

GS SCORE

An Institute for Civil Services

www.iasscore.in

**GIST OF
KURUKSHETRA**

**SOCIAL
SECURITY**

JULY, 2020



GS SCORE

An Institute for Civil Services

IAS 2021-22

LIVE & INTERACTIVE CLASSES

LEARNING NEVER STOPS!

Due to the current situation of COVID Pandemic, we continue to put our efforts for IAS Aspirants exclusively through

Online Live & Interactive Classes for:

01

**GS
FOUNDATION**

02

**OPTIONAL
SUBJECTS**


03

**MAINS
COURSES**

04

**TEST
SERIES**

Visit:  www.iasscore.in

 1B, 2nd Floor, Pusa Road Karol Bagh, New Delhi-110005, (Adjacent to Karol Bagh Metro Gate No. 8)

 91 8448496262  info@iasscore.in  /iasscore

GIST OF KURUKSHETERA

SOCIAL SECURITY

JULY, 2020

Contents

CONTENTS

◦ INTRODUCTION.....	3
◦ MGNREGA-A Social Security Net.....	4
◦ Education-The Backbone of development	10
◦ Programmes	11
◦ A Step Towards Health Security.....	12
◦ Schemes for ensuring Health Security	14
◦ Empowering Rural Communities	16
◦ Empowering 'Divyang' and Senior Citizens.....	18

GS SCORE

An Institute for Civil Services

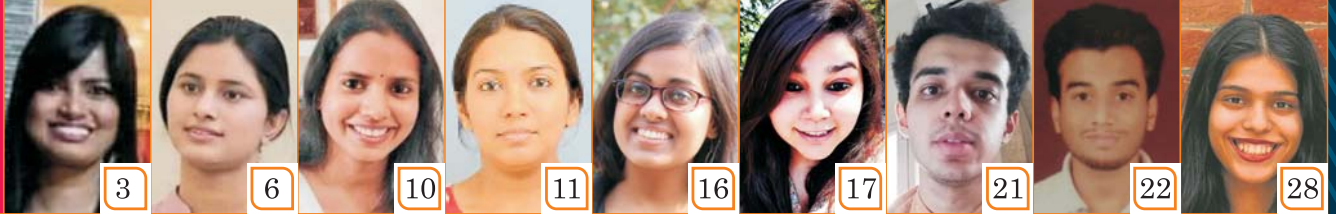


CSE RESULTS

TOP 100

ALL INDIA RANKING

CSE 2019



TOP 100

ALL INDIA RANKING

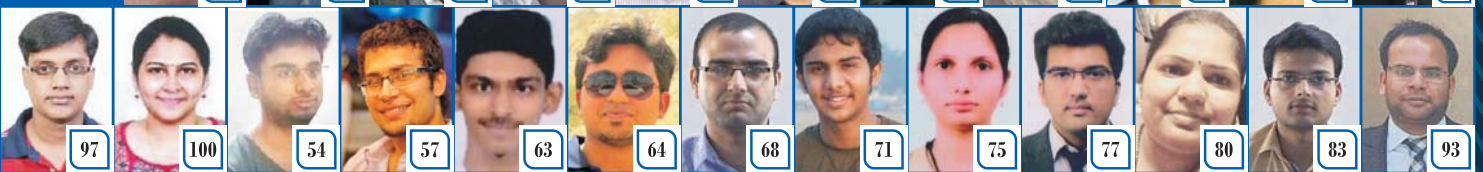
CSE 2018



TOP 100

ALL INDIA RANKING

CSE 2017



TOP 100

ALL INDIA RANKING

CSE 2016



TOP 100

ALL INDIA RANKING

CSE 2015



SUCCESS IS A PRACTICE WE DO!



SOCIAL SECURITY

INTRODUCTION

- ▶ Today, the Country and the World is going through an unprecedented crisis because of COVID-19 or coronavirus pandemic.
- ▶ The 20 lakh crore economic package under the **Aatmanirbhar Bharat Abhiyan** announced by Prime Minister Shri Narendra Modi is aimed at providing an aid to the country's population out of the coronavirus crisis by making them self-reliant.
- ▶ In India, **social security has been a prime focus area across various plans and policies of the Government**. Over the last two decades or so, there have been a major slew of measures in sync with the need for greater recognition to social and economic rights.
- ▶ The COVID-19 pandemic and prolonged lockdown of economic activities have **caused health and income insecurity** amongst the socio-economically weak and vulnerable sections of the society.
- ▶ **Social security might be defined as** a provision of protection for individuals and households, to ensure their health and income, especially in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a sole earning member.
- ▶ Thus, **social security can help in reduction of poverty and inequality** and therefore support inclusive growth through enhancing human capital and its productivity.
- ▶ **Education is a key factor towards ensuring social security**. Education is considered as the backbone of development and is recognized as one of the most important instruments to alleviate poverty and reduce inequality.

MGNREGA-A SOCIAL SECURITY NET

■ Rural Employment and MGNREGA

- Farm risks and uncertainties, population pressure on cultivable land, lack of alternate occupational choices, differentials and rising rural economic distress had, rural-urban income earlier, prompted **massive rural-urban migration in India**.
- The **farm and non-farm sectors are expected to experience various ill-effects** of under-employment and unemployment due to swelling in the existing workforce, in the respective regions.
- It is thus important to ensure **adequate livelihoods through broadened occupational choices** to the millions of workforce of the countryside.
- MGNREGA, an **entitlement-driven and self-target oriented employment generation scheme**, aims at enhancing the livelihood and economic security of the rural poor households.

■ MGNREGA's Role in Self-reliant Rural India

- MGNREGA, being a public works programme, has the capability to **effectively harness the productive power of rural unemployed** towards their socio-economic development.
- It is also capable of not only supplementing the income of jobseekers; the whole process would actually roll out an **excellent social security and insurance mechanism** by stabilising employment during the off-peak agriculture seasons in the rural areas.
- Considering its **employment generation potential and productive absorption capacity** of surplus work force during and after the pandemic, the government has additionally allocated Rs. 60,000 crore under the package of Aatmanirbhar Bharat.

■ MGNREGA: The Game Changer?

- Low levels of education and limited skill-set of the country's rural labour force have always impacted the labour productivity and the resultant income growth.
- In this situation, **MGNREGA accords an opportunity to broaden the occupational choices and wage income** for the willing less-educated, unskilled-job seekers by tapping their productivity through execution of quality community asset creating projects.
- MGNREGA has the capability to empower rural households to **withstand economic poor shocks**.
- It can manage and deal with situations to address effects of business cycles in a large rural economy like India.
- MGNREGA can **effectively give a stimulus to the rural economic activities** via wage income disbursements resulting in rising purchasing power of rural population.

■ Suggestions

- At least **60 percent of public works in terms of cost** at the district level under MGNREGA should be **devoted to creation of quality productive assets** directly linked to Agriculture and Allied Activities.
- The States must take immediate steps to **ensure social protection and productive absorption** of surplus rural workforce.
- The district administration should ensure that the **data on returnee migrants are collected, compiled and checked** with the existing scheme database. Accordingly, **household surveys/verifications shall be immediately conducted by each Gram Panchayat** to register/ re-register the surplus yet excluded job-seekers under MGNREGA within the next 15 to 30 working days.

- All job-seekers, through a campaign mode, should be **made aware of the processes leading to offer of works.**
- On-going **works must be assessed** and an additional labour budget exercise initiated to ensure adequate block/GP wise additional shelf of projects along with their timely technical and financial approvals.
- While identifying and prioritising additional works under MGNREGA for 2020-21, **attempts shall be made to ensure creation of more and more quality community assets** in the areas of NRM and agriculture and allied activities.
- Since excellence of community MGNREGA assets rely on quality grass-root level decentralised planning, the **human resource base at GP level needs to be adequately strengthened.**
- **A panel of experts** drawn from line departments of Agriculture, Rural Development, Panchayati Raj, Soil Conservation, Forestry, etc. could be **immediately directed to assist GPs to effectively implement MGNREGA works.**
- MGNREGA allows work site amenities like medical aid, shade, drinking water creche facilities. **This should be made a frequent feature at least for a year** or until the fear about the pandemic subsides with addition provision of masks, soaps, water, sanitizer, etc.
- Programme administration should **ensure timely wage payments** to encourage adequate job response.
- **States need to ensure implementing a strong quality management system** to ensure that the assets created under the Act is functional by location, design, operational management and with the provision of adequate and regular maintenance support services.
- Just before utilising the funds of MGNREGA, the **asset generating potential and technical viability of the projects should be reviewed and revisited.**
- MGNREGA can play a vital role in raising agricultural productivity by **incentivising the surplus workforce to carry out with farming** and shifting themselves from casual labourers to cultivators.
- The programme is capable of ensuring livelihood security and **can be a game changer in rural economy provided the implementing States take extra positive actions** towards fulfilling the legal provisions with a well-coordinated approach.

Social Security: Issues, Challenges and Initiatives

- ▶ The balanced and overall development of any country requires **not only attaining high GDP but also improvement in the quality of life of citizens.**
- ▶ Therefore, to promote improvement in the quality of life, **ensuring provision of adequate social security** to citizens becomes highly significant, especially in a developing country like India.
- ▶ Thus, social **security can help in reduction of poverty and inequality** and therefore support inclusive growth through enhancing human capital and its productivity.
- ▶ It indirectly also influences domestic demand and facilitates growth of an economy.
- ▶ However, **as per International Labour Organization (ILO-2014 records)** only 27 percent of the global population enjoys social security in any form.
- ▶ The need for such highly subsidized programmes arises in India because **nearly 90 percent of workers in India earn their livelihood in the unorganised sector**, which lacks social security.
- ▶ The indirect cost of absence of social security might well be increasing social costs resulting from monitoring and managing of ill health accompanied by various related social and labour problems, including absenteeism.

■ Suggestions

- A work force with **higher capability and social security could contribute to higher growth**, which in turn would enhance aggregate demand in an economy through higher purchasing power of the vast mass of the work force in the unorganised sector.
- Well-defined social security programmes need to be **welfare-oriented, inclusive, wider-based and better implemented**. Making schemes targeted and contributory could negatively affect these features.
- Considering that government is already spending nearly 3 percent of GDP on pensions, it is thus argued that a **universal pension and gratuity schemes are possible within a limited expenditure**, without placing any significantly large additional stress on the fiscal.
- In order to meaningfully implement the proposed universal schemes, **collaborative exercise with post offices in addition to banks can be considered**. Thus, people having accounts in post offices can also be offered these schemes.
- Further, even if people have bank accounts in cooperative banks, they can also be **offered the schemes to ensure wider coverage**.
- Another dimension of universal pension scheme can be that preference for a male child as a support in old age could come down though this area needs further research to empirically establish a causal relationship.
- This **could improve the sex ratio in the country**, something that the governments have been trying since the last few decades.
- It goes without doubt that adequate **social security enhances economic growth and thus reduces the burden of tax financed schemes** through generation of additional revenue.
- Unlike present set of social security schemes, a **non-contributory universal scheme is probably the need** of the country that has remained ignored till date.
- It would be advantageous to have **universal schemes at least for the next few decades**, until India achieves a better per capita income and has achieved total eradication of poverty.

Agriculture and Social Security

- ▶ Social security is **inbuilt and intrinsic to agriculture** through income augmentation and the mammoth population and rural workforce it absorbs.
- ▶ Social security is also **contextualised in terms of food and nutritional security**, bringing resilience in the masses to absorb shocks and stresses, of both, the natural on and manmade extremes, augmenting income and employment to narrow the social and economic exclusion.
- ▶ The agriculture, however, due to several challenges, became less remunerative and attractive over time which has to be transformed for reversing the trend.
- ▶ While agriculture, in the rural ecosystem, has been the **prime source of social security**, the agriculturists were often left out from the social security net.
- ▶ The initiatives of **PM-Kisan Sarnman Nidhi (PMKISAN) and Kisan Maandhan Yojana** are the two very significant initiatives for the income support and old-age pension support for those who are the most vulnerable and require financial assistance the most.

Employment and Poverty: The Key Determinants for Social Security

- ▶ The **poverty estimates** based on the state level poverty line estimated by the **Tendulkar methodology** for 2011-12 (Government of India, 2014) and the employment based on **Consumer Expenditure Survey** data 2011-12 indicated about 54.3 percent households of rural India get employment in agriculture either as self-employed or as casual labourers.

GS SCORE

An Institute for Civil Services

IAS 2021-22

GS FOUNDATION

ONLINE CLASSES

LIVE & Interactive

Batch Starts

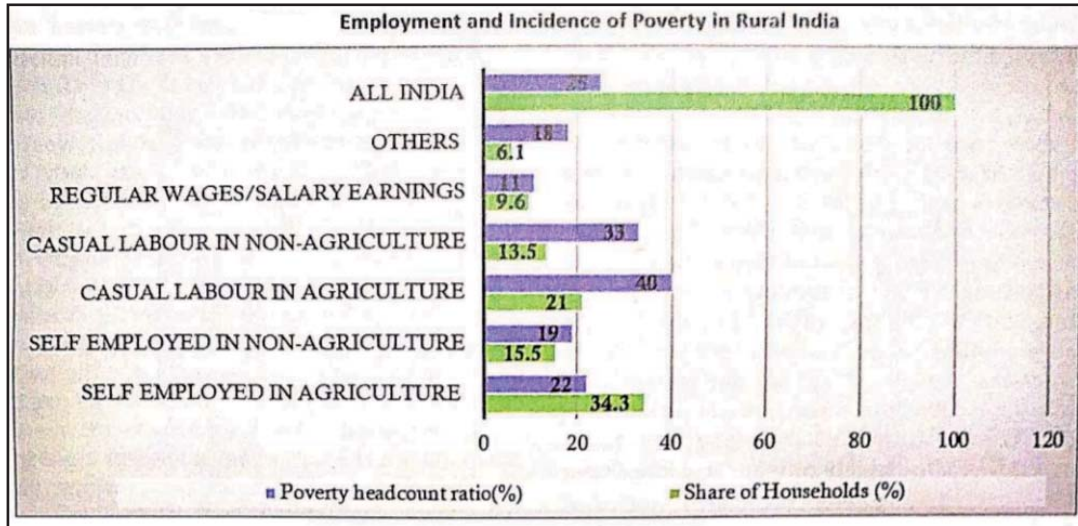
15

**SEPTEMBER
2020**

Visit:  www.iasscore.in



- ▶ **This is a huge number given that rural India constitute over 65 percent of the India's population.** The social security net for this large population is the prime necessity.
- ▶ While providing alternate source of employment is one way for those earning as wage labourers in agriculture and non-agriculture activities, **enhancing income of those who are self-employed in agriculture is also important** for sustainable development of the rural-agri space.



- ▶ A **major transformation in agriculture planning and development** is required to realise the vision of the Prime Minister for Aatmanirbhar Bharat.
- ▶ This is more important and needed because the population of agricultural workers as percentage of rural population has gone down but **in absolute terms, due to increase in overall population, the number of agricultural workers available in rural areas increased.**
- ▶ It is estimated that number of agricultural workers will increase to about 336 million in 2032-33 (NITI Aayog, 2018). To absorb such a huge workforce with a meaningful employment and income, we need to reorient our strategy and policies for rural India.

Food and Nutrition for Social Security

- ▶ The **Third Advance Estimates of food grain production** was released recently by Department of Agriculture, Cooperation & Farmers Welfare and the estimates implies that **the country is well secure for food.**
- ▶ To bring sufficiency in edible oils and pulses, the Government has already moved **for National Mission on Edible Oils** and augmenting pulses production through production and price incentives under NFSM and **PM-Annadata Aay Sanrakshan Abhiyaan (PM-AASA).**
- ▶ The Government has also focused on promotion of **nutri-cereals and bio-fortified crops along with Public Distribution System (PDS)** to bring in nutritional security as well as achieving the second and third pillar of food security i.e. access and affordability of food.
- ▶ The country is poised to move towards nothing less than **second Yellow Revolution** through technological breakthrough and productivity gains along with utilisation of additional area for production to accomplish the near sufficiency in edible oils.

Income Augmenting Opportunities

- ▶ Income to farmers and others who engage in agriculture is the prime contribution of the agriculture and allied sector in imparting social security.
- ▶ The **unemployment rate in rural India rose to ~20 percent** post COVID-19 outbreak indicating that

while the outbreak started off as an urban phenomenon, the economic impact is also being felt in rural areas.

- ▶ The **situation of both the self-employed and casual workers has deteriorated** in terms of earning. This calls for a paradigm shift in the most important job provider sector in rural India.
- ▶ **Both policies and programmes have to be redesigned** to convert the low paid and underemployment providing agriculture into competitive activity with other sectors of economy.
- ▶ The **seasonality in agriculture has to be converted into an opportunity**. The cropping in India is one of the biggest employers.
- ▶ Based on the CACP data it has been estimated that **cropping alone in India generates employment of over 14089 million man-days in a year**. However, the low farm holding and limited marketed surpluses with the majority of tillers yield much low wages or income to the people employed in cropping.
- ▶ In India, the **farm endowments are diverse** and so is their orientation towards commercial farming.
- ▶ The incomes of these (small and marginal) are difficult to increase exclusively through increased productivity in cropping, **hence the high value commodities** (vegetables, dairying, poultry, piggery) can make them prosperous but with great risk as they have to put essentially all their land into vegetables or fodder.
- ▶ The strategy for landless and less than 2 ha. holdings are **to earn from rural non-farm sector** stimulated by income growth of the small commercial farmer.
- ▶ The farmers with half to one hectare of land **could achieve a substantial increase in family income from improved farming practices** but compared to the large farmer (those with more than 4 ha land) they are more risk averse, deficit in capital and unable to obtain institutional credit.

Diversify Towards More Income and Employment

- ▶ **Diversification has been recognised as a potent tool** with a potential to cater the future concerns of food, nutrition and income for social security.
- ▶ While other sub-sectors were almost on the same scale, the **significant shift was noticed in livestock** which has moved from 23 to 26.4 percent and the agroforestry which declined from 9.9 to 7.3 percent.
- ▶ The future needs reorientation for product diversification. While green revolution technologies favouring intensification was important in first 30 years of independence, **the technologies leading to diversification particularly towards product and process diversification** favouring fruits, vegetables, flowers, and high value commodities are **crucial catalysts to increase income** from declining and depleting land and water.
- ▶ **Vertical diversification** in these high value commodities can provide better and quality employment fetching more returns to the small-sized farms.
- ▶ The **competitiveness for export promotion** would be needed. Added to that, a strong hand holding with small growers is needed for credit and risk management.
- ▶ The **diversified farming has been attributed as one of the major drivers** for attracting more employment in agriculture for social security.
- ▶ It is an established fact that the **states with higher diversification and positive towards diversified farming employment** in agriculture while shift of rural workforce from agriculture to non-agricultural activities has been a general phenomenon.
- ▶ **There has been a regional disparity too**. While northern and southern regions together contributed about 50 percent of the value of output initially, the contribution of western arid region increased from close to 10 percent in 1999-2000 to about 14 percent.
- ▶ **India is endowed with the largest livestock population in the world**. Animal husbandry, dairying and

fisheries activities, thus play an important role in the socio-economic development of rural India while contributing to the food basket, nutrition security and household income of the farmers. Livestock are the best insurance for farmers against vagaries of and other natural calamities.

Government Initiatives in Agriculture for Social Security

- ▶ The **PM-Kisan Samman Nidhi Yojana (PM-KISAN)** is one of its kind scheme which provides direct income support to the farmers.
- ▶ The risk of crop failure make a farmer and his dependents vulnerable in society. To offset such vulnerability, **PM-Fasal Bima Yojana** was launched in 2016 and further improved over time.
- ▶ One of the biggest social security net for old age farmers has been introduced in the form of **Kisan Maandhan Yojana** under which a farmers will get Rs. 3000 per month when he/she attains the age of 60 years.
- ▶ The **insurance of fishermen under Fishermen welfare scheme** has been operational for social security against any eventuality in the risk prone profession.
- ▶ While direct benefit transfer in the form of PM-KISAN is operational with a universal coverage, the much larger inclusion that will impart social security to millions of the landless is **providing agricultural credit to lessee cultivators** (those who cultivate on leased-in land) and the **equivalent credit and interest subvention to animal husbandry and dairying**.
- ▶ The reforms in agriculture has set the tone for **price-led prosperity in agriculture and allied activities** which is likely to be a game changer in inclusive development of rural India to make the country *aatmanirbhar* in all spheres of economic and social activities.

EDUCATION-THE BACKBONE OF DEVELOPMENT

With rapid economic growth and social development in the last few decades, India has witnessed considerable improvements in health and education as well as falling poverty rates.

Social Security and Education

- ▶ **Education is considered as the backbone of development** and is recognised as one of the most important instruments to alleviate poverty and reduce inequality.

Trends in Elementary Education in India

Indicator	2008-09	2018-19
Enrolment-related indicators		
Gross enrolment ratio	82.5	91.64
Transition rate from primary to upper-primary level	82.7	90.36
Drop-out rate	8.0	2.72
Facility indicators		
percent Schools with drinking water	87.8	89.97
percent Schools with girls' toilet	53.6	95.68
percent Schools having electricity	35.6	96.25

- ▶ It can **guarantee social security** with ripple effects across other critical dimensions of human development, through its correlation with Improvements in health, strengthening the democracy and ensuring good governance.

PROGRAMMES

■ Mid-Day Meals

- **Classroom hunger irrefutably impacts learning.** A hungry child is less likely to attend school and is more susceptible to illnesses.
- **Simultaneously addressing food security and education,** the scheme helps children from disadvantaged communities to collectively combat hunger, poverty and illiteracy.
- The objective of the school meals programme is to **boost efforts to universalise education** by increasing enrolment, retention and attendance while improving nutritional levels among children.

■ The Integrated Child Development Services

It was launched in 1975 in pursuance of the **National Policy for Children**. It provides nutrition, health and pre-school education to children under the age of six through child care centres or anganwadis staffed by local women workers or helpers. These centres offer food, games and regular health check-ups.

■ Sarva Shiksha Abhiyan

- The programme supported the **setting up of new schools in habitations** that did not have schooling facilities and the provision of additional classrooms, toilets, drinking water, maintenance and school improvement grants.
- It also focused **strengthening teaching resources** through extensive training, grants for developing teaching learning materials and ensuring academic support at the district, block and even cluster level.
- Aiming to treat the school education space from pre-nursery to Class 12th holistically as a continuum, the Government subsumed the SSA for elementary education, the **Rashtriya Madhyamik Shiksha Abhiyan (RMSA)** for secondary education, and the scheme for **Teacher Education into the Samagra Shiksha scheme**, catering to all 25 school students.

■ The Right to Education

- The Right to Education is **directly linked to the Right to Life** under the Indian Constitution.
- In addition to free and compulsory education, The RTE also requires a pupil-teacher ratio of 30:1 for every primary school and 35:1 for every upper primary school.

■ Draft National Education Policy

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

■ Aatmanirbhar Bharat Abhiyan

- Education has been identified as **one of the core sectors** with the main post-COVID theme of 'technology-driven education with equity'.
- **PM E-Vidya**, a programme for multi-mode access to online education will be launched shortly to include facilities to support school education in States/UTs under the **Digital Infrastructure for Knowledge Sharing, DIKSHA** (one nation, one digital platform) programme. Extensive **use of radio and podcasts** is being envisioned along with the use of Television.
- Over 200 textbook', have been added to the digital repository, **E-pathshala**. The Ministry of Human Resource Development (MHRD) is also working on **Manodarpan**, an initiative to provide psycho - social support to students and families for mental health and well-being.
- A **National Foundational Literacy and Numeracy Mission** will be launched so that every child attains pro-defined learning outcomes in Grade 5 by 2025.

Challenges

- ▶ The National Sample Survey Office (NSSO), 2014 estimated that 3.2 crore children up to the age of 13 have **never attended any school**.
- ▶ The **drop-out rate worsens** with grade-progression and at the secondary level it is almost 10 percent.
- ▶ Further, **quality of education remains a major concern**. The Annual Status of Education Report (ASER), 2018, reveals that nearly 50 percent and 27 percent of students in Grade V and Grade VIII, respectively, cannot read a Grade II level textbook.
- ▶ Extrapolations from cross-country comparison across diverse countries on human development parameters related to education, also highlights **India's relatively lower status of education**.
- ▶ The **Gross enrolment ratio at the primary stages in China is over six times that of India**, the expected and mean years of schooling is lower than other countries with starker differences for females; the share of government expenditure on education is also lesser.
- ▶ Norway, with the highest score in **the United Nations Education Index**, spends twice as much as India in terms of the percentage allocation of its Gross Domestic Product (GDP).

Way Forward

- ▶ While the record of **social security measures in education varies between States**, there is a large pool of evidence suggestive of its important contribution to human welfare.
- ▶ It is hoped that extant debates on enhancing social security such as **universalisation vs. targeting** continue to contribute to efforts to augment the foundations of social protection in India.
- ▶ Addressing challenges to social security through education **requires action on three fronts**:
 - First is the need to address the fiscal challenge.
 - Second, the design and dimensions of various schemes need to be carefully re-examined and evaluated, along with a scoping exercise detailing necessary course corrections.
 - Third, there is significant potential to increase implementation efficacy through enhanced accountability and pro-active measures to reach the most vulnerable sections of society.

A STEP TOWARDS HEALTH SECURITY

- ▶ A healthy, happy and well-nourished citizenry is the prerequisite for a healthy nation.
- ▶ The **World Health Organization or WHO has defined global public health security** as "the activities required, both proactive and reactive, to minimize the danger and impact of acute public health events that endanger people's health across geographical regions and international boundaries".

**BATCH
2**

GS SCORE

An Institute for Civil Services

IAS 2021 INTEGRATED TEST SERIES for MAINS & PRELIMS

Single Source for Integrated Preparation

TOTAL NO OF
93
TESTS:

MAINS

TOTAL NO OF TESTS: **49**

- | | |
|-----------|-----------------------------|
| 30 | GS Mains Topical Tests |
| 08 | GS Sectional Revision Tests |
| 03 | Essay Mock Tests |
| 08 | GS Mock Tests after Prelims |

PRELIMS

TOTAL NO OF TESTS: **44**

- | | |
|-----------|-----------------------|
| 18 | Subsectional Tests |
| 06 | Current Affairs Tests |
| 05 | Revision Tests |
| 06 | Sectional Tests |
| 03 | CSAT Tests |
| 06 | Mock Tests |

BATCH Starts:

30 AUGUST, 2020

Programme Fee

₹ 30,000 + GST

8448496262



www.iasscore.in

“Some Practice Improves Result”

- ▶ National health security is fundamentally a weak link all around the world.
- ▶ Disparities in the nation's capacities and a **lack of attention by the leaders** exacerbate the preparedness gaps towards the biological threats.
- ▶ In India and in other countries too, the COVID19 pandemic has **dredged up the issue of health security** which denotes the protection of national populations from global pandemic threats.
- ▶ It is imperative to understand that **health security and human security are directly linked** to each other; an unhealthy individual or society is likely to make the community insecure which in turn would impinge upon the national security.
- ▶ Thus, all national governments need to **prioritise and address the health security risks at the earliest**. There is a need to curtail political and socioeconomic risk factors that can impede the actions/activities related to the management of outbreak including the conflict zones.
- ▶ A public charitable trust - '**Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund**' (PM CARES Fund)' has been created to address the issues relating to emergency/distress situations and calamities - be these manmade or natural.

SCHEMES FOR ENSURING HEALTH SECURITY

- ▶ **Ayushman Bharat** -Government India's flagship scheme recommended by the National Health Policy (NHP-2017) was launched to achieve the vision of Universal Health Coverage (UHC). It has been designed to meet the Sustainable Development Goals (SDGs) and its underlining commitment -'leave no one behind'.
 - It attempts to move from sectoral/segmented approach to a comprehensive need-based health care service delivery.
- ▶ **Health and Wellness Centres (HWCs)** to deliver Comprehensive Primary Health Care (CPHC) bringing healthcare closer to the residence of masses. These centres cover both - maternal and child health services as well as non-communicable diseases; and provide free essential drugs/diagnostic services.
- ▶ **Pradhan Mantri Jan Arogya Yojana (PMJAY)** is the world's largest health insurance/ assurance scheme fully financed by the government. It provides coverage of 5 lakh INR/ family/year for secondary and tertiary care hospitalization across public and private empanel led hospitals in the country.
- ▶ **Pradhan Mantri Gareeb Kalyan Yojana**-a relief package for the poor to help them fight against Corona Virus.
- ▶ **Pradhan Mantri Ujjawala Yojana** promotes the use of LPG keeping in view its health benefits (particularly women/children), environmental safety and enhanced economic productivity of women.
- ▶ **POSHAN Abhiyaan/National Nutrition Mission (NNM)**: It is the Prime Minister's overarching scheme for holistic nutrition, to improve nutritional outcomes of the children, pregnant women and nursing mothers.
- ▶ **Pradhan Mantri Matru Vandana Yojana**: This scheme provides cash incentives to pregnant women and nursing mothers to improve health outcomes of the mother and the new-born.
- ▶ **Pradhan Mantri Surakshit Matritav Abhiyan** is conducted on the 9th of every month (like Pulse Polio Programmes); months, nearly 9.64 lakh Ante-Natal Check- ups have been conducted.
 - To ensure dignified motherhood, 317 labour rooms/operation theatres have been certified to provide quality services under **LaQSHYA** (Labour Room Quality Improvement Initiative).
- ▶ **Maternity Benefit Amendment Act**- Government's new maternity policy raises the duration of paid maternity leave for employees to 26 weeks so as to promote breast-feeding and infant care.

- ▶ **Mental Healthcare Act (2017)** adopts a rights based statutory framework for mental health in India and strengthens equality and equity in providing mental healthcare services to protect the rights of people having mental health problems.
- ▶ **National AIDS Control Programme:** National AIDS Control Organization vision is 'Paving the way for an AIDS free India' through attaining universal coverage of HIV prevention, treatment and care through continuum of services that effective, inclusive, equitable and adapted to needs'.
 - The goals remain the '**Three Zeros**' - zero new infections, zero AIDS-related deaths and zero discrimination - forming the basis of this strategic plan.
- ▶ **National Strategic Plan for tuberculosis elimination (2017-2025)** proposes bold strategies with commensurate resources to rapidly curb TB in the country by 2030 in line with the global 'End TB targets' and SDGs to attain TB-free India. The four strategic pillars of TB elimination include "Detect - Treat - Prevent - Build" (DTPB).
 - **NIKSHAY** -the web based TB reporting has enabled to capture/ transfer individual patient data from remotest health centres in the country.
- ▶ **Elimination of Communicable diseases** - Action plans to eliminate Leprosy by 2018, Measles by 2020 and Tuberculosis by 2025 are being implemented.
- ▶ **E-Health:** Under the Digital India campaign, E-Health initiative was launched in July 2015 with the broad aim to provide effective, economical and timely healthcare services to all individuals; especially the ones with little access to healthcare services.
- ▶ **Affordable and Quality Health-Care for All (availability of cheaper medicines):** The AMRIT (Affordable Medicines and Reliable Implants for Treatment) pharmacies provide drugs for cancer and cardiovascular diseases along with cardiac implants at a 60-90 percent discount.
- ▶ **National Organ Transplant Programme:** Apex level National Organ & Tissue Transplant Organisation (NOTTO) has been set-up for establishing country-wide network of transplant and retrieval hospitals and tissue banks.
- ▶ **National Vector Borne Disease Control Programmes** is one of the most comprehensive and multi-faceted public health programmes in the country; and deals with the prevention and control of vector borne diseases namely Malaria, Dengue, Chikungunya, Japanese Encephalitis (JE), Acute Encephalitis Syndrome (AES), Kala-azar and Filariasis.

Conclusion

- ▶ **Safe, accessible, high quality, people-centered and integrated** health service delivery systems are critical for attaining universal health coverage.
- ▶ Health service delivery systems are responsible for not only taking care of the patients but also the **individuals, families, communities and the populations** in general.
- ▶ Health service delivery systems should **cover the entire spectrum of care** from prevention/ promotion to diagnostic, rehabilitation and palliative care as well as all other levels of care including self-care, home-care, community- care primary-care, long-term care and hospital care so as to provide integrated health services throughout the life cycle.
- ▶ **Nutritionally adequate and well-balanced diet** not only protects the individual against all forms of malnutrition but lays a sound foundation for good health and development.
- ▶ To support the **2030 Agenda for Sustainable Development and the 2016- 2025 UN Decade of Action on Nutrition**, WHO works with Member States and partners towards the goal of a world free from malnutrition.

EMPOWERING RURAL COMMUNITIES

- ▶ Development of rural areas occupies a special significance in the overall socio-economic development of a country like India where nearly 68.84 percent of total population and 72.4 percent of workforce reside in rural areas.
- ▶ The major economic problems faced by the rural people are poverty, unemployment and inequality.

■ Rural Urban Divide

- The rural-urban divide in India is so prominent that **per capita income in rural areas is even less than the half** of that in urban areas.
- **As per the Economic Survey 2019-20**, the poverty head count ratio stood at 25.7 percent in rural areas as compared to 13.7 percent in urban areas in 2011-12.
- There is **large gap between income of farm and non-farm workers** also. An average non-farm worker earns nearly 2.8 times more than a farm worker.

■ Extent of Rural Financial Inclusion

- A large proportion of population in rural areas has an **inadequate access to financial services** at affordable prices, which is the major factor behind their economic backwardness.
- **As per population census 2011**, of the total 16.78 crore rural household, only 54.44 percent have access to formal banking facilities in India.
- According to **NABARD All India Rural Financial Inclusion Survey (NAFIS) 2016-17**, 30 percent of agricultural households still avail credit from non-institutional sources.
- Among **the institutional sources of agriculture credit**, a lion's share (79 percent) is contributed by scheduled commercial banks followed by 15 percent disbursed by cooperatives.

■ Initiatives to Bridge Rural-Urban Divide

- In order to achieve this gigantic goal of doubling the farmers' income by the year 2022 within the stipulated time period, **impetus is being given to farm as well as non-farm activities**.
- In addition to boosting income from crop cultivation, the **focus of attention is on promoting allied and non-farm activities in rural areas** so that farmers can get gainful employment in these activities during the slack season.
- In this context **financial inclusion and digitisation** can play a crucial to provide basic banking facilities to the poor and excluded sections of the society.
- In order to make growth truly inclusive, it is imperative to **provide formal financial services to all sections** of the society (particularly to the rural poor) at reasonable rates, insure them against income shocks during emergencies and above all mobilise their small savings.

■ Schemes for Financial Inclusion in India

- Many schemes and programmes have been launched by the Government with special impetus to bring the financially excluded persons to the mainstream and create financial awareness.
- **Pradhan Mantri Jan Dhan Yojana (PMJDY)** envisages universal access to banking facilities for every household with at least one basic bank account, easy access to credit, insurance & pension, remittance facility and financial literacy.
- **Jan Dhan-Aadhaar-Mobile (JAM) trinity** provides a unique opportunity to transfer all benefits and subsidies of various social welfare schemes in the form of Direct Benefit Transfer (DBT) to the account of beneficiaries. JAM trinity can act as a driving force to empower the rural communities by providing social security to them.

- **Digital India** is another flagship programme of Government of India to empower rural communities.
- It **focuses on the three vision areas** (i) development of secure and stable digital infrastructure (ii) electronically deliver integrated Government services across departments by improved internet infrastructure and connectivity and (iii) universal digital empowerment of citizens through digital literacy.
- In this context, **National Optical Fibre Network**, renamed as Bharat Net is also an ambitious initiative to trigger high speed broadband network in rural India.
- In order to impart digital literacy in the rural areas of the country, **Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)** was launched with the aim to empower at least one person per rural household with crucial digital literacy skills.
- The scheme aims at **bridging the rural urban digital divide**, with special emphasis on marginalised sections of society, SC/ST, minorities, BPL, women and differently-abled persons.
- In order to widen financial inclusion in hinterland, **Small Finance Banks (SFBs)** have been set up in India.
- The objective of setting up of these banks is to **promote financial inclusion** in those areas where extending banking services to the un-served and underserved sections of the population is a challenge to the commercial banks.

Conclusion

In a nutshell, a large number of schemes and programmes have been initiated by the Government to **empower rural communities especially the marginalised sections** of society.

- These programmes provide an **excellent opportunity to the excluded sections to come forward** at the forefront and actively participate in the process of inclusive growth and socioeconomic development of the country.
- The rural-urban digital divide needs immediate attention of the policy makers.
- In the process of rural empowerment there are some obstacles like low education, digital and financial illiteracy, poor access to technology, fewer livelihoods opportunities outside agriculture due to low growth of allied sector, lack of skill, etc., which can be easily overcome if **Government programmes and policies are implemented in true spirit**.
- It is imperative to **strengthen rural financial institutions** to give impetus to some of the under performed areas through extended outreach of banking, particularly in the hinterland of the country.
- The **information technology based financial inclusion** should take place of the traditional network-based inclusion.
- People should be encouraged to make **extensive use of net banking and** link their accounts to mobile and other hand-held connectivity devices.
- The **banks may carry out a survey** in their area of operation to find out the migrant labourers excluded from bank network and can relax the KYC norms to such labourers.
- **The overdraft facility** with some limits in 'no frills accounts' can also be extend to people of lower income groups.
- A **federation of SHGs** as an autonomous body, having no political affiliation should be formed for encouraging people to participate in the process of inclusive growth through financial inclusion.
- A **joint effort** on the part of Government, commercial banks, regional rural banks, cooperative banks, small finance banks, nonbanking financial companies and NGOs supported by general public can play a very important role in providing banking services to the excluded segment of the society and ultimately empower the rural communities.

EMPOWERING 'DIVYANG' AND SENIOR CITIZENS

- ▶ The **Rights of Persons with Disabilities Act, 2016** that came into force on April 19, 2017, has empowered India's divyang population in many ways. The Act replaces the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995.
- ▶ It fulfils the obligations to the **United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)**, which India ratified in 2007. Applicable all over the country, this Act mandates the appropriate government to take measures to promote education, skill development, social security, health, rehabilitation and recreation for Divyangjans.
- ▶ Through the **Rights of Persons with Disabilities Act, 2016**, the government increased the percentage of reservation in government jobs from 3 percent to 4 percent and from 3 percent to 5 percent in seats in government/ government aided higher educational institutions for persons with benchmark disabilities.
- ▶ The broad components in the Scheme for Implementation of Right of Persons with Disabilities Act, 2016 (SIPDA) entail:
 - Creation of a barrier-free environment for Divyangjans,
 - National Action Plan for Skill Development of Persons with Disabilities (PwDs),
 - Accessible India Campaign,
 - Establishment of District Disability Rehabilitation Centre (DDRC) in the Identified Districts, and
 - Unique Disability Identification (UDID) Project.
- ▶ Ministry of Social Justice and Empowerment launched in March 2015 the **National Action Plan to equip them with skills**. National Job Portal is being maintained by **National Handicapped Finance and Development Corporation (NHFDc)**, a Central Public Sector Enterprise under the administrative control of the Department.
- ▶ The **Swavlamban Health Insurance Scheme for Persons with Disabilities** (PwDs) was launched by the Department of Empowerment of Persons with Disabilities. The objective of the scheme is to provide affordable health insurance to Persons with Disabilities and to improve the general health condition and quality of life of divyangjans.
- ▶ Another scheme of the DePwD that has been hailed by the target beneficiaries is the **Unique Disability Identification Project**. These unique ID cards actually save Divyangjans the trouble of carrying multiple copies of documents. The UDID card will be the single document of identification, verification of the Divyangjans for availing various benefits in future.
- ▶ Under the **Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP)** scheme, funds are released to various implementing agencies to assist the needy persons with disabilities in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances.
 - This noble endeavour is aimed at promoting their physical, social and psychological rehabilitation by reducing the effects of disabilities and enhance their economic potential throughout the country.
- ▶ The **Accessible India Campaign** launched on December 3, 2015 is a nationwide campaign for achieving universal accessibility. It focuses on enhancing the accessibility of built environment, transport system and information and communication ecosystem for the benefit of Divyangjans.
- ▶ The **Deen Dayal Disabled Rehabilitation Scheme (DDRS)**, executed by the Department of Empowerment of Persons with Disabilities provides grant-in-aid to non-government organisations/ voluntary organisations for projects aimed at rehabilitation of Divyangjans.
- ▶ The Department implements sector umbrella scheme where **scholarships are given across the country to students with are given across disabilities**. These scholarships are for Class IX and X students as well as students pursuing studies post matric.

Senior Citizens

- ▶ Apart from the Divyangjans, senior citizens who are a treasure of knowledge and experience, deserve care and concern as well. Care of senior citizens forms a crucial mandate of the Ministry of Social Justice and Empowerment.
- ▶ According to Census 2011, the population of senior citizens in India is 10.36 crore which was 8.56 percent of the total population of the country.
- ▶ The report finds out that the **Old Age Dependency Ratio** has been steadily rising during the past three decades. The number of elderly persons has increased from 1.98 crore in 1951 to 7.6 crore in 2001.
- ▶ The Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act, 2007 was enacted to ensure need-based maintenance for parents and senior citizens and their welfare.
- ▶ The Government has introduced '**The Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill, 2019**' in the Parliament which seeks to amend the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.
- ▶ The existing **National Policy on Older Persons (NPOP)** envisaged support to ensure financial and food security, health care, shelter and other needs of older persons, equitable share in development, protection against abuse and exploitation, and availability of services to improve the quality of their lives.
- ▶ The Ministry of Social Justice and Empowerment has conceptualised and rolled out the **National Action Plan for Senior Citizens (NAPSrC)**, which is based on the National Policy for Older Persons 1999 and the Maintenance and Welfare of Parents and Senior Citizens Act 2007. The action plan includes the following 10 components encompassing the needs of senior citizens.
 - According to the Ministry of Social Justice and Empowerment, the NAPSrC would operate as an umbrella scheme for senior citizens with the merger of Integrated Programme for Senior Citizens.
- ▶ The Ministry is implementing a Central Sector Scheme of **Integrated Programme for Senior Citizens (IPSrC)** under which grant is given for running and maintenance of Senior Citizens Homes (old age homes)/Continuous Care Homes, Mobile Medicare Units.
- ▶ Under the **Rashtirya Vayoshri Yojana**, aids and assistive living devices are provided to senior citizens belonging to BPL category who suffer from age-related disabilities such as low vision, hearing impairment, loss of teeth and loco-motor disabilities.
- ▶ Besides the Ministry of Social Justice and Empowerment, other ministries also run schemes for senior citizens:-
 - ▶ The **National Social Assistance Programme (NSAP)**, for example, is a centrally-sponsored social security/social welfare programme meant for old widows, disabled persons and bereaved families belonging to below poverty line households who have lost their primary bread winner, is implemented by Ministry of Rural Development.
 - ▶ The Ministry of Health and Family Welfare (HFW) has been implementing **National Programme for Health Care of the Elderly (NPHCE)** to provide dedicated financial year healthcare services to the elderly people at various levels of state health care delivery system.
 - ▶ The **Varishta Pension Bima Yojana**, launched by the LIC, provides its beneficiaries a steady 8 percent per annum interest rate for a period of 10 years. Unlike other schemes, one doesn't have to go through any medical check-ups to avail its benefits.



An Institute for Civil Services

IAS
2021

PRELIMS 2021 PRACTICE PROGRAMME

BATCH-1 Starts

Test Timings:
9:00 AM to 11:00 AM

30
AUGUST
2020

TOTAL 65 TESTS

33 SUB SECTIONAL	6 SECTIONAL	7 CURRENT AFFAIRS
16 MOCK TESTS	3 CSAT	

4000+ Topics Covered through
Smart Solution

PROGRAMME FEE: ₹ 8,500 + GST

📍 1B, 2nd Floor, Pusa Road Karol Bagh, Delhi-110005,
(Adjacent to Karol Bagh Metro Gate No. 8)

✉ info@gsscore.com 🌐 /iasscore

📞 8448496262

🌐 www.iasscore.in