



INSIGHTSIAS
SIMPLIFYING
IAS EXAM PREPARATION

Insights into Yojana: July 2017

Topic: Social Security

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Hand-Holding the Elderly

Introduction

- The **objective of social security** is to provide sustenance to those who cannot work and earn their living due to temporary or chronic reasons.
- The nature of the issues of the elderly in developing countries like India is due to factors such as **chronic poverty, unemployment and underemployment** as well as the existence of a **large informal sector**.

Nature of the Problem

- India is home to one-fifth of the world's population, which includes a third of the world's poor and one-eighth of the world's elderly.
- The traditional sources of old age security like family and adult children have come under great strain due to **increased longevity of the elderly, disintegration of joint family system, non availability of care givers** due to increased work participation of women, **migration of youth** and **more individualistic attitude of children**.
- The problem is more acute among the poor elderly who with their deteriorating health conditions are unable to work for earning and have hardly any savings to fall back upon.
- There is a need to adopt suitably targeted measures that provide social security to the elderly.

BKPAI Survey

- Recently as a part of the project on **'Building a Knowledge Base on Population Ageing in India' (BKPAI)**, which was jointly undertaken by the UNFPA, Institute for Economic Growth (IEG), Institute for Social and Economic Change (ISEC), and Tata Institute of Social Sciences (TISS), a survey on **'The Status of the Elderly'** was carried.
 - According to the survey, nearly 45% of the elderly are from households with either BPL or Antyodaya cards.
 - One third of the elderly are from households having monthly per capita expenditure below Rs.1000.
 - About a quarter of the elderly are in dire need of economic support as they have no other sources of security.

Government Initiatives

- Central and state governments in India have been providing security to the elderly in cash (pension schemes such as):
 - Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
 - Indira Gandhi National Widow Pension Scheme (IGNWPS)
- In kind such as:
 - Goods and services as in food security
 - Health services as in the National Programme for the Elderly (NPHCE)
 - Concessions, facilities and services given by the various ministries.

Reasons for Low Utilisation

- **Difficulties faced by illiterate poor elderly** in providing documentary proof like identity proof, age proof, recommendation of panchayat members. This has led to emergence of middlemen, bribery, corruption and caste favourism.
- Problems regarding accuracy of the BPL list leading to frauds and fake cases.
- Long waiting period for getting pension.
- Inadequate pension amount.
- Underutilisation of funds allotted to states due to failure in identifying eligible beneficiaries.

Demand for Universal Pension Scheme

- To overcome these problems **Pension Parishad** has made a **demand for a universal, non-contributory old age pension system** for all men aged 55+ and women 50+ with a monthly pension of Rs.2000 or 50% of minimum wage whichever is higher.
- Actual burden will be less as the expenditure on existing pension schemes will be saved.

AIDS and Assisted Living Devices Distributed Senior Citizens

- AIDS and Assisted Living Devices were distributed to senior citizens during a camp on **"Rashtriya Vayoshri Yojana"** of Ministry of Social Justice and Empowerment.
- The devices will help the senior citizens to overcome their age related physical impairment and to lead a dignified and productive life.
- The assisted devices shall be of high quality and conforming to the standards laid down by the Bureau of Indian Standards.

- **Rashtriya Vayoshri Yojana** for senior citizens launched to provide physical aids and assisted living devices
 - Walking Sticks, Elbow Crutches, Walkers / Crutches, Tripods / Quadpods, Hearing Aids, Wheelchairs, Artificial Dentures and Spectacles are provided to eligible beneficiary senior citizens
 - This ₹ 484 Crore scheme will benefit 5.56 Lakh senior citizens from BPL category in 260 districts in the next three years



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

Conclusion

- Identification of the needy by suitable exclusion criteria, simplification of the application procedure, efficient delivery system are the major challenges.
- Finally, any scheme where money is involved, even if well conceived, is likely to end up in corruption and wastage of scarce resources, if it is not backed by the **efficient monitoring mechanism**.

Questions

1. Analyse the nature of the problem faced by elderly in recent time and solutions to overcome it.
2. Discuss the role of government in providing security to the elderly population.
3. What are the objectives of Rashtriya Vayoshri Yojana? How has the programme benefitted the senior citizens?
4. Consider the following statements about 'Rashtriya Vayoshri Yojana':

1. The scheme aims for providing Physical Aids and Assisted-Living Devices for Senior Citizens belonging to BPL Category and suffering from any of the age related disability/infirmity.
2. The scheme will be implemented by the sole implementing agency, 'Artificial Limbs Manufacturing Corporation', which will undertake one year free maintenance of the aids & assisted living devices.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Solution (c)

5. Consider the following statements regarding National Programme for the Elderly (NPHCE).

1) Free, Specialized health care facilities exclusively for the elderly people through the State health delivery system are provided.

2) Elderly People (above 60 Years) from BPL families in the country are eligible.

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Solution (a) All elderly People (above 60 Years) in the country.



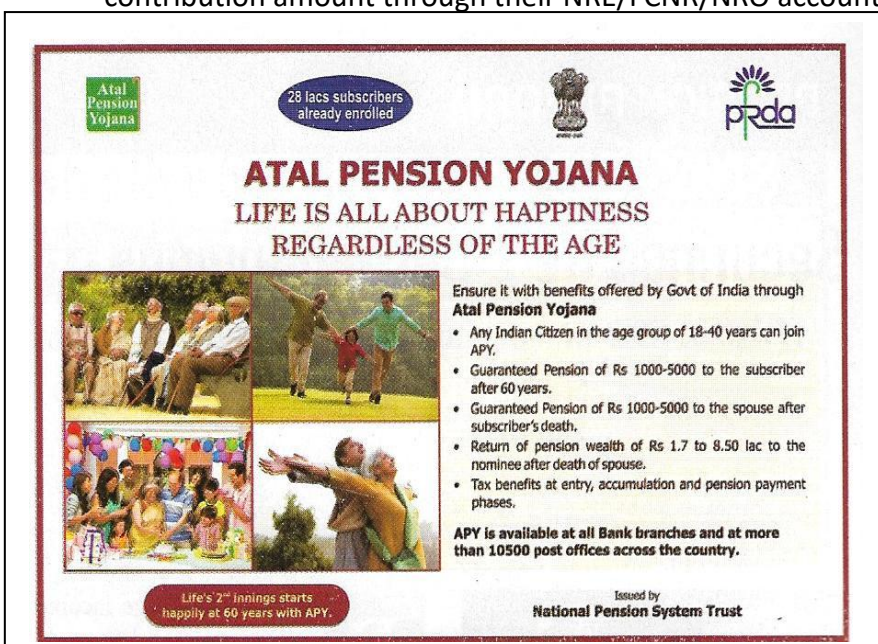
Securing Life's Second Innings

Introduction

- **Pension or old age income** is an important component of the social safety net. It provides a mechanism to **alleviate or reduce the risk of old age poverty** and a means to maintain living standard after retirement.
- Pension system must be affordable to the subscribers, fiscally efficient and sustainable to the economy.
- In India the **traditional family support system is gradually disintegrating** due to occupational changes, urbanization and emergence of nuclear families.
- Pension or provident funds have historically been confined to the organized workers.

National Pension System (NPS)

- **National Pension System** is a defined contribution pension system **administered and regulated by** the Pension Fund Regulatory and Development Authority (**PFRDA**).
- NPS was initially introduced for government employees (except armed forces) joining on or after January 1, 2004 on mandatory basis and subsequently extended to the state government employees and finally from May 1, 2009 to all Indian citizens on voluntary basis both in public and private sectors including self employed persons in the unorganised / informal sector.
- **Now NPS is available to all Indian citizens between 18 to 60 years of age** to avail post retirement pension.
- NPS is **mandatory for government employees**, 10% of their pay and an equal amount by the employer is credited to the pension account called **Permanent Retirement Account Number (PRAN)** of the employee.
- The accumulations are invested in government securities, corporate debentures / bonds and equity shares. The **subscriber has the option to decide the investment mix** as per his risk appetite.
- **NRIs can also open NPS accounts** both on repatriable and on non repatriable basis by remitting the contribution amount through their NRE/FCNR/NRO accounts.



Atal Pension Yojana

28 lacs subscribers already enrolled

ATAL PENSION YOJANA
LIFE IS ALL ABOUT HAPPINESS REGARDLESS OF THE AGE

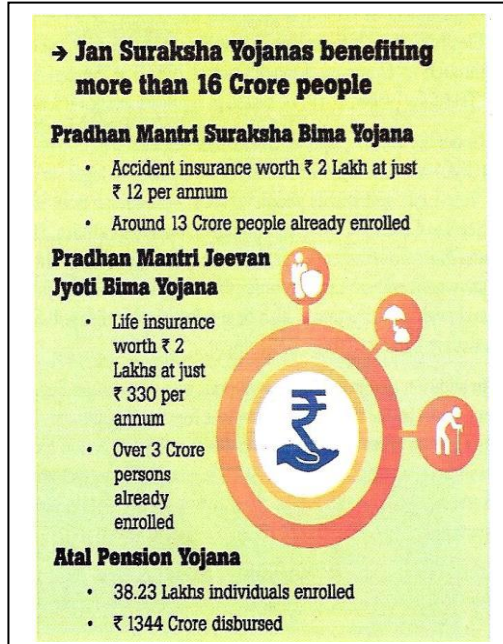
Ensure it with benefits offered by Govt of India through **Atal Pension Yojana**

- Any Indian Citizen in the age group of 18-40 years can join APY.
- Guaranteed Pension of Rs 1000-5000 to the subscriber after 60 years.
- Guaranteed Pension of Rs 1000-5000 to the spouse after subscriber's death.
- Return of pension wealth of Rs 1.7 to 8.50 lac to the nominee after death of spouse.
- Tax benefits at entry, accumulation and pension payment phases.

APY is available at all Bank branches and at more than 10500 post offices across the country.

Issued by
National Pension System Trust

Life's 2nd Innings starts happily at 60 years with APY.



→ **Jan Suraksha Yojanas benefiting more than 16 Crore people**

Pradhan Mantri Suraksha Bima Yojana

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

Pradhan Mantri Jeevan Jyoti Bima Yojana

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

Atal Pension Yojana

- 38.23 Lakhs individuals enrolled
- ₹ 1344 Crore disbursed

Questions

1. Analyse the need for pension system to alleviate or reduce the risk of old age poverty?
2. Who among the following can join the National Pension System (NPS)?
 - (a) Resident Indian citizens only
 - (b) Persons of age from 21 to 55 only
 - (c) All State Government employees joining the services after the date of notification by the respective State Governments
 - (d) All Central Government employees including those of Armed Forces joining the services on or after 1st April, 2004

Solution (d)

3. e-PRAN card was launched for Atal Pension Yojana subscribers, recently. What is the full form of PRAN?
 - (a) Provident Risk Account Number
 - (b) Permanent Retirement Account Number
 - (c) Provident Retirement Account Number
 - (d) Protection Retirement Account Number

Solution (b)

4. Regarding 'Atal Pension Yojana', which of the following statements is/are correct?
 1. It is a minimum guaranteed pension scheme mainly targeted at unorganized sector workers.
 2. Only one member of a family can join the scheme.
 3. Same amount of pension is guaranteed for the spouse for life after subscriber's death.

Select the correct answer using the code given below.

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Solution (c)

5. Which of the following schemes are covered under Jan Suraksha Yojana?
 1. Pradhan Mantri Jan Dhan Yojana
 2. Suraksha Bima Yojana
 3. Jeevan Jyoti Bima Yojana
 4. Atal Pension Yojana
 - a) 1,2,3
 - b) 2,3,4
 - c) 1,3,4
 - d) All

Solution (b)

Health for All

Introduction

- India's health system mirrors the iniquitous nature of development that has taken place in the country.
- **High income and wealth inequality** has resulted in a **skewed pattern of health care** oriented towards secondary, tertiary level curative services, leading to **neglect of the more basic preventive and primary care services** needed for the poor to survive.
- Income and wealth disparities are also reflected in the sharply **differing health outcomes across rural and urban areas**, states and social groups.
- **Universal health coverage remains an unfinished agenda** with basic indicators of health in India continuing to be below those of low income countries such as Bangladesh.

Health for ALL

- In 2015, health inequality resulted in a loss of 24% of India's health index value as per the Inequality adjusted Human Development Index computed by the UNDP.
- **Unlike education, Health for All has never been an important electoral issue**, though the potential for electoral gains are evident as in the case of Andhra Pradesh.
- The general political apathy towards the health sector is also reflected in **low budgetary allocations**, with public spending accounting for **not more than 1.5% of GDP** over the last decade despite impressive economic growth.
- This has meant that **75% of health care costs are financed by out of pocket expenses** which push a large number below the poverty line.

Health Insurance in India

- Countries such as Brazil, Bolivia, Indonesia and Thailand, all characterised earlier by situations of high inequality and uneven access to health care systems, have revamped policies since 1980s towards universal health care.
- They also indicate that **strengthening of the primary health care system is a prerequisite** for achieving universal health coverage.
- However, in India none of the central or state level insurance schemes cover primary care in the insurance package, with the exception of Meghalaya that provides partial coverage. **All the schemes focus on secondary and/or tertiary care.**

Way Forward

- India's new **National Health Policy 2017** signifies a paradigm shift in government policy towards **comprehensive primary health care** and is significant for two reasons:
 - It defines health in terms of wellness rather than as absence of disease.
 - It brings **focus back on primary care** and accords a key role to the public sector.
- Public-private partnerships are being relied upon as a way out of the financial crunch. Unless carefully designed it leads to enriching the private sector at the expense of liberal public subsidies.
- International experience shows that **health insurance can function when the basic health infrastructure is in place** and this is a function that the government alone can perform.

- Strengthening the healthcare delivery system would **require 1 to 1.5 percent of GDP as capital investment** to ensure adequate health infrastructure, with **another 1% of GDP to provide free universal access** to comprehensive primary care, secondary and select set of tertiary conditions for 60% of the population.
- Additionally, **atleast 2% of GDP** would be required for **supporting infrastructure** like public sanitation, waste disposal, nutrition and housing.
- Achieving **universal health coverage is listed as goal 3.8 in the SDGs** agenda for 2030. India's performance holds the key to achieving this global aspiration.
- The Government of India's implementation of the National Health Policy 2017 in letter and spirit is crucial for ensuring health security for all by 2030.

Questions

1. Health in India continuing to be below those of low income countries such as Bangladesh. What are the possible reasons for this and what should be the strategy of the government to over come this.
2. To address the health inequality in India, there is a need for Health for All strategy. Discuss.
3. The National Health Policy 2017 makes a case for expanding private sector participation through collaboration. Examine what it means for providing integrated and universal healthcare
4. Analyse the objectives and focus areas of the new National Health Policy 2017.
5. Examine how direct benefits transfer (DBT) can help in implementing universal health insurance and similar schemes for vulnerable sections of population in India.

Empowering the Differently Abled

Introduction

- **Traditionally the family has been the informal social security system in India.** In joint family system, members of the family were taking responsibility for those who were in need.
- The impact of industrial revolution, modernization and urbanisation and job opportunities in cities, lead to the breakdown of joint family systems and disturbed the social security. Therefore the state has to take steps to protect its citizens.
- **Article 43** of the Indian constitution speaks of state's responsibility to provide social security to its citizens.
- **Article 14** guarantees that no person shall be denied equality before the law.
- **Article 41:** state shall make effective provisions for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement.

Social Security Schemes

- Promotional social security schemes are providing assistance to the people with disabilities by undertaking various programmes by state and central government to promote health, education, rehabilitation services, and reservation so as to enable them to participate in social and economic activities.
- In order to recognise their effort, separate awards are being presented to the outstanding employees with disabilities, best employers, role models, outstanding creative disabled individuals and outstanding technological innovation and adaptation of innovation to provide cost effective technology.

Challenges and Way Forward

- **Most developmental programmes in India are not accessible to differently abled** people mostly because of **social or physical barriers** that surround them.
- **Lack of information dissemination and absence of single window approach** often make the differently abled people unaware of what benefits and schemes are available to them.
- There is neither a uniform benefit formula nor is there any single agency that administers or guides the programme.
- **Multiplicity of departments or agencies** looking after disability benefits need to be integrated together to have comprehensive programme design and implementation policy under one umbrella with a chief executive officer.
- There is a need to **plan and design inclusive strategies** by understanding dynamics of disability. The first step would be collect detailed data on them.
- **Comprehensive administrative arrangements**, pooling the funds from various sources and delivering the benefit under professional supervision and control are important steps to be taken immediately.
- In addition, more resources from local, state, national and international agencies, government and non-government organisations need to be mobilised in order to reach the benefits to differently abled people.

Questions

1. Critically analyse how does the National Health Policy (NHP), 2017, seeks to address issues of the rapid rise in the share of the old — i.e. 60 years or more — and associated morbidities, especially sharply rising non-communicable diseases (NCDs) and disabilities.
2. Around 8-10% of India's population lives with disabilities, with an equal number constituting the aged. How can government ensure disability-inclusive development, especially in its push for digital economy? Examine.
3. Analyse the challenges faced by the developmental programmes for the disabled. What is the way forward to overcome these challenges?



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Securing Farmer's Welfare: Reality to Vision

Introduction

- Renaming Ministry of Agriculture as the Ministry of Agriculture and Farmers Welfare in 2015 was recognition that agriculture is not just about producing more food but also about a vision that producers will live a life comparable with other sections of the society.
- In India's agricultural growth story, large sections of primary producing farmers remained deprived and disenchanted. Not only do farm incomes tend low, some of the worst victims of economic uncertainty are farmers.
- A survey of 2003-04 conveyed that 40% of agricultural households would take up a different occupation if given a choice (NSSO, 2005).
- Later the same survey showed that even to meet their meagre consumption needs, agricultural households needed to supplement their income from cultivation with other sources (NSSO, 2014).

Farmers Income and Vulnerability

- Farmer's income gained interest in the wake of reports of farmer's distress and the prime minister's speech about **doubling food producer's income by 2022**.
- Farm income depends on number of factors. Productivity, especially of land, is regarded as the key to higher earnings.
- Improvements in technology and practices enhance production and efficiency.
- **Agro-climatic diversity** of India is well known but in a federal setup, policy, infrastructure and institutions differ among states.
- Crop cultivation is therefore more remunerative in some parts of the country than others owing to **natural, demographic and administrative differences**.
- **Monsoon failures** can impair not only current production but their effects can spillover to subsequent seasons via water levels in reservoirs, rivers, canals, wells and soils.
- **Excess or untimely rainfall** is a threat too. Floods can be devastating.
- Price movements too cause vulnerability.
- Raising MSP encourages farmers to grow enough food and keep prices remunerative and stable, but only if government can procure adequately.
- The bumper harvest of 2016-17 brought prices of pulses down in spite of raised MSP.
- **Demand fluctuations and global competition** may further intensify price uncertainties with the opening up of markets.

Farmers' Welfare: Emerging Ways

- For many years the key instruments of India's agricultural development like supply of improved seeds, fertilizer subsidies, cheap energy and concessional credit and public procurement of grains at MSP addressed farm production.
- **Crop insurance** can be a critical protection against climate change. The nation's satellite and meteorological capabilities are strengthened to generate early and reliable alerts.
- **Storage and distribution systems**, now facing supervisory and budgetary challenges, determine the effectiveness of government intervention to control price.

- Many rural development schemes now help to improve the living standards of farmers through subsidies or investments addressing livelihood (NRLM), price discovery (eNAM), social assistance (NSAP), housing (IAY), road development (PMGSY) and health (NRHM).

Conclusion

- State is the natural custodian of farmer's social security as much as people's food security.**
- Protecting them against natural risk, creating infrastructure and social amenities remain government's onus, but the **taxpaying citizens and private sector need to join as stake holders.**
- In the long run ahead, agriculture is envisioned to grow as an enterprise, more integrated with other growing sectors that help to ease pressure on land for livelihood.

Questions

1. It is said that in India, there is an emphasis on increasing farm productivity, but this might not always align with greater profitability for farmers. In this regard, do you think government should also focus more on farmer welfare? Comment

2. Indian farmers are facing multiple crises. Critically analyse the nature of these crises.

3. More than a decade ago, the National Commission on Farmers pointed out that successive droughts, illness, high expenditure on social obligations and asset loss push farmers to the brink. What reforms are needed in drought management for effective distress mitigation? Critically examine.

4. What are the causes of farmer suicides in India? How can government prevent these suicides? Critically examine.

5. With reference to 'Pradhan Mantri Fasal Bima Yojana', consider the following statements:

- Under this scheme, farmers have to pay a uniform premium of two percent for any crop they cultivate in any season of the year.
 - This scheme covers post-harvest losses arising out of cyclones and unseasonal rains.
- Which of the statements given above is/are correct?

- 1 only
- 2 only
- Both 1 and 2
- Neither 1 nor 2

Solution (b)



Pradhan Mantri Fasal Bima Yojana

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

Relief to Farmers In Distress

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

Paramparagat Krishi Vikas Yojana

Promoting organic farming

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

Soil Health Cards

Provides recommendations to farmers on improving soil productivity and reduce fertilizer usage after testing of the soil.

Cards to be issued to all farmers by **2018**

6.5 Crore soil Health Cards distributed so far

Social Security: Global Scenario

Introduction

- The **concept of social security** has been captured in **Article 22 of the Universal Declaration of Human Rights** which pronounced that **“Everyone, as a member of society has the right to social security through national effort and international cooperation”**.
- Germany is often considered a pioneer in social security mechanism where a series of initiatives were started during the then German Chancellor Otto von Bismarck.
- The government of UK had set up the first unified social security system immediately after the World War II.
- The International Labour Organisation (ILO) and the United Nations repeatedly promoted social security in international laws and conventions.

International Experience: Learning

- **Social security mechanisms** have widely been recognized as a **shock absorber** and a step towards **protecting people against vulnerabilities**, bridging societal inequalities, ending poverty and hunger, strengthening human dignity and democracy.
- A report published by ILO in 2014 estimated that only 27% of the world’s population has access to comprehensive social security.
- There are **challenges associated with social security initiatives** and two such challenges are **sustainability and universalization**.
 - Only few countries could make the schemes almost universal. The challenge is in low and middle income countries.
 - The identification of the target population remains a major programmatic challenge.
- It is imperative that there is **political attention** on expansion of coverage of these schemes on regular basis.
- As the life expectancy is increasing and the working population which would reach retirement age, the ratio of **retirement costs to the GDP will continue to increase** in the years ahead, which would add the cost to social security initiatives.
- Thus the national governments have to do their **fiscal planning** to ensure that social security measures are not adversely affected by the changing demographics.
- It has been noted that countries with explicit mention for social security provisions in their constitution are far ahead in implementation of such measures than others.

Seven ways forward for India

- India is a nation of young population and a fast growing economy, largely been unaffected by global slowdown. This is the most appropriate time that the existing social security system in India is strengthened.
- The constitution of India through Article 41 and 42, discusses the security of right to work, education and assistance in case of unemployment, old age, sickness and disability.
- In this context, India can take the following **steps to increase the social security measures**.
- Develop and agree on a **roadmap for universalization**:
 - A roadmap for increasing such initiatives has to be available with sufficient legal provisions.
- Consider establishing an **autonomous national social security organisation**:

- In India there are multiple social security provisions which are being poorly implemented. Therefore, such an autonomous agency at both national and state level would bring efficiency and implementation effectiveness.
- **Develop a social sector investment plan with innovative financing mechanisms:**
 - Investment in social security system could be facilitator of economic growth.
- **Focus on solidarity as well as public awareness and engagement:**
 - Solidarity can be brought through involvement of community through awareness generation efforts, which would contribute to increased uptake of the existing schemes.
- **Consider universal health coverage (UHC) as part of social security measures:**
 - In India annually an estimated 63 million people fall into poverty due to health related out of pocket expenditures (OOPE).
 - **The OOPE by people at 65% of total health expenditure is one of the highest in the world.**
 - Government needs to invest more on health and build mechanisms for social health insurance system. **Investment on health contributes to high return on GDP and economic growth.**
 - The impact of **Rashtriya Swasthya Bima Yojana** has been limited. It is time that this scheme and the proposed **National Health Protection Scheme** are financed sufficiently to advance towards UHC.
- **Proactive leadership by state governments:**
 - While the financial and fiscal resources of union government would always be limited; however, implementation difference is made when top political leadership of the state show vision and commitment.
- **Consider legislative and legal reforms:**
 - The social security schemes need to have legislative and legal support for sustainability.

Questions

1. Social security mechanisms have widely been recognized as a shock absorber and a step towards protecting people against vulnerabilities. Discuss.
2. What are challenges associated with social security initiatives and suggest the ways to overcome these challenges.
3. India's out-of-pocket (OoP) expenditure for health is one of the highest in the world. What are the challenges that India is facing in providing affordable healthcare to all its people? What's the way forward? Examine

Nurturing a Healthy Learning Environment

Introduction

- **Social security refers to well being and the system that ensures this for all.** It typically enjoins governments to provide a basic set of benefits or services that would **enable its citizens to live a life of dignity.**
- **Universal Declaration of Human Rights states: “Everyone as a member of society has the right to social security, through national effort and international cooperation for free development of his/her personality”.**
- Social security provisions include pensions or unemployment insurance and basic services like health and education.

Current status

- **In India,** while several **social security** provisions exist on paper, their **performance has been highly uneven.**
- The reasons cited are: **bureaucratic apathy and corruption to lack of resources.**
- The solutions include **mandatory use of biometrics** to reduce corruption and **improve targeting of benefits.**
- The latest attempt in this direction is a recent order from the government, which states that the ‘Aadhaar’ (UID) based on biometrics is mandatory for a child to receive a mid day meal in school.



Scholarships

- ★ 3.7 Lakh school students given National Means-Cum-Merit Scholarship
- ★ ₹3000/- each sanctioned to nearly 10 Lakh girls attending secondary school as a special incentive
- ★ SC, ST, OBC scholarships being disbursed through Direct Benefit Transfer to actual beneficiaries. 1 Crore scholarships given to SC, ST & OBC Students.
- ★ National Scholarship Portal created as one stop solution for all scholarship needs. More than 2 Crore students already on this portal

The Mid-day Meal Programme

- Given India’s record on hunger and malnutrition, especially among children, the **idea of introducing mid-day meals in schools** addresses the twin objectives of **improving nutrition**, as well as **enabling children to come to school and remain there through the day.**
- Research across the world has established that **school meals reduce hunger, increase enrolment and attendance and improve learning outcomes.**
- Even today in many parts of the country, the mid day meal is the first meal of the day for a number of children.
- There are **gaps in delivery mechanism**, such as:
 - Irregularity in supply
 - Poor hygiene and infrastructure
 - Inadequate nutritional content of meals
- Too much time is spent by teachers in organizing MDM taking away from their core duties of teaching and that children come to school only for food, leaving soon after it is served, thus not meeting their educational requirements.
- There are **reports of discrimination on the basis of caste** – such as dalit children being asked to eat separately or not being provided sufficient quantity of food.
- What is unclear is how using a mandatory UID for children will address any of these problems.

Using Biometrics

- Since there are several gaps in the allocation of the UID with scores of **children without an Aadhaar card**, this implies **limiting children to access MDMs**, rather than improve access.
- It does not affect the irregularities in supply, poor hygiene, and irregular nutritional content of meals.
- It might affect the children who are supposedly double enrolled – i.e, attending private schools, while registered in government school.
- The effective means to reduce corruption and increase accountability in MDM is through **community monitoring, social audits, decentralised grievance redress systems, public display of information on beneficiaries and menus, etc.**

Questions

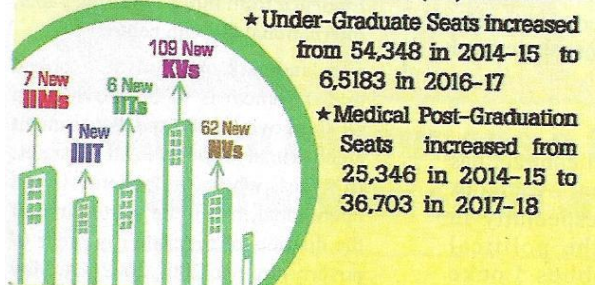
1. Do you think huge money invested in the Mid Day Meal Scheme (MDM) is judiciously used to meet the objectives of the scheme? Critically comment.
2. The critics claim that the government's notifications mandating Aadhaar in schemes like the PDS, MGNREGA and mid-day meals have led to denial of benefits to the vulnerable sections of society. Do you agree? Critically examine.
3. Analyse how mid day meal scheme has helped to reduce hunger and increase school enrolment in India.
4. Which of the following statements regards Mid Day Meal Scheme is/are correct?
 - 1) In drought affected areas, midday meals shall be supplied even during summer vacations.
 - 2) The scheme is implemented by the Ministry of Women and Child Development.
 - 3) The scheme is implemented in all government schools only.
 - a) 1 only
 - b) 1 and 2 only
 - c) 2 and 3 only
 - d) All of the above

Solution (a)

Expansion of Education Facilities

★ 10 AIIMS to be set up in Andhra Pradesh, Maharashtra, West Bengal and Poorvanchal in UP, Assam, Himachal Pradesh, Jammu & Kashmir, Punjab, Tamil Nadu and Bihar

★ Increase in Medical Seats for both Under Graduate (UG) and Post Graduate (PG) Courses

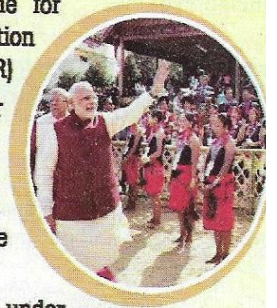


Ishan Uday

★ Special scholarship scheme for promotion of Higher Education in North Eastern Region (NER)

★ Scholarship of ₹ 5,400/- per Month for General Degree Courses; ₹ 7,800/- per Month for Technical and Professional Degree courses

★ 10,000 candidates selected under the scheme for NER



Research & Quality-Higher Education

★ 600 startups of students started in 44 Campuses with 5 year incubation period

★ 258 research projects worth ₹ 596 Crore approved in unique scheme of IMPRINT (Impacting Research Innovation and Technology)

★ Interest subsidy on education loan offered to 4.4 lakh students worth ₹ 2,290 Crore in last 3 years

Sankalp

★ SANKALP to provide market relevant training to 3.5 Crore youth



Swayam

★ Free online virtual learning platform created for students to enable "Any-Time, Any-Where" learning

★ Course content from school learning to post graduate learning to be available on this platform along with mobile apps

Ensuring a Rising Tide

Introduction

- **A rising tide is necessary to lift all boats.** Traditionally the focus of social security measures has been on targeted programmes that address certain communities or regions. This approach has not yielded the requisite results.
- That is why the focus must be on ensuring a rising tide; **reach out to those who need some more help to ensure their boats remain afloat with the rising tide.**
- **Education, healthcare, skills** that open up opportunities for improving livelihoods are interventions that will ensure a rising tide.
- Both the general and targeted efforts to ameliorate economic and social backwardness need to be undertaken simultaneously.
- Social reformers in the past like Ishwar Chandra Vidyasagar and Vivekananda all stressed on the need to educate and improve the standing of women as the first step to improve the conditions of a community.
- We have seen how microfinance targeted at women helped for socio-economic change in many rural communities.

Highest priority to **Vanchit and Shoshit**

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



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

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

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

'Khoya Paya' portal finds **3355** missing children

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



Government Programmes

- The government's **Ujjwala scheme** to provide clean cooking fuel has **enormous implications for health and cognitive development**. As a result, children from these homes are in a better position to learn, the families expenditure on health is down, and immunity has improved. This provides a pathway out of poverty.
- **Jan Dhan Yojana** made it possible for poor people to open a zero balance bank account. It allows for government benefits like subsidies to be directly transferred to the beneficiaries.
- The government's focus on women through schemes like **Nai Roshni**, focused on leadership training for women is an important step.
- **Manas** – upgrading entrepreneurship skills of the youth.

Way Forward

- **Social security and welfare schemes** that are targeted at specific groups, such as minorities **must be tailored to the particular conditions of those communities**.
- Social security and welfare schemes must **focus on overcoming social barriers** that prevent the economics and social mobility of their members.
- **Education is the only silver bullet that can change a person's life** and open up the opportunities for **social and economic advancement**.
- There has to be greater effort to reach children from marginalised and poor communities.

- The government must **invest more in schools and teachers** in these communities.
- It must **equip these schools with facilities**, from the very basics like **toilets and drinking water** to the other end of the spectrum like **libraries**.
- It must also **augment scholarship assistance** to children from these communities so that many more can make the transition to higher education.
- **Investing in education and in opportunities for the future are the most important social security investments that any government can make.**

Questions

1. Critically analyse role being played by education in empowering rural society in India.
2. Education is the only silver bullet that can change a person's life. Elucidate
3. Data shows that despite an increase in spending, educational outcomes in schools have worsened in India in the last decade. Is there something wrong with how the money on education is being spent? What course correction is needed? Critically examine.
4. What are the most important reforms in education sector in India you would like government to implement in coming years? Discuss.
5. According to you, what is education? Does the kind of education which schools and colleges across India are imparting fit into your definition of education? If given chance to transform India's education system, on which aspects would you focus more? Justify
6. Which one of the following statements about USTTAD is/are correct?
 - 1) The Scheme aims at upgrading Skills and Training of minority communities by preservation of traditional ancestral Arts and Crafts.
 - 2) It is fully funded by Union Government and Union Ministry of Minority Affairs is nodal agency in implementing it.
 - a) 1 only
 - b) 2 only
 - c) Both 1 and 2
 - d) Neither 1 nor 2

Solution (c)

Atal Innovation Mission

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

Tribal Education

Highest priority to the development of tribal youth by the Government

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

Eklavya Model Residential Schools (EMRSs)

For providing high quality education to tribal students

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

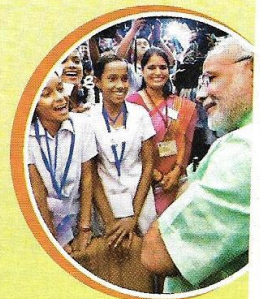


National Eligibility cum Entrance Test (NEET) and Common Counselling

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

Nai Manzil

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



USTTAD

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

Protecting the Unprotected

Introduction

- **Social security is a prerequisite for a just and equitable society.** The right to social security is a **human right** and according to Universal Declaration of Human Rights, access to social security is a basic right.

Unorganised sector in India

- Major part of the unorganised sector is left uncovered by social security system.
- As per the estimates of the 68th round of NSSO, about 84% of the workers are in unorganised sector.
- A large majority of workforce in this sector is devoid of any formal social security protection for ill-health, accidents/death and old age.
- Therefore, **inclusive growth cannot have much meaning without some minimum safety net for the workers in unorganised sector.**
- The current **social security administration** in the country faces **challenges of**:
 - Multiplicity of policies, schemes and agencies
 - Poor coverage and outreach
 - Inadequate benefits
 - Fragmentation
 - Poor quality of selection and implementation
 - High costs
 - Exclusion of large sections
- The Ministry of Labour and Employment in line with the recommendations of the 2nd National Commission on Labour, has taken steps for simplification, amalgamation and rationalization of central labour laws on social security.

Labour Reforms to motivate work force



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

Questions

1. The unorganised manufacturing sector, which includes both household and non-household units, accounts for a large majority of total manufacturing employment in India and the units in this sector are by definition small in size. Analyse the performance of and challenges this sector faces in comparison to organised sector.
2. What are the challenges faced by unorganised sector in India and suggest the ways to overcome it.
3. Analyse the recent labour reforms taken by the government.

Systematic Reforms in MGNREGA

Introduction

- India is at a very crucial phase of developmental process, between growth and prosperity on one hand and social welfare on the other.
- **MGNREGA has been a veritable platform providing social protection to rural populace** in terms of livelihood. The programme aims at **contributing to rural infrastructure development and other land works in the rural areas.**

Resolving Agricultural Distress

- The government has strategically shifted its focus on leveraging MGNREGA's potential in effectively **addressing agrarian crises and farmer distress.**
- Emphasis on works related to drought proofing, flood control, micro irrigation, water conservation and renovation of traditional water resources.

Convergence for Agricultural Productivity

- Rural development ministry has largely worked upon converging Natural Resource Management (NRM) related works under MGNREGA along with Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) and Integrated Watershed Management Programme (IWMP).
- **Mihir Shah Committee in 2013 mentioned inclusion of new works under MGNREGA for better agricultural productivity and sustainable asset creation.**

Capacity Building

- The government has initiated several schemes to impart skills to workers both in agriculture related activities and other fields.
- **Project-LIFE under MGNREGA** was mooted by the government to develop skills among the workers and their families.
- There is significant thrust on Agri related skills and the youth have shown preference for agriculture related works in comparison to other fields.

Financial Streamlining

- The **DBT platform, combined with the biometric-based UID program Aadhaar**, effectively **combats financial leakages** through middlemen and also eliminates the possibility of duplicity in records.
- This is a positive development towards greater transparency as it would ensure that the payments reach the rightful beneficiaries.

Impact Assessment Framework

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

Questions

1. How the performance of schemes like MGNREGA can be assessed to understand their performance across the states? Can an index be created for this purpose? Examine.
2. Critically comment on the challenges faced by MGNREGA scheme in recent months and their impact on rural distress.
3. Critically analyse the social and economic impact of MGNREGA on rural households.
4. The critics claim that the government's notifications mandating Aadhaar in schemes like the PDS, MGNREGA and mid-day meals have led to denial of benefits to the vulnerable sections of society. Do you agree? Critically examine.



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A Commitment to Support Initiatives

Introduction

- **Corporate Social Responsibility (CSR)** encourages organisations to protect the interests of communities **by taking responsibility for the impact they are creating on people, planet and profits.**
- India has become the maiden country in the world with legislated CSR provisions.
- With increased GDP and subsequently increased profits, this mandatory spending will increase.

CSR – the Harbinger for Empowerment

- Empowerment of the marginalised is the key responsibility of the government, but **corporate sector initiatives are required for scale, speed and creating best practices** for others to emulate.
- Businesses concentrate on a particular community where they are located, so it is easier for them to understand the issues, challenges, and opportunities for the marginalized that can be garnered through CSR projects.
- The **inclusive growth mantra – Sabka Saath, Sabka Vikas can be realized** only by creating linkages in the development models of private and public sector.
- The state budget for people's welfare is insufficient to meet the increasing demands. **Private sector participation is essential to meet the developmental goals of the marginalised.**
- Government flagship programmes like Make in India, Start-up India, Skill India and Digital India can be promoted by the CSR projects as these interventions make marginalised more educated and skilful and generate massive job opportunities.

CSR Activities for Marginalized Sections

- Skilling and Livelihood opportunities for the Differently Aabled:
 - Persons with disability are more vulnerable to exclusions from the socio-economic domains as they have poor access to infrastructure, education and skill development.
 - Projects like providing literacy, vocational education and employability are the strategic CSR projects for persons with disability.
- Self Help Groups and Micro Enterprises:
 - **CSR projects facilitate livelihoods in rural areas** by creating job opportunities without migration through SHGs and micro enterprises.
 - **E-commerce ventures can provide market linkages** to producers and artisans for online selling of their products.
 - Innovative CSR models in **skills intervention for SHGs** can increase their efficiency and outcomes.
- Elderly Population:
 - The poor civic infrastructure poses a challenge for their healthcare, well being and housing needs.
 - The new CSR amendment suggests **setting up old age homes, day care centres** and such other facilities for senior citizens.
 - The inclusion of the CSR activities in the Schedule VII supplements the government's efforts.
- Slum Development

- Inclusion of slum development in CSR activities is supplementing government's efforts **to make cities slum free.**

Conclusion

- Innovative **CSR projects** are needed that are **economically viable, scalable, and replicable in demographic context.**
- What is required is **tapping of enormous resource pool and the organisational capacity of the corporate sector** to design viable and innovative CSR projects.
- Strategic CSR projects for the marginalised sections can assume much significant role in their social development.

Questions

1. The Companies Act 2013 requires large (above a specified threshold level) firms to spend 2% of their net profits on corporate social responsibility (CSR) projects. Do you think this law has been effective in ensuring CSR activities? Critically analyse.
2. Examine the ways how the instrument of corporate social responsibility can be used to empower the marginalised sections of the society.
3. Do you think CSR is the Harbinger for Empowerment? Discuss.



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Facts for Prelims

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

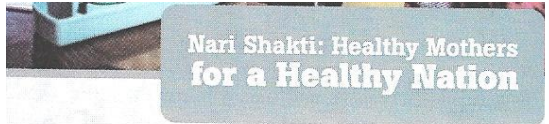
- The **'Skill for Life, Save a Life'** initiative by the **Ministry of Health and Family Welfare** aims to upscale the quantity and quality of trained professionals in the healthcare system.
- First Responder course for professionals as well as general public will be conducted in central and state government training institutes across the country to empower every single citizen to be the first person to provide first aid and initiate care in case of emergency.
- The trained and skilled personnel will be able to **help save lives in the golden hour during an emergency situation**.

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

- In its efforts to **make legal aid easily accessible to the marginalized communities** and citizens living **in rural areas**, the Government of India has launched **'Tele-Law'**.
- The **Ministry of Law and Justice** partnered with the **Ministry of Electronics and Information Technology (MeitY)** provides legal aid services **through Common Service Centres (CSC)** at the **panchayat level**.
- Tele-Law will enable people to **seek legal advice from lawyers through video conferencing** available at the CSC.
- A robust monitoring and evaluation system is also being designed.
- Every CSC will engage a Para Legal Volunteer (PLV), who will be the first point of contact for the rural citizens and will help them in understanding the legal issues.
- Women PLVs will be encouraged and trained. The aim is to promote women entrepreneurship and empowerment and ensure women participation.
- This scheme comes as a continuation to the **Access to Justice Project for Marginalized Persons** which is being implemented by the Department of Justice and United Nation Development Programme (UNDP).

Nari Shakti – Social Security for Women

- Nari /Shakti is a **pan India maternity benefit** programme which will provide **compensation for the wage loss** in terms of cash incentives so that women can **take rest before and after delivery**.
- The cash incentives would lead to improved health seeking behaviour amongst the **Pregnant Women and Lactating Mother (PW&LM)**.
- All eligible Pregnant Women and Lactating Mother (PW&LM), excluding those who are in regular employment with central or state government or public sector undertakings or those who are in receipt of similar benefits under any law.
- The conditional cash transfer scheme would be in DBT mode.



Nari Shakti: Healthy Mothers for a Healthy Nation

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

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

 **Pradhan Mantri Surakshit Matritva Abhiyan:**

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

Mahila E-Haat:

-  Meeting aspirations and needs of women entrepreneurs
-  Providing a marketing platform for their produce by leveraging technology
-  Enabling financial inclusion

 **Induction of women in Armed Forces**

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

PRADHAN MANTRI UJJWALA YOJANA

Smoke free lives for a better tomorrow

Free LPG connections to Women from BPL Households

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

PRADHAN MANTRI AWAS YOJANA-GRAMIN

Affordable housing

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

GIVING WINGS TO WOMEN'S ASPIRATION



Collateral free, low interest loans to small business sector



प्राधानमंत्री मुद्रा योजना
सूक्ष्म, कनिष्ठ और गृह



70% of the loans have been availed by women entrepreneurs

Empowering Disadvantaged Women and Ensuring Social Mobility





Promotes entrepreneurship among SCs/STs and women
Offering loans in the range of ₹ 10 Lakh to ₹ 1 Crore

Stand Up India

Nai Roshni

Creating confidence and leadership spirit among minority women

2 Lakh women covered in the last 3 years against target of 1.20 Lakh



SURAKSHIT NARI, SASHAKT NARI



Cell phones to have **Panic Buttons** to help women in distress



MOBILE APP 'HIMMAT' launched by Delhi Police, to help women in distress



186 SAKHI Centres for women affected by violence

WOMEN - SAFE, SECURE AND EMPOWERED

Inclusive India Initiative

- The **National Trust under Ministry of Social Justice and Empowerment** in collaboration with key partners organised the conference **"Inclusive India Initiative: Towards an Inclusive India"** for intellectual and developmental disabilities (IDDs).
- The objective is to **include these people in the mainstream** and in all important aspects of social life, education, employment and community.
- Large scale **awareness campaigns** would be executed **on pan-India basis**, making the **schools and colleges inclusive for children with intellectual disabilities** and also making infrastructure of educational institutes accessible and inclusive.

- The **National Trust is a statutory body** of Ministry of Social Justice and Empowerment, setup under the “Nation Trust for the Welfare of Persons with Autism, Cerebral Palsy, Retardation and multiple disabilities” Act.

DigiYatra – A New Digital Experience for Air Travellers

- The **Ministry of Civil Aviation** is adding a Digital experience for Air Travellers **through DigiYatra** Platform.
- This follows **Air Sewa** which brings together all the stakeholders on a common platform for handling customer grievances and disseminating real-time data.
- DigiYatra initiative envisages providing airline travellers in India, a pioneering ‘**digitally unified flying experience**’ across all stages of their journey.

India’s Longest Bridge

- India’s longest bridge (9.15 Km) ‘**Dhola-Sadiya**’ over **river Lohit, the tributary of Brahmaputra**, in **Assam** was inaugurated by the Prime Minister.
- The last bridge over the Brahmaputra was the Kalia Bhomora Bridge at Tejpur.

Questions

1) Which of the following Ministry has launched ‘Skill for Life, Save a Life’ initiative to promote skill development?

- a) Union Ministry of HRD
- b) Union Ministry of Agriculture & Farmers Welfare
- c) Union Ministry of Health and Family Welfare
- d) Union Ministry of Finance

Solution (c)

2) Which of the following statements about Tele-Law initiative is/are correct?

- 1) It aims make legal aid easily accessible to the marginalized communities and citizens living in rural areas
 - 2) Ministry of Law and Justice partnered with the ministry of social justice and empowerment provides legal aid services
 - 3) Tele-Law will enable people to seek legal advice from lawyers through video conferencing
- a) 1 only
 - b) 1 and 2
 - c) 1 and 3
 - d) All of the above

Solution (c)

North East Diary

Foundation stone at IARI at Gogamukh in Assam

- The foundation stone of the **Indian Agricultural Research Institute at Gogamukh in Assam** was laid recently.

- Prime Minister said “**Panch Tatva**” – five elements to boost connectivity in the North-East are **Railways, Highways, Airways, Waterways and i-ways**.

Hill Area Development Programme for North East

- The Hill Area Development Programme (HADP) for North East was launched recently in **Imphal (Manipur)**.
- The HADP is aimed at giving a **focussed attention to the lesser developed hilly areas** and will be initiated on a pilot basis in the hilly districts of Manipur.

North-East Organic Products to be showcased outside

- The Ministry of Development of North-Eastern Region (DoNER) is proposing for showcasing the Northeast organic products outside, in the rest of India bearing a common brand name “**ONE**” (**Organic North East**).

J&K Window

Army’s Super-40 in Kashmir Strike Big

- Army’s Super-40 initiative for **coaching the J&K youth for Engineering Entrance Exams** broke all previous records when 26 boys and 2 girls from the state cracked the IIT-JEE mains exam 2017.
- The coaching is conducted at Srinagar by Army, its training partner Centre for Social Responsibility and Learning (CSRL) and Petronet LNG.

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