

1. DRIVERS OF RURAL TRANSFORMATION

- › **Schemes of Livelihood Security:** Conventionally, Poverty or State of Deprivation was defined in terms of income poverty, i.e., proportion of people living below a certain income level. However, as per current international norms human poverty is multidimensional and includes public necessities like health and education opportunities that enhance capabilities to lead a tolerable life. The incidence of multidimensional poverty was almost halved between 2005-06 and 2015-16.
- **MGNREGA**, launched in 2006 is a flagship program covering all rural districts of the country, assuring guaranteed wage employment in a financial year to every rural household. The scheme is implemented through the Gram Panchayats. Its salient features are:
 - Gives legal guarantee of wage employment to adult members of rural households willing to do unskilled manual labour subject to a maximum of 100 days per household.
 - Is applicable for all villages in the district.
 - Every rural household can register and get job card within 15 days of registration.
 - A minimum of 10 job seekers shall apply to sanction a new work under MGNREGA. Employment is provided by sanctioning one of the works under “Shelf of Works” identified and prioritised by the village community within 15 days from the date of receipt of application. The village community has the right to choose works under eight permissible categories. “Shelf works” will be identified by the village community for five years which can be taken up as per the job demand and entitled person days. The works proposed by the village community cannot be altered unless they are not in conformity with the guidelines.
 - At least 60% of the allocated amount must be spent on wages to unskilled labourers and the remaining 40% for semi-skilled/skill labour and materials.
 - The act mandates 60% of the allocation for agriculture and allied activities through development of land, water and tree resources.
 - The work shall be within 5 kms jurisdiction from the village. Beyond 5 km additional remuneration of 10% is provided. State government pays 25% of minimum wage for the first 30 days as compensatory daily unemployment allowance on failure to provide employment to demanding families and 50% for the remaining period of the year. Men and women have equal wages to be paid within a fortnight.
 - **One-third beneficiary should be women.** Work sites facilities such as creche, drinking water and shade is provided. No contractors and machinery is allowed.
 - Grievance address cell mechanism, social audit and provisions of RTI Act are applicable for transparency and accountability.
 - The act also provides for an ombudsman to receive complaints from NREGA workers and take action including lodging of FIRs against erring parties.
- **Current Implementation of MGNREGA**
 - High budget allocation, Aadhaar seeding, and strengthening of social audit system, setting up of citizen information boards as part of Janta information systems are some of the steps bringing in more transparency and accountability.
 - For timely payment of wages, National Electronic Fund Management System (NeFMS) has been put in place.
 - The completed works have been geo-tagged and made public improving transparency.
 - Skilling the MGNREGS workers through Barefoot Technician Programme is another initiative.

- A Committee has been set up by the Ministry with representatives of relevant Central and State Government Departments to examine the issue of alignment of MGNREGA wages with minimum agricultural wages.
- ◆ For social and economic empowerment of rural women, **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)** was launched to organise rural women in self-managed institutions and build their skills to enable them to access finance and livelihood services. To further take up capacity building activities in new institutions, DAY-NRLM promotes both farm livelihoods and non-farm livelihoods in newly emerged promising areas, such as organic farming, value chains, processing, custom hiring centres, etc. in agriculture domain and transport services, apparel manufacturing, catering units, etc. in non-farm sector. In a sub-scheme, **Start-up Village Entrepreneurship Program (SVEP)**, many projects have been approved.

In 1999, GoI started Swarnajayanti Gram Swarojgar Yojana (SGSY) to cover all BPL families. In 2011, it was restructured as National Rural Livelihood Mission (NRLM) to achieve universal financial inclusion of all the poor households which are organised into SHGs. NRLM was renamed as (DAY-NRLM) in 2016.

- ◆ **E-SHRAM** portal under the Ministry of Labour seeks to onboard millions of unorganised workers from across the country on a single portal and help prepare a single National Database of Unorganised Workers (NDUW) in the country. It's a much needed portal for the workforce engaged in informal sector based in rural and semi urban areas.

> **Rural Entrepreneurship:**

- **Creation of the Rural Self-Employment Training Institutes(RSETIs) at District Level:** It's a tripartite program engaging sponsor banks, Ministry of Human Development, and State Government with mandated financial and infrastructure support for opening the RSETI. Institutes in their respective lead districts provide training to rural youth (18-45 years) to take up self-employment/ entrepreneurial ventures.
- **'A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship' ASPIRE:** Launched in 2015, the scheme aims to set up a network of technology and incubation centres to expedite the rural entrepreneurship in India .
- **'Scheme of Fund for Regeneration of Traditional Industries' SFURTI:** GoI launched this initiative to support traditional industries and rural artisans. Regular 500 artisans and major clusters with more than 500 artisans are supported financially for setting up modern infrastructure, procurement of new machineries, creation of raw-material banks, including design, packaging and marketing, and skill and capacity development.
- **Deen Dayal Upadhyaya – Grameen Kaushalya Yojana (DDU-GKY):** is developing "job ready" rural youth by providing high-quality skilled training opportunities. The training is free of cost and with free boarding and lodging facilities.

> **Basic Services:**

- **Shyama Prasad Mookerjee Rurban Mission (SPMRM)** ensures minimum quality service delivery in rural clusters with the vision 'Aathma Gaon Ki, Suvidha Shehar Ki'. The objective is to provide basic amenities, infrastructure as well as economic development opportunities and urban facilities such as roads, piped water supply, waste management, smart classrooms, and value addition etc.
- **Connectivity:** Pradhan Mantri Gram Sadak Yojana (PMGSY), Bharat Mala Pariyojana, Sagar Mala Pariyojana, Uday Desh ka Aam Naagrik (UDAN)

- **Housing:** Pradhan Mantri Awas Yojana Gramin – (PMAY-G) – assures ‘Housing for All’ by 2022. Under the scheme, eligible beneficiaries are being provided financial assistance – Rs. 1.2 lakhs in plains and Rs. 1.3 lakhs in hilly states.
- **Health:** Ayushman Bharat ref Page 6.
- **Education:** Integrated Scheme for School Education or ‘Samagra Shiksha’ was launched to improve school infrastructure and quality of rural education. Under the scheme, support is provided for school infrastructure, school grant to develop conduct of learning environment, creation of sports facilities, ICT, digital initiatives, leadership development program etc. Recently, National Education Policy 2020 has also been launched for increasing accessibility of quality education in rural areas. DIKSHA or SWAYAM can provide educational opportunities to children through digital learning tools and content.
- **Drinking Water:** “Jal Jeevan Mission” aims to provide clean tap water to every household in the country by 2024.
- **Electricity:** Deen Dayal Upadhyaya Gram Jyoti Yojana was launched in 2015 for 100% village electrification by March 2019; Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya) scheme in 2017 to provide access to energy throughout the country.
- **Internet:** BharatNet project is the government’s rural broadband connectivity programme aims at linking each of the 2.5 lakh gram panchayats through optical fibre network.
- **Green Energy:** PM – KUSUM Scheme is one of the largest initiative of the world to provide clean energy to more than 3.5 million farmers through solar energy set up. It is assisting farmers to solarise their diesel and grid connected irrigation pumps. Farmers are technically and financially assisted to raise solar power plants of up to 2 MW capacity on their barren lands or under some suitable crop fields. Sale of surplus power to Discoms provides regular and stable additional income to farmers.
- **SVAMITVA – Survey of Villages and Mapping with Improved Technology in Village Areas** – It is a tool to carry out large-scale mapping and service of rural properties using advanced drones and satellite technologies, and pave the way for using property as a financial asset by villagers for availing loans and other financial benefits. It will help in resolution of age-old land disputes and reduce burden even on the civil judicial system.

2. WOMAN ENTREPRENEURSHIP

The participation of women in Indian Economy has fallen from 32% in 2005 to 21% in 2019 whereas the world average for women participation rate in labour market stood at 48.5% in 2018. One interpretation is that women who take no quality jobs because of poverty have withdrawn from these jobs as their overall household incomes may have improved. India ranks 120 among 131 countries in female labour force participation rates. India was ranked 52 out of 57 countries in women entrepreneurs ability to capitalise on opportunities offered by their local environments as per the MasterCard Index in 2018.

Challenges:

- **Access to Credit:** Getting a loan from a financial institution requires adequate collateral and the gender differences in asset ownership and the lack of sufficient savings, often disqualify women from receiving credit.
- **Domestic Responsibilities:** OECD reports that Indian woman spends nearly 6 hours on unpaid work each day with men contributing less than a single hour. Because of these pre-assigned roles, women are hesitant to enter the space.

- **Gender Biases:** Women entrepreneurs are often hesitant to approach investors while investors are bound to prefer pitches represented by men.
- **Information Asymmetry:** Limited exposure to the world of business makes women with entrepreneurial ambitions undermine themselves.
- **Lack of Role Models**

Role of NITI Aayog in tackling Gender Bias: There are 6 key areas of support : Community and networking – to build a robust network of women entrepreneurs to enable an ecosystem of support, learning, collaboration and mentorship by enabling key partnerships ; Compliance and tax assistance – leveraging knowledge partners for resources around taxation, audit, business licensing and regulations ; entrepreneurs skilling and mentorship to stimulate innovation and sustainability; funding and financial assistance for launch of enterprises; incubation and acceleration of start-ups and early-stage companies; and marketing assistance.

Atal Innovation Mission (AIM) is a programme initiated by NITI Aayog in the direction of supporting budding and existing entrepreneurs in the renovation expeditions.

- AIM is creating vibrant incubators through programs like Atal Incubation Centres (AICs) in tier 1 city's and Atal Community Innovation Centres (ACIC) in tier 2/3 cities along with aspirational districts across all states and UTS in India. AIM provides support to these AICs and ACICs in creating world-class incubation facilities across the country with physical infrastructure ranging from capital equipment and operating facilities to their incubated start-ups coupled with availability of sectoral experts for mentoring. Most of the AICs and ACICs established are sector specific in areas such as manufacturing, transport, energy, health, etc.
- AIM also runs a challenge-based programme called **Atal New India Challenge (ANIC)**, an initiative aimed at supporting innovators to create products/solutions based on advanced technologies in areas of national importance and social relevance through a grant up to Rs.1 crore strictly on a milestone to applicants showing capability, intent and promise.

Programmes such as **Prime Minister Employment Generation Program (PMEGM)**, **Entrepreneurship Skill Development Programme** and **Start-up India** are in motion. National Skill Development Programmes “**enabling women entrepreneurs**” skilling initiative and the special provision of 3% public procurement for MSMEs owned by women is another initiative.

Examples of Success of Women Entrepreneurs–

- **MINTBOOK by K-Nomics Techno Solutions Pvt Ltd., Bengaluru:** is a personalised Digital library for learning. It was also recognised as start-up of the year technology by the Ministry of Electronics & Information Technology and NASSCOM, New Delhi in 2019.
- **Smart Nano Molecules Induced Physiological Response (SNIPR) by Bioprime Agrisolutions Private Ltd., Pune:** It is a unique approach to target and modulate resilience in crops against climate change, insects and pests using targeted physiology modulating biomolecules.
- Another example is improving crop yield through Internet of Things (IoT) enabled monitoring systems by Proximal Soilsens Technologies Pvt. Ltd. Co-created by professors at IIT Bombay, it is getting funding under AIM.
- A start-up in Bengaluru is creating faster, safer and greener transit networks on quantum computations. Currently they have piloted in Surat, Kolkata and Pune and are engaged in an MOU with MoHUA.

3. MICRO-FINANCE AND MICROCREDIT: ROLE IN TRANSFORMING RURAL INDIA

Micro-finance refers to the provision of financial services like loans, insurance, savings etc. to low income groups like women, farmers, pensioners, etc. often left uncovered by the formal financial sector. Microcredit is a subset of micro finance and refers to small credit facilities extended for short-term, many times at low interest rates to the needy who are unable to offer collateral, or are unemployed or do not have a sound credit history.

The term micro-financing has its roots in 1970s when the Nobel laureate Muhammad Yunus founded the Grameen bank of Bangladesh. In India two distinct approaches were started – the bank led approach called Self-Help Group – Bank Linkage Programme (SHG-BLP) and the Micro-Finance Institution led approach.

Initiatives of NABARD in Micro-Financing:

- **SHG – BLP:** The programme of linking SHGs and Banks was started on a pilot basis by NABARD in 1991–92. SHG is self-managed institution characterised by participatory and collective decision making with well-defined rules and bylaws. NABARD provides grant support to partner agencies like NGOs, Federation of SHG, RRBs, etc. for credit linkage of SHG with the banks. Funding for the SHGs was done from “financial inclusion fund” to support initiatives focused on mentoring, handholding and ensuring financial literacy. SHG-BLP attracted attention of state governments. Andhra Pradesh has Podupu Lakshmi and Indira Kranti Patham programme, Jeevika project of Bihar, Mahaveer Thittam in Tamil Nadu, Kudumbashree in Kerala, and TRIPTI/mission Shakti projects in Odisha are its examples.
- **Scheme for promotion of Women SHG:** It is a targeted scheme for promotion and financing of women SHG in 150 identified backward and LWE affected districts of the country. Along with establishment of bank linkages of WSHG, new activities like gram-dukan, films, exposure visits, publications, exhibitions, melas etc. have also been introduced.
- **Joint Liability Groups (JLG)** is a concept established in India in 2014 by NABARD to provide institutional credit to small farmers. For strengthening JLG financing, NABARD also extends – financial support for creation of awareness and capacity building to all stakeholders of the programme and – refinance support to those banks which finance JLGs.
- **NABFINS** is an initiative of NABARD born out of concerns about the practices of NBFC-MFIs such as lack of transparency in accounting and disclosure, high transaction cost, lack of diversification in products, increased rates of interest, coercive collection practices, etc. in the mid-2000. NABFINS provides microfinance and other financial services to the needy and disadvantaged sections of the society for securing their prosperity in rural, semi-urban, and urban areas. NABFINS as a subsidiary of NABARD to evolve into a model MFI to finance SHGs and JLGs and extend its outreach to the needy, directly or through Business correspondents and Business Facilitators.
- **Micro-Entrepreneurship Development Programme (MEDP)** was launched in 2006 to provide grant assistance for addition to training in both farm and non-farm activities. Building on its success, **Livelihood and Entrepreneurship Development Programme (LEDP)** was launched in 2015 for livelihood promotion in both farm and non-farm activities in project mode in clusters around contiguous villages, with a provision for intensive training for skill building, special training, backward forward linkages, handholding and export support for credit linkage. A recent example of innovation under LEDP through NABFOUNDATION is the pan-India project “My Pad My Right” where the SHG members are trained in basic hygiene, running machines and marketing as a complete livelihood-based activity.

- NABARD provides support to training and capacity building to micro-finance clients like bankers, NGOs, government officials, SHGs, SHG federations and trainers.
- In line with Gol “Digital India” mission, **E-Shakti**, a pilot project for digitisation of SHGs was launched by NABARD in 2015 in two districts Ramgarh (Jharkhand) and Dhule (Maharashtra). It aims at digitisation of data of all SHG for the ease of doing business. The EShakti portal was also used during the COVID pandemic for sending health advisory SMS, helping SHG in making Covid equipments and delivery of essential items.
- Another initiative is **Centre for Research on Financial Inclusion and Micro finance (CRFIM)**, which was set up in BIRD in 2008 and takes up research activities in the field of micro-finance and financial inclusion to facilitate policy initiatives and continuous improvement in design and delivery system in the said space.
- NABARD has been extending 95% refinance to banks lending to SHGs, JLGs, Rythu Mitra Groups and MFIs to supplement the resources and boost their bank credit availability. NABARD also implements the interest subvention scheme for women SHG under DAY – NRLM for RRBs and cooperative banks in category I districts.

Challenges

- The credit absorption capacity of SHG and availability of per member credit remains quite low, posing challenges in their development towards enterprise or substantial income generating activities. Further, the pandemic also has ramifications for livelihood-based skill training of SHGs.
- There are also regional imbalances in the growth of micro-finance sector. The southern states have an 36% share in total bank linkages while Northern and NE regions have only 5.4% and 5.6% bank linkages respectively.
- With multiple institutional players such as SFBs, NRLM, SIDBI, MUDRA and other operating MFIs, the program architecture must be revisited for better alignment of objectives and forging strategic partnerships.

4. AYUSHMANN BHARAT – TRANSFORMING HEALTH

The 71st round of National Sample Survey Organisation (NSSO) reveals that 85.9% of the rural Indian households do not have access to any healthcare insurance or assurance. The overall government’s contribution to health expenditure in 2015–16 was nearly 1.18% of GDP. The Central Government launched **Ayushman Bharat** in 2018 as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage along with nations like UK, Thailand, Brazil and Sri Lanka. It comprises of two interrelated components –

- **Establishment of Health and Wellness Centres (HWCs):** It aims to create 1,50,000 HWCs to provide comprehensive primary healthcare, covering both maternal and child health services and non-communicable diseases, including free essential drugs and diagnostic services. The emphasis of health promotion and prevention is designed to make healthy changes reducing the risk of chronic diseases and comorbidities.
- **Pradhan Mantri Jan Arogya Yojana (PMJAY):**
 - It is the largest health insurance scheme in the world which aims at providing a health cover of Rs.5 lakh per family per year for secondary and tertiary healthcare hospitalisation to poor families.
 - The households included or based on deprivation and occupational criteria of Socio-Economic Caste Census 2011.
 - It subsumed Rashtriya Swasthya Bima Yojana launched in 2008, rechristened as the National Health Protection Scheme (NHPS) and now has been renamed. The cost of implementation is shared between the Central and state governments – 90 : 10 for NE and the Himalayan states, and 60 :40 for others. For UTs with legislature and those without a legislature, the sharing pattern is 60:40 and 100:0 respectively.

- A beneficiary will be allowed to take cashless benefits from any public or empanelled private hospital across the country.
- State Health authority have the freedom to provide existing programmes alongside the national programme or integrate them with a new scheme. States can also choose their operating model to either use the expenditure to pay private insurance provider to cover services or provide services directly – as provided by Chandigarh and Andhra Pradesh, or a mix of the two as in Gujarat and Tamil Nadu.

Benefits of Ayushman Bharat

- The sum insured is higher.
- The number of family members covered has no cap (earlier it was 5).
- There is no discrimination on the basis of gender, caste, creed or physical ability.
- Pre-existing diseases are covered from the date of enrolment.
- The premium is shared by the Central and state governments at no cost to the insured beneficiary.
- As a secondary and tertiary care cover, this program covers all aspects of inpatient treatment including pre-/post-hospitalisation, medical consultation, diagnostics, medicine supplies, accommodation, etc. The coverage includes three days of pre-hospitalisation and 15 days of post hospitalisation expenses also.
- A wide network of hospitals, both public and private, empanelled under the scheme makes this healthcare accessible to people even in the remotest parts of the country.
- COVID-19 is also covered under the scheme.
- There is a possibility of choice between the old and cutting-edge methods.

Challenges:

- PMJAY is portable across states. However the distribution of health facilities is uneven. E.g., Bihar and Maharashtra contribute 10.4% and 8% of the beneficiaries while the number of empanelled hospitals is 253 and 3000 respectively. This feature can significantly complicate the future development of healthcare infrastructure and health systems. Even if the health system in the better performing states is able to cope up with increased service demand, it will only lead to the transfer of funds from poor performing states to the better performing states leaving the former's health infrastructure financially handicapped.
- Around 65% of the private hospitals in the country have strengths of 11 to 50 total beds, which significantly limits their ability to function as a tertiary care centre.
- There are deficiencies in healthcare fund, skilled workforce and infrastructure available to provide care, and oversight of healthcare provision.
- Regulation and oversight of the providers in our country: The private providers most frequently deviate from evidence based practice, have poor patient outcomes, and are more likely to provide unnecessary testing and treatment and the data that do exist from India have mirrored these findings. The Clinical Establishment Act, 2010 with a mandate to register and regulate health facilities has failed in regulating the private sector in 10 states and UTS, where it was implemented. Public providers in India face significant governance challenges, are rife with absenteeism, poor quality and even non-existent in some areas.
- The amount allocated to PMJAY into subsequent annual budgets is also proportionately much lower to cover the targeted 40% of the population of the country.

Conclusion: Given the importance of private providers in India, the government needs to monitor the provision of care from these providers. This could occur through the development of robust referral pathways for patients, quality audit providers, incentives to improve the efficiency and quality of care, strategic purchasing and general strengthening of the capacity of the public sector to affectively contract with and regulate the private sector vis-à-vis the health insurance providers.

5. VILLAGES AND INFORMATION TECHNOLOGY

Gujarat (Akrund and Navanagar villages of Aravali district) is the first state in India having truly smart villages using LiFi based optical wireless communication system. LiFi is a mobile wireless technology that uses light rather than radio frequencies to transfer data. It is next generation of wireless internet and has great potential for seamless integration into the 5G core.

Mori village in East Godavari district of Andhra Pradesh is known as the supersmart village due to its excellent use of smart connectivity. All households in the village use rural Wi-Fi connectivity, almost all transactions in the village is cashless.

Connectivity at Grassroots:

- The government has committed to provide broadband connectivity to all villages within a period of 1000 days since 15 August 2020. Out of 2.5 lakh gram panchayats in India, more than 1.5lakh have been connected with broadband. On June 30, the union Cabinet approved a plan to extend BharatNet, to 3,60,000 villages in 16 states through PPP mode.
- On Jayaprakash Narayan's birth anniversary in 2014, Sansad Adarsh Gram Yojana (SAGY) was launched for the MPs to identify, adopt and develop three villages – one in first phase and two in second phase from their constituency as model villages. Rajya Sabha MPs can select a village in any district of the state from where they have been elected. In 2019, the government added five more villages to the target, to be implemented in third phase by 2024. Under the plan, the MPs are expected to utilise their MPLAD funds for development of these villages. The plan also expects setting up of smart schools with IT enabled classrooms and e-libraries and improvement in Panchayat infrastructure.

State Government Initiatives:

- The UP government has prepared an action plan to convert all rural areas into “Smart villages” with an objective to ensure that the benefits of the welfare schemes reach to every person. The vision behind the programme is centred on three key areas :
 - ✓ **Digital infrastructure as a utility to every citizen** - Every citizen in the state is going to have a Digital identity, mobile phone, bank account, and safe and secure cyberspace.
 - ✓ **Governance and services on demand** - Services will be provided in real-time online and mobile platforms, making financial transactions electronic and cashless.
 - ✓ **Digital empowerment of citizens** - all the documents and certificates will be made available on the cloud.
- An innovative dimension of the Smart villages is the **Digital Village Scheme** in which they are provided facilities like minibank, mini ATM, hotel booking and mobile and DTH recharge. E-Paathshaala are being set up where farmers will be taught about various agriculture and continuation techniques of additional platforms.
- Maharashtra government has launched an ambitious project called State of Maharashtra Agri-business and Rural Transformation (SMART) in 10,000 villages, assisted by the World Bank. The scheme targets villages with socio-economic backwardness.

Other Stakeholders

- Microsoft's Air band initiative in partnership with service providers like AirJaldi to connect a large number of people in the rural and semi urban area with internet is an example.
- Common Service Centres(CSCs) have been set up by the Ministry of Electronics & IT under the Companies Act, 1956, for a centralised collaborative framework for delivery of services to its citizens. CSC 2.0 was launched in 2015 to expand outreach of CSCs to all gram panchayats whereby at least one CSC will be set up in each of the 2.5,lakh gram panchayats. Objective of this scheme is a wide access to information to all remote and rural citizens of India; to provide access to quality education and skill development to Indian citizens; ensuring efficient delivery of public services that are mainly G2C and B2C; making cost efficient and quality healthcare services available to citizens; collective action for the empowerment of society and to enable community participation. Recently a village Khodaganj in Nalanda district of Bihar was in News for providing online primary care through CSCs.

6. FITNESS AND HEALTH

As per WHO, "health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmities". The WHO's current goal is to achieve "health for all" at least by 2030. The four pillars of healthy lifestyle are – Ahaar (what, how and how much one eats), Vihaar (the way one engages himself/herself and relaxation, entertainment and leisure activities), Vichaar (one's mental make up, emotional control, attitude and outlook towards life) and Vyavhaar (have actually behaves in public/private life).

Types of Hunger

- Acute Hunger – the most extreme form of hunger, arises frequently during disasters like droughts, famines and wars, and adversely affects people suffering from chronic hunger.
- Chronic hunger/long-term undernourishment is globally most widespread and affects the people not having sufficient resources for good nutrition, clean water and healthcare.
- Hidden hunger, is the deficiency of important micronutrients which in the long term causes serious diseases.

AYUSH System:

- **Yoga** – the art and science of healthy living, aims at self-realisation for overcoming all call the sufferings for attaining the "state of liberation". Its role in health promotion and disease prevention, especially in the management of lifestyle related disorders is well-established. Yoga and meditation play an important role in preventing/reducing the risk of NCDs and associated complications. The international Yoga Day 21st June is an important initiative by the Indian government which has put it on the global map.
- **Naturopathy**– An art/science of healthy living is a drug less system which advocates removing the cause of disease by expelling the unwanted/unused matters "toxins" from the body. Such treatments include: mud bath/spinal bath/spinal spray bath/steam bath/sauna-bath/sun bath, multipack/bedsheet pack/chest\abdomen pack, physiotherapy, magnet therapy, acupuncture, acupressure, reflexology, etc.
- **Unani medicine** – the science dealing with various traits of body and health/not in health, provides promotive, preventive, curative and rehabilitative healthcare. Its basic features are the use of exhilarants, organ specific tonics, immune modulator/temperament specific drugs, purgatives and the correctives for adverse effects; and the cosmoceutics, nutraceuticals, aromatics and other corresponding therapies.

- **SIDHA** – Globally one of the earliest traditional systems of medicine, treats not only the body but also the mind and soul. It claims to revitalise/rejuvenate the disease causing dysfunctional organs. It treats a person as a whole concentrating on his or her physical, psychological, social and spiritual well-being.
- Homoeopathic remedies are commonly used by the masses for viral diseases, allergic conditions, skin disorders, etc. Its strength lies in its role in promoting health as well as effectiveness in certain clinical conditions having fewer treatment options in other systems.

Policies

- **National Nutrition Policy** and the **National Plan of Action in Nutrition** stress on tackling the nutrition related problems through direct interventions. Since 2017, the National Nutrition Month is being celebrated in September every year. It creates awareness regarding the importance of good nutrition for health.
- **POSHAN Abhiyan/ National Nutrition Mission** – the flagship programme for improving nutritional outcomes for children, pregnant women and lactating mothers. It was launched on international women’s Day 2018.
- **Children’s Nutrition Park** is a unique move to provide the children high-quality entertainment coupled with vital knowledge on nutrition in healthy eating habits; one of its main feature being the ‘Nutri-train’.
- The **National Health Policy** envisages to attain the highest possible health and well-being for all at all ages through preventive/promoter healthcare policies and universal access to quality healthcare services without any financial hardship. Focus is laid on ‘sthulasharira (gross body)’, ‘sukshmatharira’ (subtle body), and ‘karanasharira’ (casual body) for establishing harmony at all levels of existence.
- Integrative health emphasises on multimodal interventions in a coordinated manner such as AYUSH.
- Even National Education Policy 2020 recognises the importance of proper nourishment and good mental/emotional health of children.
- The National Youth Policy also reiterates nation’s commitment for all-round development of the Indian youth. Special awards are given to winners of international sports events since 1986 to encourage the sportspersons and attracting the younger generations.

Latest Initiatives:

- In 2019, on the National Sports Day – birth anniversary of Major Dhyan Chand, the **Fit India Movement** was launched to bring about small lifestyle changes which can help to prevent many other lifestyle diseases as well as improve professional efficiency through mental and physical fitness. The Fit India mobile app has also been launched which indicates the fitness score by tracking the steps, sleep and calories consumed.
- **Khelo India**: a national programme for developing sports has been introduced to revive the sports culture at grassroot level and establish India as a great sporting nation. The PM has given a call to all the Olympians to visit 75 schools each by Independence Day in 2023 to enthuse sportsmanship in schoolchildren spread awareness about adverse effects of malnutrition.
- To commemorate the 75th Independence day – ‘Aazadi ka Amrit Mahotsava’, a nationwide Fit India Freedom Run 2.0 physical/virtual run has been launched from 13th August to 2 October 2021 for promoting fitness. It can be done anywhere, at any time on the route of one’s choice at his or her suitable time and place.
- Sports Authority of India’s “**Come And Play Scheme**” has been initiated for optimal utilisation of the facilities in Delhi and across the country. The target Olympic podium scheme provides assistance to the country’s top athletes.

7. ENTREPRENEURSHIP AND SOCIAL INEQUALITIES

Rural areas provide abundant raw materials from agriculture, horticulture and animal produce to start new enterprises in the field of food processing, dairy farming, sericulture, beekeeping and other allied activities. The rural enterprises not only provide job opportunities to the unemployed and underemployed youth, but also help in making the full utilisation of agricultural produce and the speed the achievement of balanced regional development.

Initiatives to Promote Entrepreneurship

- Only 2.3% of the workforce in the country has undergone any formal training as compare to 52% in USA, 68% in UK, 75% in Germany, 80% in Japan and 96% in South Korea. Gol setup Ministry of Skill Development and Entrepreneurship in 2014. To improve employability of workers, **National Skill Development Mission (NSDM)** was launched on 15 July 2015, on World Youth Skills Day. The mission aims at providing formal training to nearly 400 million skilled people across the country by 2022. The trainees who aspire for self-employment or seek to be entrepreneurs are given proper guidance.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)** launched in 2014 focuses on rural youth rural youth (15–35 years), who due to poverty could not get formal education and marketable skills. Under this programme it is mandatory to give minimum 160 hours of training in soft skills, functional English and computer literacy, etc. It emphasises on sustainable employment through post-placement tracking, retention and careers aggression. Direct cash benefit is also given.
- **Upgrading Skills and Training in Traditional Arts/Crafts for Development**, popularly known as **Project USTTAD** was launched in 2015 by the Ministry of Minority Affairs to for capacity building and updating the traditional skills of master trainers/artisans belonging to minority communities and BPL families in the traditional art/craft fields of their choice. The trainees are between 14 to 45 years of age and at least class five pass.
- **Swachhata Udyami Yojana (SUY)**: SUY was launched on 2nd October, 2014 with the twin objective of Swachh Bharat Mission and creating the spirit of entrepreneurship among “Safai karamcharis”. Under the scheme, entrepreneurs among Safai karamcharis and identified manual scavengers can avail loan of Rs.25lakh at concessional rate of interest of 4% p.a. for the construction, maintenance and operation of community toilets on PPP mode.
- To boost entrepreneurship among schedule caste, venture capital fund for schedule caste, was launched by the MoSJ&E. A concessional finance up to 15 crores for a maximum period of six years is provided to aspiring SC entrepreneurs.
- **Prime Minister Kaushal Vikas Yojana (PMKVY)** was launched by Gol under the NSDM in 2015. The target groups are school/college dropouts and unemployed youth. Industry relevant short-term skill training is provided to enable secure a better livelihood. The training centres also train in soft skills, entrepreneurship, financial and digital literacy. Upon successful completion of the assessment, candidates are provided placement assistance by the training partners. The entire training and assessment fees is provided by the state government after the successful completion of approved skill training programme.
- **Pradhan Mantri Gramin Digital Shiksha Abhiyan (PMGDISHA)** was launched in 2017 to empower at least one person per rural household with crucial digital literacy skills. Rural people (14-60 years) are being trained without any fees to operate computers, tablets, smartphones, etc. and access government services, undertake digital payment, compose emails through the use of internet. PMGDISHA aims to make around 40% of the rural households in the country digital illiterate by March 2020.

- **Samagra Shiksha Abhiyan** was launched by Gol in 2018 subsuming the previous three schemes – Sarva Akshaya Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE) by unifying the learning from preschool to class 12th. The scheme aims at providing equal and adequate opportunities for rural youth to participate in technology-based educational and training programmes. It also focuses on promoting vocational education to make it more job oriented. The scheme has been extended for the period 2021 to 2026.
- Atal innovation Mission AIM has been set up by the Niti Aayog. Details on page 4.

8. TRIBAL ENTREPRENEURSHIP

As per 2011 census, STs constitute 8.6% of the total population. Due to limited resources, inadequate entrepreneurial abilities, lack of social networks and marketing obstacles, it's difficult to set up and maintain a profitable new venture. As per the latest available NSSO Enterprises survey data, during 2015–16, in rural OAMEs segment, STs owned only 7% of enterprises. Their presence in capital intensive/non-agro-based industry groups is negligible.

Schemes

- At the state level, initiatives such as providing free flats, loans at subsidised interest rates, relaxation in lending norms for term loans, providing free training programmes, etc. are being taken to empower the entrepreneurs from ST communities.
- Associations such as FICCI, CII as part of Corporate Social Responsibility (CSR), have surged creation of entrepreneurs from SC and ST community. This includes maintaining a database of entrepreneurs belonging to SC and ST, monitoring the quality control, productivity and cost standards, etc. collaborating with SIDBI, NABARD for creation of entrepreneurs from SC and ST communities and so on.
- The **National SC/ST Hub Scheme** (NSSH) implemented by the Ministry of MSME aims to promote SC/ST entrepreneurs. It will handhold entrepreneurs with market access/linkage, monitoring, capacity building, and best practises. The scheme provide skill training, subsidy for document of plant and machinery, participation in domestic and international trade fairs, reimbursement of membership fees of export promotion councils. The public procurement mandated 4% annual procurement by Central Ministries/Departments and PSUs from SC/ST enterprises.
- To specifically cater to the needs of STs, Ministry of Tribal Affairs (MoTA), MoSJ&E and agencies working under them i.e. the Tribal Cooperative Marketing Development Federation of India (TRIFED), Tribal Research Institutes (TRIs) are implementing a large number of entrepreneurship development programmes and schemes. ASSOCHAM in association with Ministry of Tribal Affairs announced the “Tribal Entrepreneurship Development program (TDP)” with a target to identify at least 350 tribal artists and help them expand their enterprises. Under this programme, artisans will be identified across the country engaged in tribal textiles, paintings and wall art, superfoods, traditional modern medicine the plants and products, and forest produce for need-based skill development.
- **Prime Minister Van Dhan Yojna (PMVDY)** by the MoTA is a market linked entrepreneurship development programme for forming clusters of tribal SHG's and strengthening them into tribal producer companies.
- To address the challenges of inadequate financial linkages in market access, there are schemes like – Institutional Support for Development and Marketing of Tribal Products/Produce, marketing of Minor Forest

Produce (MFP) through Minimum Support Price MSP and development of value chain for MFP, Tribes India E-marketplace.

- MoTA and MoFPI have been implementing TRIFOOD scheme to promote value addition to Minor Forest Produce (MFP).
- Technological Interventions for Tribal Empowerment (TITE) is a grant-in-aid scheme of the Department of Science & Technology under tribal sub-plan. It aims at improving living conditions and empowering STs based on sustainable science and technology activities.
- Recently a mentorship lead program has been initiated by MOTA in partnership with Facebook to boost entrepreneurship among tribal youth. All selected beneficiaries get smartphones and internet access for one year by Facebook and get connected with a designated mentor to get training on digital literacy, life skills and leadership and entrepreneurship. The programme will also create awareness amongst tribal beneficiaries about various schemes initiated by Central and State Governments for their welfare as well as their fundamental duties.
- The Gujarat government signed an MOU with Amazon to support tribal entrepreneurs. The Telangana government announced Dalit Bandhu scheme for empowering Dalit families and enabling entrepreneurship through DBT of Rs.10,00,00 for family.
- For expanding marketing outreach, schemes such as [Scheme Of Fund For Regeneration Of Traditional Industries \(SFRUTI\)](#) need to be leveraged.

9. SOLID AND LIQUID WASTE MANAGEMENT

SDG 11 focuses on inclusive and sustainable urbanisation in all countries while SDG 12 focuses on ensuring responsible consumption and production patterns across the world to minimise waste generation. Maharashtra generates the highest quantity of municipal solid waste followed by Uttar Pradesh. Only 28% of the sewage generated in India is actually treated on a daily basis. Chandigarh treats hundred percent of its waste while Delhi, Punjab and Haryana also treat significant portion of the liquid waste.

Initiatives

- [Swachh Bharat Mission\(SBM\)](#) was launched in 2014 to eliminate open defecations, improve cleanliness, eradicate manual scavenging, establish modern and scientific management of municipal solid waste and hence achieve universal sanitation coverage in the country. The initiative has two areas - SBM (urban) and SBM (rural).
- A number of workshops have been conducted for the Urban Local Bodies (ULB) by the National Institute Of Urban Affairs as part of capacity building programme under SBM to enable ULB officials to understand solid waste management rules and recognise issues, challenges and constraints in which management. In addition, sessions have been conducted on [Swachh Sarvekshan](#), ODF and Faecal Sludge Management (ODF++) protocols; star rating of garbage free cities and mandatory requirements for accessing SBM funds from the Central and State Government exchequer.
- GoI notified the new Solid Waste Management Rules in 2016. The new rules stipulate that all ULBs are responsible for proper collection, storage, transportation, processing and disposal of municipal waste and in deciding a timeframe for setting up of solid waste management facilities. Responsibility of waste generators have also been introduced to segregate waste into three streams wet, dry and domestic hazardous wastes.

- **Swachh Sarvekshan** is an annual survey of cleanliness conducted by Ministry Of Housing And Urban Affairs to foster a spirit of healthy competition amongst towns and cities and to improve service delivery to their citizens. It is touted to be the largest cleanliness survey in the world. In 2020, Indore wasn't just the cleanest city in India.
- **Swachhata Hi Seva** campaigns are organised regularly to spread awareness about efficient management of waste among the masses. **Swachhata Pakhwadas** are organised to ensure mass participation of citizens in cleanliness activities and to transform SBM into a citizens movement. The government also launched the **Waste Segregation Campaign** in 2017 to spread awareness about importance of waste segregation at source.
- The Ministry of Urban Development launched – “**Compost Banao, Compost Apnao**” scheme to convert biodegradable waste into compost which can be used as fertiliser for agricultural production. Under the scheme, Resident Welfare Associations receive a government grant for purchase of compost making machine.
- Ministry of New and Renewable Energy is promoting Waste-To-Energy (WTE) technologies to generate energy from agricultural, industrial and urban waste of renewable nature. To facilitate geographical mapping of waste availability and its energy generation potential across India, GIS-based waste mapping tools have also been developed under the **MNRE – GF – UNIDO** project.
- The **Gobardhan** scheme was launched under SBM rural to convert biodegradable waste, such as cattle waste, kitchen leftovers, crop residue and market waste into biogas, to be used for domestic and industrial services in rural areas. Bio slurry, a byproduct of the biogas production process is converted into organic manure and can be sold to farmers.
- GoI launched the **Jal Jeevan Mission (Urban)** in 2021 to ensure universal water supply, to be implemented over five years. The Swachh Bharat Mission 2.0 was also announced.

Examples

- Cities like Durg and Ambikapur have achieved 100% door-to-door collection of waste through mass awareness campaigns, segregation of waste at source and availability of necessary infrastructure. Through sustained efforts, the cities have become free of dustbins, dump yards and landfills.
- Bengaluru has a centralised system of Bulk Waste Generators (BWG), every BWG is required to register an online portal “BG Net”, where all information of the BWGs such as quantity of waste produced, methods or on-site composting, etc. is recorded. BWGs have to carry out in situ management of organic waste and handover dry waste, electronic waste and sanitary waste separately to empanelled contractors.
- Pune has a decentralised model. A contract has been signed with a cooperative society SWaCH to carry out waste collection, segregation and composting activities which has also integrated the rag pickers into the system with a decent earning.
- In liquid waste management, Maharashtra has introduced the policy of reusing treated waste water for cooling thermal power plants, serving industrial estates and servicing other non-potable services in 2017. Gujarat has also launched its Wastewater Treatment And Reuse Policy in 2018, with the aim of increasing reuse of its treated wastewater.
- Vehicle Sludge Treatment Plants are being run in Karnataka with funding from Bill and Melinda Gates foundation. Among initiatives from individuals and NGOs, **Greensole** is an organisation which connects discarded footwear in Navi Mumbai and refurbishes them to provide recycled footwear to the less privileged sections of the society.

Issues in Liquid Waste Management

- Sewage treatment plants do not conform to the general standards prescribed under the environmental protection rules for discharge into streams.
- Non-availability of Auxiliary power backup facilities, a prerequisite for functioning of STPs leads to underutilisation.
- A significant number of urban local bodies are not able to comply with new waste management rules due to inability of municipalities to implement waste creation, inadequate and institutional and financial means to implement waste processing and lack of access to sophisticated and efficient technologies.

PPP in Waste Management

Failure of tipping fee model, nonavailability of funds, involvement of multiple contractors, skewed waste management contracts and lack of integration in the waste value chain are the reasons that waste management does not have interest from private players. Niti Aayog introduced the concept of **Hybrid Annuity Model (HAM)** to promote PPP and prepared model concession agreements to facilitate ULBs in waste management. Under HAM, capital expenditure is shared solely by our local bodies while operational expenditure is shared between the private players and the civic bodies.

- Under solid waste HAM, the concessionaire would be responsible for bioremediation of legacy waste; setting up of waste treatment plants; primary and secondary collection; transportation, processing and disposal of solid waste; sale/disposal of processed waste, by-products and recycled items in operation and maintenance of the project.
- Under the liquid waste HAM, the concessionaire would be responsible for construction of STPs, Faecal Sludge Treatment Plants (FSTPs), door to door collection and transportation of faecal sludge and sales/disposal of processed waste and buy products on recycled items. Revenue arising from the sale of recycled products would be collected by the concessionaire and share with the civic body. The concessionaire would also collect user fees from the citizens to meet operational expenses of the project.

Benefits of HAM Model

- The model concession agreements MCA's provide government guarantee to lending institution which makes a project bankable.
- The private fund partner countries funds from multilateral agencies.
- The entire list value chain gets covered in the new model which obviates the need of hiring multiple contractors for independent components of waste management.

Examples –

- South Korea has a volume-based-based fee system. With government support, the world's first landfill powered hydrogen plant was built in 2011, and currently over 60% of new and renewal energy is produced from waste. South Korea has the second highest recycling rate in the world 60% after Germany.
- In Malaysia the concept of Waste Eco-Park (WEP) was introduced to centralise recycling companies from various industries under the same location. Income tax exemptions were given on income derived from rentals of buildings, fees from usage of waste collection and waste water treatment facility located in the park.

10. SCHEMES FOR EMPOWERING SENIOR CITIZENS

- The toll-free helpline 14567, **ELDERLINE**, by MoSJ&E for registration and redressal of grievances (8am-8pm) is an important initiative. The National Institute Of Social Defence (NISD), an autonomous institute under this ministry is its implementing agency.
- A new **National Policy for Senior Citizens** has been worked upon to incorporate issues such as financial security, health care and nutrition, safety and security, housing and welfare and replace the existing National Policy on Older Persons (NPOP), 1999.
- Every year October 1 is celebrated as International Day of Older Persons. To mark this day, the Vayo shreshtha Samman is conferred as a National Award on eminent senior citizens and institutions under various categories for their contribution.
- **Atal Vayo Abhyuday Yojana (AVYAY)** – formerly known as National Action Plan for Senior Citizens (NAPSrC), its vision is to create a society where senior citizens live healthy, happy and empowered life. It has two components – the Integrated Program for Senior Citizens (IPSrC) and the State Action Plan for Senior Citizens (SAPSrC). The IPSrC entails setting up homes to improve the quality of life of senior citizens, specially indigent senior citizens for writing basic amenities. Under the SAPSRc, each state/union territories expected to frame its own action plan for the welfare of senior citizens.

Launched by MoSJ&E, five schemes have been launched under this umbrella scheme:

- i) **Poshan Abhiyan for elderly** addresses the nutritional deficiencies and aims to provide one nutritious, hot and cooked meal during the day (mid-day) through gram panchayats and urban municipalities.
 - ii) **Livelihood and skilling initiatives for senior citizens** include the Senior Able Citizens for Re-Employment And Dignity (SACRED) portal. The portal facilitates identification of senior citizens with experience, time and energy who can be used by business enterprises looking for stable employees.

The skilling initiative scheme includes Action Groups Aimed at Social Reconstruction (AGRASR) groups. Through these elderly self-help groups, they are encouraged to form SHGs, which provide a platform to engage constructively with one another. To attain financial assistance under the scheme, SHGs will function as AGRASR groups.
 - iii) The **scheme on promoting silver economy** is to encourage entrepreneurs develop innovative solutions to meet problems of elderly. Up to 1 crore financial assistance can be provided through equity participation, through an open invitation on a portal named Seniorcare Ageing Growth Engine (SAGE) to the start-ups which come up with innovative products, processes or services for the welfare of the elderly.
 - iv) Another scheme on **Awareness generation and capacity building for welfare of senior citizens** includes components such as national helpline for senior citizens, research, when does generation, sensitisation, emotional impairment, etc and spreading awareness and sensitising the youth.
 - v) Channelising CSR funds for elderly care.
- **Rashtriya Vayoshri Yojana (RVY)** – The physical aids and assisted living devices are provided to senior citizens belonging to BPL category, free of cost to restore normalcy in their bodily functions. It was launched in 2017 for BPL category and persons whose monthly family income is not more than Rs.15,000.
 - **Maintenance and Welfare of Parents and Senior Citizens (MWPC) Act, 2007** – It provides for maintenance of parents and Senior citizens by children or relatives as a justiciable measure through a tribunal constituted for the purpose. It also provides revocation of conditional transfer of property by senior citizens in case of non-maintenance and envisages punishment for intentional abandonment of senior citizens.

- **National Social Assistance Programme** – NSAP is run by MoRD for poor households for the aged, women who have lost their husbands, 'Divyangs' and in cases of death of the primary breadwinner. This scheme provides financial assistance to persons of age 60 years and above and belonging to families below poverty line.
- **Annapurna Scheme** – run by MoRD since 2000, it covers indigent senior citizens not able to get pension under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), to get 10 KG of food grains per person per month free of cost.
- **Antyodaya Anna Yojana (AAY)** – implemented by Department of Food and Public distribution, rice and wheat is provided at subsidised cost to households, headed by widows, terminally ill, disabled persons, senior citizens with no assured means of maintenance or societal support.
- The Ministry of Finance runs the **Varishtha Pension Bima Yojana (VPBY)**, a social security scheme for senior citizens intended to give income security as well as guaranteed rate of return on the subscription amount. The **Prime Minister Vaya Vandana Yojana (PMVVY)** was launched in 2017 to provide social security during old age. This is a simplified version of VPBY and is being implemented by LIC.

11. RASHTRIYA EKTA DIVAS

The PM announced “**Ek Bharat Shresht Bharat programme**” on 31 October 2015. Broadly, directives of the initiative are “to celebrate the unity in diversity of our nation and strengthen the fabric of traditionally existing emotional bonds between people of our country, to promote the spirit of national integration through a deep and structured engagement between states, to showcase the rich heritage and culture, customs and traditions of either state or enabling people to understand and appreciate the diversity that is India, thus fostering a sense of common identity, establish long-term engagement, and to create an environment which promotes learning between states by sharing best practice and experience.