakh employees of small companies who earn up to Rs. 15,000 a month.**

- The Union Government has announced an **insurance cover of Rs. 50 lakhs** to healthcare workers and support staff engaged in treatment of COVID-19 patients across the country.

Conclusion

- Well-defined social security programmes need to be welfare-oriented, inclusive, wider-based and better implemented.
- Considering that **government is already spending nearly 3 percent of GDP** on pensions, it is thus argued that a universal pension and gratuity schemes are possible within a limited expenditure, without placing any significantly large additional stress on the fiscal. In order to **meaningfully implement the proposed universal schemes, collaborative exercise with post offices in addition to banks can be considered.**
- Adequate social security enhances economic growth and thus reduces the burden of tax financed schemes through generation of additional revenue.
- Unlike present set of social security schemes, a **non-contributory universal scheme** is probably the need of the country that has remained ignored till date. It would be advantageous to have universal schemes at least for the next few decades, until India achieves a better per capita income and has achieved total eradication of poverty.

AGRICULTURE AND SOCIAL SECURITY

- Social security is in-built and intrinsic to agriculture through income augmentation and the huge size of rural workforce it absorbs. Social security is also seen in terms of food and nutritional security, bringing resilience in the masses to absorb shocks and stresses, augmenting income and employment to narrow the social and economic exclusion.
- The agriculture, however, due to several challenges, became less remunerative and attractive over time which has to be transformed for reversing the trend.
- It is noteworthy, the Government, recently, has taken several initiatives that have emboldened the very face of social security for agriculturists. The initiatives of **PM-Kisan Samman Nidhi (PM-KISAN) and Kisan Maandhan Yojana** are the two very significant initiatives for the income support and old-age pension support for those who are the most vulnerable and require financial assistance the most.

Employment and Poverty: The Key Determinants for Social Security

- Different poverty data of 2011-12 indicated about **54.3 percent households of rural India get employment in agriculture either as self-employed or as casual labourers.** The incidence poverty in these households are 19% and 40% of headcounts, respectively.
- The social security net for this large population is the prime necessity. While **alternate source of employment** is one way for those earning as wage labourers in agriculture and non-agriculture activities, **enhancing income of those who are self-employed** in agriculture is also important for sustainable development of the rural-agri space.
- It is estimated that number of agricultural workers will **increase to about 336 million in 2032-33** (NITI Aayog, 2018). To absorb such a huge workforce with a meaningful employment and income, we need to reorient our strategy and policies for rural India.

Food and Nutrition for Social Security

- Third Advance Estimates of food grain production estimated the **food grain production at 295.67 million tonnes.** This implies that the country is well secure for food, the first basic pillar for social security.

- The NITI Aayog in its report submitted to government in 2018, estimated the **demand for food grains during 2032-33 at 334- 350 million tonnes**. Thus, there is need to secure the future in terms of food security.
- To bring sufficiency in edible oils and pulses, the Government has already moved for **National Mission on Edible Oils** and augmenting pulses production through production and price incentives under **NFSM and PM-Annadata Aay Sanrakshan Abhiyaan (PM-AASA)**.
- The Government has also focused on promotion of **nutri-cereals and bio-fortified crops** along with Public Distribution System (PDS) to bring in nutritional security as well as achieving the second and third pillar of food security i.e. access and affordability of food.
- ICAR has developed **53 bio-fortified varieties and production** protocols of nutri-cereals for higher productivity.

Income Augmenting Opportunities

- The unemployment rate in rural India rose to ~20 percent post COVID-19 outbreak. The COVID19-led national lockdown deteriorated the situation as **evidenced from the mass exodus of labourers**, from urban centres to their rural hometowns. The situation of both the self-employed and casual workers has deteriorated in terms of earning. This calls for a paradigm shift in the most important job provider sector in rural India.
- It should be noted that the **remunerative employment orientation in agriculture sector** was almost missing in the past as the focus had always been the **attaining and sustaining food security**.
- Hence policies and programmes have to be **redesigned to convert the low paid and underemployment** providing agriculture **into competitive activity** with other sectors of economy. The seasonality in agriculture has to be converted into an opportunity.
- In India, the farm endowments are diverse and so is their orientation towards commercial farming. The **big farmers (> 10 ha of holding)** hold promise for lenders and can take risks to increase their incomes. However, this **set of farmers comprises only 0.7 percent farm families occupying about 11 percent of the land**.
- The **medium farmers** (4 to 10 ha land) constitute 4 percent of farm families and 21.2 percent of area. Those commanding **2 to 4 ha farmland (semi-medium farmers)** accounts 11 percent of rural families but occupy 24 percent of the total farming area. The rest two categories are **small (1 to 2 ha) and marginal (< 1 ha)** farmers who together comprise nearly 44.5 percent of the area
- The **incomes of these (small and marginal) are difficult to increase** exclusively through increased productivity in cropping, hence the **high value commodities can make them prosperous**.
- However, this group is often averse of fruit tree plantation for twin reasons. Firstly, **part or whole of his land will be diverted to trees** leaving little scope for staple food production and secondly, **long gestation periods** in fruits will drive them out of whatsoever little income he or she is making from arable cropping.

Diversify Towards More Income and Employment

- Diversification has been recognised as a potent tool with a potential to cater the future concerns of food, nutrition and income for social security. The high value commodities like horticulture and vegetables, livestock and fisheries can play a significant role in this regard.
- While green revolution technologies favouring intensification was important in first 30 years of independence, the **technologies leading to diversification** particularly towards product and process diversification favouring fruits, vegetables, etc. **are crucial catalysts to increase income** from declining and depleting land and water.

- **Vertical diversification** in these high value commodities can provide better and quality employment fetching more returns to the small-sized farms. The **competitiveness** for export promotion would be needed. A **strong hand holding with small growers** is also needed for credit and risk management.
- The diversified farming can act as one of the **major drivers for attracting more employment in agriculture for social security**.

Government Initiatives In Agriculture For Social Security

- Atmanirbhar Bharat - Provided much needed reforms in agricultural marketing and in deciding his/her price while entering into contract.
- Land Tenancy Reforms – To secure the tenure of tenants.
- **PM-Kisan Samman Nidhi Yojana (PM-KISAN)** - provides direct income support to the farmers.
- **PM-Fasal Bima Yojana** – To offset the vulnerabilities associated with crop failures.
- **Kisan Maandhan Yojana** - For old age farmers under which a farmers will get Rs. 3000 per month when he/she attains the age of 60 years.
- The **insurance of fishermen** under **Fishermen welfare** has been operational to provide social security against any eventuality in the risk prone profession.
- The **agricultural credit and interest subvention** is another set of financial inclusion instruments that have been adding to social security.

Conclusion

- The reforms in agriculture has set the tone for price-led prosperity in agriculture and allied activities which is likely to be a game changer in inclusive development of rural India to make the country atmanirbhar in all spheres of economic and social activities.

EDUCATION – THE BACKBONE OF DEVELOPMENT

- The **top one percent of India's population holds three-fourth of the national wealth** while the bottom 60 percent owns less than five percent of the country's wealth.
- Approximately 26 percent of people are illiterate; over 90 percent of the nation's labor force works in the unorganised informal sector and over one-fifth of India's people live below the poverty line.
- Hence, to ensure that the benefits of economic growth trickledown to the poorest sections of society and alleviate poverty, social security programmes are critical.

Social Security and Education

- Education is considered as one of the most important instruments to alleviate Poverty and reduce equality. It can guarantee social security with ripple effects across other critical dimensions of human development.
- In the decade between 2008 and 2018, the gross enrolment ratio and transition rate surpassed the 90 percent mark; the drop-out rate almost quartered; and facility-based indicators reached near-universal coverage. The number of schools having electricity almost tripled in the last 10 years.

Various Initiatives

1. Mid-Day Meals

- Responding to a **public-interest petition on the Right to Food** in 2001, the SC directed all State governments to initiate the provision of cooked mid-day meals in primary schools.

- The objective of the school meals programme is to boost efforts to **universalise education by increasing enrolment, retention and attendance while improving nutritional levels among children.**
- Simultaneously addressing food security and education, the scheme helps children from disadvantaged communities to collectively combat hunger, poverty and illiteracy.
- The **largest feeding programme** in the world, the Mid-Day Meal scheme **impacts around 10 crore children** in India by contributing to better nutrition, enhancing school participation, improving learning outcomes and increasing social equity.
- The scheme, also has **significant gender related benefits.** By employing over 25 lakh cook-cum-helpers, it **creates job-opportunities** for local women and reduces the economic burden on poor households.

2. Integrated Child Development Services

- It is the largest programme for **promotion of maternal and child health, and nutrition** in India. It was launched in 1975 in pursuance of the National Policy for Children.
- These centres offer food, games and regular health check-ups. For younger children, weekly or monthly Take-Home Rations are provided along with health services like immunisation. The Scheme also provides nutrition and health services to pregnant women, lactating mothers and adolescent girls.
- With a target **coverage of 15.8 crore children** between the ages 0-6, the scheme represents the **largest unique early childhood care and education programme** in the world, currently offered through over 14 lakh anganwadi centres.

3. Sarva Shiksha Abhiyan

- Since the 1990s the Government focused on the universalisation of education through centrally-sponsored schemes like the **Operation Blackboard** and State-initiatives such as the **District Primary Education Program (DPEP).**
- It paved the way for the launch of the **Sarva Shiksha Abhiyan (SSA) in 2001** with clearly defined targets for achieving elementary school enrolments and retention. The core focus areas included access and retention; infrastructure development; equality and providing quality education. In 2009, the program guidelines were subsequently revised to support the norms, standards and free entitlements mandated by the **Right to Education Act.**
- In 2018-19, the Union Budget proposed an integrated approach to school education. Aiming to treat the school education space from pre-nursery to Class12 holistically as a continuum, the Government subsumed the SSA for elementary education, the Rashtriya Madhyamik Shiksha Abhiyan (RMSA) for secondary education, and the scheme for Teacher Education into the **Samagra Shiksha scheme.**
- The major objectives of the Scheme include enhancing learning outcomes of students; bridging social and gender gaps as well as ensuring equity and inclusion at all levels of school education; ensuring minimum standards in schooling provisions; promoting vocationalisation of education; supporting States in the implementation of RTE Act, 2009; and the strengthening and up-gradation of nodal agencies for teacher training.

4. Right to Education

- The Right to Education is directly linked to the Right to Life under the Indian Constitution. As the parliament passed the **86th Amendment to the Constitution** in 2002, Article 21A was instituted in the Fundamental Rights section declaring free and compulsory education to all children between the ages of 6-14 years.

- In addition to free and compulsory education, The RTE also requires a **pupil-teacher ratio of 30:1** for every primary school and **35:1 for every upper- primary school**. While providing for infrastructure improvements, it also ensures that parents or guardians do not bear any direct costs for uniforms, textbooks, meals, transport, etc.

5. Draft National Education Policy

- The NEP aims to provide **early childhood care and education** for all children aged 3-6 by 2025; **ensure universal access and retention** across all levels of school education and 100 percent **youth and adult literacy** by 2030.
- Further, it calls for placing the **students and teachers at the centre** of all reforms, improving school governance, expanding the Mid-Day Meal programme and strengthening the Right to Education.

6. Aatmanirbhar Bharat Abhiyan

- **PM E-Vidya**, a programme for multi-mode access to online education will be launched shortly to include facilities to support school education under the **Digital Infrastructure for Knowledge Sharing, DIKSHA (one nation, one digital platform)** programme.
- **One channel per class** is being considered through the **SWAYAM Prabha direct-to-home television platform**.
- Over 200 textbooks have been added to **the digital repository, E-pathshala**.
- MHRD is also working on **Manodarpan**, an initiative to provide psychosocial support to students and families for mental health and well-being.
- **National Foundational Literacy and Numeracy Mission** will be launched so that every child attains pre-defined learning outcomes in Grade 5 by 2025,

Challenges

- NSSO report of 2014 estimated that **3.2 crore children up to the age of 13 have never attended any school**. The **drop-out rate worsens with grade-progression** and at the secondary level it is almost 10 percent.
- **Quality of education** remains a major concern. The Annual Status of Education Report (ASER), 2018, reveals that nearly 50 percent and 27 percent of students in Grade V and Grade VIII, respectively, cannot read a Grade II level textbook.
- The **Gross enrolment ratio at the pre- primary stages in China is over six times that of India**; the expected and mean years of schooling is lower than other countries with starker differences for females; the share of government expenditure on education is also lesser.
- Norway, with the highest score in the United Nations Education Index, spends **twice as much as India** in terms of the percentage allocation of its GDP.

Way Forward

- Addressing challenges to social security through education requires action on three fronts.
- First is the need to **address the fiscal challenge**. Mobilising additional resources by increasing the tax to GDP ratio is critical to ensuring a stronger education system.
- Second, the design and dimensions of various schemes need to be carefully re-examined and evaluated.
- Third, there is significant potential to increase implementation efficacy through enhanced accountability and pro-active measures to reach the most vulnerable sections of society.

Conclusion

Quality education is critical to sustainable development. With a decade left to achieve Goal number 4 of sustainable Development, and estimates suggesting India will be home to the largest working age population, it is imperative to strengthen the social security net by addressing some of the current issues now. This is essential to catapult India's development journey.

A STEP TOWARDS HEALTH SECURITY

Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity (WHO, 1948)

- WHO has defined **global public health security** as “the activities required, both proactive and reactive, to minimize the danger and impact of acute public health events that endanger people's health across geographical regions and international boundaries”.
- **Health Security does not exist in isolation**-it is dependent on **food and nutrition security, economic security, societal support** and many other factors.
- The **four major pillars of healthcare** which need to be focused: Preventive Healthcare; Affordable Healthcare; Improvements in the supply of equipment and medicines; Mission mode interventions.

National Health Policy 2017

- India's National Health Policy was re-formulated by the MoH&FW in 2017. It focuses on **preventive and promotive health care** and the primary healthcare which is comprehensive and universal.
- It promotes patient centric approach providing quality care, intersectoral convergence as well as easy access, affordability with appropriate use of technology as its salient features.

Steps Taken During COVID

- Inspired by the **three Ps -precaution, prevention and protection**; restrictive measures were taken (Jan-Feb 2020) even before WHO declaring it a global pandemic. Along with strict social distancing norms, a complete lockdown was imposed in the country.
- Simultaneously, arrangements were made for upscaling of rapid testing, citizens' empowerment, contact tracing (through Aarogya Setu app), quarantining, dedicated hospital facilities and Ayushman Bharat coverage.
- A public charitable trust - '**Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund**' (**PM CARES Fund**)' has been created to address the issues relating to emergency/distress situations and calamities — be these manmade or natural.

India's Global Health Security Index score is 46.5; and out of 195 nations, the country ranks 57 (Global Health Security Index Report, 2019).

Scenario In India

- In India, the cost of treatment has been accelerating which has led to inequities in access to health care services. The nation spends only **1.28 percent of its GDP** (2017-18) as public expenditure on health; **per capita public expenditure** has gone up from Rs. 621 (2009-10) to **Rs. 1657** (2017-18).
- The disease burden due to communicable, maternal, neonatal and nutritional diseases dropped from 61 percent (1990) to 33 percent (2016). On the other hand, disease burden due to NCDs increased from 30 percent (1990) to 55 percent (2016).

- Ayushman Bharat was launched to achieve the vision of Universal Health Coverage (UHC). It adopts a continuum-care approach, comprising of two inter-related components:
 - **Health and Wellness Centres (HWCs)** to deliver Comprehensive Primary Health Care bringing healthcare closer to the residence of masses.
 - **Pradhan Mantri Jan Arogya Yojana** is the world's largest health insurance/ assurance scheme fully financed by the government.
- **Pradhan Mantri Gareeb Kalyan Yojana**-a relief package of Rs. **1.70 Lakh Crore** was declared for the poor to help them fight against Corona Virus. Under this package:
 - Women Jan Dhan account holders to get Rs. 500 per month for the next three months
 - 8 crore poor families to be provided free of cost LPG cylinders for 3 months
 - Increase in MNREGA wages from Rs. 182/day to 202/day
 - Insurance cover of Rs. 50 lakh per health worker fighting COVID-19 to be provided under the insurance scheme.
- **POSHAN Abhiyaan/National Nutrition Mission (NNM)** - to improve nutritional outcomes of the children, pregnant women and nursing mothers. **Anaemia Mukta Bharat** programmes targets to achieve a 3% reduction in anaemia.
- Mental Healthcare Act (2017) adopts a **right based statutory framework** for mental health in India
- **National AIDS Control Programme:** Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017 aims to end this epidemic by 2030.
- National AIDS Control Organization's (NACO) vision is '**Paving the way for an AIDS free India**' through attaining universal coverage of HIV prevention, treatment and care through continuum of services that are effective, inclusive, equitable and adapted to needs. The goals remain the '**Three Zeros**' - zero new infections, zero AIDS-related deaths and zero discrimination - forming the basis of this strategic plan.
- **Revised National Tuberculosis Control Programme:** nearly 4,80,000 Indians die of TB every year.
- **National Strategic Plan for tuberculosis elimination (2017-2025)** proposes bold strategies to rapidly curb TB in the country by 2030 in line with the global 'End TB targets' and SDGs to attain TB-free India. The four strategic pillars of TB elimination include "**Detect — Treat — Prevent — Build**" (DTPB).
- **E-Health:** Under the Digital India campaign, E-Health initiative was launched in July 2015 with the broad aim to provide effective, economical and timely healthcare services to all individuals;
- **Rashtriya Arogya Nidhi** was set up in 1997 for providing **financial assistance to patients from BPL families** suffering from major life-threatening diseases
- **National Organ Transplant Programme:** Apex level National Organ & Tissue Transplant Organisation (NOTTO) has been set-up for establishing country-wide network of transplant and retrieval hospitals and tissue banks.
- **Ministry of Jal Shakti under the Jal Jeevan Mission** aims to provide tap water to every household by 2024.

Balanced Diet comprises a variety of foods so as to provide all the essential nutrients/non-nutrient components in adequate amounts & appropriate proportions as per the individual's needs. To support the 2030 Agenda for Sustainable Development and **the 2016-2025 UN Decade of Action on**

Nutrition, WHO works with Member States and partners towards the goal of a world free from malnutrition.

EMPOWERING RURAL COMMUNITIES

- In India nearly 68.84% of total population and 72.4 percent of workforce reside in rural areas. The major economic problems faced by the rural people are poverty, unemployment and inequality.
- The solution of these economic problems is of utmost importance for achieving growth with justice and empowering the rural communities.

Rural Urban Divide

- **Per capita income in rural areas is even less than the half** of that in urban areas. As per the Economic Survey 2019-20, the **poverty head count ratio stood at 25.7 percent** in rural areas as compared to **13.7 percent in urban areas** in 2011-12.
- The average urban worker earns around 8.3 times more than average agricultural labour.

Extent of Rural Financial Inclusion

- A large proportion of population in rural areas has an inadequate access to financial services at affordable prices, which is the major factor behind their economic backwardness.
- According to NABARD All India Rural Financial Inclusion Survey 2016-17, **30 percent of agricultural households still avail credit from non-institutional sources** at exorbitant rates of interest.

Initiatives To Bridge Rural-Urban Divide

- The government in the union budget 2016-17 had announced its resolution to **double the farmers' income** by the year 2022.
- The focus of attention is also on **promoting allied and non-farm activities** in rural areas so that farmers can get gainful employment in these activities during the slack season.

Schemes For Financial Inclusion

- In order to provide access to basic financial services to the weaker sections and low-income groups, **Pradhan Mantri Jan Dhan Yojana (PMJDY)** was launched in 2014.
- As on June 3, 2020, total number of account holders under PMJDY were to the tune of 39.04 crore. Its inclusive aspect is evident from the fact that 24.62 crore (more than 63%) account holders were rural/semi-urban and 21.39 crore (nearly 55%) were women.
- **Jan Dhan-Aadhaar-Mobile (JAM)** trinity provides a unique opportunity to transfer all benefits and subsidies of various social welfare schemes in the form of DBT.
- It eliminates all the intermediate leakages. In fact, JAM trinity can act as a driving force to empower the rural communities by providing social security to them.
- **Digital India** is another flagship programme to empower rural communities. It was launched in 2015 with a vision to transform India into a **digitally empowered society and knowledge economy**.
- The overall goal is to bring transformation in the country by making **every household digitally literate** to make India the global knowledge hub with information technology being a major driving force. In this context, **National Optical Fibre Network**, renamed as **Bharat Net** is also an ambitious initiative to trigger high speed broadband network in rural India. It aims to connect all the **2.5 lakh Gram Panchayats** spread over 6600 blocks through high speed broadband optical fibre.

- In order to impart digital literacy in the rural areas of the country, **Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)** was launched with the aim to **empower at least one person per rural household with crucial digital literacy skills**.
- In order to widen financial inclusion in hinterland, **Small Finance Banks (SFBs)** have been set up in India. The SFBs are providing banking facilities to small and marginal farmers, small business enterprises, and other unorganised sectors through their modern technology-low cost banking operations.
- **Financial inclusion should be coupled with financial literacy** and education. Financial education works from the demand side by promoting awareness among the masses regarding the available financial products, choose the right product and understand the mechanism for availing the services.
- RBI has issued guidelines to the banks to create **Centres for Financial Literacy (CFL)** and make use of various tools for dissemination of financial awareness. It has also been decided to **observe one week in a year as Financial Literacy Week starting from the year 2017**.

Schemes For Social Security

- Various social security schemes have also been launched by the government which have important roles in empowering the rural communities.
- These schemes include: Pradhan Mantri Kisan Samman Nidhi (PM-KISAN); Pradhan Mantri Suraksha Bima Yojana (PMSBY); Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY); Atal Pension Yojana (APY); Pradhan Mantri Vaya Vandana Yojana etc.

Conclusion

- The rural-urban digital divide needs immediate attention of the policy makers. In the process of rural empowerment there are **some obstacles like low education, digital and financial illiteracy, poor access to technology, fewer livelihoods opportunities outside agriculture, lack of skill, etc.**, which can be easily overcome if Government programmes and policies are implemented in true spirit.
- It is imperative to strengthen rural financial institutions to give impetus to some of the under performed areas. The dream of taking banking to the doorsteps of poor and under-privileged customers in remote areas can be realised by adopting information technology enabled solutions facilitating remote banking.
- The banks may carry out a survey in their area of operation to **find out the migrant labourers excluded from bank network and can relax the KYC norms to such labourers**.
- A federation of SHGs as an autonomous body should be formed for encouraging people to participate in the process of inclusive growth through financial inclusion.

EMPOWERING 'DIVYANG' AND SENIOR CITIZENS

As per the Census 2011, there are 2,68,14,994 persons with disabilities (Divyangjans) in the country.

Legislative Provision for Divyangs

- The **Rights of Persons with Disabilities Act, 2016** has empowered India's divyang population in many ways. It fulfils the obligations to the **United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)**, which India ratified in 2007.
- Under the act, the government **increased the percentage of reservation** in government jobs from **3 percent to 4 percent** and from 3 percent to 5 percent in seats in government/ government aided higher educational institutions for persons with benchmark disabilities.

- The broad components of the act are: (i) Creation of a **barrier-free** environment for Divyangjans, (ii) National Action Plan for Skill Development of Persons with Disabilities (iii) Accessible India Campaign, (iv) Establishment of District Disability Rehabilitation Centre (DDRC) in the Identified Districts, and (v) Unique Disability Identification (UDID) Project

Other Initiatives

- In 2015, the Ministry of Social Justice and Empowerment launched the **National Action Plan to equip them with skills**. Later in January 2016, Ministry launched the **job portal for Persons with Disabilities**. The portal is being maintained by National Handicapped Finance and Development Corporation (NHFDC).
- The **Department of Empowerment of Persons with Disabilities** {named the Department of Disability Affairs at the time of its creation in May 2012} was renamed Department of Empowerment of Persons with **Disabilities (Viklangjan Sashaktikaran Vibhag)** in 2014.
- It is this department that implements numerous schemes for empowerment of Divyangjans.
- The **Swavlamban Health Insurance Scheme** for PwDs was launched by the Department. The objective of the scheme is to provide **affordable health insurance** to Persons with Disabilities and to improve the general health condition and quality of life of divyangjans.
- Another scheme of the DePwD is the **Unique Disability Identification Project**. Unique ID card will be given to the PwDs. These unique ID cards actually save Divyangjans the trouble of carrying multiple copies of documents. The card will be the **single document of identification, verification of the Divyangjans** for availing various benefits in future.
- Under the **Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) scheme**, funds are released to various implementing agencies to assist the needy persons with disabilities in procuring durable, standard aids and appliances. This noble endeavour is aimed at promoting their physical, social and psychological rehabilitation.
- The **Accessible India Campaign** launched in December 2015 is a nationwide campaign for achieving universal accessibility.
- The **Deen Dayal Disabled Rehabilitation Scheme (DDRS)**, executed by the DePwD provides grant-in-aid to NGOs for projects aimed at **rehabilitation of Divyangjans**.
- Under another Central sector umbrella scheme, **scholarships are given across the country to students with disabilities**. To enable the target beneficiaries compete better, **free coaching is provided** for recruitment examinations for Group A and B posts and entrance examinations for admission in technical and professional courses.

Initiatives For Senior Citizens

- Care of senior citizens forms a crucial mandate of the Ministry of Social Justice and Empowerment. According to Census 2011, the population of senior citizens in India is 10.36 crore which was **8.56 percent of the total population of the country**. This figure is projected to go up to 12.4% in 2026.
- The **Old Age Dependency Ratio** has been steadily rising during the past three decades. This ratio is defined as the number of persons in Old Age group 60 plus per 100 persons in age group 15-59.
- The **Maintenance and Welfare of Parents and Senior Citizens Act, 2007** was enacted to ensure need-based maintenance and welfare for parents and senior citizens. The Act inter alia provides for maintenance of parents/senior citizens by children/relatives obligatory & justiciable through Tribunals.

- The Government has introduced 'The Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill, 2019' in the Parliament which seeks to amend the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.
- In the Bill, **ceiling of Rs. 10,000 as maintenance allowance as given in the existing Act has been removed.** Provisions for timely disposal of maintenance petitions of the parents {those below 60 years) and senior citizens have also been incorporated in the Bill and **Priority in disposal of petitions** of parents and senior citizens of 80 years and above have also been made.
- The existing **National Policy on Older Persons (NPOP)** was announced in January 1999 to reaffirm the commitment to ensure the well-being of the older persons.
- The Ministry Empowerment of Social Justice and Empowerment has conceptualized and rolled out the **National Action Plan for Senior Citizens (NAPSrC)**, which is based on the National Policy for Older Persons 1999 and the Maintenance and Welfare of Parents and Senior Citizens Act 2007.
- The action plan includes **10 components**. These are - financial security, health care and nutrition, shelter and welfare, protection of life and property of senior citizens, active and productive ageing with intergenerational bonding and skill development, accessibility, transport and age-friendly environment, awareness generation and capacity building, promoting senior-friendly industrial goods and services in the society, research and study and project Management.
- The Ministry is implementing a Central Sector Scheme of **Integrated Programme for Senior Citizens (IPSrC)** under which grant is given for running and maintenance of Senior Citizens Homes (old age homes)/Continuous Care Homes, Mobile Medicare Units.
- Under the **Rashtirya Vayoshri Yojana**, aids and assistive living devices are provided to senior citizens belonging to BPL category who suffer from age-related disabilities such as low vision, hearing impairment, loss of teeth and loco-motor disabilities.
- The **Pradhan Mantri Jan Arogya Yojana** was launched in 2018 for covering up to 10 crore people belonging to poor and vulnerable families.
- The **National Social Assistance Programme (NSAP)**, is a centrally-sponsored scheme of Ministry of Rural Development. NSAP is a social security programme meant for **old widows, disabled persons and bereaved families** belonging to below poverty line households who have lost their primary bread winner.
- **Old age pension** is provided under **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)** to the persons belonging to BPL household.
- Department of Food and Public Distribution allocates food grains under the **Annapurna Scheme**, wherein indigent senior citizens, who are not getting pension under IGNOAPS, are provided 10 kg of food grains per person per month free of cost.
- This Department also implements **Antyodaya Anna Yojana (AAY)**, under which rice and wheat at a highly subsidized cost, is provided to households, headed by widows/terminally ill/disabled persons/senior citizens, with no assured means of maintenance or support from society.
- The Ministry of Health and Family Welfare has been implementing **National Programme for Health Care of the Elderly (NPHCE)** from the financial year 2010-11 to provide dedicated healthcare services to the elderly people at various levels of state health care delivery system.
- The **Varishta Pension Bima Yojana** is also worth mentioning here. Launched by the LIC, this scheme provides its beneficiaries a steady percent per annum interest rate for a period of 10 years.

- The Ministry of Social Justice and Empowerment has requested the Department of Revenue to consider **waiving off Income Tax for Divyangjans who are 80 years or above**, keeping in view their increased cost of living due to enhanced cost of medication, caregiver support etc.