

UNIT 21 – UPSC - Government policies and interventions for development

Government policies and interventions for development in various sectors and issues arising out of their design and implementation. India is developing country and has implemented growth strategies in different sectors to enhance its economic status. At global scale. It has continually shown high growth rate during the post-liberalisation period through the execution of economic reforms in the beginning of 1990s. After independence, development of the country and the community has always been the major objective of the government. It has attained excellence in several key areas that range from information technology and pharmaceuticals to automotive parts, and is currently considered as one of the rapidly growing economies of the world. Though India has gained success in some areas and there is positive developments, it is still among the countries with some of the lowest indicators of human development. The levels of malnutrition, illiteracy and poverty are unsatisfactorily high in India. There are numerous issues like the increase in income disparities and regional discrepancies which disrupt the growth of nation. Though employment opportunities have increased but the jobs created are not of high quality. Although there has been an increase in several social services like health, nutrition and education, the quality of most of these services remains poor in most of the rural areas. Major issue is irresistible majority of the population deprived of basic social protection. Policy-makers are facing with inconsistency in the persistence of deprivations and increasing uncertainties among majority of public in growing wealth and prosperity for some groups.



The Constitution of India authorised the Government to establish a democratic social order to secure the people and provide social, economic and political justice. Therefore, the country embarked onto a path of planned socio-economic development to attain the goals of justice. However, the patterns of development have changed with time based on experiences. During the early decades, development was considered in terms of economic development and the importance was on a growing public sector with huge investments in basic and heavy industries. Major objectives of development were formulated and prioritized by a centralized planning system. Actually, it was basically a 'government-led, bureaucracy managed and expert- guided' enterprise. Main aim of government for development was to attain material affluence through economic, industrial and infrastructural development. This basic approach to development continued to

guide policy makers for the subsequent few decades until new realizations started dawning upon them.

Mahbubul Haq, the originator of the UN's HDR stated that "The basic purpose of development is to enlarge people's choices". It means creating and permitting environment for them to exercise choices. Any development strategy, must aim at human development by focusing on facilitating greater access to knowledge; Better nutrition and health services; More secure livelihoods; Security against crime and physical violence; Satisfying leisurely hours; Political and cultural freedoms; and A sense of participation in community activities. Likewise, Nobel laureate, Prof. Amartya Sen specified that "development meant expansion of human freedoms, i.e. enhancement of the capacity of individuals to fully lead the 'kind of lives they value'".

It has been said by economists that if certain basic rights of the individuals, such as right to elementary education, right to basic health care, right to work are secured then there will be rapid growth of country. In other words, development must move beyond economic growth. It must incorporate major social goals such as reducing poverty, enhanced opportunities for better education and health and, in general improved quality of life.

Experts have categorized some areas where government has to play a vital role.

1. Creating a good policy environment for economic growth which is investor-friendly and supportive of inclusive growth. Such a policy environment will allow the creative spirit of farmers and entrepreneurs to get full expression. Creating such a policy environment will include Macro-economic stability, Efficient functioning of markets, Good financial system for allocating financial resources, Good governance with emphasis on transparency, accountability and rule of law.
2. Developing the critical infrastructure: It is required in both rural and urban areas to support broad and inclusive growth.
3. Introducing special programmes: For livelihood support for the poor and the vulnerable, aimed at directly improving their income earning capabilities and at mainstreaming them in the overall growth process.
4. Social development: It must be ensured that every inhabitant must have access to essential public services of acceptable quality in health, education, skill-development, safe drinking water, sanitation.

Furthermore, in many of these areas of governmental interventions, the state governments have the major implementing role.

The government of India has following strategy to improve the effectiveness of its interventions.

1. One of the strategies has been to target specific services. For instance, during the last decade, a number of programmes were initiated that aimed at improving the social services, or services relating to health, education and income opportunities for less advantaged in society, such as MGNREGA, NRHM, SSA, ICDS. Additionally, focus on social sector development will also address the objectives of human development and inclusive justice.

2. Another related strategy is the identification of the concentration of deficiencies among certain socio-economic groups, geographic groupings, gender, and demographic classes. This recognition has led to targeting of programmes to specific groups of populace.
3. Since convergence of interventions also improves the effectiveness of each intervention, government has gone about a multi-pronged intervention strategy. Such as offering access to health as well as education together with laying down critical infrastructure addresses multiple deficiencies concurrently.
4. Other strategy of government is to make better institutional arrangements and espousal of innovative technology solutions for effective and efficient service delivery. For instance, e-governance, DBT, PPP mode, partnering with NGOs.
5. Establishing collaboration between public and private sector providers of social services.

Numerous flagship schemes were launched towards development of Social Sector including rural development. According to the 12th Plan document, “Economic growth, though important but cannot be an end in itself. Higher standards of living as well as of development opportunities for all, stemming from the greater resources generated by economic growth, are the ultimate aim of development policy of the government.” Therefore, Government’s policy documents recognise that ultimate objective of development is to guarantee improvement in incomes and living standards for the citizens. Government can accomplish this tough objective through quicker economic growth accompanied by economic and social support programmes.

Policies and Interventions for Development in various sectors:

In earlier period, there was more focus of government to accumulate wealth. Economic growth itself was regarded as the function of capital inputs in the decades of 80s. The main quest of economic policy was to organize the resources required for achieving a desired rate of growth. Acceleration in the rate of growth was supposed to take care of both economic and social problems. Several contemporary developmental economists such as Mahboob-ul-Haq, Amartya Sen, Joseph Stiglitz and others stressed the failures of governance in terms of human and social development in the developing world including India. When evaluating the various sector development, the social sector development involves the following constituents:

1. Poverty alleviation and employment generation
2. Access to education
3. Access to improved health services and public health
4. Development of critical rural infrastructure, e.g. rural roads, housing, sanitation, availability of safe drinking water, electricity etc.
5. Urban infrastructure, housing, sanitation, sewage, waste disposal, urban transport etc.
6. Skill development for better livelihood means
7. Enhanced social security
8. Development of backward regions/ district in the country

Major Governmental Interventions in the Social Sector are as follows:

1. Health: The immediate policy objective in health sector is to follow an inclusive approach towards healthcare that included equitable and comprehensive individual healthcare, improved sanitation, clean drinking water, nutritious food, hygiene, good feeding practices, and development of delivery systems responsive to the needs of the people.

Governmental Interventions in Health Arena are as follow:

1. NRHM/NHM: The NRHM launched during the 10th Plan , made an important start in expanding health care facilities in rural areas. The Rashtriya Swasthya Bima Yojana (RSBY) was launched in October 2007 to offer health insurance cover to BPL families. This has been an important step in supplementing the efforts being made to provide quality healthcare to the poor and underprivileged population. It provides cashless health insurance cover up to Rs 30,000 per annum per family.
2. JSY (Janani Suraksha Yojana): This scheme was launched to promote institutional deliveries, the scheme provides cash incentives to expectant mothers who opt for institutional deliveries. JSY is being proposed by way of modifying the existing National Maternity Benefit Scheme (NMBS) under National Rural Health Mission (NRHM) and is fully funded by GOI. Under this scheme, all pregnant women belonging to the below poverty line (BPL) households and of the age of 19 years or above for up to two live births are benefited. Benefits would be extended to a woman belonging to a BPL family even after a third live birth if the mother of her own accord chooses to undergo sterilisation immediately after the delivery.
3. National Vector-Borne Disease Control Programme
4. PMSSY (Pradhan Mantri Swasthya Suraksha Yojana): The programme is visualised to correct the imbalances in availability of affordable or reliable tertiary level health care in the country in general and to enhance facilities for quality medical education in the under-served states. This involves establishing of big health institutions like AIIMS and upgrading certain existing institutions across various states.
5. AYUSH (Aayurveda, Yoga & Naturopathy, Unani, Siddhi, Homoeopathy): Mainstreaming AYUSH into health services at all levels was also an important strategy for the 11th Plan.

Currently, India's health care system include combination of public and private sector providers of health services. Networks of health care facilities at the primary, secondary and tertiary level, run mainly by State Governments, provide free or very low cost medical services. There is also an extensive private health care sector, covering the entire range from individual doctors and their clinics, to general hospitals and super specialty hospitals.

Issues

Though government has effectual polices in health care, there are numerous issues in implementing schemes. Availability of health care services both in public and private sectors taken together is quantitatively insufficient due to huge unavailability of healthcare specialists. Another concern is affordability of health care which pose serious problem for the majority of the population, especially in tertiary care and due to government's over reliance on private provision of healthcare. It has been observed that Quality of healthcare services varies significantly in both

the public and private sectors. Though there has been action on curative healthcare, but there are no adequate and effective interventions in the sphere of public health that will include preventive healthcare, such as provision of safe drinking water supply, improved sanitation, immunization, nutritious food, hygiene, and good feeding practices. Other issues related to health care are that Health personnel not well-trained, Initiatives towards community empowerment, improving monitoring and accountability not effective, most of the public health institutions are not well-equipped to conduct deliveries, and Utilization of public facilities for chronic disease remains low.

Education

In India, there is growing rate of young population and government put more emphasis to offer better facilities to equip youth for future development of country. School education and literacy was accorded a very high priority in the 11th Plan as an instrument for achieving human development and inclusive growth. Recognising the importance of education in national development, the 12th Plan also puts an extraordinary focus on the expansion of education, on significantly improving the quality of education imparted and on ensuring that educational opportunities are available to all segments of the society.

Government's policy in the field of education has been to increase access to education at all three levels such as elementary, secondary and post-secondary and also improve the quality of education. The four main priorities for education policy have been

1. Access to education,
2. Equity in education
3. Quality education
4. Governance

Following are the initiative of government in the field of education:

1.RTE (Right to Education): For national development, India has been committed to offer free and compulsory education to all children. Indian Parliament has enacted a legislation (RTE Act, 2009) making free and compulsory education a Right of every child in the age group 6-14 years which has come into force from 1st April, 2010. This act has following attributes:

1. Every child in the age group of 6-14 has the right to free and compulsory education in a neighbourhood school, till the completion of elementary education.
2. It makes provisions for a non-admitted child to be admitted to a class appropriate to his age.
3. Private schools will have to take 25% of their class strength from the weaker section and the disadvantaged group of the society through a random selection process. Government provides fund for education of these children.
4. No seats in this quota can be left vacant. These children will be treated on par with all the other children in the school and subsidized by the State at the rate of average per learner costs in the government schools (unless the per learner costs in the private school are lower).
5. All schools will have to prescribe to norms and standards laid out in the Act and no school that does not fulfil these standards within 3 years will be allowed to function.

6. All private schools will have to apply for recognition, failing which they will be penalized to the tune of Rs 1 lakh and if they still continue to function will be liable to pay Rs 10,000 per day as fine.
7. Norms and standards of teacher qualification and training are also being laid down by an Academic Authority. Teachers in all schools will have to subscribe to these norms within 5 years.
8. No donation and capitation fee is allowed.
9. No admission test or interview either for child or parents.
10. No child can be held back, expelled and required to pass the board examination till the completion of elementary education.
11. There is provision for establishment of commissions to supervise the implementation of the act.
12. A fixed pupil and teacher ratio (PTR) is to be maintained.
13. All schools have to adhere to rules and regulations laid down in this act, failing which the school will not be allowed to function. Three years suspension period has been provided to school to implement all that is required of them.
14. Norms for teachers training and qualifications are also clearly mentioned in the act.
15. All schools except private unaided schools are to be managed by School management Committees with 75% of parents and guardians as members.

Major issues for this program are as follows:

First is the Psychological Uncertainty. There has been a sense of insecurity into the minds of people from all the sections of society on the clause pertaining to reservation of 25 per cent of seats for children with disadvantaged background. While parents have raised concern against the behavioural traits their child is likely to learn on mixing with children from underprivileged background and the long term impact of such an environment later in life. Teachers are worried on the issue of handling children with different academic credentials, home environment and cultural backgrounds and have expressed their incapability to do so.

Though the enactment of The Right to Free and Compulsory Education Act, 2009 which guarantees free and compulsory education, several schools are charging capitation fees for education in pre-primary. They are also interviewing parents and/or children. Parents also complaints that several schools took their interview and asked questions about their family income, car, income certificates, pan card details and even the size of their flats, one of the schools even asked parents to get a character clearance certificate from the local police station. Other issue is teachers training. The existing teacher's training and education programs are not good to meet the contemporary understanding of students' needs.

2. SSA (Sarva Shiksha Abhiyan): The already running Sarva Shiksha Abhiyan (SSA) towards universalisation of primary education has been integrated with RTE Act. This scheme is one of India's major programmes, which addresses the national resolve of universalizing the elementary education (UEE). Major objective of this scheme are mentioned below:

1. To provide useful and relevant elementary education for all children in the age group of 6-14 years.

2. To bridge the social, regional and gender gaps with active participation of community in the management of schools.
3. To inspire enrolment of girls and teacher training.
4. Achieve significant enhancement in learning levels of children.

Main Attributes of Sarva Shiksha Abhiyan

- i. The programme covers all states and UTs.
- ii. SSA focuses on girl's education through the NPEGEL (National Programme for Education of Girls at Elementary Level) and KGBVs (Kasturba Gandhi Balika Vidyalayas).
- iii. SSA targets the geographical areas in districts and blocks with predominance of SC, ST, OBC and Minority population in the matter of allocation of funds and school infrastructure to promote education of those who were deprived of education on account of economic and social backwardness.

3. MDMS (Mid-Day Meal Scheme): MDMS is the major programme that provides cooked mid-day meal to children. In keeping with the Constitutional provisions to raise the level of nutrition of children and allow them to develop in a healthy manner, the National Programme of Nutritional Support to Primary Education (NP-NSPE) was launched as a CSS in 1995. But there are several issues in implementation of the MDMS such as;

1. Wide variations in enrolment, attendance and actual coverage of children.
2. Discrepancy of food grains and cash fund utilisation.
3. Lack of controls over the quantity and quality of meals.
4. Irregular and uncertain supply of meals.
5. Poor quality of grains in certain States.

Major issue of this program is improper food preparation which causes ill health and sometimes death of children. Other issues range from delayed payments, poor food quality, worms in the food, cooks not receiving pay and food not being delivered or being wasted. There is even embezzlement of the money by way of fake enrolments.

4. Sakshar Bharat (National Mission on Female Literacy: an adult education programme): Saakshar Bharat has been articulated in 2009 with the objective of achieving 80% literacy level by 2012 at national level, by focusing on adult women literacy seeking to reduce the gap between male and female literacy to not more than 10 percentage points . The mission has four broader objectives, namely imparting functional literacy and numeracy to non-literates; acquiring equivalency to formal educational system; imparting relevant skill development programme; and promote a leaning society by providing opportunities for continuing education.

5. RMSY (Rashtriya Madhyamik Shiksha Abhiyan): It has been launched recently as a step to universalize secondary education. Concurrently, efforts are being made to create a robust and massive system of higher and technical education. This is a major scheme launched in March 2009. It has the following objectives:-

- i. Making secondary education of good quality, available, accessible, and affordable to all young persons in the age group of 15 –16 years.

- ii. Removing gender, socio-economic, and disability barriers (i.e. to promote the inclusive agenda).
- iii. Making all secondary schools conform to prescribed norms.
- iv. Achieving a GER (Gross Enrolment Ratio) of 75 % in secondary education in a period of five years.
- v. Providing universal access to secondary level education by 2017.
- vi. Universal retention by 2020.

6. Model School Scheme: The Model School scheme aims to offer quality education to talented rural children through setting up of 6,000 model schools at the rate of one school per block as benchmark of excellence. The scheme has the following objectives:

1. To have at least one good quality senior secondary school in every block.
2. To have a pace setting role.
3. To try out innovative curriculum and pedagogy.
4. To be a model in infrastructure, curriculum, evaluation and school governance.

7. RUSA (Rashtriya Uchchatar Shiksha Abhiyan): Rashtriya Uchchatar Shiksha Abhiyan (RUSA) is a Centrally Sponsored Scheme, launched in 2013 aims at providing strategic funding to eligible state higher educational institutions. The central funding (in the ratio of 65:35 for general category States and 90:10 for special category states) would be norm based and outcome dependent. The funding would flow from the central ministry through the state governments/union territories to the State Higher Education Councils before reaching the identified institutions. The funding to states would be made on the basis of critical appraisal of State Higher Education Plans, which would describe each state's strategy to address issues of equity, access and excellence in higher education. Major objectives of this scheme are to:

1. Improve the overall quality of state institutions by ensuring conformity to prescribed norms and standards and adopt accreditation as a mandatory quality assurance framework.
2. Usher transformative reforms in the state higher education system by creating a facilitating institutional structure for planning and monitoring at the state level, promoting autonomy in State Universities and improving governance in institutions.
3. Ensure reforms in the affiliation, academic and examination systems.
4. Ensure adequate availability of quality faculty in all higher educational institutions and ensure capacity building at all levels of employment.
5. Create an enabling atmosphere in the higher educational institutions to devote themselves to research and innovations.
6. Expand the institutional base by creating additional capacity in existing institutions and establishing new institutions, in order to achieve enrolment targets (mhrd.gov.in/rusa).

Skill development: The Skill Development Mission has been launched to skill at least 50 million individuals by the end of the 12th Plan. Skill development programmes in the past have been run mainly by the government, with inadequate connection to market demand. To make sure that skills match demand, special efforts are needed to ensure that employers and enterprises play an integral role in the conception and implementation of vocational training programmes, including

managing Industrial Training Institutes (ITIs) and in the development of faculty. A three-tier institutional structure has been set up to take forward the Skill Development Mission, which is as follows:

1. The Prime Minister's National Council on Skill Development
2. The National Skill Development Coordination Board
3. The National Skill Development Corporation

National Skill Development Mission: 'National Skill Development Initiative will authorize all individuals through improved skills, knowledge, nationally and internationally recognized qualifications to gain access to decent employment and ensure India's competitiveness in the global market'.

Major objectives of this program are as follows:

1. Create opportunities for all to acquire skills throughout life, and especially for youth, women, and disadvantaged groups.
2. Promote commitment by all stakeholders to own skill development.
3. Develop a high-quality skilled workforce relevant to current and emerging market needs.
4. Enable establishment of flexible delivery mechanisms that respond to the characteristics of a wide range of needs of stakeholders.
5. Enable effective coordination between different ministries, the Centre and states, and public and private provider.

Major functions of proposed National Skill Development Authority:

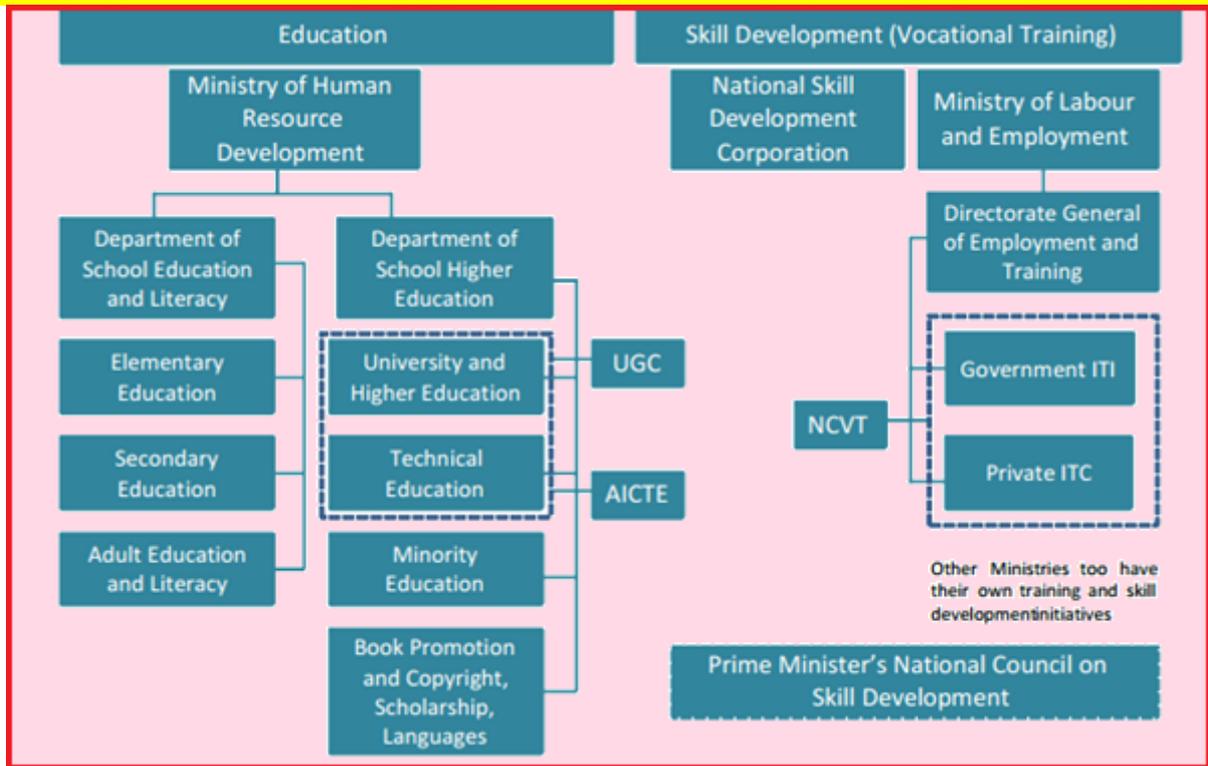
1. To launch a National Skill Development Mission to, inter alia, skill 5 crore persons during the Twelfth Plan through appropriate strategies, including support to State Governments/State Skill Missions, and for active engagement with the private sector, NGOs and so on.
2. To lay down strategies, financing and governance models to expedite skill development activities and coordinate standards of skill development working in close coordination with regulators concerned like NCVT, AICTE, Sector Skill Councils.
3. To assist Central Ministries in enhancing their skill development capacities.
4. To act as a nodal agency for guiding State Skill Development Missions and providing funds to them to increase level of skill development activities.
5. To act as the nodal agency for the launch and operations of National Skills Qualifications Framework (NSQF) and keeping the NSQF constantly updated and ensuring its implementation of the same.
6. To monitor, evaluate and analyse the outcomes of various schemes and programmes relating to skill development through a technology-enabled national monitoring system, and suggest/initiate mid-course corrections, additions and closure of parts or whole of any particular programme/scheme.
7. Promote greater use of Technology in the area of Skill Development.
8. To oversee the advocacy campaign to ensure that aspirational aspect and enrolment in skill development programmes continue to rise.

9. To advise as well as take required measures in various matters related to skill development like training of trainers, apprenticeship training, assessment, accreditation, certification systems and national occupational standards.
10. Discharge any other functions and assume any other responsibility related to skill development as may be assigned to it by the Government of India.
11. Overseeing and supporting the on-going skill development efforts of Central and State/UTs Ministries and Departments and ensure that the estimated training target during the Plan is achieved.

Issues:

The first problem in the skill acquisition process is under-investment by all stakeholders. This is because the cost of skill acquisition exceeds the benefit to any single stakeholder. Since the benefits of skill attainment do not accrue exclusively to the trainees, it can be viewed that training as a public good and formulate the unwillingness to invest in skill acquisition or the under-provision of training as the free rider problem. Another issue is that Students are unwilling to invest because they do not fully understand the benefits of acquiring training and are not assured of jobs on completion of the training program. It is also observed that Employers or private firms are unwilling to invest in training employees or contributing towards training the unemployed due to the possibility of the trainee choosing to work for another firm after training. The skills imparted by the training institutes are not sufficiently relevant to the industry, which makes them reluctant to recruit graduates from such institutes. According to the 11th Five Year Plan document, India has about 5,114 Industrial Training Institutes (ITIs). Additionally, the Central Government provides training for topics like electronics and process instrumentation through six Advanced Training Institutes (ATIs). However, none of the courses cater to people who have not completed Class 8. The existing infrastructure is totally insufficient considering the projected demand for skilled labour. There are also acute regional differences in the spread of ITIs and ITCs, with over half of them located in the southern states. The employment in skill institutes like ITIs, ITCs and polytechnics, has remained relatively low. Private skill institutes often face very high drop-out rates, in excess of 50% at some institutes. One of the major challenges faced by skill institutes is the lack of good trainers. Student-teacher ratios vary from 9 to 50 at different ITIs depending on capacity utilization. Other issue is that the current formal education system provides limited options for vocational training, while vocational training systems have limited options involving mathematics and language learning. This lack of options makes it difficult for a candidate enrolled in the formal education system to get industry relevant skills and leaves a person enrolled in vocational training with limited soft skills.

Structural Framework of the Education and Skill Development Sector in India (Source: FICCI)



4. Rural development: Rural development is the priority of Indian government for enhancement of nation. Government has made the development efforts to create adequate livelihood opportunities and providing for a better quality life of the poor populace. The 12th plan focuses on enlargement of income opportunities in the farm sector and a progressive absorption into non-agricultural activity as one of the strongest method to lessen rural poverty.

Government program under rural development include the following:

1. Employment programmes, for example the MGNREGA and the SGSY/NRLM:
The achievements of MGNREGA include following:

1. The share of SC/ST families in the work provided under MGNREGA has been 55 % and 45 % of workers are women.
2. Average wages of workers have gone up by 54 per cent over the last five years and wages have now been so indexed that workers will be protected from the ravages of inflation.
3. Approximately, 10 crore bank/post office accounts of poorest people have been opened and around 80 per cent of MGNREGA payments are made through this route, an unprecedented step in the direction of financial inclusion.
4. Distress migration has been stopped in several areas. Some State Governments have been leaders in this and the National Consortium of Civil Society Organisations on MGNREGA has also set up examples of excellent work.
5. The programme created in rural areas and the operation of the Keynesian multiplier played a crucial role in generating demand for industry during the time of the recession and assisted in our comparatively faster emergence out of it.

Issues of its design and implementation are Lack of flexibility with respect to choice of work, does not result in creation of durable and valuable assets, poor quality work, not truly 'demand- driven' work, not-so-successful in preventing distress migration.

Another effective program, NRLM is the restructured form of the Swarnjayanti Gram Swarozgar Yojana (SSGSY) that was launched in April 1999 after reforming the IRDP and allied programmes. It is a type of self-employment programme which has objective to offer sustainable income to rural BPL families. Main features of NRLM include Social mobilization, Institution building, Financial inclusion, Livelihoods promotion, Convergence and partnerships.

Issues of SGSY: The SGSY policy was that the poor need to be structured and their capacities built up systematically so that they can access self-employment opportunities. In the 10 years of implementing SGSY, there is a widespread acceptance in the country of the need for poor to be organised into SHGs and SHG federations as a prerequisite for their poverty reduction.

2. Bharat Nirman: This flagship program was launched by government of India during 2005-06, to build infrastructure particularly in rural India. This programme was a time-bound business plan implemented in partnership with State Governments and PRIs over a period of four years from 2005-06 to 2008-09. The programme had following components:

- i. Rural housing
- ii. Rural connectivity
- iii. Rural water supply
- iv. Rural telecommunication connectivity
- v. Irrigation

3. Housing via the Indira Awaas Yojana (IAY): Indira Awas Yojana which has been in operation since 1985-86, has been brought under Bharat Nirman. An effectual scheme provide houses for BPL families in rural areas. Major issue with this scheme is that there has been continuous problem of shelter-less-ness in rural India on a large scale despite such ambitious programmes & schemes. Quality of housing has not been acceptable.

4. Sanitation through the Total Sanitation Campaign (TSC): The main objectives of the TSC are as follows:

- i. Bring about an improvement in the general quality of life in the rural areas.
- ii. Accelerate sanitation coverage in rural areas to access to toilets to all.
- iii. Motivate communities and PRIs promoting sustainable sanitation facilities through awareness creation and health education.
- iv. In rural areas, cover schools and Anganwadis , with sanitation facilities and promote hygiene education and sanitary habits among students.
- v. Encourage cost effective and appropriate technologies for ecologically safe and sustainable sanitation.
- vi. Develop community managed environmental sanitation systems focusing on solid & liquid waste management.

Major issues of this scheme include:

1. Continued open defecation by over 600 million people
2. Less of technology options.
3. Poor funding.

4. Absence of a dedicated implementation agency.
5. The powerful element of TSC is the emphasis on IEC (Information, Education and Communication) activities to bring about behavioural change and a real demand for improved sanitation. Unfortunately, this has been ignored in implementation.

5. Provision of drinking water: It is provided through the National Rural Drinking Water Programme (NRDWP). This program concentrate on following factors:

1. Moving forward from achieving habitation level coverage towards household level drinking water coverage.
2. Moving away from over dependence on single drinking water source to multiple sources, through conjunctive use of surface water, groundwater and rainwater harvesting.
3. Ensuring sustainability in drinking water schemes and preventing slip back.
4. Encouraging water conservation methods including revival of traditional water bodies.
5. Convergence of all water conservation programmes at the village level.
6. Ensuring household level drinking water security through water budgeting and preparation of village water security plans.
7. Deliberately moving away from high cost treatment technologies for tackling arsenic and fluoride contamination to the development of alternative sources in respect of arsenic contamination and alternate sources/dilution of aquifers through rainwater harvesting for tackling fluoride contamination.
8. Developing the capability of preliminary drinking water testing at the Gram Panchayat level.
9. Establishing Water Testing Laboratory facilities with respect to drinking water, at the district and subdivision level.
10. Linking of Water Quality Monitoring & Surveillance with the Jalmani guidelines for implementation of standalone drinking water purification systems in rural schools.
11. Encouraging handing over of management of rural drinking water schemes (RWS) to the Panchayati Raj Institutions (incentive of 10% of the NRDWP allocation for the States that transfer the management, is introduced).

6. Watershed development: It can be done through the Integrated Watershed Management Programme (IWMP). The benefit of this program are to increase in availability of surface water and groundwater, changes in cropping pattern from one to two crops annually, increase in fodder availability, increase in milk yield, and increase in agriculture.

7. Road connectivity: The Pradhan Mantri Gram Sadak Yojana (PMGSY) is implemented to fulfil this goal. This program was launched on 25 December 2000 as a fully-funded CSS to provide road connectivity in rural areas of the country.

8. Electrification: There is the Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) for this. This scheme was launched by the Government of India in April 2005 as a comprehensive scheme for providing access of electricity to all rural households. The scheme involved electrification of all un-electrified villages and a free connection for BPL households.

9. Social security: It can be provided through the National Social Assistance Programme (NSAP), the Indira Gandhi National Widow Pension Scheme (IGNWPS), and the Indira Gandhi National Disability Pension Scheme (IGNDPS).

Women and child development: The Eleventh Plan acknowledged women as change agents and understand the rights of children regardless of vulnerabilities of their class, caste, religion, ethnicity, regional, and gender status. The Plan anticipated inclusive growth and encouraged to stop the exclusion and discrimination faced by women and children.

There are many programs run by government in this area:

1. ICDS -implemented by MoWCD: The ICDS programme for children and pregnant and lactating women, is the world's largest programme for early childhood development and care. The services offered by ICDS include:

1. Supplementary nutrition.
2. Non-formal pre-school education.
3. Immunization.
4. Health check-ups.
5. Referral services.
6. Nutrition and health education.

2. Sabala/RGSEAG (Rajiv Gandhi Scheme for Empowerment of Adolescent Girls):The morbidity and mortality rates for women and children have revealed limited improvement. Since the health and well-being of a new born is intrinsically linked to the health of her mother, improvements in nutritional standards of girl children are essential to break the inter-generational cycle of malnutrition. The scheme is intended to empower adolescent girls along with improving their nutritional and health status. Major goals of this effectual scheme are as follows:

1. Enabling self-development and empowerment of adolescent girls.
2. Improving their nutrition and health status.
3. Spread awareness among them about health, hygiene & nutrition.
4. Reproductive and Sexual Health, family and child care.
5. Upgrade their home based skills, life skills and vocational skills.
6. Mainstream out of school adolescent girls into formal or non-formal education.
7. Inform and guide them about existing public services, such as PHC, CHC, Post Office, Bank, and Police Station.

3. IGMSY (Indira Gandhi Matritva Sahyog Yojana): The Eleventh Plan was dedicated to conditional maternity benefits. It provides cash to a pregnant woman immediately before and after delivery to ensure that she receives adequate rest and nutrition and is able to breastfeed her child. The scheme was introduced in October' 2010. Main objective of this scheme is to improve the health and nutrition status of the pregnant and lactating women and their young infants by promoting appropriate practices. The scheme aims to promote, precise maternal and young infant feeding behaviours, increase demand for health services and also provide partial compensation for the wage loss so that the woman is not under compulsion to work till last stage of pregnancy and can take adequate rest before and after delivery.

4. NMEW (National Mission for Empowerment of Women): The National Mission for Empowerment of Women was launched by the Government of India on International Women's Day in 2010 with the aim to support overall processes that promote all-round Development of women. It has the mandate to strengthen the inter-sector convergence; facilitate the process of

coordinating all the women's welfare and socio-economic development programmes across ministries and departments. The Mission aims to provide a single window service for all programmes run by the Government for Women under aegis of various Central Ministries. Major strategies of this program are

1. Inter-sectoral convergence of schemes for women; monitoring and review of progress.
2. Strengthening institutional framework for greater efficiency in support to women.
3. Focused research, review of schemes, programmes and legislations, and gender audits for evidence based policy making.
4. Investment in skill and entrepreneurship development, micro-credit, vocational training and SHG development for economic empowerment of women.
5. Support to Panchayati Raj institutions; women's movements and community representatives for strengthening of local bodies 360 degree approach on media and communication for behaviour change and social mobilization for gender equality.

5. RMK (Rashtriya Mahila Kosha): Rashtriya Mahila Kosh (RMK) was launched by the Government of India in March, 1993 as an autonomous body under the Ministry of Women & Child Development. It was registered under the Societies Registration Act 1860. The major objectives of the Kosh are to assume activities for the promotion of credit as an instrument of socio-economic change and development through the provision of package of financial and social development services, to establish and replicate participatory approaches in the organization of women's groups for effective utilization of credit resources leading to self-reliance, to promote and support experiments in the voluntary and formal sector using innovative methodologies, to promote research, study, documentation and analysis, to promote the federation and networking of women's organisations for shaping and exchange of experience and information and to develop skills in response management & social mobilization, to promote and support the expansion of entrepreneurship skills among women, and promote and support grassroots level societies and organisations and other participatory structures for providing for women actual access to decision making.

6. Policies to address violence against women such as PWDVA: Protection of Women from Domestic Violence Act 2005 was launched by government of India to protect females. This act addresses these unspoken and usually unmentioned issues and provides a legal recourse to women (wives and live in partners) facing domestic violence be it physical, mental, sexual, emotional or economical.

Issues: There are many challenges that create obstacle in implementation of polices for women's right in India are -

- i. To change the attitude of society towards women.
- ii. To develop the qualities of inferiority, subservience and domesticity among the girl child especially in rural, tribal and poor families for her education and development.
- iii. The lower enrolment of girls in schools and playing the role of second mother by shouldering the responsibilities of household work such as looking after the siblings are the critical areas to be given attention in India.
- iv. Incompetent laws and amendments as the fundamental problems lie in the attitude of the society which is highly biased against women

6. Social security: After Independence in 1947, India has created complex social security system. Purpose of social security is to give individuals and families the confidence that their level of living and quality of life will not corrode by social or economic contingency, to provide medical care and income security against the consequences of defined contingencies, to facilitate the victims of physical and vocational rehabilitation, to prevent or reduce ill health and accidents in the occupations, to protect against unemployment by maintenance and promotion of job creation and to provide benefit for the maintenance of any children.

Contingencies of social security



In India, three types of social security schemes are formulated that include preventive, promotion and protected schemes.

There are following programs for social security:

1. AABY (Aam Admi Bima Yojana): Aam Admi Bima Yojana, a Social Security Scheme for rural landless household was launched on 2nd October, 2007. The head of the family or one earning member in the family of such a household is covered under the scheme. The premium of Rs.200/- per person per annum is shared equally by the Central Government and the State Government. The member to be covered should be aged between 18 and 59 years.

2. RSBY (Rashtriya Swasthya Bima Yojana): RSBY has been launched by Ministry of Labour and Employment, Government of India to offer health insurance coverage for Below Poverty Line (BPL) families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000/- for most of the diseases that require hospitalization. Government has even fixed the package rates for the hospitals for a large number

of interventions. Pre-existing conditions are covered from day one and there is no age limit. Coverage extends to five members of the family which includes the head of household, spouse and up to three dependents. Beneficiaries need to pay only Rs. 30/- as registration fee while Central and State Government pays the premium to the insurer selected by the State Government on the basis of a competitive bidding.

3. SSAs (Social Security Agreements): The Indian social security system provides retirement and insurance benefits to employees working in factories or other establishments covered by the system, in India. The system is governed by the Employees' Provident Fund and Miscellaneous Provisions Act 1952 (PF Act) and the schemes made there under, namely, the Employees' Provident Fund Scheme (EPF) and the Employees' Pension Scheme (EPS). The Employees' Provident Fund Organisation (EPFO), a statutory body established by the government of India, administers the social security regulations in India.

4. The Unorganized Workers Social Security Act, 2008: The main features of this act are as follows:

1. The Act covers unorganized workers, including both self-employed and wage workers.
2. It provides for formulation of schemes by the Central Government for different sections of unorganized workers on matters relating to: a) life and disability cover, b) health and maternity benefits, c) old age protection, d) any other benefit as may be determined by the Central Government.
3. It provides for formulation of schemes relating to provident fund, employment injury benefits, housing, educational schemes for children, skill up gradation, funeral assistance and old age homes by the state governments.
4. It provides for a National Social Security Board under the chairmanship of the Union Minister for Labour and Employment. The Board, among others, also provides for representatives of unorganized workers and employers of unorganized workers as well as persons belonging to the Scheduled Castes (SCs), Scheduled Tribes (STs), other minorities and women. There is provision for the constitution of similar Boards at the state level.
5. The Act prescribes record-keeping functions by the district administration with the help of the District Panchayats in rural areas and urban local bodies in urban areas.
6. Provision is also made for setting up of Workers' Facilitation Centres to disseminate information on social security schemes available to them and to facilitate registration of workers by the district administration and enrolment of unorganised workers. The ten schemes included in the Act are: (i) Indira Gandhi National Old Age Pension Scheme, (ii) National Family Benefit Scheme, (iii) Janani Suraksha Yojana, (iv) Handloom Weavers' Comprehensive Welfare Scheme, (v) Handicraft Artisans' Comprehensive Welfare Scheme, (vi) Pension to Master Craftspersons, (vii) National Scheme for Welfare of Fishermen and Training and Extension, (viii) Janashree Bima Yojana, (ix) Aam Aadmi Bima Yojana (Life Insurance Scheme for Common People), and (x) Rashtriya Swasthya Bima Yojana (National Health Insurance Scheme).

5. NSAP (National Social Assistance Programme): The National Social Assistance Programme (NSAP) was implemented from 15th August, 1995. It represents a significant step towards the fulfilment of the Directive Principles in Article 41 of the Constitution. The programme introduced a National Policy for Social Assistance for the poor and aims at ensuring minimum national

standard for social assistance in addition to the benefits that states are currently providing or might provide in future. NSAP at present, comprises of Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna.

Issues with all these schemes are that they are not demand driven schemes. Every scheme has a fixed annual target to achieve, they cannot provide more than that. And each scheme is meant only for the people who are below poverty line.

6. Employees' Provident Fund Organization (EPFO): The Employees' Provident Fund Organization (EPFO) was set up under the 1952 EPFO Act. It is an unusual national provident fund in three respects. First, it administers two separate schemes: (i) a defined contribution scheme (EPF) and (ii) a defined benefit scheme (Employees' Pension Scheme).

Main issue with EPFO scheme is that it has made partial progress to reshape its investment policies and performance. Its assets are primarily in public sector debt instruments. It has begun trading in debt instruments, and is considering investing in passive index-linked equity products. It has no development investment management expertise in-house, and therefore continues to out-source investment activities. Recently, some contestability has been introduced as investment managers are now chosen through a bidding process. This has the potential to reduce investment management costs.

Major challenges of EPFO are as under:

- i. Cumbersome governance structure and limited access to outside expertise.
- ii. Poor design of its schemes.
- iii. Lack of appropriate organizational and individual incentives.
- iv. Outmoded budgetary and record-keeping systems due to modest IT systems and an absence of appropriate investment in human resources.
- v. Unable to provide quality of service and retirement income security commensurate with the costs imposed on the economy.

7. Civil service pensions: Civil servants are beneficiaries of pension schemes as well as being formulators and implementers of the schemes. To improve its civil service pension system, the Government of India introduced in January 2004 the New Pension Scheme (NPS), a defined contribution scheme with distinct mandatory and voluntary components. The NPS architecture consists of a Central Record-keeping Agency (CRA), auctioning of investment mandates, and points of presence (PoP), which acts as distributional and collection agent.

6. Urban Development: Major initiatives taken under the 11th Plan are as follows:

1. Jawaharlal Nehru National Urban Renewal Mission (JNNURM): JNNURM was launched in December 2005. It has a mission period of seven years with the objectives of empowerment of Urban Local Bodies (ULBs), planned and holistic development of cities and making them inclusive. The scheme mandated preparation of City Development Plans (CDP) and a set of urban reforms at State and Municipal levels. Thus, JNNURM renewed the focus on urban renewal and gave impetus to many urban reforms.

Main issues related to this scheme during implementation are as follows:

1. Low-level of service delivery.
2. Failure to mainstream urban planning.
3. Incomplete reforms.
4. Slow progress in project implementation.
5. Grossly insufficient availability of resources.
6. Lack of capacity at different levels of the government.
7. Delay in securing land for projects.

Other major inadequacy was the limited success in leveraging of JNNURM fund by locating non-budgetary financial resources including funds under PPP framework.

2. National Urban Livelihoods Mission (NULM): The National Urban Livelihoods Mission aims to lessen poverty of urban poor households by offering them avenues for self-employment and skilled wage employment opportunities. It will also provide shelter equipped with essential services to the urban homeless in a phased manner. It is intended to address the livelihood concerns of urban street vendors by earmarking suitable spaces, institutional credit, social security and skills to them.

Under the programme, City Livelihood Centres will be established in mission cities to provide a platform to the urban poor to market their services and access information on self-employment, skill training and other benefits. The NULM will target all cities with a population of one lakh or more and district headquarter towns with a population of less than one lakh as per Census 2011.

Issues: It has been observed that main conception of National Urban Livelihoods Mission is that the poor are entrepreneurial and have innate desire to come out of poverty. The challenge is to uncheck their capabilities to generate meaningful and sustainable livelihoods. The first step in this process is motivating the urban poor to form their own institutions. They and their institutions need to be provided sufficient capacity so that they can manage the external environment, access finance, expand their skills, enterprises and assets. This requires continuous and carefully designed handholding support. An external, dedicated and sensitive support structure, from the national level to the city and community levels, is required to induce social mobilisation, institution building and livelihoods promotion.

To summarize, the Government of India has vital role for the overall development of nation and offer best facilities for normal living of all sections of inhabitants. Since many years, the government has launched various schemes and policies for people of India. The Ministry of Social Justice and Empowerment works towards educational development, economic and social empowerment of needy people. Though schemes in various sectors are designed tactfully but some implementation issues are there in some policies.