

ISSN-0971-8400



# YOJANA



MAY 2022

A DEVELOPMENT MONTHLY

₹ 22

## Social Security

### LEAD ARTICLE

**Empowering Divyangjan**

*Dr Virendra Kumar*

### SPECIAL ARTICLE

**Holistic Healthcare**

*Vaidya Rajesh Kotecha*

### FOCUS

**Safeguarding Children**

*Sameera Saurabh*



# Catch the Rain

National Water Mission's (NWM) campaign "Catch the Rain" with the tagline "Catch the rain, where it falls, when it falls" is to nudge the states and stakeholders to create appropriate Rain Water Harvesting Structures (RWHS) suitable to the climatic conditions and sub-soil strata before monsoon.

This Campaign drives to check dams, water harvesting pits, rooftop RWHS, etc. removal of encroachments and de-silting tanks to increase their storage capacity; removal of obstructions in the channels which bring water to them from the catchment areas; repairs step-wells and using defunct bore-wells and unused wells to put water back to aquifers, etc., are to be taken up with the active participation of people.

To facilitate these activities, States have been requested to open "Rain Centres" in each district— in Collectorates/ Municipalities or GP offices. During this period, these Rain Centres will have a dedicated mobile phone number



and will be manned by an engineer or a person well trained in RWHS. This centre acts as a technical guidance centre to all in the district as to how to catch the rain, as it falls, where it falls.

- India receives more than thrice the amount of rainfall than its average consumption— which means rainwater harvesting is a very effective method to save water, reducing the gap between demand and supply.
- The average general population is not aware of the level of water scarcity in the country and in the particular region that they live in— and this information should be considered general knowledge.
- Water security, just like food security should be an important goal— and it is not just the government's responsibility— citizen action is crucial.
- Benefits of rainwater harvesting— in a decentralised manner—
  - a. Large scale using simple filtration methods, such as nets, to cover pipe openings and save the water falling on terrace tops into tanks overground/ underground— which may be boiled before use, for drinking or cooking, and used directly for all secondary purposes.
  - b. Putting out buckets and large utensils during rain in balconies/backyards which can further be used in the same way as above.

Encouraging people to reuse and recycle water for different purposes, within the household, to lower overall consumption, such as—

- a. Reuse leftover drinking water or ice— by collecting it separately and using it for cleaning table-tops, counters, etc.
- b. Reusing the water used for washing vegetables, fruits or grains to water plants or for mopping the house, etc.
- c. If the household uses RO— water discharged by the machine can be used for all secondary purposes such as cleaning the house, doing laundry, cleaning the car/any other vehicle.
- d. Taking a bath using a bucket (instead of showers) to reduce wastage.
- e. Reusing leftover bathwater— for water plants or for laundry purposes.
- f. Reusing laundry water for flushing/washing toilets.





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Let noble thoughts come to us from all sides.  
*Rig Veda*

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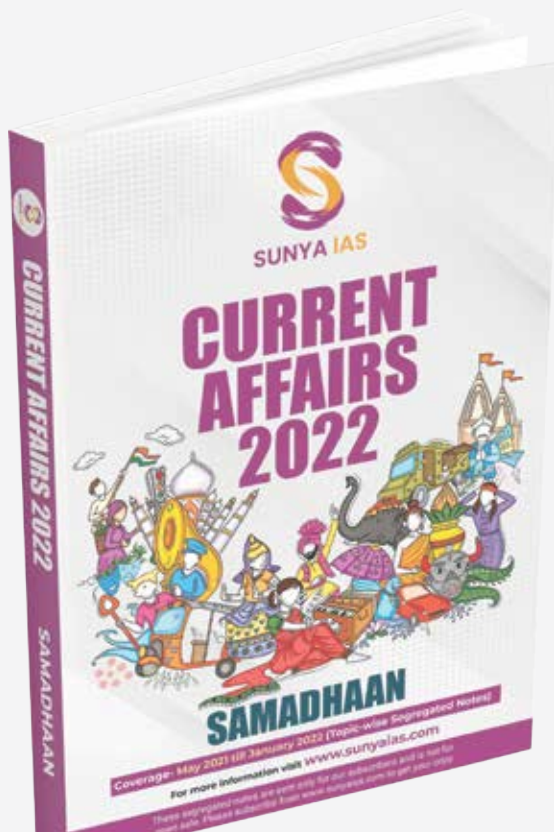
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Number of pages: 52

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## The Safety Net

Society is always seen as a collective whole which cannot rise without an inclusive approach towards development. Equitable distribution of resources and uplifting of those who are marginalised are the essentials of a growing society. Also, how a society and its individuals function and overcome exigencies is a marker of how prepared and equipped they are for such circumstances. All these parameters when taken together bring onboard where society stands in terms of its self-reliance and sustainability.

The role of any government is crucial, it fills the gaps in the system and prevents leakages. It is about strategic intervention and policy planning aimed at each sector and region, thus leaving no one behind. This includes safeguarding the interests of its people in healthcare, old age, unemployment, etc., along with standing for those living on the edge or are more vulnerable.

The necessity for this social security became even more evident during the recent pandemic. With lockdowns, illnesses, lay-offs, and limited means, the functional requirement of a strong refuge was felt by the various sections of the society. This formed the very basis of the Atmanirbhar Bharat stimulus packages built on the five pillars of Economy, Infrastructure, System, Vibrant Demography, and Demand. Reforms and enablers were envisaged across seven sectors focusing on industry, agriculture, poverty, labour, and migration which were adversely affected due to the pandemic situation.

In today's India, financial inclusion is at the heart of its social-security system. The Pradhan Mantri Jan-Dhan Yojana (PMJDY) resulted in a massive increase in financial inclusion. The combination of Jan Dhan Bank accounts and mobile phones and the establishment of digital identity through Aadhaar enabled the poor to receive benefits directly into their bank accounts.

For the workers engaged in the unorganised sector, social security benefits are being addressed through the Unorganised Workers' Social Security Act, 2008. The Act empowers the Central Government to provide Social Security benefits to unorganised sector workers by formulating suitable welfare schemes on matters relating to life and disability cover, health and maternity benefits, old age protection, and other benefits. The State Governments are also empowered to formulate suitable welfare schemes on the matters regarding housing, provident funds, educational schemes, skill upgradation, old age homes, etc. Life and disability cover is provided through Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). The health and maternity benefits are addressed through Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which is a universal health scheme administered by the National Health Authority. The Code on Social Security, 2020 amends and consolidates the existing labour laws relating to social security with the wider goal of extending social security benefits to all the employees and workers, irrespective of the organised or unorganised sector.

Further, fintech is expanding financial inclusion by providing a variety of payment and transaction possibilities. Pradhan Mantri Gramin Digital Saksharta Abhiyan, the world's largest digital literacy programme, promotes digital literacy in rural India by covering six crore rural households. Digital delivery of services has simplified the manner in which citizens interact with the government, helping them effectively avail various services and enhance their overall standard of living. It is also essential to formulate and implement social security schemes for farming community by and large, and specifically for small and marginal farmers, who earn their living in uncertain weather and economic conditions.

Societal innovation is also seen as a solution that can work in tandem with the government schemes. It is about bringing a systemic change in the interaction between the state and society by considering the state as an equal partner in achieving sustainable changes to society's structures, leading to a holistic safety net for the society and its people. □

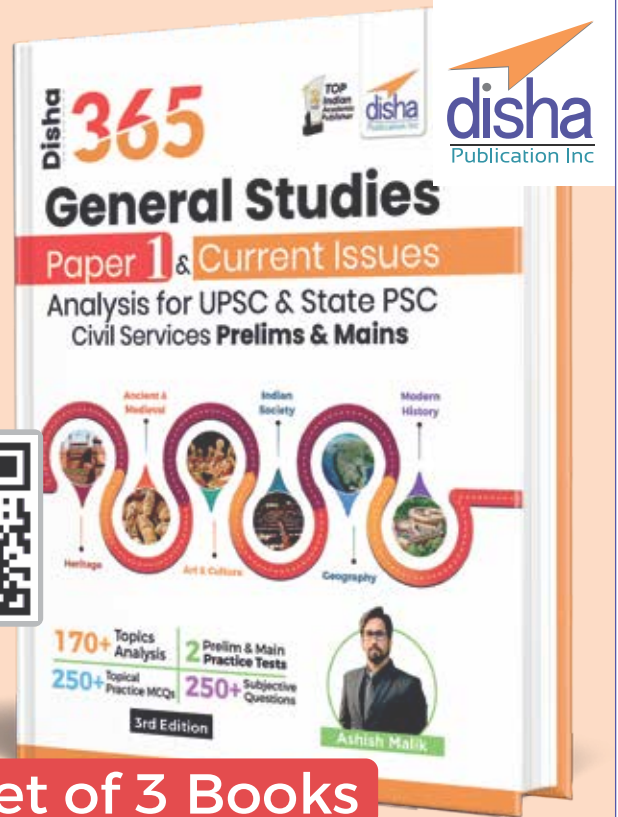


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# Empowering Divyangjan

*Dr Virendra Kumar*

*India has been known across the world as having a composite and inclusive culture since ancient times. We believe in inclusiveness, integration and harmony, and thrive on the principle of Vasudhaiva Kutumbakam. Keeping in view the complexity of issues involved in managing disability and also to give focused attention to policies, programmes, and activities aimed at inclusion and empowerment of PwDs, Department of Empowerment of Persons with Disabilities (DEPwD) was carved out under the Ministry of Social Justice and Empowerment. Since its inception, the Department has expanded the outreach activities in the direction of empowerment of PwDs and made its presence felt through its various policies and programme interventions.*

**T**he Prime Minister coined the term “Divyangjan” to address persons with disabilities, with a view to change the social attitude towards them and recognise their potential. Under his leadership, the issues related to Divyangjans have been put at the forefront of Government initiatives.

Prior to May 2012, at the Central Government level, the Ministry of Social Justice and Empowerment through its Disability Bureau was acting as the focal point for handling the matters of persons with disabilities. Keeping in view the complexity of issues involved in managing disability and also giving focused attention to policies, programmes, and activities aimed at inclusion and empowerment of PwDs, the Department of Empowerment of Persons with Disabilities (Divyangjan) was carved out under the Ministry of Social Justice and Empowerment. Since its inception, the Department has expanded the outreach activities in the direction of empowerment of PwDs and made its presence felt through its various policies and programme interventions.

Being the head of the Ministry, I have been closely monitoring the activities relating to mainstreaming of persons with disabilities and during the last eight years of our Government, we can safely say that the Government is progressing in the right direction as per our global commitments in creating an inclusive society.

India being a party to the United Nations Convention on Rights of Persons with Disabilities, it was an obligation on us to streamline our domestic law, governing the disability sector. Accordingly, our Government enacted the path-breaking legislation, the Rights of Persons with Disabilities Act, 2016 which came into force on 19 April 2017. This law is one of the best examples of inclusiveness, which broadens the horizon of rights and entitlements of persons with disabilities, besides providing adequate safeguards for protecting these rights. This Rights guarantee equality, protection from cruelty, exploitation and violence, the right to live with family and community, access to justice, accessibility to voting, legal capacity, etc. They also mandate the Government to take measures to promote health, education, skill development, and employment opportunities for PwDs and to create



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an environment for participation of PwDs in sports, recreation, and cultural activities. Reservation in seats has been increased from 3% to 5% for persons with benchmark disabilities (i.e. disability of 40% or more), whereas reservation in the Government/Government-aided higher educational institutions has been increased from 3% to 4% under the said Act.

The Department of Personnel and Training being the nodal Department on recruitment matters in Central Government establishments issued a circular in January 2018 for implementation of the provision of reservation in government jobs. The Government has also initiated a special recruitment drive for persons with disabilities in Central Government establishments and more than 14,000 vacancies have been filled up, out of about 15,700 reported vacancies. We have also notified the list of 3566 posts (Group A– 1046, Group B– 515, Group C– 724 & Group D– 281) suitable for reservation for various categories of persons with benchmark disabilities, which provides the basis for recruitment of PwDs for various Government establishments.

Disability certification was one of the priority areas of our Government. Keeping in view the inclusion of new categories of disabilities under the RPwD Act, the Ministry notified the guidelines for the assessment of the extent of specified disabilities in a person in 2018. These guidelines inter-alia provide a composition of medical authority for disability certification. With a view to having a uniform and hassle-free mechanism for the certificate of disability and creating a national database for PwDs, the Government has launched the Unique Disability Identity (UDID) Project since 2015-16. The first Unique Disability Identity Card was generated on 27

January 2017 at Datia district, Madhya Pradesh. So far, around 70 lakh UDID cards have been generated in 715 districts across India. The Government is thriving towards digitising all existing manual certificates of disability onto the portal at the earliest possible time in consultation with the States/UTs.

Creating a barrier-free environment for persons with disabilities is the key to their inclusion. The Prime Minister launched the Accessible India Campaign on 3 December 2015, which focuses on accessibility in built-up environment, transportation system, and ICT ecosystem. Significant progress has been made in this direction. Under the Campaign, about 577 State Government buildings and more than 1030 Central Government buildings have been made accessible. All 35 international airports and 55 out of 69 domestic airports have been provided with accessible features like ramps, help desks, and accessible toilets. Around 709 railway stations of A1, A & B categories have been made accessible and 8443 buses have been made fully accessible, while 44153 STU buses have been made partially accessible. 603 State Government websites and 95 Central Government websites have already been made accessible. The Ministry of Information & Broadcasting has issued guidelines in September 2019 for making TV viewing accessible for persons with hearing impairment. So far, 19 private news channels are telecasting partially accessible news bulletins, 2447 news bulletins have been telecast with subtitling/sign language interpretation, and more than 3686 scheduled programmes/movies using subtitling have been telecast by general entertainment channels. The Ministry has also developed Sugamya Bharat App, a mobile application for crowdsourcing

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problems related to accessibility.

Early childhood (0-6 years) is a critical period that determines a person's ability to reach her/his lifelong health, social, and economic potential. Providing quality childhood intervention early in its life helps to develop the skills needed to enable them to lead an independent and dignified life. As such, early identification of disability is crucial for therapeutic intervention to reduce the disability burden. Recognising this, DEPwD set up 14 Early Intervention Centres at its National Institutes/Composite Regional Centres located in Delhi, Dehradun, Lucknow, Sundernagar, Patna, Bhopal, Mumbai, Kolkata, Cuttack, Rajnandgaon, Secunderabad, Nellore, Chennai, and Kozhikode. These centres are equipped with facilities for screening at-risk cases, providing therapeutic services such as speech therapy, occupational therapy, physiotherapy, behavioural therapy, parental/peer counselling, and preparatory school for enhancing the cognitive and physical abilities of children with disabilities.

In order to encourage students with disabilities to pursue education at all levels, Government is providing

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- Enrollment /Application/Registration number will be generated for the application submitted successfully.
- SMS information will be sent to the applicant with the enrollment/application registration number.
- Applicants who do not have Disability Certificate will receive SMS with date and time to visit the nearest CMO office for assessment.
- SMS confirmation will be sent to the applicant with the allocation of UDID number.
- The status of the application can be checked online by enrollment/application registration number.
- The Disability Certificate /UDID Card will be generated online after assessment and verification.

Apply for UDID at <http://socialwelfare.ladakh.gov.in/> or at [www.ladbankcard.gov.in](http://www.ladbankcard.gov.in)

**An increase in the incidence of psychosocial disabilities (mental illness) has been a cause of concern globally. DEPwD in September 2020 launched a 24x7 toll-free mental health rehabilitation helpline for guiding persons with mental illness and their families to address their mental health concerns.**

scholarships for Pre-Matric (25,000), Post-Matric (17,000), Higher Class education (300) at reputed professional institutes, M.Phil/PhD courses (200) and for pursuing higher studies overseas (20). The numbers of Post-Matric scholarships and Scholarships for Higher class education for PwDs have been showing incremental growth in the recent past that indicates wide participation of PwDs in higher education. In addition, the Department is also providing free coaching facilities to students with

disabilities to enable them to prepare for competitive examinations for Group A, B and C posts and entrance examinations for various professional courses.

The New Education Policy 2020 is in tune with the provisions of the RPwD Act, 2016 and has the ingredients for inclusive education. The Policy is expected to ensure barrier-free access to education for children with disabilities.

The Government has also set up the Indian Sign Language Research and Training Centre in Delhi to promote the use of sign language and also to develop human resources in the field. The institute has so far developed about 10,000 sign language expressions of various words and phrases which provide a reference point for various users and have become a boon for the deaf community. The institute has also signed an MoU with NCERT for converting the school curriculum of Class I to XII into Indian sign language. The institute has already developed a Sign Language version of the curriculum of Class I to V. Further, the entire NCERT syllabus can now be accessed by students with disabilities through a smartphone application with accessibility features.

An increase in the incidence of psychosocial disabilities (mental illness) has been a cause of concern globally. According to World Health Organization (WHO) Report, 2019, one out of four persons in the world will be affected by mental illness at some part in their lives. Covid-19 has enhanced mental health concerns quite significantly. DEPwD in September 2020 launched a 24x7 toll-free mental health rehabilitation helpline for guiding persons with mental illness and their families to address their mental health concerns. The services in this helpline have been provided in 13 languages with the support of 660 clinical/rehab psychologists and 668 psychiatrist volunteers through 25 institutions of the Department.

The Department also set up the National Institute of Mental Health Rehabilitation (NIMHR) at Sehore, Madhya Pradesh. The institute aims to work towards

capacity building in the field of mental health rehabilitation besides developing community-based rehabilitation protocols for mainstreaming persons with mental illness who have been successfully cured. The institute is functioning from a temporary accommodation provided by the Government of Madhya Pradesh at 'Old Zila Panchayat Bhawan', Sehore and will become fully functional in its new building which is likely to be completed during the current financial year. We are hopeful that once the institution is fully functional, it will come out with innovative ideas and models for the rehabilitation and mainstreaming of persons with mental illness who have been successfully cured.

The Government is also working towards promoting the participation of PwD in sports. Talent among Divyang sportspersons in the country is immense, which is evident from the fact that India won 19 medals including 5 Gold medals in Tokyo 2020 Paralympics. DEPwD has set up a Centre for Disability Sports at Gwalior which is expected to be functional during the current financial year. The Centre will have state-of-the-art facilities for the training of sportspersons with disability across all major sports.

We have been continuously working towards the integration of PwDs in every aspect of life including cultural activities. As a first step towards this objective, DEPwD has created a new platform "Divya Kala Shakti" for showcasing the potential of PwDs in performing fine arts. The Department has so far organised two National level programmes in Delhi and two regional level programmes in Chennai and Itanagar.

Though relief to the disabled is a State subject by virtue of Entry 9 of the State list, the Central Government through its schemes and programmes has been supplementing the efforts of the States/UTs in this regard. One of the flagship schemes of the Department is the Assistance to Disabled

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**Department of Empowerment  
of Persons with Disabilities  
launched a 24x7 toll-free mental  
health rehabilitation helpline  
for guiding persons with mental  
illness and their families to  
address their mental health  
concerns.**

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Persons for Purchase/Fitting of Aids and Appliances (ADIP) scheme, under which aids and assistive devices are distributed to Divyangjan to improve their mobility so that, apart from carrying out daily living activities independently, they can also go to work and earn a living. Since 2014-15, under this programme 11,973 camps were organised benefitting 21.90 lakh persons with disabilities across the country. In

addition, more than 4000 Cochlear implant surgeries have been conducted among children with hearing disabilities which has been widely acclaimed. For developing modern aids and assistive devices, transfer of technology agreement was signed by Artificial Limbs Manufacturing Corporation of India (ALIMCO) with M/s Ottobock of Germany for product of modern orthosis and prosthesis and with M/s Motivation of UK for product of Rough Terrain and Active Folding Wheelchairs for reducing the cost of Cochlear Implant and to promote 'Make in India'. We are also engaged in the production of indigenous Cochlear Implant in association with the DRDO.

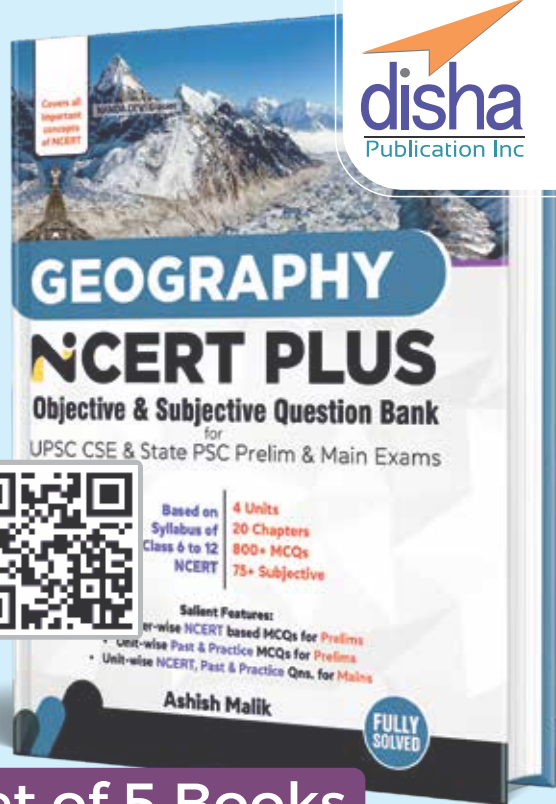
The Government recognises the role of Non-Governmental organisations in promoting awareness about the rights of PwDs and their rehabilitation and integration into society. DEPwD through its flagship scheme namely, Deendayal Disabled Rehabilitation Scheme has been supporting the NGOs to run various projects such as special education with residential facilities for children with hearing, visual, intellectual disabilities, their vocational training, etc.

Although, framing policies and programmes is significant from the perspective of providing a framework for inclusion and empowerment of PwDs, strengthening institutional arrangement for execution of these programmes is equally important. The Department has nine National Institutes and 21 Composite Regional Centres which are spread across 28 States/UTs. While each of the National Institutes works with respect to a specific category of disability, the Composite Regional Centres are providing rehabilitation services across all categories of PwDs. The Department is continuously working towards strengthening these institutions for capacity development in the rehabilitation sector as well as enhancing the outreach of the array of rehabilitation services besides promoting research in the field.

We feel that the goal of having a truly inclusive society cannot be achieved through Government initiatives alone without the active participation of all stakeholders including NGOs, PwD associations, academic bodies and civil society organisations. We appreciate the cooperation from all of them in our journey of the empowerment of PwDs. We are committed to working towards the vision of an Inclusive India. □



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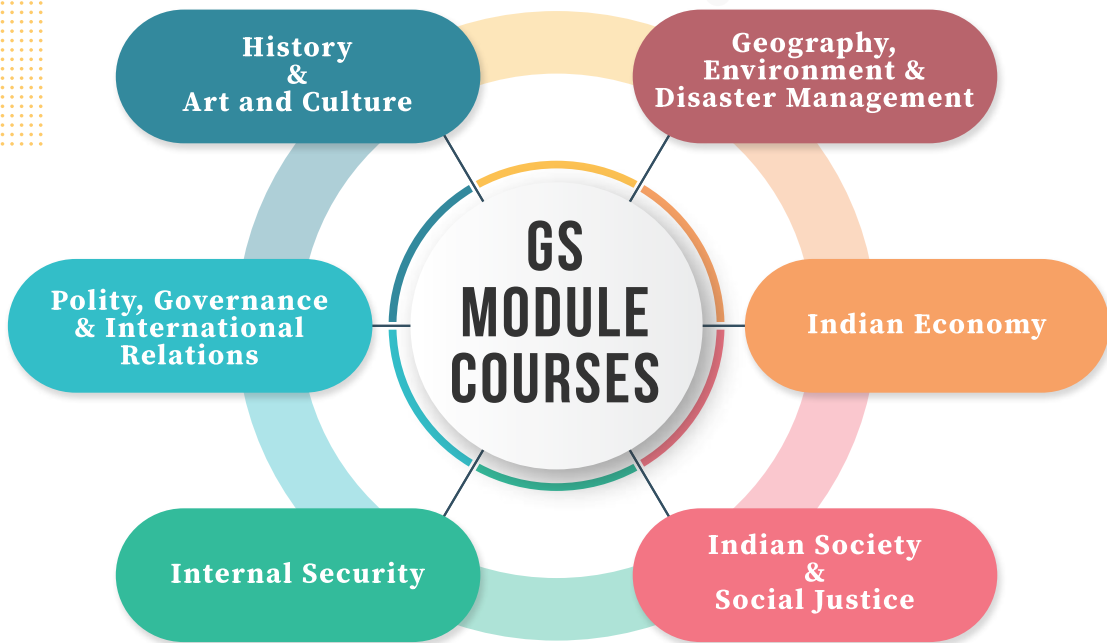
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## Holistic Healthcare

*Vaidya Rajesh Kotecha*

*Traditional Medicine systems are as old as life and focus on the need to take care of health and well-being globally. The medical practitioners of the yore observed, rationalised, and devised certain systems of practices. These practices evolved into Traditional System of Medicine which is a set of knowledge, skills (ability to employ empirical knowledge), and practices based on theories, beliefs, and experiences of different cultures, whether they are explicable or not and used for the maintenance of health and for the prevention, diagnosis, improvement, or treatment of physical or mental illness.<sup>1</sup>*

According to a World Health Organization report, about 80 per cent of the world population uses traditional medicine systems in some or the other way. India has a distinctive and unique traditional medicine base, with each system having its own ancient philosophy, medicinal knowledge, perception, and practices that align with the regional cultures, traditions, and beliefs. The traditional medicine systems in India include Ayurveda, Yoga, Naturopathy, Unani, Siddha, Sowa Rigpa, and Homeopathy which is known as Ayush. All these systems were formulated, practised, and perfected in a continuum much before the advent of modern health science.

In many countries of the world, medical pluralism is the norm, and traditional medicine is one of the surest means to

achieve total healthcare coverage for the world population using acceptable, safe, and economically-feasible methods. No system of medicine can single-handedly address all health concerns, but an integrative approach incorporating the positives of each can surely benefit mankind. The holistic patient-centered and individualised approach is the trademark of traditional systems and enables the patient-physician partnership to design or customise treatment and lifestyle advice in order to achieve the highest potential for well-being. This awareness combined with the increase in use of traditional medicine has brought the systems to the fore. The diverse activities ranging from the provision of prophylactic care to the management of disease and the effective implementation and integration of Ayush system to the public healthcare during the pandemic



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has garnered global attention to Ayush systems. This has enabled the signing of the Host Country Agreement for the establishment of Global Centre for Traditional Medicine (GCTM) at Jamnagar.

The term holistic health is used many times in literature with a variety of different connotations. Holism has its origin in the Greek word *holos*, which means ‘whole’. In this sense, holism is an approach that looks at things from a total perspective. Holistic health typically considers the individual as a whole, addressing the physical, mental, emotional, social, intellectual, and spiritual aspects. For example, Ayurveda defines health as *swasthya*, which also implies a state of “being content in one’s natural state of inner harmony.”

The holistic approach of Ayush systems is well reflected in the guidelines issued in the wake of the Covid-19 by the Ministry of Ayush. A mere glance will suffice to know that these guidelines contain recommendations on prevention, diet, mental health, Yoga Abhyas, measures for promoting systemic immunity, etc. These recommendations on ‘holistic health and well-being’ were formulated emphasising the need for a healthy lifestyle with Ayush preventive measures and care in respect of Covid-19 and long Covid-19.

Holistic health is also considered an approach to life that incorporates multidimensional aspects of wellness. These approaches include the use of traditional medical systems, mind-body-spirit interventions, manipulative and body-based approaches, biological therapies and energy therapies. Most of these approaches are often used in conjunction with each other and with

conventional medicine to provide a holistic and integrated approach to health. Holistic approaches include but are not limited to Ayurveda and Ayush streams, acupuncture, acupressure, biofeedback, massage therapy, chiropractic physicians, manual therapy, naturopathy, meditation, yoga, reiki, and other energy therapies, etc.<sup>2</sup>

Efforts are also underway, on many fronts, to integrate Ayush systems in public healthcare. There are many instances and successful integration stories of Ayush which would enable strategic integration into public health at large.

The work on effective integration of Ayush was expedited after the formation of the Ministry of Ayush in 2014. This integration has been realised through coordination and collaboration at various levels of healthcare between the Ministry of Health and Family Welfare and the Ministry of Ayush. The National Ayush Mission (NAM) is an example of such elaborate integration wherein Ayushman Bharat– Health and Wellness Centres

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**The holistic patient-centered and individualised approach is the trademark of traditional systems and enables the patient-physician partnership to design or customise treatment and lifestyle advice in order to achieve the highest potential for well-being. This awareness combined with the increase in public reported use of traditional medicine has brought Traditional Medicine Systems to the fore.**

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(HWCs) are being established across the country. The primary objective is to provide cost-effective Ayush services, with universal access through upgrading Ayush Hospitals and Dispensaries, co-location of Ayush facilities at Primary Health Centres, Community Health Centres and District Hospitals. Ayush HWCs are being operationalised to establish a holistic wellness model.

Yet another effort can be seen in the integration of Ayush systems in the National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases & Stroke (NPCDCS) wherein the implementation was done through the collaboration of

the Ayush Research Councils with the Directorate General of Health Services, Ministry of Health and Family Welfare. This integration was deemed successful in the avenue of Non-Communicable Diseases owing to the fruitful outcomes observed in the patients, with the incorporation of Ayush interventions. Such integration has enabled enhancing the functional communication and exchange of information among the different streams of medicine.

The use of Ayush as stand-alone or adjunct therapy in Covid-19 has been highlighted through case reports available in the public domain reflecting the successful management in even severe Covid-19. The Ministry of Ayush had conducted many clinical trials during the pandemic with good outcomes in clinical recovery and quality of life in mild to moderate Covid-19 cases. The solid evidence base thus generated during the Covid-19 lays a foundation for exploring the use of Ayush therapies/practices in the prophylaxis, management, and rehabilitation in infectious diseases too.

The Ministry of Ayush had issued 'A National Clinical Management protocol based on Ayurveda and Yoga for Management of Covid-19' incorporating the traditional Ayurveda knowledge base, experience from clinical practices, and biological plausibility and emerging trends of ongoing clinical studies to facilitate decision making for Ayush practitioners to manage Covid-19.

During the pandemic, the levels of integration and collaboration had intensified and the MoA had

**Holistic health is also considered an approach to life that incorporates multidimensional aspects of wellness. These approaches include the use of traditional medical systems, mind-body-spirit interventions, manipulative and body-based approaches, biological therapies and energy therapies.**

established functional partnerships with national and international organisations. The Ministry of Ayush and AIIMS, together, establishing the Department of Integrative Medicine at AIIMS is a remarkable initiative in this regard. Similarly, efforts are underway to set up Integrated Ayush Cancer Care facilities at the National Cancer Institute at Jhajjar. The Ayush Ministry has also collaborated with the UK's London School of Hygiene and Tropical Medicine to conduct a study on Ashwagandha (*Withania somnifera*)

for promoting recovery from Covid-19. Signing MoUs for 'undertaking Collaborative Research' to boost the acceptability of Ayush systems at the international level can also be seen as a directed effort for the development of Ayush systems as well as widening the scope of integration.

The use of traditional medicines has increased and the Traditional Medicinal (TM) industries are growing fast, along with the globalisation of TM products/services which are pervasive. Integration of the knowledge base of modern tools and techniques with applications of Ayush principles can help in its wider acceptance globally. Holistic health emphasises the connection of mind, body, and spirit, where the goal is to achieve well-being in all the realms of health, and adopting the principles of TM into the healthcare architecture is the surest way for effective, economic, and conservative health coverage. □

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## Sustainable Economic Growth

*Avinash Mishra  
Madhubanti Dutta*

*Climate change is one of the major challenges on the developmental aspect, which negatively impacts every process of growth. As part of our efforts to achieve environmentally sustainable economic growth, we must be committed to reducing the effects of climate change. Since the countries of South Asia are rapidly growing and particularly vulnerable to changes in climate, any situation has a significant impact on them. If we can't meet the climatic issues now, there's a good risk that the rest of the world won't be able to either. Without significant measures to reduce greenhouse gas pollution, the planet is expected to warm much more rapidly than previously predicted.*



According to a new assessment from the Intergovernmental Panel on Climate Change (IPCC), which was prepared by the world's foremost climate scientists, rising temperatures will lead to catastrophic weather extremes also resulting in rising sea levels in the coming years.<sup>1</sup> The report states that human activity is “unambiguously” to blame for more severe climate events such as heatwaves, floods, and droughts, and attaining net-zero greenhouse gas emissions by 2050 is a must. As outlined in the Paris Agreement, it was required to keep the global temperature change to 1.5°C. Despite the fact that Southeast Asian countries are expected to be among the most hit by climate change, the majority of the region's governments lack carbon reduction policies that will effectively decrease the severity of climate hazards.

As greenhouse gas emissions continue to rise despite widely-promised climate action by the world's bigger carbon polluters (developed countries), a global warming increase of 1.5°C above pre-industrial levels, a marker that world leaders pledged not to exceed this century when the Paris Agreement was signed in 2015, could be reached by 2030— possibly sooner. Under all emission scenarios, the climate-critical 1.5°C temperature increase is likely to arrive a decade earlier than IPCC predicted three years ago. It is also predicted that Southeast Asia,

is one of the planet's most vulnerable regions to climate change.

Sea levels are rising faster than elsewhere, and shorelines are retreating in coastal areas where 450 million people reside, even though Southeast Asia is expected to warm slightly less than the global average. According to a new study, rising seas are expected to cost Asia's largest cities billions of dollars of damage this decade, with the impact magnified by tectonic shifts and the consequences of groundwater removal. It is evident that limiting global warming to 1.5°C is a major challenge that can only be met if urgent worldwide action is taken to cut greenhouse gas emissions and conserve and restore ecosystems.<sup>2</sup>

Our response to climate change should begin with a focus on priorities like expanding the use of clean and renewable energy. Since 1990, South Asia's emissions have increased by 3.3 per cent each year. Due to its strong reliance on coal, India has risen to become the world's seventh-largest greenhouse gas emitter, despite the fact that per capita and per unit of greenhouse gas emissions in India remain the lowest among the other developing countries by worldwide standards. Coal will continue to dominate power generation in India for the foreseeable future.<sup>3</sup>

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## HOW IS INDIA TACKLING CLIMATE CHANGE?

Here's a compendium of GOVERNMENT'S KEY INITIATIVES



To lower the carbon intensity of the electricity sector, energy efficiency must be combined with technical improvements. Parallel to this, renewable energy production and regional energy trading must be bolstered while environmental stresses are taken into account. Higher temperatures and the risks posed by extreme weather events, such as increased sedimentation

from flooding that could harm hydropower, necessitate measures to deal with rising peak electrical demands. Sustainable economic growth requires a more robust energy sector. India should work in collaboration with industry associations, domestic banks, specialised energy efficiency agencies, and service companies, to upgrade transmission and distribution systems, and promote clean technology and renewable energy development.

Entire South Asia has long been one of the world's least urbanised regions, with urban populations accounting for only about 28% of the region's total population of 1.4 billion people. However, urban growth rates of 2.53 per cent have surpassed global and regional averages (UN Population Division 2007)<sup>4</sup>, putting the country's cities on a high growth trajectory towards development. Sudden spikes in urban-rural movement due to climate changes and other variables will exacerbate infrastructure gaps, social service shortages, and urban management challenges associated with the region's largely unplanned urbanisation.

Climate threats such as sea-level rise, rising temperatures, and extreme weather events will aggravate South Asian cities' susceptibility. Coastal and major river delta areas that are 10 metres or less above sea level<sup>5</sup> are home to around 14% of the region's metropolitan population, totaling about 400 million people. The megacities of Delhi, Dhaka, Kolkata, and Mumbai will be the most affected.

According to Climate Vulnerability Index<sup>6</sup> (CVI), Assam, Andhra Pradesh, Maharashtra, Karnataka, and Bihar are highly vulnerable to extreme climate events such as floods, droughts, and cyclones. It also says that more than 80 per cent of India's population lives in districts highly vulnerable to extreme hydro-met disasters. A district-by-district climate action plan is essential because most Indian districts are vulnerable to extreme weather occurrences. Only 63 per cent of Indian districts have a District Disaster Management Plan, according to the Council on Energy, Environment and Water (CEEW) report.

With the cost of the climate crisis rising exponentially, India would require green finance for adaptation-based climate action. Developed countries must reclaim trust at COP26 by delivering the USD 100 billion promised since 2009 and committing to increasing climate finance over the next decade. In addition, India must collaborate with other countries to establish a Global Resilience Reserve Fund, which could function as a form of climate insurance.

Over 400 financial institutions with a combined asset value of over USD 130 trillion (through the Glasgow Financial Alliance for Net Zero or GFANZ)<sup>7</sup> have pledged to align their portfolios to net-zero by 2030.

This new coalition demonstrates that banks, asset managers, and asset owners understand the business case for climate action as well as the severe risks of investing in the previous high-carbon, polluting economy. The issue now is for these institutions to scale up action at the necessary pace, set intermediate milestones that match with their net-zero goals, and transparently report on their progress, all while following a robust science-based approach.<sup>8</sup>

“Green financial investments” might provide a significant contribution to the expected financial assistance for the essential energy transformation over the next 10 years. In practice, only a small percentage of the private capital flows to emerging economies, and even that is skewed disproportionately in a few nations. According to OECD estimates, private flows accounted for only around USD 16.5 billion of the USD 80 billion in climate finance mobilised in 2019.

India’s emissions trajectory is compatible with a 2°C future. Although India’s sectoral policies are still not in line with the Paris Agreement, the country’s ambitious renewable energy strategy is a positive indicator. India’s 500 GW renewables capacity target by 2030, as well

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**India has risen to become the world’s seventh-largest greenhouse gas emitter, despite the fact that per capita and per unit of greenhouse gas emissions in India remain the lowest among the other developing countries by worldwide standards.**

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as the overall Indian economy’s high degree of energy efficiency, are among the highlights in the National Statement by the Prime Minister at COP26 Summit in Glasgow.<sup>9</sup>

The orientalist concept of development and environmental effect is a spurious dichotomy. To grow, India requires its own fair amount of carbon space. Either the West can provide the necessary scale of money or clean technology to allow India to

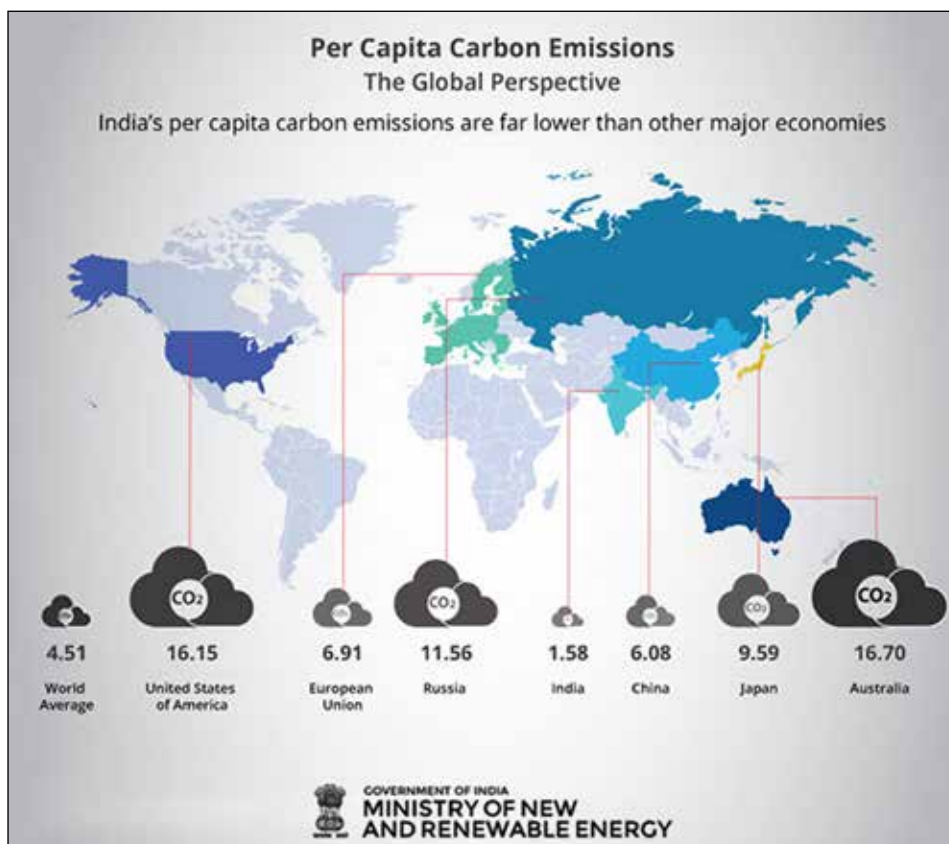
swiftly deploy renewable energy to fuel its development or the West must substantially reduce its emissions to allow for rising Indian emissions in the future years.

As the Prime Minister appropriately said, India will highlight the need to comprehensively address climate change issues including equitable distribution of carbon space, support for mitigation, and adaptation. India would also highlight resilience-building measures, financial mobilisation, technology transfer, and the necessity of sustainable lifestyles for green and inclusive growth.

Changing rainfall patterns combined with rising temperatures may cause soil moisture and water retention capacity to deteriorate, affecting home and industrial water supply, hydropower generation, and agricultural production.

By 2050, changes in rainfall and glacial melt are expected to increase discharge in the region’s major rivers. River flows are expected to fall significantly later this century, resulting in severe water shortages.

We are in dire need of policy advocacy and technical guidance to address climate change and vulnerability issues in agriculture, water, and other sensitive sectors. Our water sector projects should be developed and planned to help communities and economies cope with the effects of climate change by minimising water losses and implementing integrated water resource management to promote community and economic resilience.



# Without immediate and deep emissions reductions across all sectors, limiting global warming to 1.5°C is beyond reach.

#IPCC

#ClimateReport

Our focus should significantly be on managing land use and forests for carbon sequestration. Approximately, one-third of the region's greenhouse gas emissions are caused by the conversion of forests to agricultural land, which has a significant impact on the region's biodiversity. Increased salinity of low-lying lands, changes in sediment balance, and further degradation of arid and semiarid areas would limit agricultural production and, eventually, land availability for agriculture. Natural disasters and extreme events will also have an impact on agriculture. Monsoon rains will continue to have a substantial impact on agricultural production. Crop yields will decline dramatically as a result of climate change-induced water stress, raising prices for vital agricultural crops like rice, maize, wheat, and soybeans, and contributing to increased malnutrition in the region by 2050 if current trends continue.<sup>10</sup> One of the most cost-effective strategies to minimise greenhouse gas emissions is to improve forest and agricultural land management and integrate water development along with storage creation.

We must pave the road for the creation of competitive and livable cities with lower carbon footprints. Greenspace, energy-efficient buildings, and water supplies, as well as reductions in greenhouse gas emissions from waste and urban transportation, are all top priorities. The Sustainable Transport Initiative encourages governments to invest in low-carbon, safe, and economical

public transportation networks, as well as in assisting countries in developing inclusive, clean, and energy-efficient transportation projects and developing sustainable transportation regulations. In paving the way towards promoting Climate-Resilient Development, we have seen that climate change has a significant impact on the region's water resources.

## Significance of Climate Fintech

Fintechs are the digital financial technology catalysing decarbonisation throughout the world, which provides their consumers with innovative ideas, green financial solutions, and services to help them minimise their carbon footprints. The merging of three areas— climate, finance, and technology, is known as sustainable Fintech. Climate Fintech solutions are digital innovations, applications, and platforms that assist organisations and individuals in saving, spending, and investing in environmental-friendly ways.

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**The Sustainable Transport Initiative encourages governments to invest in low-carbon, safe, and economical public transportation networks, as well as in assisting countries in developing inclusive, clean, and energy-efficient transportation projects and developing sustainable transportation regulations.**

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Climate Fintech is an important intermediary in the financial services industry, mobilising resources, and influencing behaviour. Customers may now make more mindful shopping decisions, investors can develop more climate-focused portfolios for their clients, and insurance companies can understand weather dangers better, thanks to Climate Fintechs. They provide firms with greater tools for monitoring, measuring, and mitigating their environmental impact.

New entrants are increasingly focusing on financial products that provide value to all stakeholders while also being carbon-neutral. It also assists businesses in tracking and offsetting their environmental impacts by reducing greenhouse gas emissions in the atmosphere.

Today's startups have a unique chance to capitalise on the growing need for long-term financial solutions from both businesses and people. They're more adaptable, and they are better at reimagining customer experiences and overcoming data issues. Regulators and governments, in addition to startups and companies, play an essential role in the development of a robust global Climate Fintech Ecosystem. To promote both sustainable finance and Green Fintech, a rising number of initiatives and concrete action plans are being established. The ultimate purpose of Climate Fintech is to redirect financial flows toward decarbonisation. We'll need the combined power of startup innovation, business commitment, and government policy to accomplish this. Startup accelerators are well-positioned to assist in the development and connection of potential tech startups with the larger ecosystem.<sup>11</sup>

The action plan of India should involve more investments, to raise the share of renewable energy in power generation, electrification of fossil-fuel-dependent businesses, commercial production of green hydrogen, and promotion of electric vehicles in order to fulfill its objectives. Additionally, the country has to use biofuels and carbon sequestration, deploy lower carbon energy, and make itself more sustainable in its energy production process. This strategy would not only open up enormous employment opportunities but also make the country leap forward on a sustainable development path.

As per the Global Climate Risk Index<sup>12</sup>, published by a global environmental think-tank, India is amongst the top 10 most vulnerable countries. To enhance our accountability, we need to re-orient our short, medium, and long-term environmental targets. The need of the hour is to ensure our renewable energy goals. Secondly, emissions-intensive industries must be decarbonised. Although India has made significant progress in reducing emission intensity, more effort is needed to reduce emissions in heavy industries such as iron and steel, chemicals, and cement, as these are among the highest emitters, and demand for their products is growing due to rapid urbanisation and economic growth. Thirdly, we require more 'carbon sinks,' or carbon-storing

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ecosystems such as forests, oceans, and wetlands. More carbon sinks must be created to complement our efforts to cut emissions. Local communities, many of which live in harmony with the environment and rely on natural resources for livelihood, play a critical part in this.

Despite the fact, there is no single ministry accountable for moving India towards net-zero, the Ministries of New and Renewable energy (MNRE), Environment, Forest and Climate Change (MoEFCC), and Ministry of Heavy Industries (which runs the scheme to promote electric vehicles),

will be India's driving engine, to ensure an uninterrupted growth trajectory. □

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## Safeguarding Children

Sameera Saurabh

*India is one of the youngest countries in the world—it is projected that till 2050, half of the world's population growth will come from nine countries including India. For any country, children are the future capital, an asset that needs to be nurtured if the demographic dividend is to be truly reaped. Since the pandemic struck in 2020, thousands of children have been orphaned. Policies may be reviewed for the 30 million orphaned and abandoned children, and bring them into focus by urgently realigning its childcare policies.*

**A** major part of India's population— around 158 million consists of children in the age group of 0-6 years.<sup>1</sup> India is home to 472 million children upto the age of 18 years and comprising 39 per cent of the country's population. There are roughly 30 million orphaned and abandoned children in India— that's almost 4% of the youth population.

According to the United Nations Children's Fund (UNICEF), India has 29.6 million orphaned and abandoned children. However, figures provided by private organisations showed that in 2017, of these 30 million children, there were only 470,000 children in the institutionalised care. And, of these, roughly half a million children, only a fraction finds their way into family care

because adoption rates in India are abysmally low. This means that there needs to be a huge readjustment in the Government's focus on child development, as currently, millions of children are being denied opportunities to live a life of safety and good health.

Adoption rates in India have always been low, but they have been dropping in the past few years. The Government's Central Adoption Resource Authority (CARA) statistics show that in 2010, there were 5,693 in-country adoptions, while in 2017-2018, there were only 3,276 in-country adoptions. This fall occurred because out of approximately 30 million children abandoned, only 261,000 are under institutionalised care, accounting for a meagre 0.87%.

**Let's reintegrate every "Missing Child"  
of the country with their families**

**There is no greater burden or torture in this  
life than for parents to live without their child**

**In Emergency, dial**

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The author is Joint Secretary, Ministry of MSME, GoI. She has worked for Social Sector and Development Agenda of G20 and specialises in Developmental Economics. Email: sameera.saurabh@gmail.com.

Data shows that while more than 29,000 prospective parents are willing to adopt, just 2,317 to 3,000 children are available for adoption. Adoption laws in India are strict, leading to exceptionally low numbers of adoptions taking place. From March 2019-2020, only 3,351 children were adopted. This suggests a wide gap between adoptable children and prospective parents, which may increase the length of the whole process. The reasons for low levels of adoption in India are manifold.

Firstly, there aren't enough children available for adoption because the ratio of abandoned children to children in institutionalised care is lopsided. Seeing children on the streets is the most common sight in India. The District Child Protection Officer should be taking the street children to a Child Care Institution (CCI), and if their parents aren't found, then they should be placed for adoption.

The National Commission for Protection of Child Rights (NCPCR) data shows that there are 5,850 registered CCIs in India. But if unregistered ones are included in the basket, there are more than 8,000 such functioning institutions, and as per regulations, only registered CCIs can be linked to adoption agencies. Further, it says that there are 2,32,937 children in all registered and unregistered CCIs. However, not all CCIs in India are registered under the law. Including unregistered ones, there are a total of 8,000 CCIs. Children in unregistered institutions are vulnerable to poor care, physical violence, sexual abuse, and trafficking. The Government should also devote greater resources on setting up more CCIs along with a strategy to move millions of children off the

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**There needs to be a huge readjustment in the Government's focus on child development because currently, millions of children are being denied opportunities to live a life of safety and good health. Adoption rates in India have always been low, but they have been dropping in the past few years.**

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streets to institutionalised care and a supportive family. This can happen if the Government pushes its focus, money, and resources towards shutting down unregistered CCIs, holding district-level childcare officers accountable, and running a country-wide campaign on adoption as another means of having a child.

### **Disability and Adoption**

In January 2020, CARA held a national consensus to discuss the possibility of improving and streamlining the adoption process.

Among other points of discussion, it stated that the institution prepared a classification of children with special needs, spanning 14 sub-categories.

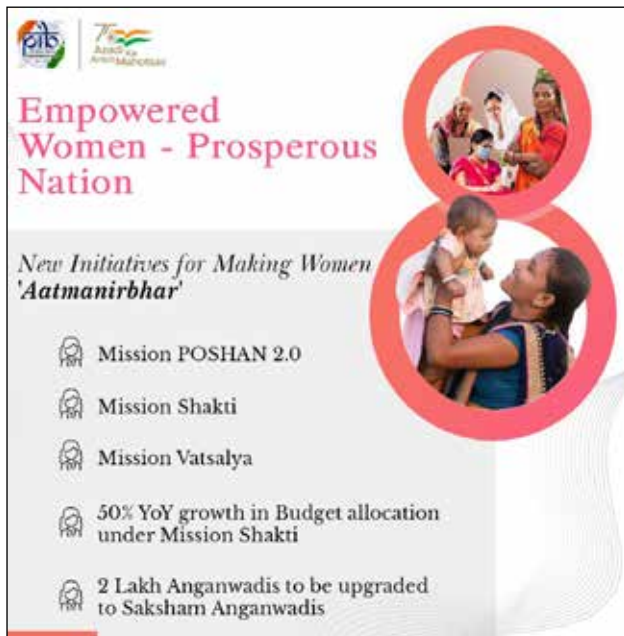
The categorisation would enable prospective adoptive parents to understand the children's needs better and enhance their chances of adoption. However, according to the latest available data shared by CARA, only 40 children with disabilities were adopted between 2018 and 2019, accounting for approximately 1% of the total number of children adopted in the year.

Annual trends reveal that domestic adoptions of children with special needs are dwindling with each passing year. At the same time, foreigners adopting children with special needs is steadily rising since prospective adoptive Indian parents faced with a long waiting period for a 'healthy' baby, end up adopting children with disabilities as a last resort. The cultural aversion towards children with special needs results in most of them being referred to overseas prospective adoptive parents.



The year 2015 saw a moment of transition in the adoption process with the introduction of the Central Adoption Resource Authority (CARA). CARA is an autonomous and statutory body of MoWCD under the Government of India. The system acts as a centralised digital database of adoptable children and prospective parents. It functions as the nodal body for the adoption of Indian children and is mandated to monitor and regulate





in-country and inter-country adoptions. CARA is designated as the Central Authority to deal with inter-country adoptions in accordance with the provisions of the 1993 Hague Convention on Inter-country Adoption, ratified by the Government of India in 2003. It primarily deals with the adoption of “orphaned, abandoned and surrendered” children through recognised adoption agencies. In 2018, CARA allowed individuals in a live-in relationship to adopt children from and within India. Although the main focus of the CARA mechanism is to quicken the process of adoption, the waiting period is growing longer.

Adoption practices in India are primarily governed by the Hindu Adoptions and Maintenance Act, 1956 (HAMA) and Juvenile Justice (Care and Protection of Children) Act, 2000 (JJ Act). Both legislations have different provisions and objectives. HAMA is the statute that governs the adoption of and by Hindus. The definition of ‘Hindus’ here includes Buddhists, Jains, and Sikhs. It gives an adoptive child all the rights of a naturally-born child, including the right to inheritance.

Until the JJ Act, the Guardians and Wards Act (GWA), 1980, was the only means for non-Hindu individuals to become guardians of children. However, since the GWA appoints individuals as legal guardians and not natural parents, guardianship is terminated once the ward turns 21 and the ward assumes individual identity.

**CARA is an autonomous and statutory body of MoWCD under the Government of India. The system acts as a centralised digital database of adoptable children and prospective parents. It functions as the nodal body for the adoption of Indian children and is mandated to monitor and regulate in-country and inter-country adoptions.**

## Stakeholders in Adoption Process

1. Central Adoption Resource Authority (CARA)— CARA ensures smooth functioning of the adoption process from time to time, issues Adoption Guidelines laying down procedures and processes to be followed by different stakeholders of the adoption programme.
2. State Adoption Resource Agency (SARA)— SARA acts as a nodal body within the State to promote and monitor adoption and non-institutional care in coordination with CARA.
3. Specialised Adoption Agency (SAA)— SAA is recognised by the State government under sub-Section 4 of Section 41 of the Act for the purpose of placing children in adoption.
4. Authorised Foreign Adoption Agency (AFAA)— AFAA is recognised as a foreign social or child welfare agency that is authorised by CARA on the recommendation of the concerned Central Authority or Government Department of that country for coordinating all matters relating to adoption of an Indian child by a citizen of that country.
5. District Child Protection Unit (DCPU)— DCPU is a unit set up by the State government at district level under Section 61A of the Act. It identifies orphan, abandoned, and surrendered children in the district and gets them declared legally-free for adoption by Child Welfare Committee.

Of the 30 million children without a legal guardian or care, less than half a million are actually in institutionalised care. The rest are left wandering on the streets, vulnerable to abuse and trafficking. With so few children actually in care homes, most orphans are not ‘available’ for legal adoption. Even then, prospective parents are choosy, with most wanting a child without a disability and between the age of 0-2 years old. There are several threats facing

orphans in India, especially for those who live on the streets. One of the biggest risks is exploitation. As per the Juvenile Justice (Care and Protection of Children) Act, 2015, orphan and destitute children in the country are “Children in need of care and protection” (CNCP). The primary responsibility of execution of the Act lies with the States/UTs. The MoWCD is implementing a centrally sponsored Child Protection Services (CPS) Scheme (erstwhile Integrated Child Protection Scheme) for supporting the children in difficult circumstances. The primary responsibility of

implementation of the Scheme lies with the State Governments/UT Administrations. Under the provisions of the CPS, the Central Government is providing financial assistance to the States/UTs for undertaking a situational analysis of children in difficult circumstances, inter-alia. Under the Scheme, institutional care to “Children in need of care and protection” and “Children in Conflict with Law” is provided in CCIs. The Scheme also provides for non-institutional care wherein support is extended for adoption, foster care and sponsorship.

The financial norms for various components under ICPS (now, CPS) were revised wef from 1 April 2014. The key features of the revised Scheme included increased maintenance grant for children in homes, from Rs 750 to Rs 2,000 per child per month. The ICPS was renamed as CPS as sub-scheme under Umbrella Integrated Child Development Services wef 1 April 2017. Following modifications have come into effect pursuant to the said order:

1. Maintenance grant for children in homes was enhanced to Rs 2,160 per child per month,
2. Sitting allowance of Child Welfare Committee and Juvenile Justice Board’s members has been enhanced from Rs 1,000 to Rs 1,500 in accordance with new JJ Model Rules, 2016, and
3. Programmatic allocation for CHILDLINE India Foundation was increased by Rs 9.70 crore to address expansion and emerging protection needs.

The Ministry of Women and Child Development has submitted that Hindu adoption (under HAMA) which happens directly between relatives does not get to CARA and thus data regarding such adoptions is not available. In this backdrop, the committee has recommended that the process of adoption needs to be simplified by taking a close relook at the various regulations guiding the procedure of adoption and the Ministry can engage with concerned experts working in this field to get feedback on the practical difficulties which prospective parents are facing.

The panel recommends that the issue of children with special needs requires special focus in terms of highlighting and advocacy at various

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**Mission Shakti envisages a unified citizen-centric lifecycle support for women through integrated care, safety, protection, rehabilitation, and empowerment to unshackle women as they progress through various stages of their life.**

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platforms, besides regular sensitising of prospective parents for adoption of such children. In 2018, a social audit report by NCPCR on shelter homes had revealed that out of the 2,874 children’s homes, only 54 were found to be complying with the JJ Act, and out of 185 shelter homes which were audited, only 19 had records of children residing there.

The Ministry is administering various schemes for the welfare, development and protection of children. To achieve the above objectives, the Union Cabinet has recently approved 3 important Umbrella Schemes to be implemented in mission mode. i.e., Mission Vatsalya, Mission Poshan 2.0, and Mission Shakti.

**Mission Vatsalya:** In this Mission, Children have been recognised by policy makers as one of the supreme national assets. The objective is to secure a healthy and happy childhood for every child in India; foster a sensitive, supportive and synchronised ecosystem for development of children; assist States/UTs in delivering the mandate of the JJ Act 2015; and achieve the SDG goals.

The prime objective is to address gaps in State action for women and children and to promote inter-ministerial and inter-sectoral convergence to create gender equitable and child-centered legislation, policies, and programmes.

**Mission POSHAN 2.0:** It is an Integrated Nutrition Support Programme which seeks to address the challenges of malnutrition in children, adolescent girls, pregnant women, and lactating mothers through a strategic shift in nutrition content and delivery, and by creation of a convergent ecosystem to develop and promote practices that nurture health, wellness and immunity. It seeks to optimise the quality and delivery of food under the Supplementary Nutrition Programme.

Under the programme, nutritional norms, standards, quality, and testing of THR will be improved and greater stakeholder and beneficiary participation will be promoted besides traditional community food habits. POSHAN 2.0 will bring three important programmes/schemes under its ambit, viz., Anganwadi Services, Scheme for Adolescent Girls and Poshan Abhiyaan.

**Mission Shakti:** This Scheme envisages a unified citizen-centric

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**Mission POSHAN 2.0 is an Integrated Nutrition Support Programme which seeks to address the challenges of malnutrition in children, adolescent girls, pregnant women, and lactating mothers through a strategic shift in nutrition content and delivery, and by creation of a convergent ecosystem to develop and promote practices that nurture health, wellness and immunity.**

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lifecycle support for women through integrated care, safety, protection, rehabilitation, and empowerment to unshackle women as they progress through various stages of their life. Mission Shakti has two sub-schemes ‘Sambal’ and ‘Samarthya’.

The Sambal sub-scheme consists of the existing scheme of One Stop Centre (OSC), 181 Women Helplines (WHL), and Beti Bachao Beti Padhao (BBBP). Besides, a new component of Nari Adalats has been added as women’s collectives to promote and facilitate alternative dispute resolution and gender justice in society and within families. The “Samarthya” sub scheme is for empowerment of women, consisting of existing schemes of Ujjwala, Swadhar Greh, and Working Women Hostel. In addition, the National Creche Scheme for Children of Working Mothers and the Pradhan Mantri Matru Vandana Yojana (PMMVY), which have been under the Umbrella ICDS Scheme till now, are also subsumed in ‘Samarthya’.

All the three Missions will be implemented during the 15<sup>th</sup> Finance Commission period 2021-22 to 2025-26.

The PM CARES for Children Scheme was launched on 29 May 2021 to support children who have lost both the parents or legal guardian or adoptive parents or surviving parent to Covid-19 during the period starting from 11 March 2020. The objective of the Scheme is to

ensure comprehensive care and protection of children in a sustained manner, and enable their well-being through health insurance, empower them through education, and equip them for self-sufficient existence with financial support. The PM CARES for Children Scheme inter-alia provides support to these children through convergent approach, gap funding for ensuring education, health, monthly stipend from the age of 18 years, and lumpsum amount of Rs 10 lakh on attaining 23 years of age.

### Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (PM-JAY)

PM-JAY provides a cover of Rs 5 lakhs per family per year for secondary and tertiary care hospitalisation, across public and private empanelled hospitals in India.

In case of child identified for support under PM CARES for Children, he/she shall be entitled to the cover of Rs 5 lakh.

The Government strives to ensure well-nourished and happy children and self-reliant women by providing them with an environment which is accessible, affordable, reliable and free from all forms of discrimination and violence. □

### Reference

1. 2011 Census Data.

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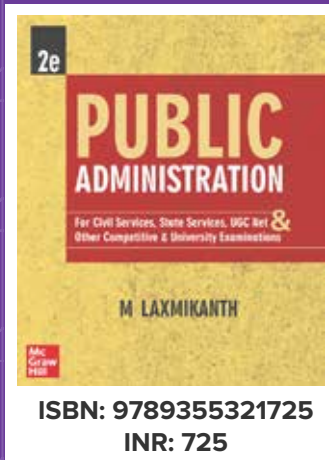
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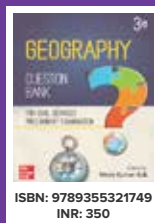
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YE-1864/2022

## Safety Net for Farmers

*Dr Jagdeep Saxena*

*Agriculture is the mainstay of Indian economy accounting for primary livelihood of approximately 52 per cent population and a chief source of raw materials for many major industries. The share of agriculture and allied sectors in total GVA (Gross Value Added) of the economy has a long term trend of 18 per cent which improved to 20.2 per cent (2020-21) and 18.8 per cent recently. Millions of farmers, including fishermen and cattle keepers, diligently contribute to growth story of agriculture which has gained global recognition and accolades in the recent times. Small farmers are generally economically impoverished, earning only 39 per cent of what medium holders earn, and only 13 per cent of what large holders earn. Hence, it was befitting to formulate and implement social security schemes for farming community by and large, and specifically for small and marginal farmers.*

**F**arming in India is dominated by marginal and small farmers (below 1.00 hectare and 1.00-2.00 hectare land holdings respectively) who account for nearly 86 per cent of all the farmers in the country, but own just 47.3 per cent of the crop area (10<sup>th</sup> Agriculture Census, 2015-16). In comparison, semi-medium and medium land-holding farmers owning between 2-10 hectares of land account for 13.2 per cent of all farmers, but own 43.6 per cent of crop area. Smallholder farmers are unable to capture commensurate value for their farm produce mainly due to low visibility of demand; limited access to efficient and low-cost logistics; and low power of bargaining. A study indicates that small farms are more efficient, especially in cultivating labour-intensive crops or keeping livestock, but land holdings are too small to generate sufficient household income. Hence, small farmers are generally economically impoverished, earning only 39 per cent of what medium holders earn, and only 13 per cent of what large holders earn. Additionally, according to the National Sample Survey (77<sup>th</sup> Round, 2019), 50.2 per cent of agri-households in India are in debt and an average household has debt equivalent to 60 per cent of its annual income. The annual income of a farm household was Rs 1.23 lakh, and the average debt was Rs 71,100 from July 2018 – June 2019. The survey also showed increasing fragmentation of holdings vis-à-vis increasing number of

small farmers. The average size of household ownership holding has declined from 0.725 hectare in 2003 to 0.592 hectare in 2013, and further to 0.512 hectare in 2019. This trend is an issue of concern for policy planners with special reference to the target of doubling the income of farmers in near future.

Hence, it was befitting to formulate and implement social security schemes for the farming community by and large, and specifically for small and marginal farmers.



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At the time of independence, Indian policymakers envisioned welfare and social security for labourers and workers engaged in all sectors. The vision included farmers, farm labourers, and agricultural workers across the agriculture and allied sectors. International Labour Organization (ILO) defines social security as the protection that a society (Government) provides to under-privileged/disadvantaged groups to ensure access to healthcare and to guarantee income security. One of the earliest enactments of independent India concerning social security was the Employees' State Insurance (ESI) Act in 1948. But, the ESI Act required an employer-employee relationship which the farming sector does not have due to obvious reasons. Soon, the Government of India initiated some welfare and social security schemes for economically weaker sections of the society, but an ambitious and exclusive scheme for livelihood/income guarantee of rural people was launched only in 2005. The National Rural Employment Guarantee Act 2005 (later renamed as Mahatma Gandhi NREGA) was passed by the Parliament as a legal social security measure that guaranteed the 'right to work'. Accordingly, a scheme (Mahatma Gandhi NREGS) was launched in a demand-driven model to provide livelihood security to rural households. Basically, it is an employment programme that guarantees at least 100 days of wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. In case of non-offering of work, the beneficiary is eligible for

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**ILO defines social security as the protection that a society (Government) provides to under-privileged/disadvantaged groups to ensure access to healthcare and to guarantee income security. One of the earliest enactments of independent India concerning social security was the Employees' State Insurance Act in 1948.**

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unemployment allowances to be paid by the State as per the provision of MGNREGA. In addition to this, there is a provision for an additional 50 days of unskilled wage employment in a financial year in drought/natural calamity-notified rural areas. Over the years, MGNREGA has emerged as a flagship programme which addresses poverty in a holistic manner by overcoming social inequalities and creating a base for sustainable development through asset creation in rural areas. Various categories of work undertaken in MGNREGA have assured better lives for the poor through wages, income, and durable assets. A major chunk of resources are spent on works related to natural resource management (check dams, ponds, renovation of traditional water bodies, field bunds, water conservation, irrigation works, etc.) which ensure higher income to farmers by enhancing both the area under cultivation and yield of crops. The creation of durable community and individual beneficiary assets (goat sheds, dairy sheds, vermi-compost pits, water soak pits, etc.) have helped the underprivileged to have access to an alternative sustainable livelihood. Solid waste management works have led to cleaner villages, higher incomes, and more diversified livelihoods for the poor. During 2021-22, MGNREGA recorded 15.54 crore active workers; 352.91 crore person-days generated; 51.85 crore DBT transactions; 7.18 crore households benefitted; and 2.27 crore individual category works.

### **Deendayal Antyodaya Yojana**

DAY-National Rural Livelihoods Mission (DAY-NRLM) is a unique social security scheme that aims to reduce poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities. The Mission seeks to alleviate rural poverty by mobilising rural poor women into Self Help Groups (SHGs). The Mission aims to mobilise 8-10 crore rural poor households into SHGs in a phased manner and provide them long-term support such that they diversify their livelihoods, and improve their incomes and quality of life. As on February 2022, the Mission is being implemented in 6,789 blocks in 707 districts across all 28 States and 6 Union Territories. Cumulatively, 8.16 crore women have been mobilised into more than 74.98 lakh SHGs.

Financial support is provided to budding SHGs by providing Revolving Fund (at Rs. 10,000 – 15,000 per SHG) and Community Investment Support Fund (upto Rs. 2.50 lakh per SHG). SHGs use these funds to provide loans to their members to undertake income-

generating socio-economic activities as per their micro-credit or investment plans. As on 28 February 2022, a total of Rs 17,342 crore of capitalisation support has been provided to SHGs and their federations. Nationalised Banks provide loans to women SHGs under the uniform interest subvention scheme of the Government of India. Under a sub-component of DAY-NRLM (Mahila Kisan Sashaktikaran Pariyojana or MKSP), women farmers are being empowered

by making systematic investments to create sustainable and diversified livelihood opportunities for them. Women farmers are trained in several areas of livelihood importance (kitchen gardening and nutrition gardening, development of low/minimum cost diet with high nutrient efficiency, latest agricultural and allied technologies, processing and value addition, rural crafts, etc.) through community resource persons and extension agencies. More than 58,000 Krishi Sakhis were trained by over 730 State Level Resource Persons and 1.23 lakh women farmers participated in special women farmer training conducted by KVK (Ministry of Agriculture and Farmers' Welfare, 2021). About 38 lakh women farmers have been trained under MKSP and a total of around 1.44 crore have been covered under DAY-NRLM (December, 2021). The Ministry of Rural Development operates a wide-angle social security scheme— National Social Assistance Programme (NSAP)— to provide financial assistance to the elderly, widows, and persons with disabilities in the form of social pensions. It covers urban as well as rural citizens that include a large number of farmers, rural artisans, landless labourers, and their families. The programme is being implemented through defined

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**Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) is a unique social security scheme that aims to reduce poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities.**

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and structured pension and welfare schemes for target groups. Funded by Central and State Governments, the programme has so far provided financial relief to over 42,51,7900 beneficiaries in different categories. Various other Government-sponsored programmes are contributing towards social security of farmers through income generation, skill development and financial inclusion activities.

### **Lending a Helping Hand**

The majority of Indian farmers, especially small and marginal ones, face financial crisis during sowing season which quite often leads them into the trap of indebtedness. To address the issue, the Government of India launched a path-breaking income support scheme for farmers in 2019. Named as Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), the scheme aims to supplement the financial needs of farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income at the end of each crop cycle. This would also protect them from undue reliance on moneylenders for meeting such expenses and ensure their continuance in the farming activities. Under the Scheme, financial assistance of Rs 6,000 per annum is provided to all landholding farmer families across the country, subject to certain exclusion criteria related to higher-income strata. The amount is transferred in three monthly installments of Rs 2,000 each, directly into the bank accounts of the beneficiary farmers identified by the State/Union Territory Governments. As on 22 February 2022, funds amounting to Rs 1.82 lakh crore in various installments have been released to the beneficiaries across India out of which Rs 1.29 lakh crore has been released during the Covid-19 pandemic period. It has benefitted about 11.78 crore farmers belonging to different categories.

Small and marginal farmers have minimal or no savings to sustain their livelihood during their old ages. Acting proactively on the sensitive issue, the Government of India launched a customised pension scheme for farmers in 2019. Named as Pradhan Mantri Kisan Maandhan Yojana (PMKMY), the Scheme aims to provide a social security net for the small and marginal farmers by way of pension. A minimum fixed pension of Rs 3,000 per month is provided to the eligible small and marginal farmers on attaining the age of 60 years. The Scheme is voluntary and contributory in nature with an entry age of 18 to 40 years. The beneficiary is required to contribute Rs 100 per month at median entry age of 29 years, whereas the Central Government also contributes equal amount to Pension Fund.



The Pradhan Mantri Fasal Bima Yojana (PMFBY) is a uniquely designed social security scheme under which financial assistance is provided to farmers in distress due to loss/damage to crops arising out of natural calamities. Over 36 crore farmers have been insured under the scheme with over Rs 1,07,059 crore of claims which have already been paid as on 4 February 2022. The Scheme has been able to provide financial assistance to the most vulnerable farmers, as around 85 per cent of the farmers enrolled under it are small and marginal farmers.

In addition to centrally sponsored schemes, various State Governments are also operating social security schemes for farmers to address their specific needs. The Government of Maharashtra has been running the ‘Gopinath Munde Farmers Accident Insurance Scheme’ since 2015. The Scheme covers victims (farmers) of accidental death and those who have been left handicapped by an accident. Under the Scheme, animal attacks, Naxal attacks, murder, electric shocks, etc., are also treated as accidents, and victims are compensated accordingly. The Government of Gujarat is implementing ‘Farmer’s Accidental Insurance Scheme’

since 1996. The Scheme provides insurance coverage to the registered farmers in case of accidental death or permanent disability. The insurance premium (100%) is paid by the State Government; farmers only need to get themselves registered under the unique social security scheme for the agricultural workers. It’s a dual purpose scheme that on one side provides pension and on other side also ensures insurance benefits in case of accidental death or disability. Similarly, Uttar Pradesh and other States are also running such accident insurance schemes for farmers.

Besides specific schemes, farmers and agricultural workers need a comprehensive social security programme that must cover all the exigencies as enumerated by ILO. These include death, disability, sickness, health, injury, unemployment and various types of accidents. Such programmes need to be implemented with an effective and widespread infrastructure at the grassroots level so that last mile connectivity is ensured. Details and benefits of such schemes must be disseminated through various media to maximise their impact on the social well-being of farmers. □

## DO YOU KNOW?

### Blue Revolution

Fishery is an important source of food, nutrition, employment, and income in India. The sector provides livelihoods to about 16 million fishers and fish farmers at the primary level and almost twice the number along the value chain. The marine fisheries sector is dominated by the socio-economically backward artisans and small-scale fishers whose lives and livelihoods depend on oceans and seas. Aiming for social security and welfare of fishers, Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying implemented a ‘National Scheme of Welfare of Fisherman’ for a period of five years. It was one of the components of the comprehensive centrally sponsored scheme, ‘Blue Revolution: Integrated Development and Management of Fisheries’, which has ended on 31 March 2020.

Currently, the Department of Fisheries is implementing a flagship programme called ‘Pradhan Mantri Matsya Sampada Yojana (PMMSY) with a highest ever investment of Rs 20,050 crore for a period of five years (2020-21 to 2024-25). The ambitious scheme aims sustainable and responsible development of fisheries sector, but inter-alia includes some key provisions for social security and welfare of fishers and fish farmers.

Livelihood and nutritional support are provided to socio-economically backward active traditional fishers



families during the fishing ban/lean period. Under this component, financial assistance is provided at Rs 4,500 per fisher which includes Rs 3,000 per fisher to be provided by the Government and Rs 1,500 to be contributed by the beneficiary for three months consisting of fishing ban/lean periods.

Under the component of insurance to fishers, the following compensations are provided –

1. Rs 5,00,000 against accidental death or permanent total disability;
2. Rs 2,50,000 for permanent partial disability; and
3. Insurance coverage for hospitalisation expenses in the event of an accident for a sum of Rs 25,000.

A sum of Rs 369.55 crore of central share has been spent for implementation of this Scheme from 2017-18 to 2021-22 (February, 2022). □



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BIHAR POLICE SERVICE  
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**SWETA PRIYADARSHI**  
**RANK 33**  
BIHAR ADMINISTRATIVE  
SERVICE (BAS)



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## Digital Service Delivery

Ishita Sirsikar

*Technology is increasingly demonstrating its ability to solve problems in critical socio-economic areas such as financial inclusion and healthcare. Data analytics, artificial intelligence, machine learning, and India's growing digital footprint have resulted in a plethora of products and services for ordinary citizens. It is critical for policymakers to facilitate and accelerate this technology adoption to the grassroots.*

**T**he Indian digital story has evolved based on a stronghold of Information and Communications Technology (ICT), with the foremost aim of making technology “inclusive”, “affordable”, “transformative”, and “accessible” for all. The Government's initiatives such as Digital India, Direct Benefit Transfer (DBT), and Government e-Marketplace (GeM) aim to actively transform India into both a knowledge-based economy and a digitally-empowered society. As less-affluent States leapfrog to catch up with more-affluent States, India's digital divide has been decreasing rapidly. Seven of the ten States with the fastest growth in internet subscribers have per capita GDP lower than India's average between 2014 and 2018. Uttar Pradesh alone added 36 million internet subscriptions over this time span, accounting for 12 per cent of India's total incremental internet subscriptions. Similarly, eight of the top ten States with the most gram panchayats covered by Common Service Centres (CSCs) had a lower GDP per capita than India as a whole.

In today's India, financial inclusion is at the heart of its social-security system. The Pradhan Mantri Jan-Dhan Yojana (PMJDY) resulted in a massive increase in financial inclusion. Further, fintech is expanding on the achievement of financial inclusion by providing a variety of payment and transaction possibilities. For example, BHIM and UPI have clearly improved people's quality of life. According to the National Payments Corporation of India, till March 2022, UPI had processed 5.04 billion transactions, amounting to Rs 8.88 trillion<sup>1</sup>. This is incredible in terms of both volume and value. The next 'fix' being used is to deploy these channels to increase formal credit access to

make credit more accessible and affordable. If we look at the financial inclusion ecosystem in India, an array of changes made over the past decade or so has gone a long way in ensuring increased levels of financial inclusivity in our villages. Looking back, one of the biggest challenges that we faced in this area was to boost the supply of financial services to meet increasing levels of demand. The lack of proper infrastructure and high operational costs constrained the government's efforts to reach the last mile, leaving a considerable number of rural families behind. In



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the last decade, however, advances in technology, goods and channels, and regulatory frameworks have finally brought financial services to the fingertips of millions of individuals, especially the rural population.

In India, several advancements have been made in the delivery of financial services. The Union Cabinet approved a scheme called “Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)” in 2017 to promote digital literacy in rural India by covering 6 crore rural households. This is the world’s largest digital literacy programme, under which so far, around 5.78 crore individuals have been enrolled, and 4.90 crore have been trained, with approximately 3.62 crore candidates receiving certification under this system.<sup>2</sup> Frameworks such as fintech unicorns, Optical Fibre Connectivity (BharatNet), Smart Villages, and CSCs have been significant in minimising the cost of client acquisition for a market of over a billion people. These projects have provided remote communities with an unprecedented opportunity. Mobile network providers have been able to bring superior data connectivity and mobile networks to rural areas owing to rapidly decreasing smartphone prices, providing individuals real-time connectivity, and access.

Through the combination of Jan Dhan bank accounts and mobile phones and the establishment of digital identity through Aadhaar, the poor can now receive benefits directly into their bank accounts. More than Rs 36,659 crore has been transferred using DBTs through Public Financial Management System (PFMS) in the bank accounts of millions of beneficiaries. During the pandemic, cash benefits announced

under Pradhan Mantri Garib Kalyan Package (PMGKP) have also been transferred using DBT, mostly to the poorest households.

The JAM trinity (Jan Dhan accounts, the Aadhaar ID system, and mobile technology) when combined with abundant data on customer behaviours and preferences can enable the creation of entirely new business models that offer highly efficient, scalable, and intelligent processes for customer acquisition, servicing, cross-selling, and up-selling.

In recent years— digital banking, digital payments, and fintech innovations have exploded in popularity in the country. The Government continues to support these industries in order to ensure that the benefits of digital banking reach every corner of the country in a consumer-friendly manner. To forward this objective and mark the country’s 75<sup>th</sup> anniversary of independence, Scheduled Commercial Banks are proposing the establishment of 75 Digital Banking Units (DBUs) in 75 districts across the country.

India has been witnessing a spurt of digital payments owing to increased transparency and accountability in the past few years. As of 29 March 2022, UPI had processed 5.04 billion transactions, which was 11.5 per cent higher in volume than February and around 7.5 per cent higher in terms of the value of transactions processed. Over 2 trillion transactions were processed using the AePS (Aadhaar Enabled Payment System) last year.<sup>3</sup>

Besides ensuring ease of living, technology has several other critical applications in domains such as healthcare. The shortage of doctors, the availability and affordability of pharmaceuticals, and the absence of universally available healthcare are all challenges in Indian healthcare. Continuing with the government’s Digital India initiative, the Prime Minister launched the Ayushman Bharat Digital Mission in September 2021 to create a digital health repository for all Indians. To further the use of technology in medicine, there has been an unprecedented expansion of telemedicine during the pandemic. Till the end of September 2021, around 125

crore remote consultations have been completed under the eSanjeevani portal. Everyday, this facility connects thousands of citizens living in remote areas of the country with doctors from large city hospitals from the comforts of their homes. Further, people of all ages have been affected by the pandemic, which has exacerbated mental health issues. A ‘National Tele Mental Health Programme’ has been developed to improve access to high-quality mental health counselling

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**Financial inclusion is at the heart of its social-security system. If we look at the financial inclusion ecosystem in India, an array of changes made over the past decade or so has gone a long way in ensuring increased levels of financial inclusivity in our villages.**

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and treatment services. This would feature a network of 23 world-class tele-mental health centres, with NIMHANS serving as the nodal centre and the International Institute of Information Technology Bangalore (IIITB) providing technical support.

In times of rapid change in the post-Covid world, technology should be at the forefront of healthcare as it has the potential to revolutionise the Indian healthcare ecosystem. E-health can ensure efficiency in healthcare, thereby lowering costs, and it can also enhance the quality of healthcare by allowing comparisons between different service providers, it can promote evidence-based treatment, and can empower patients by making medicine’s knowledge base and personal electronic records accessible. Doing so would also be crucial in increasing the scope of healthcare beyond its traditional boundaries.

“Digital delivery of services” has simplified the manner in which citizens interact with the government, helping them to effectively avail various services and enhance their overall standard of living. CSCs are the world’s largest digital service delivery network, with a broad reach in rural areas up to Gram Panchayat and Block level. These broadband-connected kiosks with information and communication technologies have been offering citizens

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**Through the combination of Jan Dhan bank accounts and mobile phones and the establishment of digital identity through Aadhaar, the poor can now receive benefits directly into their bank accounts. In recent years— digital banking, digital payments, and fintech innovations have exploded in popularity in the country. Scheduled Commercial Banks are proposing the establishment of 75 Digital Banking Units (DBUs) in 75 districts across the country.**

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a variety of government, private, and social services. Between 1 January and 31 October 2020, 6,467 additional functional CSCs (both urban and rural) were added, with 10,339 functional CSCs added at the Gram Panchayat level.<sup>4</sup> Recently, CSCs have become centres for digital empowerment in rural areas and are actively playing the role of disseminating digital literacy at the grassroot levels.

Further, through Jeevan Pramaan or Digital Life Certificate, biometric-enabled digital service, pensioners of Central Government, State Government, EPFO, or any other government organisations can take benefit at their doorstep or at any post offices.<sup>5</sup> Since 2014, over 2.48 crore digital life certificates have been submitted.

The UMANG mobile app (Unified Mobile Application for New-age Governance) is an all-in-one single, unified, secure, multi-channel, multi-lingual, and multi-service mobile app that provides access to high-impact services of various GoI Departments and State governments. The app has now grown to provide 2039 services and the count is galloping ahead on a real-time basis. Over 3 years, UMANG has reached a level of more than 3.75 crore downloads and 2.5 crore registered users.<sup>6,4</sup> Citizens can find government institutions near them, such as mandis, blood banks, and more, at the touch of a button, thanks to the integration of UMANG with MapmyIndia Maps. Through such efforts, the government has been expanding the basket of services for citizens through deeper technology access.

The UMANG application has already started providing the following functionalities:

- **Mera Ration:** helps users identify and navigate to the nearest Fair Price Shops.
- **eNam:** Through the ‘Mandi Near Me’ service on UMANG, users can identify and navigate to the nearby mandis pointed on the map.
- **‘Damini Lightning Alerts’** service gives users a visual of nearby places where lightning has struck in the recent few minutes to offer lightning alerts. On the map display, this alert mechanism shows the potential of lightning strikes.

Further, services like DigiLocker aim to give citizens access to all their lifelong documents in a single digital wallet and all such government-issued citizen-centric proof documents are equally valid under Indian laws.



DigiLocker already issues digital copies of Ration Cards and Marriage Certificates for a majority of Indian States. Additionally, DigiLocker is in discussion with Passport Seva for the issuance of Passport to further enhance coverage of citizen services digitally.<sup>7</sup>

Agriculture is another domain where technology finds much relevance, particularly in the Indian context. For Indian farmers, the deployment of 'Kisan drones' and the push for technology-driven agriculture would be beneficial in ensuring quality produce with procedures in place for regular checks. Agriculture is a key source of income for around 58 per cent of India's population, making agricultural reforms critical to the country's development. The government has identified the value chain for farm produce as a critical area for capital infusion. This would be accomplished by a blended capital fund raised under the co-investment approach, which would be handled by NABARD. This fund would give the required financial capital to agricultural and rural businesses that are just getting started. The use of the state-of-the-art drones for the purpose of spraying fertilisers, and monitoring yield and produce would aid the farmers in producing high-quality yield with reduced levels of labour.

The Union Budget 2022 added much emphasis on greater technological adoption across different segments of the economy such as skill development. An e-portal for a digital ecosystem for skilling and livelihood known as DESH STACK will aid in skilling, up-skilling, and reskilling, thus, playing a huge role in digitally empowering citizens. Besides this, the portal will also provide an API-based trusted skill credential, payment, and discovery layers which will be crucial in aiding potential job seekers to find relevant jobs and entrepreneurial opportunities.

**Common Service Centres (CSCs) are the world's largest digital service delivery network, with a broad reach in rural areas up to Gram Panchayat and Block level. These broadband-connected kiosks with information and communication technologies have been offering citizens a variety of government, private, and social services.**

As we have entered the Amrit Kaal, the 25 years leading up to the 100 years of independence, it is clear that technology is and will be a catalyst in driving socio-economic progress. Technology is the way forward to address the aspiration and potential of 1.3 billion Indians. By 2025, India's digital transformation could provide a five-fold increase in economic value, resulting in a rapidly rising market for a variety of digital services, platforms, apps, content, and solutions. Global and local firms, startups, and platform-based innovators who will be investing in emerging technologies

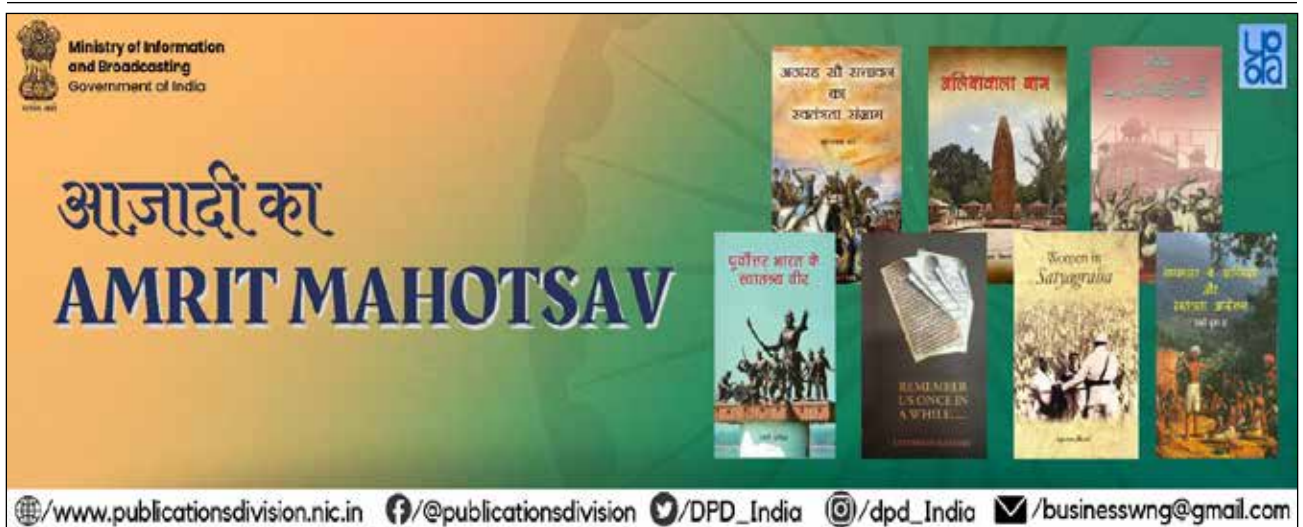
such as artificial intelligence, blockchain, drones, and robotics will find this to be an appealing prospect in the growth journey of India. □

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# Bridging Accessibility Gap

**Ranjan S Das**  
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*Atal Innovation Mission (AIM), aims to promote a culture of innovation and entrepreneurship in the country by developing new programmes and policies for fostering innovation in different sectors of the economy, provide platform, and collaboration opportunities for different stakeholders. Its objective is to serve as a platform for promotion of world-class innovation hubs, grand challenges, startup businesses, and other self-employment activities, particularly in technology-driven areas.*

**G**rowth, beyond economic numbers, must also take into account (a) sustainability– the prudent use of resources without creating environmental or economic problems in the future and (b) inclusiveness– the policy measures for equitable opportunities to all sections of society with a focus on food security, health, living conditions, communal harmony, educational, and employment opportunities.

Atal Innovation Mission’s initiative, namely, Atal Community Innovation Centre (ACIC) aims to encourage the spirit of innovation through solution-driven design thinking in serving the society and has recently declared its first cohort of selected institutions through a rigorous six-stage selection process. ACIC enables citizens to create cutting edge innovation by offering supportive infrastructure and opportunity areas spread across the country, with a focus on Tier 2, Tier 3 and underserved/unserved regions of Tier 1 cities, North-East, J&K, Aspirational Districts, Smart Cities, Rural and Tribal Areas; which will boost development of societal innovations and provide support to technology-driven areas especially by reducing the lab to land distance and creating a space for pre-incubation of ideas/solutions.

ACIC works in tandem to support UNDP’s priorities which

remain anchored in its mission to continue helping the government in eradicating poverty and achieving sustainable development in order to tangibly improve the lives of the people. Through innovative partnerships which promote inclusive and equitable growth, UNDP is supporting greater access to national programmes like AIM/ACIC for vulnerable and marginalised population, to improve livelihoods, and augment skill-building for women. UNDP focuses on strengthening capabilities and opportunities to reduce poverty and marginalisation in ways that are sustainable from economic, social, and environmental standpoints.

UNDP and AIM signed a statement of intent in 2019 with the aim to create an enabling ecosystem to promote youth leadership, innovation, and social entrepreneurship.



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innovators in driving SDGs at the community level through innovation.

- Creating an atmosphere where different communities can learn from each other and complement each other's indigenous knowledge by removing barriers to exchange and encouraging improvisation as a result of interactions among these communities.

- Building upon traditional and indigenous knowledge

through a repository supported by local and national buddies/mentors with eventual goal of efficient productisation and infrastructure creation.

Both collaborate to spread awareness about different issues pertaining to youth, future of work, and the Sustainable Development Goals (SDGs). Building on this partnership, ACIC and UNDP envisage to create a fellowship framework for building and supporting aspiring and inspiring community innovators, as part of building a pre-incubation ecosystem in the country. During the course of this fellowship, each fellow would acquire entrepreneurial skills, life skills, and awareness about SDGs.

Some of the primary objectives of ACIC are:

### Social Innovation

Social innovations are new social practices that include the social processes of innovation with the aim of extending and strengthening society. In that regard, societal innovation refers to a systemic change in the interaction between the state and society by considering the state to be an equal partner in achieving sustainable changes to society's structures or ways of working, and it is approved by the majority of societal stakeholders. ACIC is committed towards social innovation by:

- Offering communities structured modules in design, thinking on how to apply the principles of design in problem solving, planning, and making prototypes.
- Acting as a tinkering space for people irrespective of their age for working on the problems surrounding them and getting mentored from ideation stage to prototyping stage by domain experts.
- Enabling every individual to ideate, deploy, and contribute in transforming the nation by tackling the problems faced by the community as a whole.
- Providing necessary skillsets and toolkits to aspiring community innovators by spreading awareness about SDGs and supporting

### Empowerment

- Enabling infrastructure for providing a level playground for the naturally innovative Indian mindset and building upon it by establishing a collaborative ecosystem between different stakeholders (a) Ideators— People, Communities, Researchers, Civil bodies, MSMEs, intrapreneurs, etc., and (b) Enablers— Governments, PSUs, Financial institutions, NGOs, tech companies, Research institutions, etc.

- Nurturing commercial ideas through startups by providing relevant business offerings, access to technology support, mentoring, creating networks of relevant stakeholders, scientific and information repositories, and a generally conducive and supportive environment.

- Encouraging innovation for the needs of the community— Promoting and running an active programme for identification, creation, acceleration, and translation of suitable technological ideas for new venture creation and community development.

- Running active training programmes in building resources, networks, competencies and special expertise in select areas at the interfaces of technology and innovation, business and entrepreneurship, government and policy.

- Encouraging a problem-solving approach in communities through solution-driven design thinking.

### Cooperation

- Building a pre-incubation model and feeder ecosystem at the grassroots level for Atal Incubation

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**Societal innovation refers to a systemic change in the interaction between the state and society by considering the state to be an equal partner in achieving sustainable changes to society's structures or ways of working, and it is approved by the majority of societal stakeholders.**

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Centres (AICs) and Established Incubator Centres (EICs).

- Collaborating with 67+ network of incubators (AICs/EICs) which nurture innovative startups in their pursuit to become scalable and sustainable.
- Leveraging Mentor India's mentoring network of 10,000+ mentors. Mentor India is a strategic nation building initiative to engage leaders who can guide and mentor students and startups across India under the programmes of AIM.
- Enabling innovation by taking a cluster-based approach to economic development and introducing interventions designed to improve intra-cluster efficiencies.
- Offering an opportunity to students from ITIs and polytechnics to display their innovative prototypes to further strengthen India's MSME sector which is powered by a battery of technicians from ITIs/Polytechnics who rarely get opportunities for innovation during their college and training years. These students and diploma holders are innovative and natural artisans who have identified their strengths at a very young age.

### Inclusiveness

- Offering an opportunity for everyone to innovate, ideate and design impactful solutions, irrespective of their age, gender, and social hierarchy.
- Creating localised support systems for supporting entrepreneurship and in turn, creating self-employment opportunities.
- Creating an ecosystem to make finance accessible to people of Aspirational Districts and underserved locations of the country which have neither information nor easy access to finance.
- Providing community-oriented approach to innovation by enabling solutions through advanced tinkering.
- Providing ACIC advanced tinkering space having various self-learning modules which are simple, flexible, and easy to adapt to localised needs. They will be providing a range of exposure in various fields of relevance and people will be able to design their own time table and choose curated content for learning.

### Sustainability

- Educating communities on risk management in their ideation and deployment journey as well as teaching



them the applications of financial management in all aspects of their daily life.

- Capacity building of communities in evolving technologies and taking their solutions from ideation to prototype and profitable enterprises.
- Strategically creating local, national, and global synergy with all stakeholders in the ecosystem.
- Providing a framework to engage local industries to facilitate the offering of innovative solutions in their products, services, and processes.
- Mobilising resources for running various programmes under ACIC umbrella in Public-Private Partnership mode to ensure financial sustainability and participation of central agencies, PSUs, etc.
- Channelising CSR funds by partnering with private players to ensure long-term financial sustainability of the ecosystem. It envisions in enabling the high profit-making companies to serve the society by sharing a part of their profits on initiatives that would have social, economic, and environmental impact.
- Aiming for decentralised facilitation with local industrial partners to ensure long-term gains for all stakeholders.
- Providing a quantum leap towards establishing India for further scaling up the ranking in Global Innovation Index (GII) by tactically spurring improvements in all indicators of GI.

By building an ecosystem for self-employability and equitable opportunity, in tandem with modern technologies, ACIC envisions India taking a leapfrog approach to grow into world's technology leader in the 21<sup>st</sup> century. What sets apart India at a global scale is its diverse knowledge base of indigenous systems that can help develop fusion systems by molding traditional knowledge in modern contexts, and ensuring sustainability through adaptability. □

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# Sports as a Lucrative Career

*Rajesh Rai*

**T**he achievements of Indian players in the Tokyo Olympics and Paralympics transformed the perception towards sports as a profession. Sportspersons were showered with awards and cash rewards which have impacted the parents' opinion favourably, and they are now willing to send their children to enter the lucrative world of sports. In 1983, when India, under the captaincy of Kapil Dev won the World Cup for the first time, the BCCI had no funds to felicitate the players. At that time, Lata Mangeshkar did a concert in Delhi to raise funds for the players. But today, IPL has opened the floodgate of wealth for the players, including those players who do not get a chance to play in the tournament yet easily earn 20 to 50 lakh rupees in a session.

## Kabaddi

Kabaddi was considered a somewhat rustic game, but its league made Kabaddi players new stars overnight. The most expensive player sold in the first league received twelve and a half lakh rupees. At that time, the player said that he would get his village house repaired with that money. If we look at the Kabaddi league today, its players get Rs 50 lakh to 1.5 crore in a season.

## Funds for Training of Athletes

The Union Ministry of Youth Affairs and Sports has finalised the Annual Calendar of Training & Competitions (ACTCs) for 33 Sports disciplines and earmarked a sum of Rs 259 crores for the financial year 2022-23 as assistance to various National Sports Federations (NSFs). Of this, as much as Rs 190 crore will be spent on athletes for their training, foreign exposure, equipment, and support staff for Commonwealth Games 2022 and Asian Games 2022. In active consultation with the NSFs, the Ministry has carefully considered and approved proposals made to further enhance the support being given to Indian athletes who are bound for these two prestigious international events. Under the revised norms, the monetary assistance for National Championships has increased to Rs 51 lakh for High Priority, Priority, and Indian Traditional Sports, and for General category sports, which were earlier known as 'Others' to Rs 30 lakh, as against Rs 22 lakh (uniform

earlier for all categories of sports disciplines). Allowance for General Sports Training Kit (like tracksuits, T-Shirts, Shorts, Warm-up shoes, etc.) has been doubled to 20,000 rupees per athlete once a year for the National Campers. For encouraging the NSFs to host international tournaments in the country, the monetary assistance has been enhanced to Rs 1 crore from the earlier Rs 30 lakh. The remuneration of support personnel has been enhanced substantially to attract qualified and top-quality individuals. The remuneration of Sports Doctors and Doctors has been increased to up to Rs 2 lakh per month from the earlier Rs 1 lakh per month and that of Head Physiotherapists and Physiotherapists to up to Rs 2 lakh per month and up to Rs 1.5 lakh per month respectively from the earlier Rs 80,000 per month.

## Major Dhyan Chand Khel Ratna

Major Dhyan Chand Khel Ratna is given in the memory of the legendary hockey player Major Dhyan Chand. It is the biggest sports award in India. Grandmaster Viswanathan Anand was the first recipient of the Khel Ratna award in the year 1991-92.



The author is a Senior Sports Journalist and Special Correspondent of Univarta. Email: rajeshraivarta@gmail.com



### Arjuna Award

Arjuna Award was instituted in 1961. It is the second-highest sporting honour after Major Dhyan Chand Khel Ratna. This award is given for best performance in sports over four years. The award comprises a cash prize of Rs 15 lakh.

### Dronacharya Award

The Dronacharya Award was instituted in the year 1985. It is given to only those coaches who have provided excellent training work at the domestic and international levels for three consecutive years. In the latest announcement, the prize money for the awardees of Dronacharya Award has been increased from Rs 5 lakhs to Rs 15 lakhs.

The Indian Olympic Association (IOA) has announced that it would give cash awards to the Tokyo Olympics medal winners. A day before the Olympics, IOA announced a cash award of Rs 75 lakh for each gold medal winner, Rs 40 lakh to the silver medal winner, and the bronze medal winners will receive Rs 25 lakh. It has also stated that a bonus of Rs 25 lakh is given to all participating National Sports Federations (NSFs).

IOA has also recommended a sum of Rs 1 lakh to each athlete representing the country at the Tokyo Olympic Games. It has acknowledged the suggestions of its advisory group that a bonus of Rs 25 lakh should be given to each participating NSF and further support of Rs 30 lakh to each medal-winning NSF. Besides, a support of Rs 15 lakh each will be received by other members of National Sports Federations. IOA said that the members of State Olympic Associations would also receive a sum of Rs 15 lakh each as a contribution from IOA towards

**The Khelo India programme has been introduced to revive the sports culture in India at the grass-root level by building a strong framework for all sports played in our country and establish India as a great sporting nation.**

developing sports infrastructure in the States and encouraging more athletes to take up sports.

Sports is an extremely important component for the overall development of our nation. India, in the last few years has made steady progress in the field of sports. This tremendous potential needs to be showcased at a global platform. It's time we inspire young talent, give them top-notch infrastructure and training of the highest level. We need

to inculcate a strong spirit of participation in sports that enables players to demonstrate their true potential. Only then can India realise its dream of becoming a sports super power. The Khelo India programme has been introduced to revive the sports culture in India at the grass-root level by building a strong framework for all sports played in our country and establish India as a great sporting nation. Talented players identified in priority sports disciplines at various levels by the High-Powered Committee will be provided annual financial assistance of Rs 5 lakh per annum for 8 years. □

### National Sports Policy

To promote sports and encourage talented youth, the Government formulated a new National Sports Policy in 2001. Its objective was to scale up the achievements by widening the sports base. Its also focused on developing and advancing sports infrastructure in the country. The National Sports Policy, 2001, aimed to advance the twin objectives of “broad-basing” and “achieving excellence” in sports in collaboration with the State Government, the Indian Olympic Association (IOA), and the National Sports Federation.

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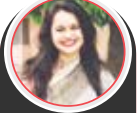
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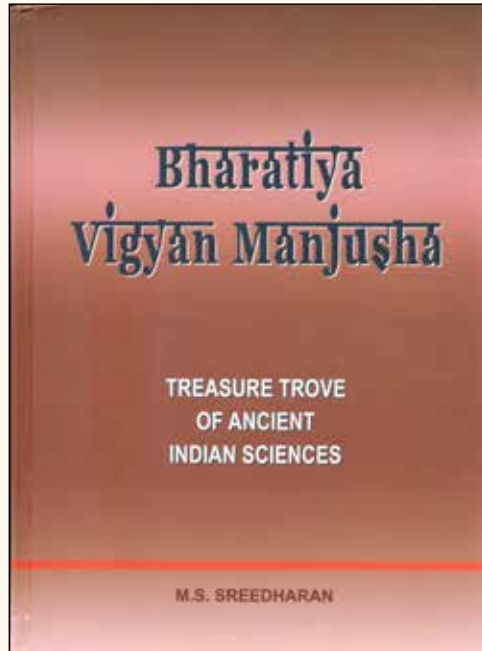
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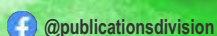
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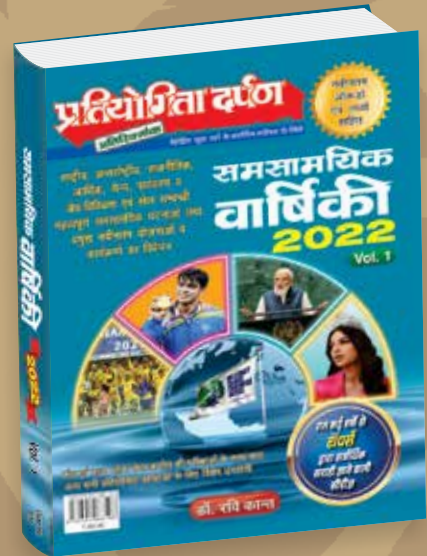
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