
VAJIRAM & RAVI

SOCAL SECURITY SCHEMES FOR SOCAL DEVLOPMENT

What is Social Security?

Social security is both a **concept as well as a system of protection** of individual who are in need of such protection by the state as an agent of the society. State as an agent of the society has an important mandate to harmonies difference through a protective cover to the poor, the weak, the deprived and the disadvantaged.

Benefits of Social Security:

- “Social security” has been recognized **as an instrument for social transformation and progress** and must be preserved, supported and developed as such.
- It helps to create a **more positive attitude** not just to *a structural and technological change but also the challenge of globalization* and to its potential benefits in terms of **greater efficiency and higher productivity**.
- In recent times, due to its importance, we have witnessed a fundamental shift in the narrative of social security for the marginalized. The focus has moved from the **politics of welfare and entitlement to a more participatory model of empowerment**.

Key initiatives undertaken by the government for social and economic security:

- **Pradhan Mantra Jan Dhan Yojana (PMJDY)** is financial inclusion programme. It aims to expand and make affordable access to financial services such as bank accounts, remittances, credit, insurance and pensions by bringing banking services to large rural areas. By 27 June 2018, over 318 million bank accounts were opened and over Rs. 792 billion were deposited under the scheme.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana** is a government-backed life insurance scheme in India. It is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs. 330. The GST is exempted on Pradhan Mantra Jivan Jyoti Bima Yojana. In case of death due to any cause, the payment to the nominee will be Rs. 2 lakhs. As of May 2018, 5.33 crore people have already enrolled for this scheme.
- **Pradhan Mantra Mudra Yojana (PMMY)** is a flagship scheme to **“fund the unfunded”** by bringing such enterprises to the formal financial system and extending affordable credit to them. It enables a **small borrowers to borrow** from all Public Sector Banks for loans upto Rs. 10 lakh for non-farm income generating activities.
- **Pradhan Mantri Vaya Vandana Yojana (PMVVY)** is a pension scheme announced **exclusively for the senior citizens** aged 60 years and above which is available from 4th may, 2017 to 31st march, 2020. Scheme provides an assured return of 8 percent p.a. payable monthly for 10 years. On survival of the pensioner to the end of the policy term of 10 years, purchase price along with final pension installment shall be payable. The scheme also allows for premature exit for the treatment of any critical/terminal illness of self or spouse.
- **Pradhan Mantri Suraksha Bima Yojana** is a government-backed accident insurance scheme in India. It is available to people between 18 and 70 years of age with bank accounts. It has an **annual premium of Rs. 12**. The accident insurance scheme will have one year cover from June 1 to May 31. In case of accidental death or full disability, the payment to the nominee will be Rs. 2 lakh and in case of partial permanent disability Rs. 1 lakh. This scheme will be linked to the bank accounts opened under PMJDY scheme.
- **Atal Pension Yojana (APY, previously known as Swavalamban Yojana)** is a government-backed pension scheme in India, primarily targeted at the unorganized sector. Only 20 percent of India's

population had any kind of pension scheme and the APY scheme aims to increase the number. Under this scheme, all **subscribing workers below the age of 40** are eligible for pension up to Rs. 5,000 per month on attainment of 60 years of age.

- The government announced that it would co-contribute 50 per cent of the total contribution or Rs. 1,000 per annum, whichever is lower, to each eligible subscriber account, for a period of 5 years. The minimum eligible age for a person joining APY is 18 years and the maximum is 40 years. An enrolled person would start receiving pension on attaining the age of 60 years.
- **Stand-up India scheme** aims to facilitate bank loans between 10 lakh and 1 crore to at least one scheduled caste (SC) or scheduled tribes (ST) borrower and at least one woman borrower per bank branch for setting up a green field enterprise. In case of non-individual enterprises at least 51 per cent of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.
- **Swachhta Udyami Yojana:** The **National Safai Karamchari's Finance & Development Corporation (NSFDC)** has launched a **new scheme 'Swachhta Udyami Yojana'** for financing viable community toilet projects and sanitation related vehicles to collect garbage.
- **Green business scheme:** the scheme has been started by NSFDC, with the aim of promoting green businesses to support sustainable livelihoods of scheduled castes and safai karamchari's. Financial assistance would be provided for those economic activities that could address the challenges of climate change, e.g., E-rickshaw, solar pumps and other instruments working on solar energy etc.
- **Sanitary Mart Scheme:** Launched in 2014-15, under the scheme, loans are provided to up to Rs. 15 lakhs to safai karamcharis for construction of toilets/bio-degradable toilets.
- **Credit Enhancement Guarantee Scheme for The Scheduled Castes:** the objective of the scheme is to promote entrepreneurship amongst the scheduled castes and to facilitate concessional finances to them.

Conclusion:

- Economists Amartya Sen and Jean Dreze distinguish **two aspects of social security—"protection" and "promotion"**. While the former denotes protection against a fall in living standards, the later focuses on enhanced living conditions, helping everyone overcome persistent capability deprivation.
- A close look at India's last few decades record in providing social security shows that while **only a fraction of citizens enjoy any "protection" at all**, these are being further eroded with the pattern of economic growth. However, at present, the different schemes launched by the government evidently give us many reasons to cheer.

EMPOWERING FARMERS THROUGH INITIATIVES IN AGRICULTURE

Current Scenario:

- At present, about 14 per cent of gross value added in agriculture is invested in the sector. This includes 78.1 per cent investments by farmers and 19.4 per cent by public sector.
- The private sector constitutes less than 2.5 per cent share in total investments in agriculture. In order to transform agriculture, corporate investments must be increased substantially

Different Steps Taken by the Government:

1. Pradhan Mantri Kisan Pension Yojana

- The new government, at its very first cabinet meeting, had announced **a pension scheme for 5 crore farmers**. Under the **Pradhan Mantri Kisan Pension Yojana**, small and marginal farmers will get a

minimum fixed pension of Rs. 3000 per month on attaining the age of 60 years. This is a **voluntary and contributory pension scheme** for small and marginal farmers across the country, with the **entry age of 18-40 years**.

- The government has announced the **PM-KISAN scheme** under which it is offering Rs. 6,000 to 14.5 crore farmers in a year.

2. Interest Subvention Scheme

- A **2 per cent interest subvention** was introduced for farmers engaged in fisheries and animal husbandry, with loans to be availed via kisan credit card. Those who **repay the loan timely** will be eligible to **get an additional 3 per cent interest subvention**.

3. Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

- With about 47 percent of agricultural land area under irrigation, PMKSY have made a great effort to bring in more area under irrigated agriculture.
- The **micro irrigation scheme** under the PMKSY has added 6 lakh ha in the current year against a target of 11 lakh ha. However, the need for strong water management techniques has become more important.
- PMKSY was started to **address the challenges of the Acceleration Irrigation Benefits Programme (AIBP)** and look at water needs of agriculture in a holistic way. It aims to ensure 'more crop per drop'.
- **Rs. 5,000 crore fund for micro-irrigation** has been made available while there has been as **encouragement for farmers to install solar pumps for irrigation**.

4. Increasing Production: Soil Health

- Considering that the health of the soil plays a fundamental role in agriculture, the government has dispatched more than 13 crore **Soil Health Cards** from 2015 to 2018. Soil health cards **carry crop-specific recommendation** for nutrients and fertilizers to help farmers improve their productivity.
- **Neem Coated Urea:** Neem Coated Urea (NCU) is a fertilizer and an agriculture scheme initiated to boost the growth of wheat and paddy, and curb the black marketeering and hoarding of urea.
- **In January 2015**, the urea manufacturers were mandated by the government **to increase their neem coated urea production from 35 per cent to 75 per cent**.
- It increases the efficiency of 10 per cent nitrogen usage compared to uncoated urea thereby saving 10 per cent urea. Since the government has implemented **100 per cent neem coating of urea**, it has resulted in improving the soil quantity.

5. Credit for Farmers

- **Pradhan Mantri Fasal Bima Yojana** is the biggest risk cover and safety net provided by the government. **Under the interest subvention scheme**, short-term crop loans up to 3 lakh with the interest of 7 per cent per annum up to one year has been made available.

6. Marketing the farmers produce (e-NAM)

- IN July 2018, Government approved the **historic MSP hike for kharif crops to 1.5 times** the cost, which will provide farmers a profit margin of 50 per cent over the cost of production.
- **National Agriculture Market Scheme** known as e-NAM has integrated 585 markets across 16 states and 2 union territories.

- **22,000 Rural Haats** will turn into **Gramin Agriculture Market** which will benefit 86 per cent small farmers. Large investment in warehousing and cold chains to prevent post-harvesting crop losses and value addition through food processing are also giving the farmers the essential edge on the market.

7. Operation Green

- It aims to stabilize the demand supply situation for key crops such as tomato, potato, onion (TOP) and promote initiatives to control disparity.
- Another important aspect which needs to be considered is the development of large scale infrastructure to support the mass storage and movement of perishable items.
- Technology innovation for implementing low cost and durable multimodal solutions is one of the key challenges here.

8. Micro Irrigation Fund (MIF)

- A **dedicated MIF created with NABARD** has been approved with an initial corpus of Rs. 5000 crore for encouraging public and private investments in micro-irrigation. The main objective of the fund is to facilitate the states in mobilizing the resources for expanding coverage of micro irrigation.

9. Agriculture contingency plan

- **Central Research Institute For Dry Land Agriculture (CRIDA)**, ICAR has prepared district level agriculture contingency plans in collaboration with State Agricultural Universities.
- Total 614 district agriculture contingency plans are placed **in the “farmer portal”** of the Ministry Of Agriculture And Farmers Welfare.

10. Paramparagat Krishi Yojana (PKVY)

- It is implemented with a view to promote organic farming in the country. To improve soil health and organic matter content and increase net income of the farmer so as to realize premium prices.

11. Focus on allied sectors

- As noted earlier, the focus has been laid on allied agriculture activities to boost farmer’s income. Integrated Development & Management of Fisheries, the establishment of 20 Gokul Grams are some of the examples in this regard.

Growth in production

- Agriculture production has touched a **new high in 2017-18 with 297.51 million tonnes** of food grain production. The extent of **the buffer stock of pulses increased from 1.5 lakh tonnes to 20 lakh tonnes**.
- The government has set a goal of doubling farm incomes by 2022 and is working with multi-modal focus towards achieving the same. From seeds and soil to access to markets, the focus has been on reforms across the agriculture cycle.
- True to the spirit of PM’s motto-‘**Beej se le ke Bazaar tak**’, government has been pursuing a holistic approach in agriculture and positive results are expected.

The future landscape

- **Digital innovation in agriculture** is one of the major trends to look out for economic growth.
- The innovation in agriculture and food system in the digital age like 3D Printing, Robots, Drones, Sensors, and Blockchain are playing a significant role in helping farmers to generate profitable outcomes.

- This role of innovation in agriculture is transforming the infrastructure development space and supply chain management. An extra plus is being added to quality, traceability, logistics and distribution and other areas of the value chain of the Indian agriculture.

FINANCIAL INCLUSION: MAJOR INITIATIVE

- Famous economist Dr. Amartya Sen aptly said, “**Poverty is the deprivation of opportunity.**” It clearly points towards the enormous significance of financial inclusion in a vast and diverse country like India.
- The efforts towards achieving this ambitious goal started in a structured manner way back in 2005 with the **constitution of ‘Committee on Financial Inclusion’** under the chairmanship of the then Reserve Bank of India Governor, Dr. C.Rangarajan.

Current Status:

- When the first **Global Findex Database** was released by the World Bank in 2011, it stated that **only 40 per cent of adult Indian had a bank account**. Seven years later, **almost 80 per cent of adult Indian have bank accounts**, according to the global Findex database published in April 2018.
- In the last four years, more than 360 million new **Jan-Dhan Bank Accounts** have been opened. **Mobile penetration is expected to reach 90 per cent by 2020**. Internet penetration has soared and the use of digital payment is also rising significantly.

Key initiatives:

- PMJDY is a national mission on financial inclusion started with an integrated approach to bring about comprehensive financial inclusion and provide banking service to all household in the country.
- The scheme ensures **access to a range of financial service** like availability of basic saving bank account, access to need – based credit, remittance facility, insurance and pension. It cover both urban and rural areas and those who open account get **indigenous debit cards (RuPay card)**.
- The main features of PMJDY include **Rs. 5,000 overdraft facility** for Aadhar-linked accounts and a RuPay Debit card with inbuilt **Rs 1 Lakh accident insurance cover**. In addition, for account opened between 15th August 2014 and 26th January 2015, a Life Insurance cover of **Rs. 30,000 is also available to** the eligible beneficiaries.
- Under the scheme, **Financial Literacy Programme**, which aims to take basic financial education upto village level is also provided for better understanding of the whole mechanism.
- The mission also envisages **extension of Direct Benefit Transfer (DBT)** under various government scheme through bank accounts of recipients. **Kisan Credit Card (KCC)** have also been **linked with the RuPay platform**.
- **Micro insurance and unorganized sector pension schemes like Swavalamban** through the Business Correspondents have also been included for the **second phase of the programme**.
- Another significant milestone is **Atal Pension Yojana (APY)** lunched to address the longevity risks among the workers in unorganized sector who are not covered under any statutory social security scheme. Any India citizen between the age of 18-40 years can join it through their SB account.
- A simplified scheme of assured pension of 8 per cent called a **Pradhan Mantri Vayavandana Yojana (PMVVY)** is being implemented through life insurance Corporation of India.

- According to the scheme, on the payment of an initial lump sum amount ranging from a minimum purchase price of Rs. 1, 50,000 for a minimum pension of Rs 1000/- per month to maximum purchase price of Rs 7,50,000/- for maximum pension of Rs. 5,000/- per month, the subscribers will get an assured pension based on a guaranteed rate of return of 8 per cent per annum payable monthly.
- While introducing **Pradhan Mantri Suraksha Bima Yojana** in budget 2015, all individual (single or joint) bank account holders in the age group of 18-70 years have been made eligible to join this scheme at a nominal premium of Rs. 12 per annum per member.
- The **Stand-Up India Scheme** has been launched to provide bank loans between rs. 10 lakh and rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprises in manufacturing, service or the trading sector.
- With an objective to promote the financial inclusion of SC entrepreneurs, Gol took step of establishing **Credit Enhancement Guarantee Scheme** with an allocation of Rs. 200 crore parked with IFCI.
- As a part of 'Beti Bachao Beto Padhao' scheme of the present government, **Sukanya Samridhi Yojana** came into being in 2015, enabling parents to meet the major future expenses such as higher education and marriage of their girl-children plus offering tax benefits as well. It offers an attractive rate of interest, the highest among all small saving schemes.
- **MUDRA scheme** was launched with the motive of bringing small business involved in trading, manufacturing and service sectors in the ambit of formal banking.

Impact:

- The above-cited programmes, especially PMJDY have been broadly successful as a financial inclusion strategy, especially for women, in the rural areas. SHGs have consolidated their position and are increasingly extending credit in rural area.

Challenges:

- The **digitization of economy** is yet a big challenge, nonetheless, the impact of TV, radio, magazines and newspapers have been positive in terms of financial literacy.
- The **use of vernacular** media and techniques like drama, street plays could help in advancing financial inclusion and literacy.

Way forward:

- Getting a unique identity, having a bank account and using digital payments are just the foundations of financial inclusion. Hence, the key elements of true financial inclusion must include following aspects:
 - Financial firms must **understand the market and structure products** accordingly. For example, in the agrarian economy of India with so many diversities, the banks need to structure a loan product where the repayment cycle is seasonal and not monthly.
 - There is an urgent need to increase the financial literacy among masses.
 - Partnership between the government and providers of various financial products should improve.
 - There is need of **ensuring secured technology-driven** environment. It becomes necessary to create an ecosystem in rural India where the populace can use its cards in secured technology-driven environment to carry out digital transactions and not just use it on cash-dispensing machines.

Conclusion:

- India has the world's largest share of young people-half the country is below the age of 25. They are no longer satisfied with the status quo, and have soaring ambition.
- Financial inclusion will necessarily have to be at the core of any economic strategy that the nation puts in place to meet these aspiration.

MAKING ELECTRICITY SUSTAINABLE AND AVAILIABLE TO ALL

- The government took the initiative of making power accessible to the entire country, through its flagship programme- **Pradhan Mantri Sahaj Bijli Har Ghar Yojana or Saubhagya**, in addition to several other programmes.
- As on 21 may 2019, the government's data shows that of the 26.30 million households targeted under the Saubhagya Scheme, 99.93 per cent, or 26.28 million households have got electricity connections. Now the government's focus is on providing reliable, sustainable and affordable electricity to the masses.

Various Interventions:**A. Technical Interventions in Power Sector:**

- The Union Power Ministry has developed a **crowd-sourcing mobile app** for rea-time consumer feedback on quality and availability with an aim to ensure uninterrupted supply. The app **Jagruk** has been developed by the National Informatics Centre (NIC).
- Earlier, government also launched a mobile application – **Vidyut PRAVAH** – Electricity, Price Availability and Highlights.
- This mobile application provides highlights of the power availability in the country on real time basis. The information disseminated through the application will empower the consumer, thereby leading all the stakeholders to be more responsive and efficient.
- **Urja Mitra** - It is another initiative of the government, which provides *outage management and notification platform for dissipating the outage information to power distribution consumers across India through SMS/email/push notifications*.
- **TARANG** - **TARANG (Transmission App for Real-Time Monitoring and Growth)** is a powerful monitoring tool that **tracks upcoming transmission projects and monitor the progress** of inter-state and intra-state transmission systems in the country.
- It shall also include status of stalled or delayed transmission systems in country which would enable the stakeholders for expeditious completion of such projects. The government also said that **Green Energy Corridors**, an important component of our renewable energy mission, would also be monitoring through TARANG and it will help to meet our targets on time.

B. Deendayal Uapadhyaya Gram Jyoti Yojana (DDUGJY):

- In order to connect each village to the electricity grid, the government has launched this scheme.
- The *erstwhile Rajiv Gandhi Grameen Vidyatikaran Yojana (RGGVY)* scheme for village electrification and providing electricity distribution infrastructure in the rural areas has been subsumed in the DDUGJY scheme. **Rural Electrification Corporation** is the nodal agency for implementation of DDUGJY.

- Government launched the DDUGJY for the rural areas with the following components: (i) separation of agriculture and non-agriculture feeders facilitating judicious rostering of supply to agriculture consumers in the rural areas; (ii) Strengthening and Augmentation of Sub-Transmission and Distribution (ST&D) infrastructure in rural areas, including metering at distribution transformers, feeders and consumers' end.

C. Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya):

- Its objective is to provide electricity connections to all remaining unelectrified households in rural as well as urban areas.
- Under this scheme, there is no upfront fee or charges for obtaining electricity connection. Non-poor households will have to pay 10 instalments of Rs. 50 each along with the bill each month, total amounting to Rs.500.
- Under this scheme, a single point wiring along with a LED bulb, mobile charging points and switch, among others are provided and no extra cost is charged by the DISCOM.
- There is *no provision in the scheme to provide free power to any category of consumers.*

D. Integrated Power Development Scheme (IPDS):

- In order to address the concerns about electricity network, the government had launched **Integrated Power Development Scheme (IPDS)**.
- It is aimed at the **strengthening of sub-transmission network**, metering, IT application, Customer care services, provisioning of solar panels and the completion of the ongoing works of **Restructured Accelerated Power Development and completion of the Reforms Programme (R-APDRP)**.
- The scheme included upgradation of the electrical assets at sub-centres, lines and distribution transformers, capacity enhancement and renewal of the old sub-stations and installation of roof-top solar panel in government buildings.
- IPDS will help in **reducing in AT&C losses**; establishment of IT enable energy accounting and auditing system, improvement in billed energy based on metered consumption and improvement in collection efficiency.

E. URJA (Urban Jyoti Abhiyaan):

- In order to rate the performance of DISCOMS, an app-based digital initiatives URJA (Urban Jyoti Abhiyaan) is launched with a vision to generate a sense of positive competition.
- **Following parameters** of Go-Live Towns are being monitoring through URJA App on a monthly basis:
 - Consumer Complaint Pending
 - Average Duration and Number of Power Cuts
 - Release of New Connection
 - E-payments
 - Percentage Loss of Power/Theft

F. Ujwal DISCOM Assurance Yojana (UDAY):

- In November 2015, the government launched an ambitious scheme, **Ujwal DISCOM Assurance Yojana (UDAY)**, to improve the financial health and operational efficiency of DISCOMs. Under this scheme, DISCOMs can convert their debt into state government bonds on certain stringent conditions.

G. Unnat Jyoti by Affordable LEDs for All (UJALA):

- Launched in 2015, UJALA has emerged as the world's largest domestic lighting programme.
- **EESL (Energy Efficiency Services Limited)** adopted a strategy of demand aggregation, mass awareness and bulk procurement, designed to attract the support of utility companies, State Governments, and the price conscious Indian public.
- EESL procures the appliances and provides them to consumers at a rate of Rs. 70/LED bulb, Rs. 220/LED tube light and Rs.1, 110/fan respectively, which are much below the market price.

CLEAN AND RENEWABLE ENERGY INITIATIVES**Current Status:**

- The Government has set an **ambitious target of having 175 GW** of clean energy capacity by 2022, including 100 GW solar and 60 GW of wind energy.
- A total of **80.46 GW of renewable energy capacity has been installed** in the country as on June 30, 2019 which includes 29.55 GW from solar and 36.37 GW from wind power.
- As per India's submission to the **UNFCCC on Intended Nationally Determined Contribution (INDC)**, a cumulative electric power capacity of **40 per cent from non-fossil fuel-based energy resources is to be installed by 2030**.
- India attained global 4th and 5th positions in wind and solar power installed capacities and **5th global position for overall installed renewable energy capacity** in 2018.

Solar Potential of India:

- It has an average of **250-300 clear sunny days** and 2300-3200 hours of sun shine per year. India's electricity needs can be met on a total land area of 3000 km² which is equal to 0.1 per cent of total land in the country.
- Recently, India achieved the **third rank globally for solar installation capacity**. A clean energy research organisation, has reported that the installed solar photovoltaic (PV) capacity has reached over 28 GW as of December 2018.

International Collaboration:

- Last year, *India and France have committed more than US\$2 billion to fund solar energy projects in developing countries*. The announcement came during the **first summit of the International Solar Alliance (ISA)** in New Delhi.
- In his opening address, Indian Prime Minister pledged \$1.4 billion to support solar energy projects in Bangladesh and in developing countries in Africa.
- The **vision and mission of the International Solar Alliance** is to provide a dedicated platform for cooperation among solar resource-rich countries that lie completely or partially between the Tropics of Capricorn and Cancer.
- The Alliance has three main programmes: **promoting the use of solar water pumps** instead of diesel pumps for irrigation; **affordable financing for solar technology**; and **promoting solar mini-grids** in the least-developed countries and small island nations.
- It aims to create **1 TW (1,000GW) of solar energy by 2030**. So far, 61 countries have joined the Alliance and 32 have ratified its framework agreement.

India's Effort:

- The **Ministry of New and Renewable Energy (MNRE)** in India has been facilitating the implementation of broad spectrum programmes.

A. National Solar Mission (NSM)

- The **National Solar Mission (NSM)** was launched in 2010 with active collaboration from states to promote ecologically sustainable growth.
- The first phase of the mission was completed in 2013. In the second phase during the 2013-17, capacity addition of 3,000 MW under the central scheme was envisaged.
- In the **third phase, 2017-22**, the target up to year 2022 of 20,000 MW or more was to be decided dependent on the experiences and learning of the first two phases. Further, on 17 June 2015, the Gol **revised the NSM target of grid- connected solar power projects from 20,000 MW to MW 100.000 MW by year 2022.**
- Under the scheme for **development of solar parks** which was launched in December 2014, a total of 42 solar power parks with an aggregate capacity of around 23.40 GW have been approved.

B. KUSUM

- Recently, the Government has launched **Kisan Urja Suraksha evam Utthaan Mahabhiyan-KUSUM** with the objective of providing **financial and water security to farmers.**
- This scheme has three components which include 10,000 MW of decentralized ground-mounted, grid-connected renewable power plants; installation of 17.50 lakh standalone solar-powered agriculture pumps and solarisation of 10 lakh grid-connected solar powered agriculture pumps. The scheme aims to add a solar capacity of 25,750 MW by 2022.
- This is a **unique scheme in terms of direct employment potential.** Renewable power plants of capacity 500 KW to 2 MW will be set up by individual farmers, cooperatives, panchayats barren of cultivable lands. The scheme will **open a stable and continuous source of income to the rural land owners.**
- The scheme will have **substantial environmental impact** in terms of savings of carbon dioxide emissions. All three components of the scheme combined together are likely to result in **saving of about 27 million tonnes of carbon dioxide emission per annum.**
- The Ministry of New and Renewable Energy has introduced a new scheme **Sustainable Rooftop Implementation for Solar Transfiguration of India – SRISTI**, to incentivize the installation of rooftop solar projects. SRISTI scheme **aims to achieve a national solar rooftop target of 40 GW till 2021-22.**

C. Wind-Solar Hybrid Policy

- A **National Wind-Solar Hybrid Policy** has been launched recently to provide a framework for promotion of large grid connected wind-solar PV hybrid system for efficient utilization of transmission infrastructure and land.
- It also aims at reducing the variability in renewable power generation and achieving better grid stability. On technology front, the Policy provides for **integration of both the energy sources i.e. wind and solar at AC as well as DC level.**
- The Policy seeks to **promote new hybrid projects** as well as **hybridization of existing wind solar projects.** The Policy provides for procurement of power from a hybrid project on tariff-based transparent nodding process.

- It also **permits use of battery storage** in the hybrid project for optimizing the output and further reduce the variability. It mandates the regulatory authorities to Authorities to formulate necessary standards and regulation for wind-solar hybrid systems.
- It is envisaged that the Hybrid Policy will open-up a new area for availability of renewable power at competitive prices along with reduced variability.

D. Green Energy Corridor

- Green Energy Corridor is another initiative of Government of India **for evacuation of large scale renewable energy** for which Intra State Transmission System (ISTS) was Proposed.
- ISTS is being implemented by *eight renewable rich states of Tamil Nadu, Rajasthan, Karnataka, Andhra Pradesh, Maharashtra, Gujarat, Himachal Pradesh and Madhya Pradesh.*
- The Project includes about approximately 9400 ckm transmission lines and Substations of total capacity of approximately 19000 MVA to be completed by March 2020.
- The purpose is to evacuate approx. 20,000 MV of large scale renewable power and improvement of the grid in the implementing States.

Conclusion:

The Government of India is implementing variety of schemes so that maximum clean energy can be tapped in the country and uninterrupted power supply can be ensured in remote areas.

WOMEN EMPOWERMENT: A NEW PARADIGM

Empowerment is the process which **confers power on individuals over their own lives**, in their society, and in their communities. It signifies promotion in the social, economic, spiritual or political status of an individual.

Constitutional Safeguards and International Obligations:

- **Fundamental rights** have been enshrined in the Indian constitution which are central to women empowerment. This include **article 15, article15 (3) and article 16**.
- India has been a party to several international conventions and treaties dedicated to safeguarding women's rights. These include **Convention on Elimination of all forms of Discrimination Against Women (CEDAW), International Conference on Population and Development (ICPD), The Beijing Declaration, The Mexico Plan of Action and the Nairobi Forward Looking Strategies.**
- **Institutional mechanisms include:** the Ministry of Women and Child Development, National Mission for Empowerment of Women (NMEW), The National Commission for women (NCW), The National Institute Of Public Cooperation And Child Development (NIPCCD), The National Policy On Empowerment Of Women (NPEW) And Parliament Committee On Empowerment Of Women (PCEW).

Schemes for Women Empowerment:

a. Health Empowerment:

- **Pradhan Mantri Matru Vandana Yojana (PMKVY):** It provides **cash transfer (conditional)** for expecting and lactating women. It also ensures that the wage loss of women during the pregnancy gets compensated.
- **Maternity Care Act:** In 2017, the law was amended **extending maternity benefit period to 26 weeks** and revising the period of 6 weeks to 8.

- **Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA):** It pledges ante natal care services to women in their 2nd or 3rd trimesters of pregnancy in an institutional set up.
 - **National Nutrition Mission:** To improve the nutritional status of pregnant women, lactating women, adolescent girls and children in the age group of 0-6 years. The aim of this mission was to address the serious issue of stunting, malnutrition, anemia and low birth weight amongst newborns.
 - **Mission Indradhanush:** with an aim to ensure full immunization for women and children.
 - There are many programmes at the state level to address the problem of expecting and lactating mothers. For example, '**godebharai**' ceremony is conducted in Bihar to meet the nourishment need of the pregnant women at all Anganwadi centres in Bihar.
- b. Social Security And Empowerment**
- **Swachh Vidyalaya Initiative:** To provide access to toilet facilities separately to both boys and girls.
 - **Swachh Bharat Mission:** to eliminate open defecation.
 - **Ujjwala Yojana:** To distribute 50 million LPG connections to women belonging to lower economic strata. The scheme aims to provide clean fuel in the form of LPG to women who are below poverty line, hitherto using unclean cooking fuels with attendant harm.
 - **Pradhan Mantra Awas Yojana (PMAY):** The ownership of a house is mandated to be in the name of the women of the family.
 - **Passport Rules:** Under the new rules, women do not have to produce certificate such as of marriage or divorce for processing of passport application. It permits a women to either use her father's or mother's name on the application form.
 - **Working Women Hostels:** This scheme was introduced to ensure safety and convenience of working women. Purpose of this scheme was to provide accommodation, which was located at a convenient place and also has a day care arrangement for their children.
- c. Financial Security And Empowerment For Women**
- **Pradhan Mantri Mudra Yojana (PMMY)**
 - **Stand-up India**
 - **Sukanya Samridhi Yojana**
 - **Mahila E-Haat:** A bilingual portal mahila E-Haat was launched on 7 march 2016 by the ministry of women & child development. It provides **web based marketing platform** to leverage technology for the display of the products/services made/manufactured/undertaken by the entrepreneurs who were women.
 - **Support to Training and Employment Programme:** The objective of this programme is to provide skills to woman, which would enhance their employability
- d. Girl Child Empowerment**
- **Beti Bachao Beti Padhao Scheme (BBBP):** to combat the problem of gender discrimination leading to decline in CSR.
 - **Pragati Scheme:** It was introduced by Ministry of Human Resource Development. It seeks to provide assistance to the girls who are inclined to purchase higher technical education. Every year around 4000 scholars are given to female meritorious students in their pursuits.
- e. Safety For Women**

- **Nirbhaya Fund:** under this scheme, the government announced to contribute Rs. 1000 crores ensuring the safety and empowerment of girls and women.
- **Ujjawala Scheme:** A scheme “**Comprehensive Scheme for Prevention of Trafficking for Rescue, Rehabilitation and Re-Integration of Victims of Trafficking for Commercial Sexual Exploitation-Ujjawala**”, funded by the central government, was introduced. The scheme looks after the long term rehabilitation of the victims by providing food, health services, counselling and vocational training to ensure their livelihood.
- **Swadhar Greh:** To provide integrated rehabilitation to women in distress. It is intended to help woman in difficulties, especially those who lack any kind of support.
- **Mahila Police Valunteers (MPVS):** To promote the visible presence of women in the police force, the home ministry undertook this initiative to give **33 per cent reservation** to women candidates in police force.
- **Mahila Shakti Kendra (MSK) Scheme:** it is an umbrella scheme under Pradhan Mantri Mahila Sashaktikaran Yojana (PMMSY) intended to provide an interface for rural women to enable them to avail the benefits of government programmes.
- f. **Woman of India Festival:** The woman of India festival is celebrated to **create and promote entrepreneurship amongst women**. It promotes women farmers and entrepreneurs in the organic sector. Through this festival, the ministry also aims to make the people aware of the special schemes for women and children.

Progress So Far:

- As per 2011 census, **literacy rate in India stands 72.98** per cent with a 13 per cent increase as compared to 2001
- According to the economic survey 2018-19, around **53 per cent woman owned a bank account** in 2015-16.
- According to national family health survey (NFHS-4), the figure for married women who exercise decision-making in their households, was reported at 84 per cent, as against 76.5 per cent in 2005-06.
- The Maternal Mortality Ratio (MMR) across India has abated from 167 per lakh live births between 2011-13, to 130 between 2014-16.
- Woman-centric components in schemes across ministries has increased. **Fifty-Seven Ministries or Departments have formed Gender Budget Cells** to strengthen and implement gender budgeting processes.

Conclusion:

- The Finance Minister, while presenting the budget, acknowledged the importance of women emancipation and described them as ‘**Nari Tu Narayani**’.
- All stakeholders including civil society organizations, government and elected representatives can forge effective collaboration which would help girls and women avail all the available opportunities, so that they grow to their full potential.

VAJIRAM & RAVI

SKILLING INDIA THROUGH GOVERNMENT INITIATIVES

India is a country today with **65 per cent of its youth** in the working age group. If there is a way to reap this demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth, but also to the country's economic growth.

Skill India journey:

- A **Minister for Skill Development & Entrepreneurship (MSDE)** has been formed.
- The Prime minister's flagship scheme, **Pradhan Mantri Kausal Vikash Yojna (PMKVY)** alone, has till date seen close to 50 Lakh people get skilled and prepare for a new successful India.
- MSDE also recognizes and certifies skill acquire through informal means through its **Recognized of Prior Learning (RPL) programme under PMKVY**, bringing about a major shift from unorganized sector to an organized economy.
- The Ministry has also actively made comprehensive reforms to the **Apprentices Act 1961**, where maximum control has been given to the private sector so that the industry standard are maintained as per market requirement.
- MSDE also introduce a scheme called **National Apprenticeship Promotion scheme (NAPS)** in August 2016 to promote this most sustainable model of skill development and industry connect. Under this scheme, the Government of India provide financial benefits for apprenticeship.

Flagship Initiatives:

A. Skill India Mission:

- The Skill India Mission was launched by the Prime Minister on 15 July 2015.
- It has been launched to empower the youth of the country with skill sets which make more employable and more productive in their work environment.
- Skill India offer **courses across 40 sectors** in the country which are aligned to the standards recognized by both, the industry and the government under the National Skill Qualification Framework (NSQF).
- The ITI ecosystem has also been brought under Skill India for garnering better result in vocational education and training.

B. National Skill Development Mission:

- It was officially launched on 15 July 2015 on the occasion of World Youth Skill Day. The Mission has been developed to create convergence across sector and States in terms of skill training activities.
- The National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and standard.
- **National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), and Directorate General of Training (DGT)** - all of which will have horizontal linkage with Mission Directorate to facilitate smooth functioning of the national institutional mechanism.

C. Pradhan Mantri Kausal Vikash Yojna (PMKVY):

- It is **implement by National Skill Development Corporation**. The object of this skill certification scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood.
- Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).

D. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):

- The **Ministry of Rural Development (MoRD)** announced the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) Antyodaya Diwas, on 25th September 2014.
- DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.
- DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years from poor families.

E. Pradhan Mantri MUDRA Yojana (PMMY) - It is a scheme for providing loans up to 10 lakhs to the non-corporate, non-farm small/micro enterprises.

F. Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM):

- The core belief of DAY-NULM is that the poor are entrepreneurial and have innate desire to come out of poverty. The challenge is to unleash their capabilities to generate meaningful and sustainable livelihoods. This requires continuous and carefully designed hand-holding support.
- Mission will be implemented in all district headquarter towns and all other cities with a population of 1,00,000 or more as per 2011 census. The primary target of DAY-NULM is the urban poor, including the urban homeless.

Conclusion:

India's dream to become a five trillion dollar economy can only be achieved through 'Skilled India'. A prosperous India lies in the hands of Skilled Youth force of our country.

ENSURING CHILDREN'S HEALTH AND NUTRITION

- India is home to the largest child population in the world. As part of the Sustainable Development Goals set out by the UN, India has committed to reduce death rate of under-five years children's by 25 deaths per 1000 live births by 2030. India's own National Health Profile has set an aim of 23 by 2025.
- The National Policy for Children (2013) recognize that a long term, sustainable, multi-sectoral, integrated and inclusive approach is vital for health growth and development of children. The policy further recognizes that survival, health, nutrition, education, education, protection and participation is the right of every child of this country.

Various Initiatives:**A. Child Health Programme under National Health Mission:**

- Reducing child deaths is one of the most important goal of National Health Mission (NHM). Child health programmes implemented under NHM comprehensively integrates interventions recognizing that reproductive, maternal and child health cannot be addressed in isolation.
- The health care of children under NHM focuses on providing immediate, routine newborn care and care of sick newborns, child nutrition including essential micronutrients supplementation, immunization against common neonatal and childhood illnesses.

B. National Nutrition Mission (Poshan Abhiyaan)

- **Poshan Abhiyan launched in 2017-18** is mandated to reduce level of under nutrition, stunting, anemia and low-birth weight babies in most backward districts of the country.

- The initiatives proposed under Poshan Abhiyan include real time monitoring of programme implementation, introducing measurement of children's height at Anganwadi centres, incentivizing States for meeting the targets and involving masses through Jan Andolan.

C. Integrated Child Development Services (ICDS)

- Launched on 2nd October 1975, the ICDS Scheme represents one of the world's largest and most unique programme to improve the nutritional and health status of children aged 0 to 6 years and pregnant and nursing women.
- The programme provides a package of services, comprising supplementary nutrition, immunization, health check years of age and expectant and nursing is imparted to children in the age and expectant and nursing mothers.
- Non-formal pre-school education is imparted to children in the age group 3-6 years and health and nutrition education to women in the age group 15-45 years.
- **Service Provisions under ICDS** - ICDS Schemes offers a **package of six services**, viz. health services are provided in collaboration of NHM usually by ANMs during village health nutrition and sanitation day.
- **Nutrition component of ICDS** aims to provide the following services:-
 - Food supplementation to pre-school children between the age of six years, pregnant and lactating mothers and selected adolescent girls.
 - Nutrition education to mothers
 - Nutrition education regarding appropriate infant and young child feeding.
 - Growth monitoring and detection of growth faltering.
- The programme is primarily designed to **bridge the gap between the Recommended Dietary Allowance (RDA) and Average Daily Intake (ADI)** and ensure adequate nutrition for children aged 0-6 years, pregnant and lactating mothers.
- One anganwadi centre caters to 400-800 population in a rural/urban project and 300-800 population in tribal areas.

D. Mid-Day Meal Scheme –

- School feeding programmes are considered as long term social protection investment that have multiple benefits. They **serve three important perspectives**: social equity through reaching the most vulnerable children, educational advancement by contributing to learning by increasing children's access to education and maintain their nutritional status and overall health. Additionally, they provide income support to families through the provision of food to children.
- Mid-day meal programme was **launched in 1995** as central sponsored scheme. Under this programme cooked mid-day meals were to be introduced in all government added primary schools within within two years.
- The programme envisaged the provision of cooked meals/processed food of calorific value as per prescribed norms for children studying in classes IV in all Government, local body and Government aided primary schools free of cost.
- **Programme Implementation** - As per the Mid-Day meal Scheme Guidelines (2006) and revised guidelines 2017, wherever possible, the Government need to mobilise community support and promote public-private partnership for the programme. Not-for-profit organizations, such as Akshaya

Patra, SHGs are therefore encouraged to set-up operations and act as the implementing arm of the Government.

- The budget allocation for MDM covered following *heads* :
 - Food grains at the rate of 100 gram per child for primary school and 150 grams per child for upper primary schools.
 - Cooking cost for meeting the cost of pulses, vegetables, oil/fats, salt & condiments and fuel.
- The **present cooking cost** is Rs. 4.13 per day for primary stage and Rs. 6.18 per child per day for upper primary stage (2016).

Conclusion:

- The above described initiatives highlight the commitment of the Government of the Government to address hunger and malnutrition in India.
- However, to achieve nutrition goals, there is a need to address the challenges of bridging the gaps in their implementation, bringing parities and improving the coverage of services.