

**Budget: An Overview**

The **Interim Budget** was presented on February 1, 2019. A **Vote on Account** to cover the Government's requirement of funds for the first four months (April to July) of the next financial year i.e., 2019 -20 was also sought.

Budget Provisions For Different Setcors:**A. Farm Sector**

- A scheme called, '**Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**' is for the farm sector.
- Under this programme, vulnerable landholding farmer families, having **cultivable land upto 2 hectares**, will be provided direct income support at the rate of **Rs. 6,000 per year**.
- This income support will be **transferred directly into the bank accounts** of beneficiary into the bank accounts of beneficiary farmers, in **three equal installments of Rs. 2,000 each**.
- The Interim Budget also proposed various other measures for the farm sector which include:
- Benefit of **2 per cent interest subvention** to the farmers pursuing activities of **animal husbandry and fisheries** who avail loan through Kisan Credit Card. Further, in case of timely repayment of loan, they will also get an additional 3 per cent interest subvention.
- **Rashtriya Kamdhenu Aayog** to be set up upscale sustainable genetic up-gradation of cow resources.

B. Work Force

- The, '**Pradhan Mantri Shram-Yogi Maandhan**' a mega pension scheme for the **unorganized sector workers** with monthly income upto Rs. 15,000 has been introduced in the budget.
- It will provide an assured monthly pension of Rs. 3,000 from the age of 60 years on a monthly contribution of a small affordable amount during their working age.
- An unorganized sector worker joining pension yojana at the *age of 29 years will have to contribute only Rs. 100 per month* till the age of 60 years. A worker joining the pension yojana at 18 years, will have to contribute as little as Rs. 55 per month only. The Government will **deposit equal matching share** in the pension account of the worker every month.
- **Life Insurance Corporation of India (LIC)** will manage the scheme. *Beneficiaries will be identified on the basis of Socio-Economic Caste Census* and also on the basis of data collected by Labour Bureau.

C. De-notified, Nomatic and Semi-Nomatic communities

- The Interim Budget proposed that a **Committee under NITI Aayog** will be set up to complete the task of **identifying De-notified, Nomadic and Semi-Nomadic communities**.
- Also, **Welfare Development Board** is to be set up specifically for the purpose of implementing welfare and development programmes for such communities.

D. Middle Class/Salaried Class

- No Changes were proposed in the tax slab or rate. However, Individuals with taxable income upto Rs. 5 lakh will get full tax rebate.
- Now for salaried persons, it is proposed to increase the standard deduction to Rs. 50,000 from Rs. 40,000.

Ten-Dimensional Vision

- Building physical as well as social infrastructure for a \$10 trillion economy.



- Digital India reaching every sector of the economy, every corner of the country and impacting the life all Indians.
- Making India a pollution free nation.
- Expanding rural industrialization
- Clean rivers
- Using coastline and ocean waters to power India's development and growth
- India becoming launching pad of satellites for the world
- Making India self-sufficient in food
- Healthy India
- Proactive and responsible bureaucracy

E. Other Tax Proposals:

- The Budget has proposed to **raise the limit of TDS threshold for interest earned** on bank and post office deposits to Rs. 40,000 from Rs. 10,000 currently.
- This will bring relief to all the small depositors. This may incentivize some risk adverse individuals to shift from other instruments to bank deposits to get higher return.
- Further, the TDS (Tax Deducted at Sources) threshold for deduction of tax on rent is proposed to be **increased from Rs. 1.84 lakh to Rs. 2.4 lakh** for providing relief to small taxpayers.
- **Capital gains tax** has been revised to **two residential houses** for tax payers having capital gains up to Rs. 2 crore. This benefit can be availed once in a lifetime.
- **Exemption** have been given on **levy of income tax on notional rent on a 2nd self-occupied** to maintain families at two locations on account of their job, children's education, care of parents etc.
- There is also a proposal of **faceless scrutiny** which means that in the next two years, almost all verification and assessment of returns selected for scrutiny will be done electronically.

F. Fiscal Consolidation

- The Budget pegged the **fiscal deficit at 3.4 per cent** for 2018-19 and 2018-20 as against the initial estimate of 3.3 per cent and 3.1 per cent respectively.
- Fiscal deficit brought down to 3.4 per cent in 2018-19 RE from almost 6 per cent seven years ago.

G. Entertainment Industry

- Indian filmmakers to get access to **Single window clearance** as well for ease of shooting films.
- Regulatory provisions to rely more on **self-declaration**.
- To introduce **anti-camcording provisions** in the Cinematograph Act to control piracy.

H. MSME and Traders

- 2 per cent interest subvention on an incremental loan of Rs. 1 crore for GST registered SMEs.
- At least 3 per cent of the 25 per cent sourcing for the Government undertakings will be from women owned SMEs.
- Renewed Focus on Internal trade; DIPP renamed to Department for Promotion of Industries and Internal trade



I. Other provisions

- Highest every budgetary allocation of Rs. 3 lakh crore for Defence; a **new AIIMS for Haryana**,
- Higher budgetary allocation for Education, Health, Infrastructure and for the welfare of weaker sectors including Scheduled Castes and Scheduled Tribes and a separate Department of Fisheries
- The Government to make **1 lakh villages into Digital Villages** over next five years.

Interim Budget: Allocations for Agriculture & Farmer's Welfare

- **Rashtriya Gokul Mission** is to promote the country's cattle and buffaloes, to preserve their genetic resources in scientific and holistic form and for continuous growth in the productivity of Indian bovine.
- **A Separate Department of Fisheries:** India is the **second largest fish producing** nation in the world accounting for 6.3 per cent of global production.
- The fisheries sector **contributes 1 percent to GDP** and provides livelihood to about 1.45 crore people at the primary level. The total production during 2017-18 was 12.61 million tonnes.
- To provide sustained and focused attention towards development of this sector, a **separate Department of Fisheries has been created**.

National Centre of Sports Science and Research

- The scheme of National Centre of Sports Sciences and Research (NCSSR) aims to support high level research, education and innovation with respect to high performance of elite athletes.
- The scheme has two components: One is **setting up of NCSSR** and other is focused on **creation of support to Sports Sciences Departments in Six Universities** and Sports Medicine Departments in Six Medical Colleges/Institutes/Hospitals.
- As per the scheme, selection of the University/Institutes/Medical/Medical Colleges/Hospitals is based on the **fulfillment of the eligibility criteria of the Scheme, not on the basis of state**.
- However, one University has been selected from **West Bengal University of Calcutta**, Kolkata for setting up of Department of Sports Science under NCSSR Scheme.

Strengthening The Financial System

- Financial Inclusion may be defined as the process of **ensuring access to financial services** and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.
- Financial inclusion is to ensure that there is **financial depth** in terms of *increasing the ratio of deposits to GDP*, **number of financial institutions** and banks, **number of accounts** per thousand, increasing **number of bank branches** per 100,000 adults, adequate **market capitalization** etc.

Importance Of Financial Inclusion

- Financial inclusion **ensures efficiency** in the system taking into account cost to total assets, profitability, maintaining capital adequacy ratio, **reducing volatility** and **vulnerability** and also **ensuring stability** by improving asset quality ratio, liquidity and price earnings ratio etc.
- Financial Inclusion facilitates **access to the financial system**, allowing them to build financial and physical assets, **seek credit** for their education, healthcare and businesses and also **save for unexpected exigencies and old age**.



- It helps in **reducing poverty and inequality**. It also offers an array of financial services that provide **protection** in case of untimely death or accident of the bread earner.
- Financial Inclusion means **greater transparency**, converting cash transaction into account transactions thereby reducing black money, corruption and providing the common man benefits of equal rights on the resources of the country.

Steps Taken:

A. Pradhan Mantri Jan Dhan Yojana

- The Financial inclusion program known as the **Pradhan Mantri Jan Dhan Yojana (PMJDY)** with zero balance is helping people to become part of the mainstream of economic development.
- The PMJDY provides access to different financial services like **availability of basic savings bank account, access to need-based credit, remittances facility, insurance and pension** to the excluded sections i.e., weaker sections and low-income groups.
- It provides interest on deposit, accidental insurance cover of Rs. One Lakh, no minimum balance requirement, a life insurance cover of Rs. 30,000, overdraft facility after 6 months, access to pension, insurance product, RuPay Debit Card and Overdraft facility up to Rs. 5000/- to only one account per household.

B. Mudra Yojana

- The Mudra Yojana aims to generate employment and promote startups to strengthen the availability of credit up to 10 lakh to poor and small entrepreneurs.

C. Other Schemes

- Besides, several other schemes have been initiated to ensure access to the social security system through the **Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana** etc.
- **Demonetization, GST and digitalization, internet banking and mobile banking, converting 1.5 lakh post offices of the country into payment banks** to reach in the most remote areas and giving **permission to 11 payment banks** to operate etc, is helping in making the process of financial development inclusive.

Features Relating To Financial Inclusion In The Interim Union Budget 2019:

- *Pradhan Mantri Kisan Samman Nidhi Yojana, pension plan under Pradhan Mantri Shram-Yogi Maandhan extension of Kisan Credit card scheme to Animal Husbandary, Interest subvention, private sector lending to provide sector lending to provide an access to credit for those who are vulnerable and marginalized.*
- The RBI has been supportive of the financial inclusion drive through the **priority sector lending (PSL) mechanism**. The priority sector also includes social infrastructure and renewable energy sectors.

Conclusion:

- Financial Inclusion is globally considered to be critical indicator of development and well-being of society.
- For Financial Inclusion to be more effective there is a **need for digital infrastructure and digital literacy** in small towns and rural India.
- Peer to peer lending platforms, credit penetration, and creation of a credit inclusive society should be encouraged. There is a **need to encourage FINTECH** (financial technology) use of software and modern technology.



- Financial literacy drives need to be **more aggressive and driven at the school level** where students develop a culture of understanding and transacting through the accounts and continue to do so for their lifetime.

Good Governance: Cornerstone to Development

- The United Nations has defined **eight pillars of good governance** as- *consensus oriented, accountable, transparent, responsible, equitable and inclusive, effective and efficient, rule of law, and participatory.*
- Under the **Sustainable Development goals** also, **Goal 16** can be considered to be directly linked as it is dedicated towards improvement in governance, inclusion, participation, rights and security.

Steps towards Good Governance in India

A. Development Agenda India@75

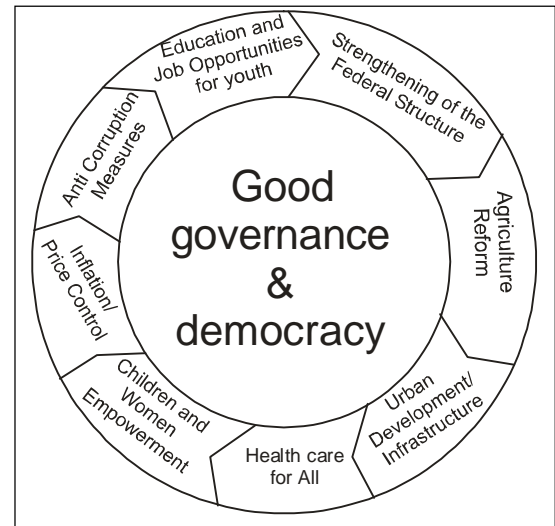
- NITI Aayog has brought out a comprehensive document viz. "Strategy for New India @75" spelling out the broad roadmap for the 75th year of India's Independence.
- This comprehensive document, spells out **current status, binding constraints and strategies** to not only enable India to **become a 4 trillion dollar economy** by 2022 but also lay a solid foundation for clean, inclusive, sustained and sustainable growth for the next three decades.
- Of these, as many as **7 chapters focus on governance.**

B. Aspirational Districts Programme

- The Aspirational Districts Programme (ADP) was launched in January 2018 to **transform the lives of people in the under-developed areas** of the country in a time bound manner.
- The programme is aimed at **transforming 115 most backward districts** with focused interventions in the field of health and nutrition, education, agriculture and water management, financial inclusion and skill development.
- It aims to **address governance issues** by using a combination of approaches: *lifting levels of aspirations through a vision and district pact, adequate institutional arrangements, convergence in all stakeholders' efforts and above all ranking-based public competition among the districts by setting up a real-time monitoring mechanism.*

C. Direct Benefits Transfer:

- Direct Benefits Transfer (DBT) aims to develop a governance regime, which ensures a simple and user-friendly Government to People (G2P) interface.
- It directly delivers entitlements to eligible individuals and households in a fair, transparent, efficient and reliable manner. It helps in achieving multiple benefits.
- First of all, it cuts down the multiple layers for delivery of any benefit. Secondly, it reduces the delay in payments. Thirdly, it helps in accurate targeting of the beneficiaries and finally it facilitates curbing pilferage and duplication of beneficiaries.





D. Civil Services, Legal, Judicial and Police Reforms

- With change in the socio-economic fabric, emergence of new mechanisms of service delivery and over 2.7 crore cases pending in various courts, this is an area requiring urgent attention.
- NITI Aayog, in its document on New India @75, has made a number of suggestions in the areas of civil service, legal/judicial and police reforms. These include the following:

Civil Service Reforms

- a. Improve the teeth to tail ratio and promote an officer-oriented culture.
- b. Reduce the number of current 60 plus separate civil service at the central and state level through rationalization and harmonization of services
- c. Encourage lateral entry by including specialists especially at higher levels.
- d. Bring down entry age in civil services
- e. Strengthen municipal cadres and outsources services delivery in possible areas.
- f. Develop an inclusive citizen centric framework in terms of service delivery, grievance redressal and public access to information with enhanced used of Information and Communication Technology (ICT)
- g. Ensure probity in governance by strengthening institutional mechanisms for prevention and detection of corruption, while at the same time protect honest civil servants.

Legal Reforms

- a. Create a repository of all existing central and state laws, rules and regulations.
- b. Repeal redundant laws and remove restrictive clauses in existing laws.
- c. Reform criminal justice and procedural laws with focus on pre-institution mediation.
- d. Reduce the criminalization of violations, and move towards compounding of minor offences.
- e. Prioritize court process automation and ICT enablement for electronic court and case management.
- f. Introduce an administrative cadre in the judicial system.

Police Reforms

- a. States to ensure greater representation of women in the police force.
- b. Introduction of remodeled training modules, refresher courses and continuing education for police personnel.
- c. Launch a common nation-wide emergency contact number to attend to emergency security needs of citizens.
- d. Instituting a separate cadre for cyber-crimes, cyber threats and fraud.

E. E-Governance

- To ensure a New India by 2022, some fundamental principles may need to be prioritized.
- These include making services available to the public in a faceless, paperless and cashless mode; providing connectivity and digital identity to all; targeting benefits through Aadhaar enabled DBT; simplifying forms and processes and providing e-platforms.
- Wherever possible, ICT and in due course, Artificial Intelligence should be used for better outcomes.
- At the same time, portals such as **Centralized Public Grievance Redressal and Monitoring System (CPGRAMs)**, the **Unified Mobile Application for New-age Governance (UMANG)** and the



MyGov need to be made more effective in information exchange, seeking feedback and addressing the grievances of citizens.

Swachh Shakti 2019: Rural Women Champions for Swachh Bharat

- Swachh Shakti 2019, a convention of Women Sarpanches was organized in Kurukshetra recently.
- It aims to bring in to focus the leadership role played by rural women in Swachh Bharat Mission. Women Sarpanches and Panches from all over the country attended the event.
- Best practices from grass root level in the rural areas for Swachh Bharat were shared by them.
- Swachh Shakti is an example of how at the grass root level, rural women champions are acting as a change agent to mobilize the community and lead from the front.

Paving the Way for Better Health Outcomes

India has committed to achieve UHC as part of the country's National Health Policy 2017 (NHP-2017).

Improving Health Services

- In the last 15 years, there have been initiatives in India to improve health outcomes.
- First, the **National Rural Health Mission (NRHM)** and then **National Urban Health Mission** has created a foundation for strengthening provision of health services in India.
- **Ayushman Bharat Program (ABP)** has components to strengthen primary health care and health insurance for 40 per cent of the poorest families in India.
- The States have also taken up initiatives to strengthen health services. In February 2017, **Tamil Nadu started an UHC** pilot where 67 sub-centres in three blocks in three districts, were strengthened by improving infrastructure, provision of additional health workers, and ensuring supplies of medicines and diagnostics.
- Amongst other states, Kerala is reforming primary healthcare through **setting up Family Health Centres (FHC)** and Rajasthan is working on improving Primary Health Care Centres etc.
- In urban settings, '**Mohalla or community clinics**' in Delhi and '**Basti Dawakhana**' in Telangana are emerging as new models for strengthening urban primary health services.
- Building upon PMJAY, '**Atal Ayushman Uttarakhand Yojana**' in Uttarakhand would cover the entire population in the state.
- Himachal Pradesh under '**Him Care**' is offering similar cover as in PMJAY, to an additional population on pre-payment of premium.

Need for Government intervention:

- India has a **mixed health care system**, where private sector provides majority (75 per cent of out-patients and 65 per cent of inpatient) of health services.
- One of the challenges in private sector dominant mix health systems is that the private sector incentives are very differently aligned from population health needs. The private sector mostly focuses on curative and diagnostic services.
- Therefore, the onus lies on the government to intervene to ensure sufficient supply of all types of health services with special focus on preventive, promotive and other public health services.
- In addition, there is need for setting up public health management cadre by all states of India.



Increasing Government Spending: A statistics

- Globally, the **average government spending on health** as proportion of GDP stands at **around 5 per cent** and in terms of proportional of government budget at 10 per cent.
- The level of government expenditure on health in **India**, is around **1.15 per cent of GDP** and nearly 4 per cent of government budget.
- In nominal terms, **per capita government expenditure** on health in India (in 2014-15) was Rs. 1,108 of the total Rs. 3,826 per capita health expenditure (MoHFW, 2016).
- The NHP 2017 proposed (a) **to increase government funding to 2.5 per cent of GDP** by year 2025 and (b) that **states should spend 8 per cent** of their budget on health by 2020. The current level of spending on health by states is variable and most spend around 5% of state budget on health.

Interim Budget

- A new AIIMS is proposed to be set up in Haryana, making total number of AIIMS in India to 22.
- 'Healthy India' has been identified as one of the 10 dimensions under Vision for India by 2030.

Way Forward:

- **Put Primary Health Care (PHC) first:** The PHC system can tackle up to 80 per cent of health needs and can reduce the need for specialized health services.
- **Focus on Financial Protection and not 'Notational Coverage only:** NITI Aayog's 5-year strategic plan for new India has proposed to increase health insurance coverage to 75 per cent of the population by 2022.
- India needs to learn from experiences in other countries and design and implement mechanisms where coverage from health insurance schemes will reduce both catastrophic expenditure and out of pocket expenditure (OOPE) and would contribute to improved health outcomes.
- **Indian States to Take Lead and Innovate:** Health is a state subject as per Indian constitution. The experience from National Health Mission (NHM) has pointed that Union Government led initiatives can only be guiding and catalytical. There is need for stronger engagement and ownership at state level, to transform health outcomes in India.

Conclusion:

Health is a social contract between people and government. The global discourse on advancing universal health coverage is an opportunity for the governments at all levels to increase government spending on health, improve overall health services provision; make provision for public health services; and to develop mechanism for providing financial protection.

State leadership needed to build upon ongoing

Health initiatives in India (Indicative list)

- **Develop a sub-district level health system**, where planning unit for organizing health services is at block/tehsil level.
- **Take innovative and complementary steps to scale up services:** Set up a separate Public Health Cadre to strengthen population health services. Scale up free medicines and diagnostics to all populations, at all levels of care. Comprehensive reforms are necessary to ensure availability of human resources for health with doctor, nurse and para-medical staff ratio of 1:3:6.
- **Focus on strengthening urban primary health services**



- **Link connecting secondary and tertiary level social health insurance schemes** with out-patient consultations and primary health care services.
- **Develop a road-map for a possible health insurance/assurance program**, for secondary and tertiary level hospitalization with no financial cap covering up to 80 per cent of Indian population.

Unleashing Youth Power for Development

- Development and empowerment of Youths creates opportunities of growth for any country. Right type of education, skills and entrepreneurship opportunities to them can trigger overall social economic growth for a country.
- In our country, there is immense diversity in this youngest population- geographically, demographically and socially that poses multiple challenges for their inclusive development.
- As per the 2011 Census, in India 2.21 per cent of India's population has some form of disability; this accounts for 2.7 crore people. Youth with disabilities face social, economic and civic challenges.

Global position on Youth with disability

- The Sustainable Development Goals (SDGs) give a direction for inclusion agenda for persons with disabilities.
- **SDG-4** resolves in guaranteeing equal and accessible education by building inclusive learning environments and providing the needed assistance for persons with disabilities.
- **SDG 8** highlights the promoting of inclusive economic growth, full and productive employment allowing persons with disabilities to fully access the job market.
- The **2030 agenda for sustainable development** specially mentions 'Persons with disabilities' 11 times. India is geared towards realizing the SDGs within the time frame.
- **Sustainable Development Goal (SDG) 2** of the Post-2015 Development Agenda calls to "end hunger, achieve food security and improved nutrition and promote sustainable agriculture".
- **Target 2a** devotes specific attention to "Increase investment, including through enhanced international cooperation, in rural infrastructure, agricultural research and extension services, technology development and plant and livestock gene banks in order to enhance agricultural productive capacity in developing countries, in particular least developed countries".

Steps taken for Tribal Youths:

- As per 2001 census, there are 84 million scheduled tribes in India constituting 8.2 per cent of the country's population.
- A **special Central Assistance to Tribal Sub-Scheme** is 100 per cent grant which is utilized for economic development of Integrated Tribal Development Projects (ITDP), Integrated Tribal Development Agency (IDA), Modified Area Development Approach (MADA), Clusters, Particularly Vulnerable Tribal Groups (PVTGs) and dispersed tribal population.
- There is also an **institutional support for development and marketing of tribal products** under central sector scheme.
- **National Scheduled Tribes Finance and Development Corporation (NSTFDC)** has identified important economic activities to the Scheduled Tribes for generating self-employment to raise their income level.
- It also helps the tribal youth to upgrade their **skills and processes** through institutional and on the job training.



- It also gives **pre-matric scholarships to ST** students who are studying in Classes 9th and 10th if their parental income from all sources is less than Rs. 2 lakhs per annum.
- In addition, it also gives **post matric scholarships to ST students** from Class 11th and above to students who are studying in any recognized institutions for which qualification in Class 10th or above, if their parental income from all sources is less than Rs. 2.50 lakhs per annum.
- NSTFDC also provides national **overseas scholarships for ST students** for studying abroad to pursue post graduation, Ph.D and post doctoral study abroad.
- There is also a scheme of **Strengthening Education among ST girls** in Low Literacy Districts for promotion of education among tribal girls in the identified low literacy districts to plug the gap in literacy levels between the general female population and tribal women.
- **Vocational Training in Tribal Areas** is one of the important schemes to develop the skills of the ST youth for different natures of employment as well as for self employment,

Parallel Taxi Track Operation by all Women Crew

- In a first for the IAF, the "OTTERS" squadron of Western Air Command has undertaken Parallel Taxi Track (PTT) Operation with a full women crew in the Dornier 228 aircraft.
- Parallel Taxi Track Operations are carried out to enable unhindered even when the runway is not available due to enemy action or any other reasons.
- PPT Operations is a challenging takes as the crew is required to land and take off from the taxi track, which is considerably smaller in width than the runway, with proximity to obstructions as compared to the main runway.

National Virtual Library of India(NVLI)

- It is one of the components of the **National Mission on Libraries (NML)**.
- NML, is an initiative of the **Ministry of Culture** to modernize and digitally link public libraries across the country, launched in 2014.
- The objective of National Virtual Library of India (NVLI) is to **facilitate creation of a comprehensive database on digital resources of India** on information about India in an open access environment.

Salient features of NVLI are

- (1) Searching through multilingual user interfaces, (2) Virtual learning environment (3) E-Governance platform facilitating data analytics. (4) Multilingual searching and retrived on ontology/thesaurus based.
- It would empower people with information in order to create a **knowledge society** and also ensure preservation of digital content for posterity.
 - The project had been entrusted to IIT Bombay (in collaboration with C-DAC, Pune and IGNOU, Delhi).

Harnessing Women Power for Development

Empowerment of Women: Perspective

- Women's empowerment is a process in which women increase their choices and freedom to participate, negotiate, influence and hold accountable institutions that affect their lives.
- However, women's empowerment will be achieved only when women perceive gender empowerment as a meaningful goal worth striving for.



- The World Bank (2002) identifies empowerment as being about increasing people's choices and freedom of action to participate in, negotiate with, influence, control and hold accountable, institutions that affect their lives.

Empowerment Programmes for Women:

A. Deen Dayal Upadhyay Antyodaya Yojana (DAY-NRLM):

- **Ajeevika** is a major project which focuses on rural women and aims to achieve universal social mobilization by involving rural women.
- **At least one woman member** from each identified poor rural household is to be brought under the Self Help Group (SHG) network in a time bound manner.
- There are **two other important components of Ajeevika**, relevant for improvement of livelihoods of rural women.
- **Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY)** aims to skill rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages.
- **Mahila Kisan Sashaktikaran Pariyojana (MKSP)** is another component that aims to improve the present status of women in agriculture and to enhance the opportunities for empowerment.

B. Empowering Elected Women Representatives (EWRs):

- An extensive training programme has been launched with an objective of empowering Elected Women Representatives (EWRs) and to help them assume the leadership roles.

C. Rastriya Mahila Kosh (RMK):

- It extend **micro-credit to women in the informal sector** through a client friendly, and in a hassle-free manner without collateral for income generation activities.
- Education of credit management has been integrated with the provision of credit, along with literary and skill training for individual women and leadership training among groups for selfmanagement.

D. Mahila Shakti Kendra (MSK):

- MSK is a sub scheme under the Umbrella Scheme of **Mission for Protection and Empowerment for Women to empower rural women** through community participation.
- MSK Scheme is envisaged to provide an interface for rural women to approach the government for availing their entitlement and for empowering them through training and capacity building.
- Convergent support is being proposed for equal access to healthcares, quality education, career and vocational guidance, employment, health and safety, social security and digital literacy at Gram Panchayats level in selected districts/blocks across the country with a view to create an environment in which women realize their full potential.

E. Other Schemes:

- **Community engagement through College students Volunteers** is envisioned in 115 most backward districts as part of the MSK block level initiatives.
- The Scheme at the block level will provide an opportunity to Student Volunteers to participate in the development process by bringing change in their own communities and ensuring that women are not left behind and are equal partners in India's progress.
- A portal namely **National Repository of Information for Women (NARI)** has been prepared which will provide citizens easy access to information on schemes and initiatives for women.



- **Beti Bachao Beti Padhao:** It was launched initially to address the declining Child Sex Ratio. As it graduated, it broadened and took under its ambit other concerns such as strict enforcement of PC & PNDT Act, provisions to motivate higher education for girls and related issues.
- **National Nutrition Mission (NNM):** To deal with the problem of malnutrition, the National Nutrition Mission (NNM) has been set up. The aim is to achieve an improvement in the nutritional status of children of 0-6 years and pregnant and lactating women in a time bound manner with defined targets.
- **Pradhan Mantri Matru Vandana Yojana (MPPVY):** It is a maternity benefit programme. The beneficiaries would receive cash incentive of Rs. 6000/- during pregnancy and after institutional delivery.
- **The Supplementary, Nutrition (ICDS) Rules, 2017** were notified to regulate entitlement of 'nutrient dense food' for every pregnant and lactating woman till 6 months to 6 years for 300 days in a year.
- **The Swadhar Greh** scheme caters to primary needs of women in difficult circumstances. Setting up of shelter, food, clothing, medical treatment and care are exclusively provided.
- **Entrepreneurship development programmes** have enabled women to stand on their own feet. Schemes like to **Pradhan Mantri Mudra Yojana, Stand Up India, Start up India** and **SHGS under the National Rural Livelihoods Mission** have helped to make women financially secure to make women financially secure and independent. **PM Jan Dhan Yojana** has also played a critical role in the financial inclusion of women.
- The **Sexual Harassment of Women at Workplace Act**, the online complaint system, **181 women helplines, One Stop Centres** and **panic buttons** are all geared to protect women in their journey towards empowerment.
- **Mahila Police Volunteers (MPVs)** will prove to be an effective alternative against the local police for women.
- The MPVs report incidences of domestic violence, child marriage, dowry harassment, and violence faced by women in public spaces.
- **Mahila-e-Haat** is an initiative to economically empower women through financial inclusion. It is a direct online digital marketing platform for women entrepreneurs/SHGs/NGOs.
- **P.M. Ujjawala Yojana** is a scheme to aid poor sections of Indian society. The intent of this scheme is to make cooking gas (PLC) available to women from families that are financially backward.
- Economic empowerment is central welfare overall empowerment of women, and financial inclusion is an important part of this.
- But through the **Sukanya Samridhi Yojana** and **PM Jan Dhan Yojana** banking services for the unbanked have been enabled.
- **Skill development** is another key aspect for raising the potential of our female workforce. Under the **Pradhan Mantri Kaushal Vikas Yojana** a large number of Indian youth have taken up industry relevant skill training.
- **Empowering Motherhood:** To retain women in the workforce, the **Maternity Benefit Act** has been amended to extend the period of **mandatory paid maternity leave** for working women to 26 weeks.

Conclusion:

A multidirectional organized approach to women development is sure to take the country way beyond this path and in India the forces are marching in the right direction to take the nation to new horizons.



Uploading the Right of the Child to Thrive

- All children need nurturing care to develop their full potential- it is vital for healthy growth and development, this not only promotes physical, emotional, social and cognitive development, but also protects them from the worst effects of adversity. It produces lifelong and inter-generational benefits for health, productivity and social cohesion.

Global Position:

- The Global Strategy for Women's Children's and Adolescent's Health (2016-2030) is at the heart of the Sustainable Development Goals.
- One of their shared targets is to ensure that all boys and girls have access to quality early childhood development (**SDG target 4.2**)
- The **Declaration of the Child Rights** was adopted by the General Assembly on 20th November 1959.
- The **Convention on the Rights of the Child** (UNCRC, 1989) is the first legally binding international instrument to incorporate the full range of human rights-civil, cultural, economic, political and social rights within child rights.

The Cost of Inaction is High

- Without intervention, adults affected by adversity in early childhood are estimated to **earn almost a third less than the average adult** income in their country.
- These individual costs add up, constraining wealth creation and national earnings. Lack of investment in early childhood development, and addressing the long-term consequences, are **estimated to cost countries more than what they spend** today on health (WHO).

Child legislation in India: A Timeline

1. Being the signatory of the UNCRC (1992), India has globally recognized the Child Rights as binding constraint.
2. After ratification of the UNCRC in 1992, India changed its law on juvenile justice [Juvenile & Justice (Care & Protection) Act 2000] to ensure that every person below the age of 18 years of age, who is in need of care of protection is entitled to receive it from the state.
3. The **National Commission for Protection of Child Rights (NCPCR)** was set up in March 2007.
4. Right of Children to Free and Compulsory Education Act 2009.
5. NCPCR Guidelines for Eliminating Corporal Punishment in School 2010.
6. Protection of Children Against Sexual Offences (POCSO) Act 2012.

Constitutional Rights:

- i) Right to free and compulsory elementary education for all children between the age group 6-14 years. (Article 21A)
 - ii) Right to be protected from any hazardous employment till the age of 14 years (Article 24).
 - iii) Right to be protected from being abused and forced by economic necessity to enter occupation unsuited to their age or strength [Article 39(e)].
 - iv) Right to equal opportunities and facilities to develop in a healthy manner and in condition of freedom and dignity and guaranteed protection of childhood and youth against exploitation and against moral and maternal abandonment.
- The growth pattern in health indices show regional diversification and unbalanced development. The Constitution lays adequate emphasis regarding the duties of States with respect to Health care.



- State of Kerala has come up with a magnified value of the **CDE (Child Development Education) Index** as the state has made remarkable progress in both areas of child development i.e., *cent percent enrolment with minimal 15 per cent child labor*.

Way Forward:

- '**Right protecting agencies**' are equally required like '**rights implementing agency**', so that implementation and maintenance of rights are both possible.
- National Health Policy should have **clear and separate focus for children**.
- No uniform approach would be beneficial since the regional contrast is the chief characteristics of Indian polity and economy.
- Child education is often involved with another social curse, i.e., Child Labour. This social curse is taken care of by providing credit to these poor families at subsidized rates.
- Both the rights (Child Labour Prohibitive Right, Right to Education) should be simultaneously taken care of not only by Central or state Government but also by local Government at Panchayat Level.
- Abuse is another kind of right violating activity which impedes the mental growth of children.
- **Developmental and behavioral pediatrics services** should be made available in the government teaching institutions so that parents of such children do not have to run from pillar to post to get the services.
- Teachers should be trained on early detection of specific learning disabilities in school children by a simple check list that Rehabilitation Council of India should include in its teachers training programme.
- Children of sex workers need special social security from the state to look after their educational and other development needs.
- If women empowerment can be created, most of the things will take care of themselves. Mindsets will have to be changed.

Making India 'Most Old Age Friendly'

- By 2050, 1 of every 5 persons will be aged 60+ as compared to the current 1 of every 10 persons.
- In India the population of senior citizens is 100 million – which is greater than the population of UK, and will become 324 million by 2050- greater than the population of USA.

Quantitative Analysis:

- A study by the National Commission on Population projects that senior citizens will **comprise 9.3 per cent by 2016, 10.7 per cent by 2021** and 12.40 per cent by 2026.
- Increasing life expectancy, lower mortality and an overall enhancement of the standard of living has contributed to people living longer.
- About 65 per cent of the aged have to depend on others for their day-to-day maintenance.
- The proportion of elderly men and women who are physically mobile declines from about 94 per cent in the age-group 60 – 64 years to about 72% for men and 63 to 65 % for women of age 80 or more.
- By 2050, India will be home to **one out of every six of the world's older** persons, and only China will have a larger number of elderly people, according to estimates released by the UNPF.

Qualitative Analysis:

- With fast changing socio-economic scenario, rapid urbanization, higher aspirations among the youth and the increasing participation of women in the workforce, roots of traditional joint family system have been eroding very fast.



- Increase in lifespan results in chronic functional disabilities leading to a **need for assistance by elders** in simple activities of daily living whereas smaller families means fewer care givers.
- Add to those issues like lack of special attention to diet, health-related complexity not comprehended by the elders and no one to talk to and get counsel.
- Thus, emergence of nuclear families has **exposed elders to emotional, physical and financial insecurity**. Among other **less exploitative issues** are problems such as place to stay, health insurance and cost of medical care.
- Moreover, with the **significant migration of the younger population** to foreign countries for employment opportunities, a substantial number of elders are left to live on their own.

Stake Holder Analysis:

- Family has traditionally been the primary source of support for the elderly in India.
- The occupational structure of currently working elderly shows significant numbers are employed in unskilled and low paid jobs. **Pension or retirement benefits** are not available to the majority (90 per cent) of the elderly.
- Apart from the various other solutions, the Government and various solutions the Government and various NGOs are providing for elderly beneficiaries. What is called for in this scenario is **preparation of Quality of Life Index for the Elderly**.

Quality of Life Index for the Elderly:

- **The Four Pillars of this index are: Physical, Intellectual, Social connectedness and Spiritual.** Ease of living will be proportional to avenues available for the development of the four domains of life after 60.
- The **short term objective** of having such an index is:
 1. To publish a white paper documenting areas where it is more conducive for the elderly to reside in and enjoy a decent quality of life.
 2. To obtain a better insight into the demographics of senior citizens that
- The long term objective of having such an index is:
 1. Pioneer an unusual, niche index-while such an index already exists, it does not exist for the micro-level that we are attempting to focus on, specific to the elderly.
 2. Perform similar analyses for all the 20 cities and come out with a comprehensive report about the ease of living for the elderly.
 3. Much like CRISIL evaluates the credit worthiness of companies, we can evaluate the elderly-worthiness of neighborhoods.

Conclusion:

- An India which is the "**Most Age-Friendly Country of the World**" is a possibility.
- Kerala has, for example, introduced age friendly villages, followed by NIMHANS in Karnataka.
- With such leads already working at grassroots level it is possible to bring about ease of living for the elderly in India.