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# Editorial

Farmer's and rural population have got the top spot in the list of ten themes identified by the Government under Budget 2017-18 for fostering the overall agenda of Transform, Energise and Clean India. The Budget has brought a plethora of new opportunities for the rural India and lays a great emphasis on the rural economic growth and increased allocation to important rural sectors.

Agriculture and rural infrastructural development have the potential to catapult India back into the higher growth path. The Budget allocation rural agriculture and allied sector has been raised to about Rs 1,87,000 crore which is an increase of almost 24 per cent from the previous year. The increased allocation and high credit flow to agriculture and rural sector in Budget 2017-18 goes on to prove the government's determination towards re-establishing an enabling environment for manufacturing, job creation, poverty reduction and skill up-gradation in order to guarantee a long-term resilient economic growth.

Agriculture and farmers welfare has always been at the core of any budget prepared in the recent times. It is for this reason that this year's budget has announced a number of steps to double the income of farmers by 2022. To off-set the impacts of demonetisation in rural areas, Agriculture credit allocation has been increased to Rs 10 lakh crore. To save the farmer from the natural calamities, target has been increased to cover 40 per cent of crop area under *Pradhan Mantri Fasal Bima Yojana* and corpus under Long Term Irrigation Fund has been increased to Rs 40,000 crores. Measures such as increasing production, supply of seeds, plant protection chemicals, nutrients, agri-machinery and equipments, agri-credit, etc were given consideration along with implementation of various schemes/programmes schemes such as National Food Security Mission (NFSM), Rashtriya Krishi Vikas Yojana (RKVY), Pradhan Mantri Krishi Sinchai Yojana (PMKSY).

Skill development is another important area that has received priority of the Central Government. India's flagship employment generation scheme, MGNREGA has got the highest ever allocation of Rs 48,000 crores. Launch of SWAYAM with 300 online courses and allocation of Rs 4,000 crore to train youth for market-oriented skills under SANKALP are aimed at making India the skill capital of the world.

*Mission Antyodaya* proposes to pull out 1 crore people and 50000 Gram Panchayats out of poverty. Target of achieving 100 per cent village electrification by 1st May, 2018, piped water supply on priority basis to Open Defecation Free villages and increasing the pace of the constructions of rural roads- the lifeline of villages to 133 km per day under *Pradhan Mantri Gram Sadak Yojana* indicate increased focus on rural development. Allocation for Pradhan Mantri Awaas Yojana – Gramin from Rs 15,000 crores in BE 2016-17 to Rs 23,000 crores in 2017-18 with a target of completing one crore houses by 2019 for the houseless and those living in kutcha houses. Progress in the Health sector so far, has been positive and still continuing this year with enhanced allocation in this year's budget too. The government has also given due importance to the Education sector with persistent efforts give quality education at primary, secondary and higher level through schemes and addition of new institutions.

The new addition this year in the budget, specially with respect to rural development, is the launch of the concept and initiative of DigiGaon for the first time, envisaging provision of telemedicine, education and skills using digital technology, as part of the digital literacy campaign. This was a welcome step, along with Rs.10000 crore allocation for Bharatnet in FY 2017-18 to improve the broadband connectivity in rural India through Optical Fibre Cable (OFC) and also facilitate more jobs in rural areas.

To sum up, the development of India is intertwined with the development of Bharat. And with increased focus on farmers, agriculture and rural infrastructure, Budget 2017-18 is undoubtedly a step in the right direction.

## REDEFINING AGRICULTURAL GROWTH

Praveen Kumar

The budget has all the ingredients to define the path forward for the Indian economy. Instead of relying on subsidies and loan waiver, it aims to increase farmers' income. The two interrelated sectors agriculture and rural development have got a major boost with increased allocation. The budget has given the agriculture sector the attention and investment it needed. The budget 2017-18 has definitely provided farmer measures meant for their well being highlighting the commitment of the present regime to sincerely work to double the farmers' income within the deadline.

The government policies for the last two years from launching of different farm centric programmes to enhanced allocations under different agriculture related schemes reaffirm the commitment work proactively for the farm sector. The Union Budget 2017-18 presented in the Parliament has pitched for more reforms in the agricultural marketing, increased funding for crop insurance, greater thrust on micro irrigation, dairy infrastructure and credit availability to tackle farm distress in rural India.

Going against the set precedent, the Finance Minister, presented the Union Budget 2017-18 on February 01, 2017 in the parliament. With the demonetization of the Indian currency, the prices had slashed rapidly and the farmers had to go for distress selling of their produce. At that time, the government had also announced certain measures. Farmers were also benefitted from the sixty day interest waiver announced on December 31, 2016 to reduce the aftershocks of demonetization. The

policy makers and analysts were also closely and eagerly waiting for what will come out of the budget for this crucial sector. The Union Budget 2017-18 stressed on rural development through highest ever allocation for the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to the tune of rupees 48,000 crore, increased spending on social sectors and provision of affordable housing for all.

As agriculture is at the core of Indian economy, so it is interesting that government has shown seriousness through increased allocation in this sector. The Budget has focused on agriculture sector to drive growth in the rural areas. It is expected that the agricultural sector will grow at a rate of 4.1 per cent in the current financial year. Keeping in mind the proposed doubling of farmer's income, the budget has many provisions which aim to fulfilling this target. The total allocation for rural, agricultural and allied sectors for 2017-18 is Rs 1, 87,223 crore which is 24 per cent more than that of last year. The total outlay



**Table 1: Agriculture sector and Union Budget 2017-18**

S. No	Component	Allocation (Rupees in crores)
1	Agriculture	58,663
2	Special support to cooperative banks for reviving PACS	19,000
3	Rashtriya Krishi Vikas Yojana	4,750
4	Micro irrigation fund	5,000
5	Market intervention and Price Support Scheme	200
6	e-National Agriculture Market	0.75 Lakh each
7	Dairy Infrastructure Development fund	8,000
8	Prime Minister Fasal Bima Yojana	9,000
9	Institutional credit	10,00000
10	Agriculture, Rural development and Allied sectors	1,87,223

for the agriculture sector in the budget 2017-18 stands at Rs 58,663 crores and this amount is more than Rs 52,821 crore in the last financial year.

**Enhancing Institutional Credit:** Despite the increase in number and coverage of financial institutions in the country, the truth is that most of the farming community is still outside the framework of these institutions. These institutions are also reluctant to provide credit to the small and marginal farmers. They are unwilling because of the lack of adequate resources and they fear that providing credit would further accumulate their non performing assets. Taking care of this aspect the target for agriculture credit in 2017-18 has been fixed at a record level of rupees ten lakh crores. This is an increase of rupees 1 lakh crore over the last fiscal allocation of rupees 9 lakh crore. It is supposed that now the banks will provide hassle free loans to the farming community and to serve the underserved areas. An adequate availability of credit also has the potential to accelerate developmental activities in rural areas.

**Reviving PACS:** At the grassroots level where banks cannot reach the primary agricultural cooperative societies is the formal source of providing institutional credit to the marginal and small farmers. These societies cater to their requirement of timely availability of credit for purchasing of inputs. These societies are in turn financed by District level Central Cooperative Banks. But over the years, these institutions due to one or the other reason have lost their significance as the source of credit. As a step

to revive them, the government will also support National Agricultural Bank for Agricultural and Rural Development (NABARD) for computerization and integration of all 63,000 functional cooperative societies with core banking system of District Central Cooperative Banks. The process is to be covered within a three years period at an estimated cost of rupees 19,000 crore with financial participation from state governments. The basic objective is to make these as autonomous, self reliant formal sources of credit so that they can ensure seamless flow of agriculture credit to small and marginal farmers. Their computerization and integration with the central cooperative Banks will also bring more transparency in the rural banking sector and encourage a transition towards cashless economy.

**Prime Minister Fasal Bima Yojana (PFBY):** Prime Minister launched the PFBY with wider coverage, more crops and a uniform premium rate. The scheme has received an additional impetus with the allocation of Rs 9,000 crore for the scheme. Also, the coverage under ambitious Prime Minister Fasal Bima Yojana (PMFBY) will be increased from present 30 per cent of the cropped area to 40 per cent of the cropped area in 2017-18 and further to 50 per cent of the cropped area in 2018-19.

**Soil Health:** Soil need to be healthy to give good yields. Unfortunately, most of the farmers go on cultivating on the same piece of land caring little that the soil also need nutrition. The result is that after some time, soil becomes deficient in different nutrients and gives poor yields. To let the farmers

know about the status of their soils regarding nutrition, the new budget has made a provision of soil testing mini labs in all Krishi Vigyan Kendras across the country. Farmers will get their soil tested regularly. These will be run by rural entrepreneurs with the assistance of the government.

**Irrigation & more Crops Per Drop:** Availability of irrigation water is also another major issue. For this, a long term irrigation fund set up in NABARD is to be augmented by 100 per cent taking the total corpus to Rs 40,000 crore. This will address the perennial irrigation water crisis effecting rural India. Budgetary allocation of NABARD's long term irrigation fund has also been increased by an additional Rs 20,000 crore to fast track implementation of incomplete major and medium irrigation projects. To cover the unirrigated belts of the country and to promote water conservation measures, another dedicated micro irrigation fund in NABARD to achieve per drop more crop with an initial corpus of Rs 5000 crore has also been set up. The focus on microirrigation with the use of drip irrigation and sprinklers has already led to substantial increase in area from about 4.3 million lakh hectares in 2013-14 to about 12.74 lakh hectares in 2016-17.

**e-NAM:** Coverage of National Agricultural Marketing is to be expanded from present 250 markets to 585 Agricultural Produce Marketing Committees. The Government will also provide rupees 75 lakh to e-NAM to help it to make transactions for a mandi to an integrated e-market. The Central Government will also urge state governments to delist perishables such as vegetables and fruits from APMCs and allow farmers to sell them directly to consumers to get a better price

**Dairy and Infrastructure Development:** The alarming size of the dairy industry in the country can be gauged from the fact that the country stands first in total buffalo population in the world, second in the population of cattles and goats, third in population of sheep, fifth in population of ducks and chicken and tenth in camel population in the world. Just like agriculture, it also provides employment to many and still a source of livelihood for many others. For the development of infrastructure in this sector a 'Dairy and Infrastructure Development Fund' under NABARD worth Rs 8000 crore for the next three years has been set up with an initial corpus of Rs 2000 crore. This is a huge investment

that will create an additional milk processing capacity of 500 lakh litres per day. This is believed to have a cascading effect as it will lead to the creation of an additional income of Rs 50,000 crore per annum for dairy farmers. Under market intervention scheme and price support scheme the allocation stand increased to Rs 200 crore for the fiscal 2017-18 as against Rs 146 crore in the last fiscal.



**Rashtriya Krishi Vikas Yojana:** The funds for Rashtriya Krishi Vikas Yojana have been reduced to Rs 4750 crore and this amount is down from Rs 54,000 crore in the last financial year. National Food Security Mission has got an increase of rupees twenty crore over the previous year. Allocations for projects like National project on Soil Health and Fertility and climate change stand have been.

**Model Law on Contract Farming:** The government will also soon come with a model law on contract farming. NITI Aayog had also recommended for enacting a model law on contract farming on the pattern of Punjab. The government had made a draft and will send it to various state governments for their opinion before making it a final act.

To sum up, the budget has all the ingredients to define the path forward for the Indian economy. Instead of relying on subsidies and loan waiver, it aims to increase farmers' income. The two interrelated sectors agriculture and rural development have got a major boost with increased allocation. The budget has given the agriculture sector the attention and investment it needed. The budget 2017-18 has definitely provided farmer measures meant for their well being highlighting the commitment of the present regime to sincerely work to double the farmers' income within the deadline.

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## CHALLENGES IN AGRICULTURE AND FARMERS' WELFARE

Tejinder Pal Singh

Agriculture sector needs a transformation to ensure sustainable livelihoods for the farmers and food security for the nation. It is widely believed that the agriculture sector in India is expected to generate better momentum in the coming years and the success in agricultural progress has to be measured by the farmers' welfare and security rather than by production figures alone. Thus, the efficacy of these heightened Budgetary allocations depends on the spirit of "cooperative federalism" under which the states now has the greater responsibility in using these funds effectively, efficiently and wisely.

Indian agriculture has come a long way since independence, with chronic food scarcity giving way to grain self-sufficiency despite a two-and-a-half fold increase in population. Since independence, agricultural development policies have targeted at reducing poverty, hunger and food insecurity.

Agriculture plays a pivotal role in the Indian society. Although its share in the Gross Domestic Product (GDP) is about one-fifth, agriculture and allied activities remain the major sources of livelihood for about half of the Indian population. Further, its forward and backward linkage effects increase the growth in the non-agriculture sector. Therefore, agriculture not only contributes to overall growth of the economy but also reduces poverty and hunger by providing livelihood and food security in the country and, thus, it is the most inclusive growth sector of the Indian economy. Driven by hopes of a good monsoon, the Centre set an ambitious target of producing a record 270.10 million tonnes of foodgrains for 2016-17. The Finance Minister's 2017-18 Budget speech has placed the farmers' welfare and the rural economy on top of the ten distinct themes to foster the broad agenda of the government, i.e., to "Transform, Energise and Clean India" (TEC



India). In last year's Budget speech also, agriculture and the rural economy was on top of the agenda for the government and the Ministry focused on 'income security' of farmers to double their income in five years. "We need to think beyond food security and give our farmers a sense of income security. The government will, therefore, reorient its interventions to double the income of the farmers by 2022," the minister said in Parliament. There are about 14 crore farm holdings in India, and four in ten Indians rely directly on farming for their livelihoods. Considering the farmers as the 'backbone of country's food security', the last year's Budget focused on agriculture and farmers' welfare as one of the 'nine pillars' for transforming India.

The Indian farmer has once again shown his commitment and resilience in the current year. The total area sown under kharif and rabi seasons are higher than the previous year. A new dimension has been initiated in agricultural sector for the progress and welfare of farmers as well as for the sustainable development of the overall rural economy. Last year, in total, Rs 35,984 crore was allocated for agriculture and farmers' welfare in 2016-17. A record enhancement has been seen in budget allocation

keeping in view villages, farmers and agricultural development. The total allocation for the rural, agriculture and allied sectors in 2017-18 is Rs 1,87,223 crores, which is 24 per cent higher than the previous year.

### Some Highlights:

- The target for agricultural credit in 2017-18 has been fixed at a record level of Rs 10 lakh crores. Also some special efforts to ensure adequate flow of credit to the under serviced areas, the Eastern States and Jammu & Kashmir. Farmers will also benefit from 60 days' interest waiver announced on 31 December, 2016 in respect of their loans from the cooperative credit structure.
- To ensure flow of credit to small farmers, Government to support NABARD for computerisation and integration of all 63,000 functional Primary Agriculture Credit Societies (PACS) with the Core Banking System of District Central Cooperative Banks. This will be done in 3 years at an estimated cost of Rs. 1,900 crores, with financial participation from State Governments. This will ensure seamless flow of credit to small and marginal farmers.
- At the time of sowing, farmers should feel secure against natural calamities. The Prime Minister Fasal Bima Yojana (PMFBY) is a major step in this direction. The coverage under this scheme has been increased from 30 per cent of cropped area in 2016-17 to 40 per cent in 2017-18 and 50 per cent in 2018-19 for which a budget provision of Rs. 9000 crore has been made. The sum insured under this Yojana had more than doubled from Rs 69,000 crores in Kharif 2015 to Rs 1,41,625 crores in Kharif 2016.
- Issuance of Soil Health Cards (SHCs) has gathered momentum. The real benefit to farmers would be available only when the soil samples are tested quickly and nutrient level of the soil is known. Government will set up new mini labs in Krishi Vigyan Kendras (KVKs) and ensure 100 per cent coverage of all 648 KVKs in the country for soil sample testing. In addition, 1000 mini labs will be set up by



qualified local entrepreneurs. Government will provide credit linked subsidy to these entrepreneurs. Last year's Budget targeted to cover all 14 crore farm holdings by March 2017 under SHC scheme.

- A Long Term Irrigation Fund already set up in NABARD to be augmented by 100 per cent to take the total corpus of this Fund to Rs 40,000 crores. Also, a Dedicated Micro Irrigation Fund in NABARD to achieve 'per drop more crop' with an initial corpus of Rs 5,000 crores, to be setup.
- For the post-harvest phase, the government will take steps to enable farmers to get better prices for their produce in the markets. The coverage of National Agricultural Market (e-NAM) to be expanded from 250 markets to 585 *Agricultural Produce Market Committees (APMCs)*. Assistance up to Rs 75 lakhs will be provided to every e-NAM market for establishment of cleaning, grading and packaging facilities. This will lead to value addition of farmers' produce.
- Market reforms will be undertaken and the States would be urged to denotify perishables from APMCs and allow farmers to sell such items directly to consumers to get better prices.
- Also propose to integrate farmers who grow fruits and vegetables with agro processing units for better price realisation and reduction of post-harvest losses. A model law on contract farming to be prepared and circulated among the States for adoption.
- Government has made a conscious effort to reorient Mahatma Gandhi National Rural



Employment Guarantee Act (MGNREGA) to support government's resolve to double farmers' income. While providing at least 100 days employment to every rural household, MGNREGA should create productive assets to improve farm productivity and incomes. The target of 5 lakh farm ponds and 10 lakh compost pits announced in the last Budget from MGNREGA funds will be fully achieved. In fact, against 5 lakh farm ponds, it is expected that about 10 lakh farm ponds would be completed by March 2017. During 2017-18, another 5 lakh farm ponds will be taken up.

- Under MGNREGA, the budget provision increased to Rs 48,000 crores in 2017-18 from Rs 38,500 crores in 2016-17. This is the highest ever allocation for MGNREGA.
- All of India's villages will be electrified by 2018. Rural connectivity has been given necessary thrust.

### Challenges for Small and Marginal Farmers :

There are many issues and challenges for small and marginal farmers in India.

- Small size of land reduces the farmer's ability to invest in lumpy inputs, or gain from economies of scale and favourable agri-business opportunities, or have the necessary bargaining power in markets and with service agencies.
- They often lack access to sufficient productive resources, such as land, water, fertilisers and seeds, as well as to markets, information and technology. Many face insecurity of tenure and the growing threat of land alienation and

pressures from urbanisation, industrialisation, and powerful interests.

- About 10 per cent of rural households are reported to be entirely landless, and a large percentage to be near landless. With little or no owned land, they depend on informal leasing arrangements. Often they are not listed in government revenue records and are, therefore, excluded from government schemes and facilities for credit, insurance, inputs, extension etc., for which they have to depend on private sources.
- Problem of lack of timely access to credit from formal institutional sources. Small holdings need credit for both consumption and investment purposes.
- Low level of (formal) education limits public dissemination of knowledge and information on agriculture. For instance, awareness about bio-fertilisers, new crops, MSP, WTO etc. This can further result into lack of training and capacity building to acquire adequate skills.
- In the wake of depletion of ground water in many areas, the marginal and small farmers are going to face more problems regarding water in future.

### Challenges in Seed Procurement:

There are multiple challenges in the development and adoption of quality seeds, like: (i) Affordability: For small and marginal farmers, the cost of hybrid seeds is very high, affecting the viability of farming (ii) Availability: While there is a demand for banning non-certified seeds, certification per-se does not ensure quality seeds, (iii) Research and Technology for Seed Development: Inadequate research and genetic engineering has been a constraint in the development of seeds/seed technologies in major crops during the past few decades in India; inadequate number of players restrict competition, and (iv) GM Crops and Seeds: Concerns about affordability of hybrids and GM seeds, environmental and ethical issues in cultivation of GM crops, risks to the food chain, disease spread and cross pollination have resulted in their non-introduction.



There is need to make the sector 'vibrant and dynamic' by increasing farm productivity with the use of technology and scientific advancements. According to our Prime Minister, the lands are not growing, but population is growing and the only solution is to increase productivity in agriculture. India must set a goal to increase productivity to come at par with global averages and the access to technology and practices can be utilised for that. He also called the experts on soil, seed and climate to come together to help the farmers to boost the farm productivity. DD Kisan, an agriculture 24-hour television channel dedicated to agriculture and related sectors, was launched in 2015 to disseminate real-time inputs to farmers on new farming techniques, water conservation, organic farming, weather, crop prices, global markets, warnings on crop diseases etc, so that they can prepare in advance to take the right decisions.

### **Conclusion:**

Agriculture requires a new paradigm with the following components: increasing productivity by getting "more from less" especially in relation to water via micro irrigation; prioritizing the

cultivation of less water-intensive crops, especially pulses and oil-seeds, supported by a favorable MSP regime that incorporates the full social benefits of producing such crops and backed by a strengthened procurement system; and re-invigorating agricultural research and extension in these crops. Finally, there is also the evidence of deep segmentation in Indian agricultural markets which, if remedied, would create one Indian agricultural market and boost farmers' incomes. Therefore, the agriculture sector needs a transformation to ensure sustainable livelihoods for the farmers and food security for the nation. It is widely believed that the agriculture sector in India is expected to generate better momentum in the coming years and the success in agricultural progress has to be measured by the farmers' welfare and security rather than by production figures alone. Thus, the efficacy of these heightened Budgetary allocations depends on the spirit of "cooperative federalism" under which the states now has the greater responsibility in using these funds effectively, efficiently and wisely.

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## **Indian Seed Congress 2017 in Kolkata**

The Indian Science Congress 201 was inaugurated at a function in Kolkata by the Union Minister of Agriculture and Farmers Welfare, The theme of Seed Congress is "Seed of Joy" which is very much in line with vision of this government to bring happiness and prosperity in the lives of farmers by doubling their farm income by 2022. He also informed about the National Farmer Policy of the Union Government that the objective of this policy is to accelerate agricultural output, develop infrastructural facilities in the villages, promote value addition, expedite the growth of agro-business, create employment in the rural areas, ensuring better livelihood status of the farmers and agriculture workers and their families, discourage migration to urban areas and face the challenges emerging out of economic liberalization and globalization

The availability of certified / quality seeds in the country has increased from less than 40 lakh quintal during decade of 60 to 370 lakh quintal in 2015-16. The Department of Agriculture, Cooperation & Farmers Welfare has directed the State Governments to prepare variety wise seed rolling plants to meet year wise, season wise requirements of quality seeds. This seed rolling plant will fulfil the double purpose of improving the Seed replacement rate along with Variety replacement rate so that sustainable agricultural production and productivity could be ensured.

Indian Seed Market is growing fast and during the recent past, hybrid seed market of vegetables and cereals has shown remarkable growth. Indian Seed Industry can emerge as a prominent industry for supplying seeds in international markets. India has great potential to produce hybrid seeds specially costly vegetable seeds on cheap rates as compared to the seeds of the other countries. Apart from vegetables, the hybrid seeds of maize, paddy, pearl millet and cotton may be exported to SEI and African countries in magnitude.

## RIGHT THRUST ON RURAL REVAMPING

Dhurjati Mukherjee

The attention towards the rural sector has rightly been given due emphasis, very much on the same lines as the previous year's budget. One cannot deny the fact that there is a need to give the utmost attention to this sector in terms of revamping the infrastructure facilities. Even if providing urban facilities in rural areas (PURA) may take time to be accomplished keeping in view our resource constraints, there is a need to focus on the country's villages and transforming them.

The Union Budget this year was presented amongst severe controversy with almost the whole opposition voicing its protest against its timing before the coming elections to the five states. However, one cannot deny the fact that the Budget 2017-18 has been rightly geared towards the rural sector and can definitely be considered pro growth with focus on agriculture and micro and small industries. The much needed emphasis towards development of both physical and social infrastructure in the rural and semi-urban areas has been taken care of in a judicious manner.

The thrust of the government was manifest in the President's address where he clearly stated that the poverty eradication was a priority as also ensured 'universal basic income' for all, keeping in view the conditions of the poor, the dalits and the kisans, who still struggle for a decent livelihood. But though the need of social security for the downtrodden is being heard for quite some time, the implementation part was a matter of concern and from where the resources would come as this would cost anything around 4 to 5 per cent of GDP.

The attention towards the rural sector has rightly been given due emphasis,

very much on the same lines as the previous year's budget. One cannot deny the fact that there is a need to give the utmost attention to this sector in terms of revamping the infrastructure facilities. Even if providing urban facilities in rural areas (PURA) may take time to be accomplished keeping in view our resource constraints, there is a need to focus on the country's villages and transforming them.

This is exactly what the Budget 2017-18 has done. The total allocation for agriculture and the rural sector has been around a record of Rs 1.88 lakh crores, which definitely needs to be appreciated. While the MGNREGA has theoretically received the highest allocation of Rs 48,000 crores with the avowed objective to create assets to improve productivity, it needs to be mentioned here that



if current schemes are to continue at the current rate another Rs 10,000 crores would be needed and along with wage arrears this comes to over Rs 13,000 crores by the end of the current financial year. Thus the actual allocation comes to around Rs 35,000 crores, less than the allocation in 2016-17.

Other significant steps announced in the Budget include the following:

- (i) Creation of Dairy Processing Infrastructure Development Fund with an allocation of Rs 2000 crores to help gear up the processing capacity of an additional 500 lakh litres of milk every day;
- (ii) Drafting of model act on contract farming to be sent to states for adoption and ensure higher productivity for fragmented plots;
- (iii) Coverage of Fasal Bima Yojana increased from 30 per cent to 40 per cent and allocation of Rs 9000 crores made for this purpose.
- (iv) Setting up a dedicated Micro Irrigation Fund to achieve the goal of “per drop, more crop”;
- (v) Construction of additional 5 lakh ponds for drought proofing; and
- (vi) 648 *Krishi Vigyan Kendras* (KVKs) to have mini labs to enable soil testing.

The above mentioned steps are, no doubt, encouraging as also the ambitious resolve to double farmers’ income by 2022. The amount given for research and education of agriculture stands at meager Rs 6800 crores, which is way below 1 per cent of the agri GDP. This needs to be seriously looked into as experimentation and innovation. For, higher yields is absolutely necessary to ensure that farmers’ income could be doubled by the year 2022 by making this an ambitious resolve of the Finance Minister a reality may be very difficult. However, if the focus is maintained on improving agriculture, there could be some improvement in farm income.

In the rural sector, the importance given to agriculture has been quite justified more so due to the fact that a Twitter poll conducted by the ministry of finance, just before the Budget, there were 66 per cent of around 21,400 respondents seeking a more agriculture focused Budget. As is



generally agreed, problems in the sector are many but possibly the most important is the fact that the average size of the farm is 1.15 hectares and will shrink further in 2020-21. However, as per the 2013 Situation Assessment of Farmers/Agricultural Households, one cannot earn a living from a smaller farm less than one hectare. Apart from this, there are many other problems which are quite well-known and the major ones are that of finance, marketing and availability of inputs at affordable rates.

A point that needs to be mentioned here is the fact that there should have been an initiative to increase at least by 15 or 20 per cent the number of KVKs in the country. We have been hearing the need for lab-to-land approach for more than decades and unless technology is made available at the sub-divisional levels, the problems in farming cannot be solved. Such KVKs could guide farmers on diversification of agriculture, organic methods, dryland agriculture, less reliance on chemicals etc.

Some experts have pointed out that the bulk of farm credit outlay of Rs 10 lakh crores, for which an interest subvention scheme of 3 per cent is provided if paid back in time, will be availed by the agri business companies. Estimates suggest that roughly Rs 8 lakh crores out of the amount would go to the corporates in the name of farmers. There should have been some form of debt relief to farmers by reducing interest on loans, if not outrightly striking a portion of the farm debt.

Affordable housing for all by 2019 and building one crore homes are, no doubt, very significant announcements. Shelter needs of the poor and the economically weaker sections are a vital need and the government’s resolve is obviously in the right

direction. Accordingly, the allocation for Pradhan Mantri Awas Yojana has been hiked to Rs 23,000 crores. It is expected that there would be strict monitoring at the grass-root level and the panchayats would ensure that the houses are constructed, as per standards. The push to affordable housing is expected to have a positive impact not just in core construction sectors but also in the lending business of banks and NBFCs and credit takeoff, which is the need of the hour.

Another significant announcement has been achieving 100 per cent rural electrification by May 2018. Here it needs to be mentioned that power supply should be at least for 4 to 5 hours so that the benefits of power could be derived by the beneficiaries as some of them carry out work in their houses to earn a living or supplement the family income. Also the allocation of Rs 10,000 crores for the Bharat Net project is expected to spur rural connectivity as it will provide high-speed broadband to 1.5 lakh gram panchayats.

Regarding health, it is well-known that the allocation of just one per cent of GDP is obviously not quite satisfactory to tackle the growing quantum of diseases. Moreover there is inadequate health infrastructure in the backward sub-divisions of the country, specially in the northern and north-eastern states. One cannot deny the fact that there have to be health centres in each block and small hospitals in each sub-division equipped to treat patients of all types of diseases, except infectious and complicated ones. The Budget resolve to upgrade 1.5 lakh such Sub-Centres into Health & Wellness Centres is, no doubt, a very positive step but simultaneously there should have been some announcement of ensuring that all Blocks have at least one Health Centre.

Another important announcement as regards for as is concerned is to abolish TB by 2025. According to the Global Tuberculosis Report 2016, India accounts for 24 per cent of global TB cases. It is expected that in the coming 9 years or so, TB which affects mainly the poorer sections, would be abolished or drastically brought to nominal levels. Here it may also be pointed out that the increase of rural sanitation allocation would steadily control open defecation and go a long way in curing

communicable diseases in the country. However, it is satisfying to note that the overall allocation for health has been increased from Rs 37,062 crores in 2016-17 to Rs 47,353 crores in the coming fiscal.

In the realm of education, the stress has aptly been given on spread of science, local innovation and gender parity. But the spend in this sector has not received the boost that was expected with the government perhaps looking at the private sector which has turned higher education into a safe business. The allocation for Sarva Siksha Abhiyan (SSA) is marginally up by 4.4 per cent while that of higher education is at a standstill at Rs 1300 crores. The only redeeming feature here is the proposal to launch Skill Acquisition and Knowledge Awareness (SANKALP) at a cost of Rs 4000 crores which would impart training to 3.5 crore youth. Apart from this, the Finance Minister talked of academy autonomy and that more colleges would get autonomous status.

With the railway budget merged with the general Budget, not much was expected except the creation of a Railway Safety Fund with a corpus of Rs 1 crore in view of the increase in accidents. An allocation of Rs 55,000 crores has been earmarked for the railways out of its total capital expenditure of Rs 1.31 lakh crores. Construction of freight corridors, improving connectivity in Kashmir and in the North East, upgrading signaling, redeveloping stations are being planned. There is no specific mention of track renewal or track upgradation in the Budget speech which, it is expected and would obviously be taken care of to ensure faster running of trains.

Among the steps envisaged in the transport sector in the coming fiscal, the significant ones include:

- (i) Increase in allocation for highways to Rs 64,000 crores, an increase of 12 per cent;
- (ii) Ensuring connectivity in remote areas by roads; and
- (iii) New metro rail policy to be framed, obviously to attract private sector investment;

Though the Finance Minister has claimed credit for accelerating the pace of construction to a record high of 133 km of roads per day in 2016-

17, the allocation under Pradhan Mantri Grameen Sadak Yojana has remained stagnant at Rs 19,000 crores which is same as in the present fiscal.

Regarding boosting up of the manufacturing units in the country, there has been a slew of concessions to smaller companies. 5 per cent cut in income tax, change in the tax audit threshold limit and a longer carry forward All said and done, it may be stated that is possibly no minimum alternate tax (MAT). Start-ups have also been given a three-year tax holiday This, according to Jaitley, is expected to benefit around 96 per cent of the MSMEs and accelerate growth. Moreover this augurs well for SMEs, being the backbone of growth and job creation and having created 100 million jobs in the last few years, as per a government study.

Customs and excise duty concessions have been provided to many sectors like IT, capital goods, textiles, chemicals and petrochemicals, paper, paperboard and newsprint, aircraft and ship repairing etc. to boost growth and employment

generation. However, it would have been better if some incentives had been offered to labour intensive sectors in the micro and small industry that expand and/or diversify operations, specially in rural areas.

As is well known, the transformation of the rural sector has become imperative at this juncture as India emerges a powerful force in the world. As such, the thrust given by the Finance Minister is not just justified but the need to achieve what one could call 'real development'. At this juncture, one cannot deny the fact that the benefits of development have to reach the masses whose living standards have to be boosted up and brought to the mainstream of life and activity.

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## Rural Roads Target to be completed by March 2017

Pradhan Mantri Gram Sadak Yojana (PMGSY), a flagship scheme of the Ministry of Rural Development will achieve the annual targeted length of 48,812 kilometers of rural roads by 31st March, 2017, as the construction work picks up from January to May every year. As on 27.01.2017, a total of 32,963kms. has been completed which is 67.53 per cent of the annual target. This translates to 111 kms. of roads getting constructed every day. According to the annual target (48,812 kms.), the average per day construction should be 133kms per day. It is important to realize that September to December are lean months for road construction, whereas the construction picks up from January to May every year. From April to August 2016, PMGSY had achieved an average per day construction of 139 kms. per day and therefore by 31st March, 2017 it will achieve the annual targeted length of 48,812 kms.

The annual target of habitations in 2016-17 is 15,000 habitations, against which, as on date (27.01.2017) 6,473 habitations have been connected. PMGSY would also by 31st March, 2017, achieve the habitation target also.

Another major achievement has been the focus of using "green" technologies and non-conventional materials (waste plastic, cold mix, geo-textiles, fly ash, copper and iron slag etc.) in construction of PMGSY roads because these are locally available, low cost, non-polluting, labour friendly and fast construction technologies / materials. In the first 14 years of PMGSY (from 2000 to 2014), only 806.93 kms. of roads were constructed using these technologies / materials. In the last 2 years (2014-2016), 2,634.02 kms. of PMGSY roads have been constructed using these technologies /materials. In the present year (2016-17) till date (27.01.2017), 3,000 kms. have been constructed using these technologies / materials.

## HIGHER SPENDING FOR HIGHER EMPLOYMENT AND GROWTH

K. K. Tripathy

Agriculture and rural development have the potential to propel India back into a higher growth trajectory. The stepped-up allocation and projected all time high credit flow to agriculture and rural sector in Budget 2017-18 were designed to re-establish an enabling atmosphere for manufacturing revolution, job creation, poverty reduction, skill up-gradation so as to guarantee a long-term resilient economic growth. But the real challenge is to make agriculture and rural non-farm activities profitable and acceptable to millions of India's youth.

The Economic Survey 2016-17, released a day prior to the Union Budget 2017-18 presentation, analysed post-demonetisation impacts on the Indian economy and prescribed policy supports for quick recovery. While the Survey supported instant demand and supply-side management through re-monetisation and fiscal management for a resilient economic growth, the people's pre-budget expectations ranged from improvement in income, wealth, employment and infrastructure to ensuring an enabling business environment.

This article analyses a few Budget pronouncements which impact lives of millions who rely on rural farm and non-farm activities. This article attempts to explain the in-built policy direction and economic intent of the Government by discussing a few agriculture and rural development related focus areas prioritized in the Budget.

### Higher Allocation: A Big Push to Rural Economy

Budget 2017-18 focused on rural economic growth and enhanced allocation to important rural sectors to stimulate job creation and consumption demand. A comparison of allocation to select important Ministries with the previous year (Table 1) indicates that priority has been accorded to Micro, Small and Medium Enterprises (MSME), Skill Development and Entrepreneurships (SDE), Drinking Water and Sanitation (DWS), Women and Child Development (WCD), Rural Development (RD) and

Agriculture and Farmers' Welfare Activities (AFWA), in that order. While MSME witnessed a quantum jump of 87.1 per cent hike in its allocation over the Budget Estimates (BE) of 2016-17, SDE recorded a 67.2 per cent rise over previous year's allocation. Increased rural investments, improved buyers' demand, equitable job creation in rural areas are the growth engines of rural economy.

Budget 2017-18 has committed a whopping Rs. 3.96 lakh cr. for building infrastructure and abundantly allocated funds for agriculture and allied sectors, rural development, employment generation and skill and livelihood activities (Table 2). Table 2 indicates that employment generation, skill and livelihood sector together have witnessed 42.3 per cent hike in 2017-18 over 2016-17 followed by RD (25.4 per cent), Agriculture and allied sector (20.8 per cent), Social Sectors (16.3 per cent) including education, health and other welfare sectors and infrastructure (13.5 per cent).



**Table 1: Budget Allocation in Selected Union Ministries in 2016-17 & 2017-18**

SN	Name of the Ministry	Allocation (In Rs. Cr.)			Increase of Allocation (in per cent) in 2017-18 Over	
		2016-17		2017-18	2016-17 RE	2016-17 BE
		BE	RE	BE		
1	AFWA	44,485	48,072	51,026	6.1	14.7
2	DWS	14,010	16,512	20,011	21.2	42.8
3	MSME	3,465	5,463	6,482	18.7	87.1
4	RD	87,765	97,760	1,07,758	10.2	22.8
5	SDE	1,804	2,173	3,016	38.8	67.2
6	WCD	17,408	17,640	22,095	25.3	26.9

Note: BE: Budget Estimate and RE: Revised Estimate

Source: Compiled from figures indicated in Annexure II (A) to Union Budget Speech 2017-18, Ministry of Finance, GoI

**Table 2: Budgetary Allocation in Selected Sectors during 2016-17 & 2017-18**

SN	Sectors	Allocation (In Rs. Cr.)			Increase of Allocation (in per cent) in 2017-18 Over	
		2016-17		2017-18	2016-17 RE	2016-17 BE
		BE	RE	BE		
1	Agriculture and Allied sectors	48,572	52,821	58,663	11.1	20.8
2	RD	1,02,543	1,14,947	1,28,560	11.8	25.4
3	Infrastructure	3,48,952	3,58,634	3,96,135	10.5	13.5
4	Social sectors	1,68,100	1,76,225	1,95,473	10.9	16.3
5	Employment Generation, Skill and Livelihood	12,141	14,870	17,273	16.2	42.3

Note: BE: Budget Estimate and RE: Revised Estimate

Source: Compiled from figures indicated in Annexure II (A) to Union Budget Speech 2017-18, Ministry of Finance, GoI

### Rural Employment:

Budget 2017-18 has continued to underscore the importance of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and National Rural Livelihood Mission (NRLM) – the existing two wage and self-employment programmes, towards building quality and productive community assets and enterprises. MGNREGA has witnessed an all-time high Budget allocation of Rs. 48,000 cr. in 2017-18 vis-a-vis Rs. 38,500 cr. in 2016-17. The increased outlays should ensure outcome-based quality community assets along with wage employment generation. The need of the hour is to raise a cadre of quality experts who could be a part of community level outcome-based public works planning and monitoring under MGNREGA. Further,

Government's extant initiative of geo-tagging all MGNREGA assets and putting them in public domain would ensure greater transparency.

Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) – a Self-Employment programme has witnessed 50 per cent hike in its allocations in Budget 2017-18 (Rs. 4,500 cr.) against Rs. 3,000 cr. in Budget 2016-17. DAY-NRLM is being implemented in 1,162 out of 1,562 blocks under intensive strategy and 21 blocks under non-intensive strategy. The village entrepreneurship development approach of DAY-NRLM is aimed at creating a catalytic local entrepreneurial ecosystem and encouraging the rural unemployed youth to take up local enterprises on their own. Further, the rural enterprises proposed under DAY-NRLM during

2017-18 can become growth engines of our 5.5 lakh villages, only if it accords adequate attention to agriculture value-added and other rural-based MSME. To achieve this objective, DAY-NRLM needs to focus on areas which could impact livelihoods of a large number of people, especially the youth.

### **Skill Development & Make In India:**

One of the 10 priority themes of Budget 2017-18 is energising the youth through imparting quality education, ensuring market-relevant skill-set and creating jobs for them. To maximise the potential of country's youth, the Budget has proposed to impart new location-specific sector skills to rural population by 2022. Pradhan Mantri Kaushal Kendras (PMKK) have been proposed for more than 600 districts across the country. One hundred India International Skills Centres are planned in 2017-18 to offer advanced skill training to equip the youth to avail jobs outside India. Skill Acquisition and Knowledge Awareness for Livelihood Promotion programme (SANKALP) is proposed to be set up in 2017-18 at a cost of Rs. 4,000 cr. to ensure market relevant skill training to 3.5 cr. youth. Skill Strengthening for Industrial Value Enhancement (STRIVE) initiative, worth Rs. 2,200 cr., is aimed at focusing quality vocational training in Industrial Training Institutes (ITIs) through industry cluster approach.

Further, to promote 'Make in India', the Budget has incentivised domestic value addition by making a few changes in Customs and Central Excise duties in respect of items viz. fuel, chemicals, capital goods, machineries, textiles and automobiles. Focus on quality education, skill up-gradation, digitisation and infrastructure development would ensure improvement in capital reserves, research and development and manufacturing of improved machineries required for small enterprises in rural India under the initiatives of 'Make in India'.

### **Re-energising MSME and Start-ups:**

MSMEs are the hearts and souls of job creation and industrial enterprises in India. Budget 2017-18 has proposed to reduce income tax for smaller companies with an annual turnover up to Rs. 50 cr. to 25%. Lower taxation will make the MSME sector more competitive. The Budget has encouraged start-ups by awarding either tax sops or by relaxing computation of their tax liabilities. While the conditions were



relaxed for the purpose of carrying forward of losses in respect of start-ups, profit-linked deduction was made available to them for 3 out of 7 years. As fund crunch is one of the important constraints for growth of MSMEs and Start-ups, these tax sops and liability relaxations would positively impact their net income and capital availability and leverage employment generation with economic multipliers.

### **Rural Finance & Crop Insurance:**

Budget 2017-18, with a view to off-set impacts of demonetisation in rural areas, kept an ambitious credit target of Rs. 10 lakh cr. against Rs.9 lakh cr. pegged in 2016-17. While the intention of the Budget in meeting these ever-increasing credit needs of millions of poor is praiseworthy, availability of formal financial institutions and accessibility to finance are the need of the hour. In the field of rural financing, the real challenge is now to cover all the households with the banking/formal financial network and to strengthen the formal financial institutions in rendering financial services to the poor. To deliver easy, hassle-free and timely credit at the door-step, in addition to the expansion of Bank ATM network and other formal financial access points, local farmers' group, Self Help Groups, Joint Liability Groups, Banking Correspondents, etc. could be roped in by formal financial agencies. The proposed computerisation of 63,000 active Primary Co-operative Societies at a cost of Rs. 1,900 cr. in next three years would ease the credit disbursement pressure on formal institutions and ensure a hassle-free door-step credit delivery.

The Pradhan Mantri Fasal Bima Yojana (PMFBY) was implemented from Kharif 2016. This has replaced the existing schemes of National



Agriculture Insurance Scheme (NAIS) and Modified NAIS. The scheme has a few innovative provisions for expanding the coverage of crop insurance so as to make it acceptable amongst farmers in the rain-fed areas. This scheme had got Rs. 5,500 cr. in Budget 2016-17 with a view to expand farm insurance coverage from the existing 23% of gross cropped area to 50 per cent in the next two to three years. To achieve the target, Budget 2017-18, has increased allocation to Rs. 9,000 cr. in 2017-18.

### **Agriculture & Farmers' Welfare:**

Budget 2016-17 had asserted to reorient Government's interventions in the farm and non-farm sectors to double the income of the farmers by 2022. A number of measures were taken to increase production, productivity and income of farmers. Prominent of these were directed towards provision of supply of seeds, plant protection chemicals, nutrients, agri-machinery and equipments, agri-credit, etc. Budget 2017-18 re-emphasised the implementation of various schemes/programmes viz. National Food Security Mission (NFSM), Rashtriya Krishi Vikas Yojana (RKVY), Pradhan Mantri Krishi Sinchai Yojana (PMKSY), Mission for Integrated Development of Horticulture (MIDH), Soil Health Card Scheme (SHCS), PMFBY, National Agriculture Market Scheme (e-NAM), etc. 2017-18, by spreading its wings of expenditure under these schemes/programmes, has attempted to ward off adverse impact of de-monetisation on input availability, market arrivals and demands of farm produce and increase in acreage under agriculture.

The rigidity in the domestic agri-marketing through local mandis has led to the realization of low prices by farmers bringing agri-produce to these markets. Keeping in view the criticality of the easy spread of transparent and effective agri-markets, Budget 2017-18 has supported expansion of unified agricultural marketing electronic platform called National Agricultural Market (e-NAM) from the existing 250 markets to selected 585 regulated wholesale market points.

Further, the budget proposal of preparation and circulation of model law on contract farming for adoption and replication by States would be beneficial in integrating farmers with agro-processing industries at the grass-root level. This will not only

lead to additional job creation in rural areas, but will also ensure maximum price realization at the level of farmers.

### **Conclusion:**

Budget 2017-18 has rightfully taken cognizance of demonetisation and the consequent decline in the overall private consumption demand, income and employment. It intended to re-orient Government policy intervention in this important sector by stepping up its allocation to the rural economy, granting tax-breaks to MSMEs and targeting rise in the net income of individuals in the lowest tax tier. Further, grant of infrastructure status to affordable housing loans, widening the definition of affordable homes, intent to capture all labour related legislations under one large umbrella, a new law on contract farming and creation of a Rs. 8,000 cr. Dairy Processing Infrastructure Fund would enhance rural income, wealth and employment.

Focus on various key rural development areas viz. farm and non-farm employment, rural connectivity, income, crop insurance, job creation, sanitation, skill development and irrigation indicated the broad development vision of the Government. Wage and self-employment generation programmes are always expected to be effective in a rural set-up. An all-time high allocation to MGNREGA highlights Government's continued emphasis on implementation of wage employment programmes in rural areas. The need of the hour is to ensure timely and appropriate reorientation of MGNREGA activities for generation of quality productive community assets.

Agriculture and rural development have the potential to propel India back into a higher growth trajectory. The stepped-up allocation and projected all time high credit flow to agriculture and rural sector in Budget 2017-18 were designed to re-establish an enabling atmosphere for manufacturing revolution, job creation, poverty reduction, skill up-gradation so as to guarantee a long-term resilient economic growth. But the real challenge is to make agriculture and rural non-farm activities profitable and acceptable to millions of India's youth.

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## FOCUSSING ON SKILL DEVELOPMENT & EDUCATION

Harender Raj Gautam

The impact of human capital becomes strong when the focus turns to the role of school quality. Cognitive skills of the population – rather than mere school attainment – are powerfully related to individual earnings, to the distribution of income, and most importantly to economic growth. This is one of the reasons that education has been treated as such a positive investment for governments. The trajectory of Education Budget is in the right direction and the focus is certainly needed on the implementation.

Education is one of the most important catalysts of development. Education is a major source of productivity growth because it increases productive human capital which results in overall increase in economic growth. In India, to provide education is a gigantic task, keeping in view the vast population and variation in the terrain across the country. As subject of education is in the concurrent list, the policy and implementation initiatives of both the Central Government and State Governments are important to impart education. Central Governments initiatives are important to start policy changes and develop infrastructure in this vital sector which is responsible for development of human capital. Annual Budget of the Central Government is the indicator of the policy initiatives in this direction.

In the Union Budget of 2017-18, allocation of Rs 46,356.25 crore has been made to the Department of School Education and Literacy and Rs 33,329.70 crore to department of Higher Education. There is a 10 per cent increase in budget allocations to the sector over the allocations of Rs 72,394 crore in last budget.

### Primary and Secondary Education:

The flagship central scheme – Sarva Shiksha Abhiyan for universalization of school education has been given Rs 23,500 crore with an increment of Rs 1000

crore to the budget of the last year., while teachers training and adult education has been allocated Rs 925.67 from Rs 750.80 crore in the last budget. Mid Day meal Scheme has got Rs 10,000 crore, a hike of Rs 300 from last budget. For school education in Madarsas and minorities institutions, the allocation has remained the same at Rs 120 crore since last budget. Primary education need continuous focus of the State and Central Governments to accelerate the pace of literacy in the country and to bring every child to the school. Literacy is one of the important indicators of progress and helps in enhancing the Human Development Index. As per the data of the 71<sup>st</sup> round of the National Sample Survey (NSS), literacy rate in rural areas was 71 per cent in 2013 compared to 86 per cent in urban areas.



## Higher Education:

In the Union Budget of 2017-18, allocation for higher education has been hiked from Rs 29,702.20 crore to Rs 33,079.70 crore. In addition to many other proposals, it will also help in improving the salary scale of university and college teachers after revision of the pay scales. In the budget proposals, budgetary support to Indian Institutes of Information Technology at Allahabad, Gwalior, Jabalpur and Kanchipuram has been hiked from Rs 148.50 to Rs 240 crore. Similarly, allocation has been hiked from Rs 60 crore to Rs 109.45 crore for setting up Indian Institutes of Information Technology in PPP mode. The government had declared to come up with 20 world class institutions, for which, Rs 50 crore has been allocated. The budget allocates Rs 250 crore for capital expenditure for setting up of higher education financing agency. The world class institution plan announced last year has been allotted Rs 50 crore. Funding for the IIMs has been pegged at Rs 1,030 crore which includes Rs 190 crore for setting up of new IIMs. The Indian Institutes of Technologies have been allocated Rs 7,856 crore in this budget. Research is one of the important component of the higher education and for this, Prime Minister Research Fellowship has been created with an allocation of Rs 75 crore. Under this scheme, 1000 fellowships will be provided annually from 2017-18 to those engineering students studying in IITs who have secured at least 8.5 CGPA.

In addition, the Central Government has proposed to set up an Innovation Fund for Secondary Education which will help in encouraging local innovation for ensuring universal access, gender parity and quality improvement. This will include ICT-enabled learning transformation. The focus will be on 3,479 educationally backward blocks.

Central Government has also taken initiatives for improvement in the medical higher education and plan to increase post-graduate seats for medical sciences in different existing medical institutions keeping in view the available faculty. To increase the outreach of the Central Government for better medical education and facilities, two new AIIMS institute are proposed this year in Jharkhand and Gujarat.

In the Union Budget of 2016-17, a scheme digital repository was initiated for school leaving certificates and diplomas. Budget under Unnat Bharat Abhiyan



(UBA) and National Academic Depository has also been doubled from Rs 10 crore to Rs 20 crore and Rs 5 crore to Rs 10 crore respectively from the last budget. UBA is to enable higher educational institutions to work with the people in rural India in identifying development challenges and developing appropriate solutions for accelerating sustainable growth.

The Central Government has also proposed to establish a new National Testing Agency which will conduct all the examinations in higher examination, freeing Central Board of Secondary Examination (CBSE) and other agencies from multitasking. CBSE conducts most of the examinations right now which include CBSE UGC National Eligibility Test to select Junior Research fellows and Lecturers, Joint Entrance Examination (JEE), Central Teacher Eligibility Test (CTET) and National Eligibility Cum Entrance Test (NEET UG) in which lakhs of students appear each year. As these organizations are vested with important responsibilities, this initiative would free the CBSE and All India Council of Technical Education from their current administrative responsibilities and focus on improving academic milieu.

More penetration of higher education is needed in rural areas, as 71<sup>st</sup> round of the National Sample Survey (NSS) has indicated that nearly 4.5 per cent of males and 2.2 per cent of females only completed education level of graduation and above, while in urban areas 17 per cent of males and 13 per cent of females completed this level of education.

## Initiatives for Digital Rural India:

As per the 71<sup>st</sup> NSSO Survey on Education 2014, only 6 per cent of rural households have a



computer. This highlights that more than 15 crore rural households (at 94 per cent of 16.85 crore households) do not have computers and a significant number of these households are likely to be digitally illiterate. In the Union Budget of 2016-17, a digital literacy scheme- 'Pradhan Mantri Gramin Digital Saksharta Abhiyan' (PMGDISHA) was launched for covering six crore additional rural households to make them computer literate. This initiative is important as the Central Government is pushing for cashless economy and many such other measures for ease of business and better governance. The Union Cabinet has recently approved this project with an outlay of Rs. 2,351.38 crores to usher in digital literacy in rural India by March, 2019. Under the scheme, 25 lakh candidates will be trained in 2016-17, 2.75 crore in 2017-18 and 3.0 crore in 2018-19. This scheme is expected to be one of the largest digital literacy programmes in the world. Under this scheme, each of the 250,000 Gram Panchayats would be expected to register on an average 200 to 300 candidates. This scheme will make persons digitally literate so that they are able to operate computers and can digitally access devices like tablets, smart phones, etc. This will help them to send and receive emails, browse internet, access various government services, access other relevant information, undertake cashless transactions, etc. The implementation of the Scheme would be carried out under the overall supervision of Ministry of Electronics and IT in active collaboration with States/UTs through their designated State Implementing Agencies, District e-Governance Society etc.

Central Government has taken a major initiative to make use of the information technology in imparting education to a larger space in less time with the launch of online education platform-SWAYAM

(Study Webs of Active Learning for Young Aspiring Minds), or Massive Open Online Course (MOOC) that is aimed at skill development and employment generation with at least 350 online courses. Under this programme, the SWAYAM platform server will be based in India and US Universities will be invited to offer post-graduate programmes with certification on the SWAYAM platform. This would enable students to virtually attend the courses taught by the best faculty, access high quality reading resources, participate in discussion forums, take tests and earn academic grades. These courses will be aired through DTH channels and this will enable students in accessing high-quality education resource.

### **Emphasis on Skill Development:**

Skill development has received priority of the Central Government to create skilled workforce for our industry and self employment to channelize the youth in the country. Presently, our gross enrolment ratio on children aged 18 to 24 years who enter college is 15 per cent. It is presumed that by 2022, the gross enrolment ratio will increase to 30 per cent. Then, 150 million people out of these 500 million during the period of 10 years will actually go to colleges while the rest 350 million will not. This skilling challenge is further magnified by the fact that 70 per cent of this population falls in rural and tribal India. India's skill development mission is challenging as 80 per cent of new entrants to the workforce have no opportunity for skill training. Approximately, there are 12.8 million new entrants to the workforce every year and this results in an annual increase of unorganised labour and also to low income groups. This also leads to low productivity and quality of work and lack of capacity to innovate or acquire new work practices in the unorganized sector, leading to further depression of wages. In India, the proportion of trained youth is one of the lowest in the world. The corresponding figures for industrialized countries are much higher, varying between 60 to 96 per cent of the youth in the age group of 20-24 years. It is impossible to bring a solution to this problem unless there is integration of skill development and the formal education system. Present Central Government has accelerated such programmes with new objectives and timeline with the scheme of Pradhan Mantri Kaushal Kendras. In the Union Budget of 2016-17, the National Skill Development Mission was initiated to impart training to 76 lakh youth and Rs 1,700

crore was provided for development of 1500 multi-skill centres. In addition, the Central Government has also proposed for entrepreneurship training in schools and colleges along with a variety of online courses. To broaden the outreach of such initiatives, a separate scheme of Rs 500 crore was introduced for promoting entrepreneurship among SC and ST population. In the Budget of 2017-18, it is proposed to extend this scheme to more than 600 districts across the country. There is huge demand for skilled workforce in different countries, the Central Government has proposed to open 110 centres to help youth get access to employment opportunities abroad. The Central Government will also launch the Skill Acquisition and Knowledge Awareness Programme (SANKALP) at a cost of Rs. 4000 crore and this programme will provide market relevant training to 3.5 crore youth. Vocational training in schools, colleges and specialized institutes like Industrial Training Institutes is also an important component of skill development. The next phase of Skill Strengthening for Industrial Value Enhancement (STRIVE) will be launched at a cost of Rs 2,200 crore.

In the budget proposals of Ministry of Minority Affairs, Rs 2600 crore have been provided for various scholarships and skill development schemes such as 'Seekho aur Kamao', 'Nai Manjil', 'Nai Roushni', 'Garib Nawaz Skill Development Centre' and 'Begum Hazrat Mahal Scholarship for Girls'. Under this Ministry, Rs 393.54 crore have been provided for Merit-cum-means scholarship; Rs 950 crore for pre-matric scholarship; Rs 550 for post-matric scholarship; Rs 250 crore for 'Seekho Aur Kamao' scheme; and Rs 176 for 'Nai Manzil' programme which would help in improving the literacy and skill status in the minority communities.

In other budget proposals, there is a proposal to launch a system of measuring learning in schools with emphasis on science education and flexible

curriculum. Various surveys on the learning capabilities in the past have indicated towards poor capabilities of the students at primary level of education in some parts of the country. In this direction, there will be focus on the 3,479 educationally backward blocks where the government proposes to introduce the practise of measuring annual learning outcome in schools. In an effort to improve the quality of higher education in colleges, certain colleges and institutions to be identified and granted an autonomous status based on accreditation.

Economic growth may be the major factor but not the sole factor for contribution in Gross Domestic Product (GDP) in any economy. Education has a long term role in determining the numbers of GDP. It is estimated that from 1948 to 1973, education and the innovation accounted for two-thirds of the increase in U.S. economic growth. Each additional year of schooling appears to raise earnings by about 10 per cent in the United States, although the rate of return to education varies over time as well as across countries. These are powerful results since an increase in economic growth of almost half a per cent will have a large impact on the total GDP of a country over time. The impact of human capital becomes strong when the focus turns to the role of school quality. Cognitive skills of the population – rather than mere school attainment – are powerfully related to individual earnings, to the distribution of income, and most importantly to economic growth. This is one of the reasons that education has been treated as such a positive investment for governments. The trajectory of Education Budget is in the right direction and the focus is certainly needed on the implementation.

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# Kurukshetra

FORTHCOMING ISSUE

April 2017 : Horticulture

## DIGITIZATION AND POSSIBILITIES FOR RURAL DEVELOPMENT

Rekha Dhanai and R.S. Negi

India will be benefited by applying digitization across all levels of development and healthcare sector. In a massively populated country like India, digitization will provide better education and healthcare access to human resources. Digitization potentially will enable the education and healthcare industry to manage its huge volumes of data. Digitization is a way to improve the performance of rural education and healthcare systems by linking various systems via data and communications platform.

The third budget of the present government has presented by Finance Minister on 1 February, against the backdrop of global uncertainty with major economic and political developments, The Budget is focused on India's long-term growth and development and reflects the government's approach towards solving systemic inefficiencies while also keeping in view the need for economic reforms, increased investments and holistic growth. The Budget theme to Transform, Energise and Clean India (TEC) aims to address issues with several core areas such as rural growth, poverty alleviation, infrastructure development and corruption while showing the government's commitment towards prudent fiscal management and tax administration. The tax reforms announced were primarily aimed at stimulating growth and promoting digitisation and transparency. Besides reforms to the tax rate, numerous measures were announced to combat issues caused by the dependence on cash and black money, with cleaning up political funding being the primary component. Overall, the Budget looks positive with respect to the government balancing fiscal discipline, infrastructural development and rural upliftment along with setting India on the path towards holistic growth.

### **BharatNet & DigiGaon as Ambitious Projects:**

Finance Minister highlighted the importance of India's Telecom sector in Budget 2017-18 and announced that the allocation of the aspirational BharatNet project has been stepped up to Rs. 10,000

crores. He has encouraged a shift to digital platforms with incentives to payers as well as merchants driving convenience, efficiency and transparency.

Additionally, a DigiGaon initiative will be launched which aims at provision of telemedicine, education and skills using of digital technology. The Finance Minister added that the recent spectrum auctions have lowered the spectrum scarcity in the country. As part of the Digital Literacy campaign, the proposed DigiGaon initiative wherein telemedicine, education and skills will be delivered through the digital platform in rural areas, will improve access to the skill programme and enhance Employment options. The increased allocation for Bharatnet from Rs.6000 crore in FY 2016-17 to Rs.10000 crore in FY 2017-18 will improve the broadband connectivity in rural India through Optical Fibre Cable (OFC) and also facilitate more jobs and thereby, improving health in rural areas.





Meanwhile, the government's agenda for this year will be to transform, energise and clean India (TEC India) and that digital economy will play a huge part in its implementation and achievement. By the implementation of this project, we will see an improvement in the network problems as well as wider connectivity. This will give a major fillip to mobile broadband and Digital India for the benefit of people living in rural and remote areas."

### **DigiGaon Initiative for Empowering Common Man:**

The DigiGaon initiative proposed to provide telemedicines, education and skills through digital technology will increase empowerment in rural areas. The Budget focuses on inclusion, transparency, fiscal responsibility and gives a big push to the digital economy. It encourages a shift to digital platforms with incentives to payers as well as merchants driving convenience, efficiency and transparency.

An increase in allocation for the BharatNet project will bring high speed broadband on optical fibre connectivity. Under the BharatNet, optical fibre has been laid in 1,55,000 kms. This project will boost the government's Digital India mission into a digital economy. This budget has made special provisions to ensure greater financial growth, with emphasis on enhancing cyber security in finance, and bringing greater coordination and transparency between departments. The recent spectrum auctions have removed the spectrum scarcity in the country and also give a major fillip to mobilising Digital India, for the benefit of rural people or common man.

The healthcare sector also received many positive announcements in this budget. These announcements made from the reduction of the cost on life saving drugs to the launch of DigiGaon

to promote telemedicine are commendable. The new rules to be formulated for medical devices will help in reducing costs of medical devices. Linking aadhaar cards with the health conditions of the citizens is another great initiative undertaken by the government to improve rural health.

Implementation of tele-Medicine and m-Health will help the country to serve rural and underserved regions, after manages to resolve cases remotely.

**Mobile Health (mHealth):** Saving the medical practitioners' time by providing a common database consisting of patients' information (such as, x-rays, CT scans and other clinical information and the patients progress) by equipping doctors with iPads connected to a centralized patient information system. Such measures also help the patients to know about their progress from their beds.

Most importantly, the core processes within the institutions become automated, making early detection and quick diagnosis, proving it to be quite impactful.

**Tele-medicine:** Bridging the urban rural divide by extending low-cost consultation and diagnosis facilities to the remotest areas via high speed internet and telecommunication.

Though, the concrete efforts are desired to fasten the adoption of technology by the healthcare and education sector. The adoption of different initiatives, such as skill development, electronic health records (EHR), telemedicine and mhealth (mobile health), could benefit India by alleviating the existing scarcity of teachers/trainers and doctors and widening the reach of quality education and healthcare services to remote areas. Simultaneously, the government could consider deduction of expenditure incurred in securing accreditation or implementing EHR/other technology for the digitisation of the healthcare sector, a robust infrastructure is required for better connectivity of all technology-driven services.

### **Intel's initiative towards Digitization:**

Intel India announced the launch of 'Ek Kadam Unnati Ki Aur', an initiative aimed at working with the government to create the blueprint for the digitization of rural India. Under this project,



the first such 'Unnati' Kendra has been set up at a Common Services Center (CSC) in Nadimpalle village of Mahabubnagar district of Telangana and will be used to create the framework for the Telangana Model Digital Village. Under the programme, Intel will work with central and state governments to create a blueprint meant to drive technology enabled transformation at the grassroots in 10 states in India. Connecting rural India needs an approach with a hardware, broadband connectivity, digital learning skills and locally relevant solutions. The effective digitization of rural India will be the key of success for Digital India or DigiGaon initiative.

### Digital Services in Rural India:

Rural India lacks basic services and infrastructure required for accessing quality education and minimum healthcare services, making it lagging behind the urban population. In order to make IT facilities successful across all regions, thereby bridging the rural-urban divide, certain elements are needed to be ensured:

- Stable source and supply of electricity and internet services in every rural area, so as to facilitate IT innovations applied.
- Online individual account access to services, to ease the procedure of gaining knowledge about suitable educational course and the nearest

health center or availability of certain specialist at certain point of time or to book an early appointment and other such facilities without wasting much time and labor.

- Hospital and clinics' staff (doctor and nurses) can avail the IT facilities, making data management hassle free when checking any health reports and data of a patient or sharing the same with experts belonging to other cities or states.

India will be benefited by applying digitization across all levels of development and healthcare sector. In a massively populated country like India, digitization will provide better education and healthcare access to human resources. Digitization potentially will enable the education and healthcare industry to manage its huge volumes of data. Digitization is a way to improve the performance of rural education and healthcare systems by linking various systems via data and communications platform. With tele-medicine, and online educational programmes we will be able to lower the cost of education and patient care and thereby increase the effectiveness.

*(The Author is a Research Scholar and Dr. R.S. Negi is Associate Professor in Department of Rural Technology, H.N.B. Garhwal University Uttarakhand. Email: rekha.dhanai@rediffmail.com)*

### Digi Dhan Mela organized in Jaipur to Spread Awareness on Cashless Transactions

As part of the awareness campaign on cashless transactions, a Digi-Dhan Mela was organized today here at SMS Investment Ground. A large number of people from Jaipur and nearby areas turned up in the Mela. The public and private sector banks put up their stalls, where people were given information about the digital transactions. The officials manning the stalls also answered to the queries of the people. The participants were also informed about various platforms of digital transactions and the procedure to use it. The officials said that digital transactions are safe and there is no risk involved in it.

The State of Bank of India, Oriental Bank of Commerce, Canara Bank, PNB, Vijiya Bank, SBBJ, UCO, BOB, Allahabad Bank, HDFC, Axis and ICICI banks provided facilities of on the spot account opening at their stalls. They also helped the people in downloading their Apps for cashless transactions. Aadhaar Camp was also organized on the occasion, where people were given information about the importance of Aadhaar and the procedure to obtain it. To facilitate people to shift to the digital platforms, some telecom companies also put up their stalls, where SIM cards were distributed and people were taught about using mobile apps.

Indian Oil Corporation, IFFCO, Chambal Fertilizers and a few other companies also participated in the Mela. They informed people about their products and the procedure to purchase them using digital platforms. Government of Rajasthan put a "Digital Rajasthan" stall. The Project Manager Viplav Singh, deployed at the stall, told that software based video conferencing facility has been provided at E-Mitra kendras. This facility will help people to resolve their issues and talk to the concerned officials online. The information about various developmental schemes is also available on this software. He said that this tool will prove very useful for public redressal system.

The villagers found the Digi-Dhan Mela very fruitful as it helped in raising the level of their knowledge about the cashless transactions



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can help you!"**

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- Tax, surcharge & penalty totalling up to **49.90%** of the Undisclosed Income to be paid.
- Mandatory deposit of **25%** of the undisclosed income to be made in Pradhan Mantri Garib Kalyan Deposit Scheme, 2016.
- The deposits are interest free and have lock-in period of four years.

### **Mode of Making Declaration**

- To be filed **online** at <https://incometaxindiaefiling.gov.in> or in **print** form to jurisdictional Pr. Commissioner/ Commissioner of Income Tax alongwith proof of payment of tax etc. and deposit under the Scheme.

### **Immunity**

- Total confidentiality ensured.
- The income declared under the Scheme shall not be taxable under the Income-tax Act, 1961.
- Immunity in respect of declaration made under the Scheme also available under all Acts other than those specified in Section 199-O of the Scheme.

**For clarifications please see :**  
**CBDT Circular No.2 of 2017**  
**dt. 18.01.2017 (FAQs)**

**Available on: [www.incometaxindia.gov.in](http://www.incometaxindia.gov.in)**

**For queries please e-mail to : [ts.mapwal@nic.in](mailto:ts.mapwal@nic.in)**



**Income Tax Department**

**The Scheme is open upto  
31<sup>st</sup> March, 2017**

**\* Non declaration of such undisclosed income  
will be liable to tax, surcharge and cess  
@77.25% alongwith penalty and prosecution.**

## DIGIGAON: CONNECTING RURAL INDIA

Prachi Sharma

The importance of Telemedicine and Digital Education has been known to the urban Indian from few years now however, its usage was limited due to lack of Poor internet connectivity. Rural India has come a long way from where it began; now each household can afford a mobile phone and can connect to the world, but this Indian digital revolution E-Kranti has just begun. The plan now is to create better digital resources where one can find solutions for agricultural problems, sell and produce online, heal thyself through telemedicine, learn online through apps and free resources, get services virtually with an affect to the real life in true Gandhian spirit of “Antodaya” that is emancipation of last man standing.

India grew with the label of being a Developing Nation since Independence. Young India is evolving digital ways to open up new possibilities for a Smarter India. In the last two years, the regime took initiatives to connect, co-operate and develop through digital means. Majority of the Indian population dwells in its Gaon (village) and the dream of a Developed India cannot be a possibility without true integration of the marginalized. Integration in true sense cannot be made possible without breaking barriers including those of rural-urban divide. DigiGAON is a Govt. of India initiative under the umbrella campaign of “Digital India” to connect whole of India; digitally. This pan-India initiative aims to provide telemedicine, education and skills with the help of Digital Technology in the Rural India.

‘Digital India’ is a pan-India initiative by the Government of India to digitalize the economy, to bring better coordination among departments and make services more transparent and accountable. Digital India campaign has a revolutionary appeal meant to uplift the bureaucratic operation towards a more people centric approach and has been called ‘E-Kranti’ (e signifies electronic or digital and Kranti in hindi means revolution) wave to empower common man. Since gaon in India are disconnected from the mainstream urban services, an increased digital connectivity will come handy in providing better healthcare, education & skillsets in rural areas through "DigiGaon" initiative. Total rural connectivity is to be achieved through increased broadband internet. The key to this is telephone connectivity, broadband, enabling devices, digital literacy and

cyber security. Union Budget 2017-18 has set an agenda of FY-2017-18 as one for “Transforming, Energizing and Cleaning India - #TECIndia”. On one hand the agenda of FY-2017-18 continues previous rural development plans and projects, while on the other hand, under ‘Digital India’ initiative, special provisions have been ensured for greater financial growth, with due emphasis on enhanced cyber security.

Considering the fact that the Rural population accounts for approx. 67 per cent of India’s total population, it is crucial to reach to all 2.5 lakh Gram panchayats for the overall growth of India. The BharatNet Project is a way to achieve the goal of Digital India and fulfil DigiGAON initiative. BharatNet Project is the backbone of Digital India in various ways to establish data highways. Telecom Ministry is playing a vital role in its implementation. Recent spectrum auctions have removed spectrum scarcity in the country which gives a push to mobile broadband and



Digital India for the benefit of rural and remote areas. Under the 'BharatNet Project', 1,55,000 km underground Optical Fibre Cable has been laid. In order to reach farther, the allocation for this project has been moved up to Rs. 10,000 crores. This is to ensure that by the end of 2017-18, high-speed broadband connectivity on optical fibre is available in more than 1,50,000 gram panchayats, with wifi hot spots and access to digital services. This would be done through a mix of underground fibre cables, fibre over power lines, satellite media and radio.

The two basics of growth in any society is the level of Education and the Health of its citizens and therefore, DigiGAON Initiative primarily focuses on these basics of Education and Health through Digital means. Telemedicine and Digital Education & Skill India are ways for making India Developed. This futuristic concept is supported by Government with an emphasis on 'power to empower'. With more than 1.2 billion population, India has only over 200 million Internet users but even then it has become the third largest online market after China and the United States. With this kind of far-reaching impact, there is hope in potential of India. With increased connectivity vide digital technologies such as apps on hand held devices, internet browsing devices and other means, the reach is expected to increase. However, lack of infrastructure, poor electricity access and low Internet penetration in the semi-urban and rural areas have held back development of digital services so far. Needless to say, the new Budget has launched projects to challenge and develop a system that can boost the usage of digital technologies.

The importance of Telemedicine and Digital Education has been known to the urban Indian from few years now however, its usage was limited due to lack of Poor internet connectivity. Rural India has come a long way from where it began; now each household can afford a mobile phone and can connect to the world, but this Indian digital revolution E-Kranti has just begun. The plan now is to create better digital resources where one can find solutions for agricultural problems, sell and produce online, heal thyself through telemedicine, learn online through apps and free resources, get services virtually with



an affect to the real life in true Gandhian spirit of "Antodaya" that is emancipation of last man standing.

### Telemedicine:

All over India, people in rural and remote areas struggle to access timely, good-quality specialty medical care. Rural area residents often have substandard access to specialty healthcare, commonly because majority of the specialist physicians are likely to be located in concentrated urban areas. What further creates problem is the lack of experience in healthcare providers in rural areas, late discovery of diseases and huge amount of time being spent in reaching urban health facilities making rural populace more vulnerable than their urban counterparts. The Incentives provided by the Government to encourage specialists to practise in rural areas have also failed. As such, there is an urgent need to speed up the process of building up healthcare infrastructure capacities especially in the rural areas.

Telemedicine has the potential to bridge this geographical distance between the urban and rural and can facilitate healthcare in these remote areas. It is not something experimental; it has come to stay from a long time in many parts of the world.

Two different kinds of technology make up most of the telemedicine applications in use today. The first one is a basic technology called store and forward which is used to transfer digital images and videos from one location to another. This is used for non-emergent situations. The other one is a two-way interactive television (IATV) which



is used for real time ‘face-to-face’ consultation. Videoconferencing equipment which can even be a smartphone or a computer at both locations allowing a ‘real-time’ consultation. Almost all specialties of medicine have been found conducive to this kind of consultation including internal medicine, gynaecology, psychiatry, rehabilitation, neurology, cardiology etc.

As the country goes Digital, Telemedicine can be seen as a perfect solution. Quality and affordable healthcare is one of the basic needs for citizens. BharatNet has improved and upgraded telecommunication infrastructure thus DigiGAON Initiative would successfully treat the patients in times to come. Telemedicine would thus, have a variety of applications in patient care, research and public health. It can provide rural population access to basic, specialty and super specialty consultations.

One should however consider that, the growth of a sustainable telemedicine network in India depends upon development of national health policies, defined legal frameworks, trained human resource and permanent regular funding. Telemedicine would be a long-term cost efficient service with an improved access to specialists, increased satisfaction of the patient, improved clinical results, reduction in emergency room utilisation.

The first telemedicine centre launched in India was back in 2000 in Aragonda, Andhra Pradesh. Starting from simple web cameras and ISDN telephone lines, today the village hospital has a videoconferencing system and a VSAT (Very Small Aperture Terminal) satellite reaching to provide medical services online to patients. This

is an example of how far this technology has reached.

Previous large-scale Telemedicine projects like that of SEHAT “Social Endeavour for Health and Telemedicine”, in collaboration with Apollo Hospitals and The Department of Electronics and Information Technology, to connect 60,000 common service centres across the country and provide healthcare access to citizens irrespective of their geographical location did work positively but could not come to their full bloom because of network connectivity problems. With BharatNet Program in its full swing, such projects can now reached to a larger population.

### Digital Education & Skill:

Accepting the reality of low literacy level in rural areas, implementations of Digital Education and Skills through DigiGAON initiative is a challenge for the government. From past many years, the main challenge has been to build the infrastructure as well as to ensure that the training curriculum for the students and the teachers is upgraded to keep up with the constantly evolving industrial parameters.

The Quality of Education in Rural India has always been questionable but with the arrival of Broadband Highways, Digital education is breaking the barrier that prevented students from receiving quality education in the physically bound classrooms. Now one can get quality education, anytime and anywhere at ease of flexible timings.

There is a focus on developing Massive Online Open Courses (MOOC’s) to help rural students study any course of their choice from institutions all over the country and abroad. These courses with latest syllabus are taught by eminent academicians via virtual classrooms. Initiatives like ‘SWAYAM’ or Study Webs of Active-Learning for young Aspiring Minds programme by MHRD, is one such platform with over 300 online courses to encourage virtual education. It has definitely proven itself as a great step, providing opportunities for a life-long learning for free, with the number of Rural & Urban students studying through it growing every month. With the access to broadband highways and the flexibility of online courses, students in the Rural India can

save time and money enabling them to learn with a purpose and get quality education providing a sense of self-belief in them which is otherwise often seem to lack.

Regarding Digital Literacy, 'Pradhan Mantri Gramin Digital Saksharta Abhiyan' (PMGDISHA) is extended to 6 crore rural households to accomplish the mission of DigiGAON. This means that candidates would be digitally trained to operate computers and other digital devices, send and receive emails, browse internet, access Government Services, search for information, and undertake cashless transactions. Each of the 2,50,000 Gram Panchayats would register an average of 200-300 candidates.

With a budget of Rs.2,351.38 crore, it becomes one of the largest digital literacy programmes in the world, targeted to be completed by March 2019. The core focus area of the government is cashless transactions through mobile phones. Therefore, the project would place emphasis on Digital Wallets, Mobile Banking, Unified Payments Interface (UPI) like Bhim app, Unstructured Supplementary Service Data (USSD) and Aadhaar Enabled Payment System (AEPS). It aims at empowering the rural citizens by providing them the information, knowledge and skills for operating various digital devices.

In keeping with the Skill India initiative, soft-skill courses regarding computer literacy are being planned at rural centres. This would gradually develop students learning in these centres as future instructors, improving rural digital education through own human resources.

### Conclusion:

Access to quality life with access to education and medication is the Right of every Citizen and Indian government which is committed welfare state, realizes its responsibilities. The major constraint in adopting Telemedicine, Digital Education and Skills till now had been due to the poor bandwidth. Since this is being sorted out through BharatNet, rise of Rural India is imminent. Akodara in Gujrat, the first DigiGaon of India is a perfect example. Also following the lead is Tikawali in Haryana along with others in stride.

In these villages all transactions are cashless, most government paperwork is paperless and the villagers are always connected for sale of agricultural produce, buying of agricultural machinery and much more.

With DigiGAON, the distances will become immaterial and will also impact migration. Connectivity will bring jobs to the villages and so will be services. Impact of digital connectivity on rural life is multifarious as with connected devices a farmer can now monitor his crops and keep a tab on health of his harvest and in case of any need can directly consult experts and labs. A digitally connected farmer can self-learn new agri-tech on internet at no or minimal cost and increase the harvest. In case of diseases of field or cattle he can seek opinion of an academic or Veterinarian doctor and resolve problems in no time; can order equipment, seeds, fertilizers, medicines, etc. online and that too cashless. Moreover can reap healthy benefits by being aware of policy plans for farmers, minimum support price and also crop, products and live stock buy-sell rates and prosper in due course. All he needs is a connected device, and govt. in FY-2017-18 has made realistic plans and provisions for the same.

DigiGAON, plan's execution is going to be complex, one hurdle being literacy coupled with linguistic diversity. About only 65.38 per cent of India's population is literate with only 2 per cent being well-versed in English. Digital media being largely in English is a matter of concern. Reaching out to people in native tongue is the solution. Such linguistic penetration necessitates research in Artificial Intelligence and needs collaboration of government as well as private sectors, a relation to which govt. is committed. Cyber-security remains major concern, since losses over internet can be irreversible.

Nevertheless, digital way is the way ahead where software as service and product can not only connect, help collaborate and keep track at a fraction of conventional cost but also reach out to the most marginalised, primarily in gaon. DigiGaon, nevertheless is the way forward.

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## PM ON FARMERS IN UNION BUDGET 2017-18

- The focus of the budget is on agriculture, rural development and infrastructure which is also a reflection of the Government's commitment to raise investment and create employment opportunities
- The allocation for the schemes in these categories has been hiked substantially.
- Government's aim is to double the farmers' income by 2022 and the policies and schemes have been designed keeping this in mind
- Maximum emphasis in this budget has been on the farmers, villages, poor, dalit and the underprivileged sections of the society.
- Agriculture, animal husbandry, dairy, fisheries, watershed development, Swachha Bharat Mission are the areas which hold lots of potential to uplift the economic situation in rural India and also bring a sea change in the quality of life there.
- Record allocation –the highest ever has been made for Mahatma Gandhi National Guarantee Scheme.
- It will create new employment opportunities, help in overall economic growth and will be complementary in raising the income of the farmers.



## FM ON BUDGET

- Overall approach, while preparing this Budget, has been to spend more in rural areas, infrastructure and poverty alleviation and yet maintain the best standards of fiscal prudence.
- We shall continue to undertake many more measures to ensure that the fruits of growth reach the farmers, the workers, the poor, the Scheduled Castes and Scheduled Tribes, women and other vulnerable sections of our society.
- Continuing with the task of fulfilling the people's expectations, our agenda for the next year is: "Transform, Energise and Clean India", that is, TEC India-
  - Transform the quality of governance and quality of life of our people,
  - Energise various sections of society, especially the youth and the vulnerable, and enable them to unleash their true potential, and
  - Clean the country from the evils of corruption, black money and non-transparent political funding.
- Promotion of a digital economy is an integral part of Government's strategy to clean the system and weed out corruption and black money.



## WHAT DOES IT SPELL FOR RENEWABLE ENERGY?

Rina Mukherji

Allocation under the Deen Dayal Upadhyay Gram Jyoti Yojana has been stepped up by Rs 4814 crore for rural India. This is bound to help not just solar and wind, but bio-gas and other renewable resources, all of which have been primarily responsible for lighting up thousands of villages that had hitherto remained out of bounds for the regular power-grid, due to logistical reasons. There is also a reduction in taxes on parts and machinery used for the manufacture of components needed in solar power projects. This should reduce the initial investment in solar power.

**B**udget 2017-18 can best be termed as mixed for renewable energy. There are several clear incentives spelt out for solar power, which is most welcome. Yet, one notes a lack of generation-based incentives for wind power in this budget, which for the first time in India, has combined the Railway and General allocations.

In keeping with the trend in the last budget, another 20,000 megawatts is sought to be added in the 2<sup>nd</sup> phase of the solar park development scheme this year.

Allocation under the Deen Dayal Upadhyay Gram Jyoti Yojana has been stepped up by Rs 4814 crore for rural India. This is bound to help not just solar and wind, but bio-gas and other renewable resources, all of which have been primarily responsible for lighting up thousands of villages that had hitherto remained out of bounds for the regular power-grid, due to logistical reasons. There is also a reduction in taxes on parts and machinery used for the manufacture of components needed in solar power projects. This should reduce the initial investment in solar power.

The real push in renewable energy is evident in the government's resolve to have 7000 railway stations fed by solar power in the medium-term. This is already in the process at 300 stations; another 2000 stations will soon reap the benefits of solar power as part of the 1000 MW solar mission.

Pilot plants for the conversion of solid and biodegradable waste into energy are in the process of being set up by the government at the New Delhi and Jaipur railway stations; the budget has declared the government's intention to set up another five such plants.

### Measures for Green Energy:

Estimating from the last year's budget that aimed to double farm incomes over the next five years, this budget has emphasized on the eradication of rural poverty and developing rural markets. To this end, the Government has fixed the target of agricultural credit at Rs 10,000 crore, with the intention of especially reaching out to farmers in the underserved eastern states and Jammu & Kashmir.

With climate change, natural calamities are expected to strike even more frequently. Disaster mitigation, as of now, is directed to saving of lives. Even though, the latest measures have succeeded in bringing down human casualties, there is no way that crops can be saved. In times of drought, though, irrigation facilities can ensure that standing crops do not get destroyed. The Budget has done well to allocate an additional Rs 20,000 crore to the existing NABARD Long-term Irrigation fund, bringing the corpus to Rs 40,000 crore. The budget also provides for a micro-irrigation initiative under NABARD with an initial corpus of Rs 5000 crore. This should help extend the country's irrigation cover in the near future.





However, in many villages lacking connectivity to the grid, pumpsets have to run on diesel, compelling farmers to incur a huge expenditure, besides becoming a source of pollution. Even where grid connectivity is assured, voltage fluctuations and shortages affected rural India. Solar pumpsets are not just cheaper to run; they ensure a steady supply of electricity and irrigation to a farmer. The focus on improved irrigation and the reduced taxes on solar power components and machinery, could easily translate into more solar pumpsets for irrigation in the countryside.

The most important problem faced by farmers is the shortage of cold storages. At every bumper harvest, farmers face huge losses of perishable fruit and vegetables, especially compounded by the lack of transport infrastructure or processing facilities, or access to markets.

Hybrid cold storages powered by solar energy that can help store a range of other vegetables and fruit at affordable rates have already been initiated by non-governmental organisations with the help of farmers' groups. Solar-powered vehicles, already introduced in some remote villages, running on improved rural roads that connect farmers to urban markets can provide a good solution to farmers' post-harvest problems.

It must be mentioned, the Budget has provided for Rs 19000 crore for rural roads under the Pradhan Mantri Gram Sadak Yojana. With the individual contribution of the states, the total allocation for rural roads would amount to Rs 27000 crore in 2017-18. The Budget also proposes to extend the coverage of the National Agricultural Market (e-NAM) and integrate farmers with agro-processing facilities to enable them get better prices for their produce. Cold storages, improved roads, food processing and marketing facilities working in tandem can seriously tackle farmers' post-harvest challenges.

Meanwhile, with sanitation coverage in rural India having gone up from 42 per cent in 2014 to the current 60 per cent, there remains tremendous scope for biogas and energy generation from solid waste to light up our villages.

### **Renewable Energy for Employment Generation:**

Under the Skill India mission launched in July 2015, Pradhan Mantri Kaushal Kendras (PMKK)

have been promoted in more than 60 districts. The Budget proposes to extend *Kendras* to more than 600 districts across the country, and establish 100 India International Skills Centres to offer advanced training, besides foreign language courses to youth who seek job opportunities outside the country.

A Rs 4000 crore Skill Acquisition and Knowledge Awareness for Livelihood Promotion programme (SANKALP) to provide market-relevant training to 3.5 crore youth is also proposed. Unfortunately, there is no mention of using renewable power for employment generation.

### **Renewable Energy and the difference it can make in Rural India:**

In Jogeshganj, in North-24 Parganas, adjoining the Indian Sundarbans, close to the Indo-Bangladesh border, there is no grid-connected power. As one walks along the swampy forests abounding in mangroves, along a lonely path, the lone solar lantern is all one has to light up the path, and avoid a tiger attack. In these parts, the solar lanterns are the only means for van-rickshaw driver cycling along the quiet village alleys after dusk, when darkness envelopes the villages. Homes, too, are lighted up by solar panels which help women cook their meals, as children sit down to study. In the marketplace, shops selling and repairing solar lanterns, torches and panels provide an alternative livelihood for several youth eager to venture beyond agriculture.

Similarly, in the remote interiors of tribal Purulia, villages are savouring modernity, thanks to solar power. In mountainous Tripura and Jharkhand too, a combination of solar and biogas has meant a better life for rural folk.

The 2017-18 budget holds a lot of promise and has ushered in several schemes for employment generation, skills training, poverty eradication and agriculture. If they are made to work in convergence, it should be easy to achieve the target of lifting one crore households out of poverty and to make 50,000 gram panchayats poverty-free by 2019, as envisaged under Mission Antodaya.

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## MINISTRY OF INFORMATION & BROADCASTING OBSERVES SWACHHTA PAKHWADA

With an aim to improve the cleanliness in Government offices and encourage people's participation in *Swachh Bharat Abhiyan*, Ministry of Information & Broadcasting along with its all Media Units observed a *Swachhta Pakhwada* (Cleanliness Fortnight) for two weeks from 16<sup>th</sup> to 31<sup>st</sup> Jan, 2017.

Explaining the various activities and initiatives taken by the Ministry of I&B during *Swachhta Pakhwada*, Union Minister for Urban Development, Housing & Urban Poverty Alleviation and Information & Broadcasting, Shri M. Venkaiah Naidu told the press that Government truly believes in the maxim that "**Change begins at home**". The Minister further said that to make the *Swachh Bharat Mission* a success, it is essential that the places where we live, the places where we work are cleansed and kept clean; and there is no better place to start this cleanliness drive than from the **citadel of governance** of the nation i.e, the Ministries and Government departments.

Shri Naidu said that **Cleanliness, orderliness and tidiness** are of paramount importance and it is hard to find peace in the middle of disorder. The Minister also said that digitisation of records and manuals is one of the key cornerstones of the *Swachhta Pakhwada* initiatives and appreciated the fact that the Publications Division has released the electronic version of the Reference Annual India-2017 along with the print version.

The Minister informed that Ministry of I&B and various Media Units/Departments under it, have been using innovative ways to seek people participation in the mission. Some of the initiatives taken include-

- An extensive cleanliness drive was carried out in the Ministry as well as its media Units with regular inspection by senior officers. Ministry had been successful in retrieving 60,624 sq. feet of space after the special campaign was launched from September to November 2016.
- An award "**Best Section Award on Swachhta**" was also constituted by the Ministry to be given to best performing section during the *Pakhwada*.
- The parameters included cleanliness, progress in recording, reviewing, and implementation of e-office amongst others.
- Surprise spot inspections of toilets and offices were conducted by senior officers in the Ministry.
- A *Swachh Bharat* Short Film Festival was organised by the National Film Development Corporation (which comes under Ministry of I&B). In this Short films with a duration of

1-3 minutes were invited. A total of 4346 entries in more than 20 languages were received from across the country. Winners were facilitated at a function on 2.10.2016 at Siri Fort Auditorium.

- Earlier, Ministry of I&B had proactively planned a theme based Swachhta Calendar for period August 2016 to July 2017 to give a thrust to the *Swachh Bharat Abhiyan*.
- The Ministry expanded the concept of *Swachhta* to bring out innovative ideas to not only give importance to office cleanliness, but also to weed out old files, furniture's, etc. A communiqué in this regard was sent to all divisions to clear the backlog - old court cases, pending files, service records, inter-ministerial and government communication apart from identifying old, unused items that can be auctioned.
- A special 5 minutes Bulletin - *Swachhta Samachar* (Cleanliness News) has been started on all weekdays by DD news. The Bulletin includes important news stories, people's initiative and feature stories related to *Swachh Bharat Abhiyan* along with a Swachhta Tip.
- Slogans & Poster competitions on various Swachhta Themes were organised by News Services Division of All India Radio (NSD-AIR) to seek people participation in the movement.
- Debate & Essay writing competitions were organized by DD News and other media units.
- Street plays were organized by Film and Television Institute of India (FTII), Pune in collaboration with Song and Drama Division (S&DD) in order to encourage people's participation.
- The platform of Radio including community Radio was used extensively by Indian Institute of Mass Communication (IIMC) to propagate the *Swachhta* message.
- Various Programs such as Radio Symposium on *Swachh Bharat* and Live program on Waste Management were broadcast.
- A process of e-auctioning of condemned electrical equipment, electronic goods was adopted by IIMC. A sum of Rs. 14, 21,484 was realised after auctioning of disposed goods.
- Special articles were carried in Journals and Employment News by Publications Division focusing on various aspects of cleanliness and also highlighting the success stories in these areas.
- Digitization of office records has been started in Central Board of Film Certification (CBFC), Hyderabad with a view to make office paperless.
- Cleanliness /*Swachhta* Pledge were administered by the Ministry and all the Media Units. Posters and banners were also put up in the Ministry and Media Units to spread the *Swachhta* message.



## SWACHH BHARAT MISSION AND RURAL DRINKING WATER

G Sreedathan

The government, through its aggressive awareness campaign, has managed to drive home the importance of cleanliness. Several media houses and private sector companies apart from public sector firms have taken up projects to give a boost to the scheme. The Mission has rural and urban components and budgetary provisions for them are provided separately through the Ministry of Drinking Water and Sanitation (MDWS) and the Ministry of Urban Development, respectively.

Like charity, cleanliness also begins at home. One of the aims of the Swachh Bharat Mission, a flagship programme of the government at the Centre, is to bring about behavioural change in the people towards cleanliness. Besides, sanitation is very crucial for public health.

A World Health Organization (WHO) report on water, sanitation and hygiene, which looked at facilities in developing and least developed countries, reveals that 38 per cent don't have access to an adequate water source, 19 per cent don't have sanitary enough conditions and 35 per cent do not have water and soap for hand-washing. In India, it is estimated that a poor household, on an average, spends more than Rs 7,000 a year on health care, which is very high, given their income levels. Therefore, it is important for government agencies to address basic hygiene services for tackling health problems such as epidemics, infections and newborn deaths.

Media reports from different parts of the country suggest that the government, through its aggressive awareness campaign, has managed to drive home the importance of cleanliness. Several media houses and private sector companies apart from public sector firms have taken up projects to give a boost

to the scheme. The Mission has rural and urban components and budgetary provisions for them are provided separately through the Ministry of Drinking Water and Sanitation (MDWS) and the Ministry of Urban Development, respectively.

The Swachh Bharat Mission has made tremendous progress ever since its launch in 2014. The sanitation cover in rural areas has gone up from 42 per cent to 60 per cent. As the Mission enters the third year of its implementation, there are renewed attempts in not only sustaining the momentum achieved so far, but introducing innovative measures to expand the reach and efficacy of the programme. Technological interventions are also being made to improve the performance and cutting costs.

The Mission envisages a clean India by 2019, coinciding with Mahatma Gandhi's 150th birth anniversary, which, according to the MDWS, shall



mean enhancing the levels of rural sanitation through a slew of measures including solid and liquid waste management and making villages open defecation free (ODF) and clean. The Swachh Bharat Mission (Gramin) seeks to bring about an improvement in the general quality of life in the rural areas, by promoting cleanliness, hygiene and removing the practice of open defecation. Through awareness campaigns, the mission will encourage communities and Panchayati Raj Institutions to adopt sustainable sanitation practices and facilities through spreading awareness and health education. Another aim of the scheme is to promote less expensive technologies for ecologically safe and sustainable sanitation.

Under the Gramin mission, villagers belonging to Below the Poverty Line and Above Poverty Line segments are given incentive - after construction and use - of Rs 9,000 and Rs 3,000, respectively, for each toilet by Central and state governments. The Mission lays special stress on toilets in schools with basic sanitation amenities. Construction of Anganwadi toilets and management of solid and liquid waste in all villages is also a key element of the scheme.

According to the MDWS, since October 2, 2014, 3.34 crore household toilets have been built out of the proposed 12 crore toilets to be built in rural areas by 2019. The estimated cost of construction of 12 crore toilets is Rs 1.34 lakh crore. So far, 1.59 lakh villages and 93 districts have been declared open defecation free. This is not a no mean achievement.

Similarly, the Swachh Bharat Mission (Urban) seeks to eliminate open defecation; convert insanitary toilets to flush toilets; eradicate manual scavenging; promote healthy sanitation practices; and facilitate solid and liquid waste management. The Urban Development Ministry, which is supposed to build 1.04 crore individual household toilets in urban areas by 2019 through the urban mission, has constructed 29.97 lakh toilets so far. Besides, 1.14 lakh community and public toilets have been set up since 2014. The urban mission is set to provide sanitation and household toilet facilities in all 4041 statutory towns with a population of 377 million. Of the total estimated cost is Rs 62,009 crore over five years, the Central

Government will shell out Rs 14,623 crore. The mission also aims to provide 2.5 lakh community toilet seats and 2.6 lakh public toilet seats and put in place solid waste management facilities in urban areas.

The Budget 2017-18 has earmarked Rs 20,011 crore for the Ministry of Drinking Water and Sanitation which oversees the implementation of Swachh Bharat Gramin and National Rural Drinking Water Programme (NRDWP). Out of this, the Swachh Bharat Gramin gets Rs 13,948.27 crore for 2017-18 against Rs 10,500 crore in the previous year. Since sanitation is a state subject, Centre's role involves complementing state governments' efforts. States are free to design their own programmes as flexibility is an inherent part of this Mission.

### Rural Drinking Water:

Providing safe and adequate drinking water for the entire rural population is one of the commitments of the government. According to National Sample Survey Organisation's 69th Round Survey covering Household Conditions and Amenities in India for the period July 2012-December 2012, 88.5 per cent of the rural households have access to drinking water from protected sources. The 2011 Census reveals about 30.8 per cent of rural households have access to piped water from taps. But the Census shows that 22.10 per cent of rural population has to travel at least half-a-kilometre to fetch drinking water.

However, over-drawing of groundwater, drying up of wells and pollution of water have taken a toll on availability of water in habitations which were earlier fully covered. To ensure sustainable drinking water supply, the government



has revamped the NRDWP with new and focused objectives.

- 1) Now, instead of coverage of habitations, the focus is on ensuring water at household level.
- 2) Focus on piped water supply rather than on hand pumps.
- 3) Enhancement of service levels for rural water supply from the norm of 40 lpcd to 55 lpcd for designing of systems.
- 4) Greater thrust on coverage of water quality affected habitations.
- 5) Making available resources for operation and management of schemes.
- 6) Conjoint approach between rural water supply and rural sanitation so as to achieve saturation of habitations with both these services.
- 7) Move away from over-dependence on single source to multiple sources.
- 8) Incentivizing states to hand over management of schemes to Panchayati Raj Institutions.
- 9) Provision of separate funds for IEC & RD and other software activities.
- 10) A new component water quality monitoring and surveillance was introduced 3 per cent of NRDWP funds allocated for the purpose.
- 11) Move away from high cost treatment technologies for treating Arsenic and Fluoride contaminated water to cost effective ones.
- 12) Promotion of simple-to-use technologies.
- 13) Involving grassroot-level workers for water quality testing.

The Budget 2017-18 has proposed to give priority to villages that have become open defecation free for piped water supply. Besides, as part of a sub-mission of the NRDWP, it is proposed to provide safe drinking water to over 28,000 arsenic and fluoride affected habitations in the next four years.

The Budget has allocated Rs 6,050 crore for NRDWP for 2017-18 against Rs 5,000 crore the previous year, though revised estimates stood at Rs 6,000 crore. Thus, though the increase in allocation might appear less, addition of a matching amount by states would take the total to Rs 12,100 crore, which is substantial. As the government has plans to provide piped water to 90 per cent of the rural people in next five years, it needs to cough up Rs 61,600 crore. Also, the ministry needs to speed up execution, as the performance of the scheme has been way below expectations. Till December 2016, only 53.5 per cent works had been completed.

As water is a scarce resource, to accomplish the targets of NRDWP, water conservation and augmentation through rainwater harvesting and water treatment should be encouraged. The government has accorded high priority to water conservation. Schemes such as the Pradhan Mantri Krishi Sinchayee Yojana have been given shape to improve water use efficiency. However, without people's participation this cannot be achieved.

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### **Cabinet approves a New Scheme for promotion of Rural Housing in the country**

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved a new scheme for promotion of Rural Housing in the country. The Government would provide interest subsidy under the scheme. Interest subsidy would be available to every rural household who is not covered under the Pradhan Mantri Awas Yojana (Grameen), PMAY(G).

The scheme would enable people in rural areas to construct new houses or add to their existing pucca houses to improve their dwelling units. The beneficiary who takes a loan under the scheme would be provided interest subsidy for loan amount upto Rs. 2 Lakhs.

National Housing Bank would implement the scheme. The Government would provide net present value of the interest subsidy of 3 percent to the National Housing Bank upfront which will, in turn, pass it to the Primary Lending Institutions (Scheduled Commercial Banks, NBFCs etc.). As a result the equated monthly installment (EMI) for the beneficiary would be reduced.

Under the scheme, the Government would also take necessary steps for proper convergence with PMAY-G including technical support to beneficiary through existing arrangements. The new scheme is expected to improve housing stock in the rural areas, as well as create employment opportunities in rural housing sector.

## BOOSTING HEALTH EXPENDITURE IN RURAL INDIA

H.L. Sharma

The decision of Government to transform 1.5lakh health sub centres into health and wellness centres across the country is very relevant to provide health facilities to the vast rural hinterland of the country. An action plan has also been prepared to reduce infant mortality rate (IMR) from 39 in 2014 to 28 by 2019 and maternal mortality rate (MMR) from 167 in 2011-13 to 100 by 2018-20. The plan to issue Aadhaar-based smartcards with health details to the senior citizens to monitor their health is also a welcoming step taken towards building a comprehensive health information system for the country.

The public expenditure on health is recognized as an important indicator of economic development of a country. Increased public expenditure on health is desirable not only for fighting with various chronic diseases, but also helps in reducing poverty and achieving higher level of economic development. Poverty is usually associated with poor health. It is the poor who suffer the maximum from various communicable and non-communicable diseases. In fact, there is a vicious circular relationship between poverty and ill health as poverty results in ill health and ill health leads to poverty. It is argued that the countries with high level of public spending in health have secured better health outcomes and ultimately higher levels of economic development as compared to the countries with low level of spending in health.

Recognizing the importance of health sector, the Union Government has accorded priority to the public expenditure on health. Centre Govt. outlay on health and family welfare has gone up steadily during the past (Fig. 1). In the Union budget of 2017-18 the budget allocation for the health ministry has been increased to Rs. 47352.51 crore from the previous year level of Rs. 37061.55 crore, reflecting a large increase of 27.77 per cent over the previous year. The revised allocation on this head for 2016-17 was Rs 38,343.33 crore (Table 1). The enhanced budget allocations to health sector will certainly strengthen activities of the health ministry towards providing universal health care.

Finance minister, in his budget speech on February 1, 2017, emphasized that the communicable diseases need to be eliminated in a time bound manner. He asserted that the Government has

prepared an action plan to eliminate Kala-azar and Filariasis by 2017, Leprosy by 2018, Measles by 2020 and Tuberculosis by 2025.

Furthermore, the decision of Government to transform 1.5lakh health sub centres into health and wellness centres across the country is very relevant to provide health facilities to the vast rural hinterland of the country. An action plan has also been prepared to reduce infant mortality rate (IMR) from 39 in 2014 to 28 by 2019 and maternal mortality rate (MMR) from 167 in 2011-13 to 100 by 2018-20. The plan to issue Aadhaar-based smartcards with health details to the senior citizens to monitor their health is also a welcoming step taken towards building a comprehensive health information system for the country.

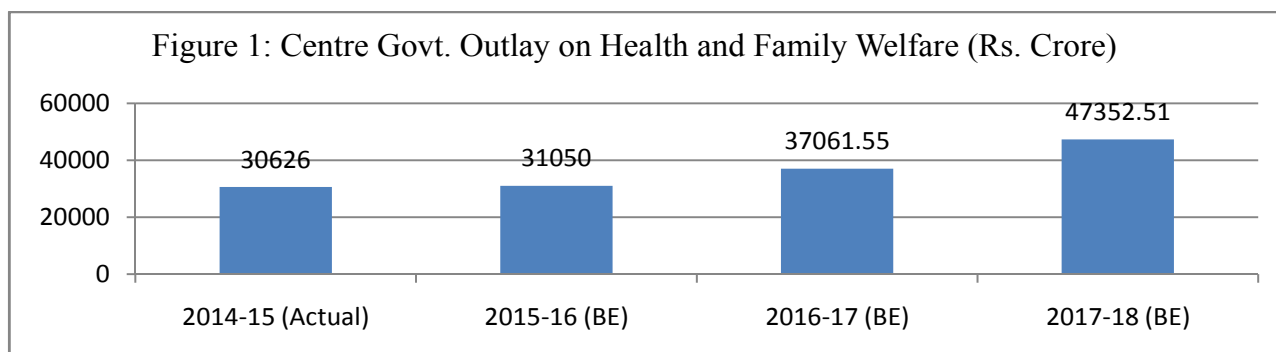
The Government is aware of the severe shortage of specialist doctors, especially in the rural areas of the country. In order to ensure adequate availability of specialist doctors to strengthen secondary and tertiary levels of health care, Finance Minister envisaged an ambitious plan to increase the number of post-graduate seats by



**TABLE 1: Outlay on Health and Family Welfare in India (Rs. Crore)**

Outlay on Health under Centre Govt. Budget	2014-15 (Actuals)	2015-16 (BE)	2016-17 (BE)	2016-17 (RE)	2017-18 (BE)
	30626	31050	37061.55	38,343.33	47352.51

(Source: Budget Document 2017)



5000 every year. In addition, specialization through the Diplomate of National Board (DNB) route has been made easier by rolling out DNB courses in district hospitals and encouraging reputed private hospitals to start these courses. The Union Government will work with the State Governments to take these tasks forward. The decision to set up two more All India Institutes of Medical Sciences (AIIMS) one each in Jharkhand and Gujarat is very significant on the health infrastructure front.

In order to ensure availability of drugs at reasonable prices to the public and promote the use of generic medicines, the Government proposed to amend the Drugs and Cosmetic Rules. New rules for regulating medical devices are also proposed to be formulated. These rules will be internationally harmonised and attract investment into this sector which ultimately be

helpful in reducing the cost of medical devices. The allocation for Department of Health Research under the Ministry of Health has also been hiked to Rs. 1500 crore for 2017-18 as against the previous year allocation of Rs. 1,144.80 crore. The revised allocation for the DHR for the previous year was Rs 1,344.80 crore.

The proposal to set up Mahila Shakti Kendra at village level with an allocation of Rs 500 crores in 14 lakh ICDS Anganwadi Centres is very pertinent for the empowerment of women. This will provide opportunities for skill development, employment, literacy, health and nutrition to the rural women. Under the national wide scheme for financial assistance to pregnant women, a sum of Rs. 6,000 each will be transferred directly to the bank accounts of pregnant women who undergo institutional delivery and vaccinate their

**TABLE 2: Trends in selected Demographic and Health Indicators in India**

Indicator	1991	2001	2011	2013
Life Expectancy at Birth	58.7	62.56	65.96	67.5
Birth Rate (per 1000)	29.5	25.4	21.8	21.4
Death Rate (per 1000)	9.8	8.4	7.1	7.0
IMR (Per 1000 births)	80	66	44	40
Total Fertility Rate	3.64	3.10	2.4	2.3
MMR (Per 100000 live births)		327 (1999-2001)	178 (2010-12)	167 (2011-13)

(Source: SRS Statistical Report 2013)



children. For the welfare of Women and Children Rs 1,84,632 crores have been allocated in the Budget 2017-18 under various schemes across all Ministries.

As a result of such importance assigned to the health and family welfare sector, there has been a significant improvement in various demographic and health indicators during the last two and half decades in India. Table 2 reveals that average life expectancy which was 58.7 years in 1991, went up to 65.96 years in 2011 and further to 67.5 years in 2013. Thus, the increase in average life expectancy became relatively slower after reaching higher levels. On the other hand, birth rate was 29.5 per thousand in 1991. It came down significantly by 8 points and ultimately reached at 21.4 per thousand in 2013. The death rates also slid down from 9.8 to 7.0 per thousand during the period under reference.

The increased budgetary provisions on programmes for women and children have been successful in bringing down the infant mortality rate (IMR) and maternal mortality rate (MMR) during the last two and half decades. The IMR came down sharply from 80 per thousand in 1991 to 40 per thousand in 2013 (Table 2). Not only this, the maternal mortality rate also came down significantly from 327 to 167 maternal deaths per one lakh of live births during the period from 1999 to 2013. The total fertility rate (TFR) for 15-49 year age group of women has

also steadily declined during the period under reference.(Fig.2)

The health outcomes (life expectancy at birth, death rate, infant mortality rate and maternal mortality rate)of the country though have improved during the past but remained far from satisfactory. We still lag far behind not only the developed countries of the world but some of the developing countries like Sri Lanka also. Low level of spending on medicine, drugs, equipment and preventive care can be one of the causes of slow progress in the health outcomes.

Thus, there is yet a lot to be achieved in the health outcomes which requires more budgetary provision for the health sector in the country. In fact, the budget allocation on health sector during the past has gone up only in absolute terms. In terms of percentage of GDP, it not only remained stagnant at less than 1.5 per cent, but also stood well below the world average of 5.99 per cent (World Bank 2014). Table 3 brings into light that expenditure on social services by Centre and States Governments, as a proportion of GDP was 7.0 percent during 2016-17, with education and

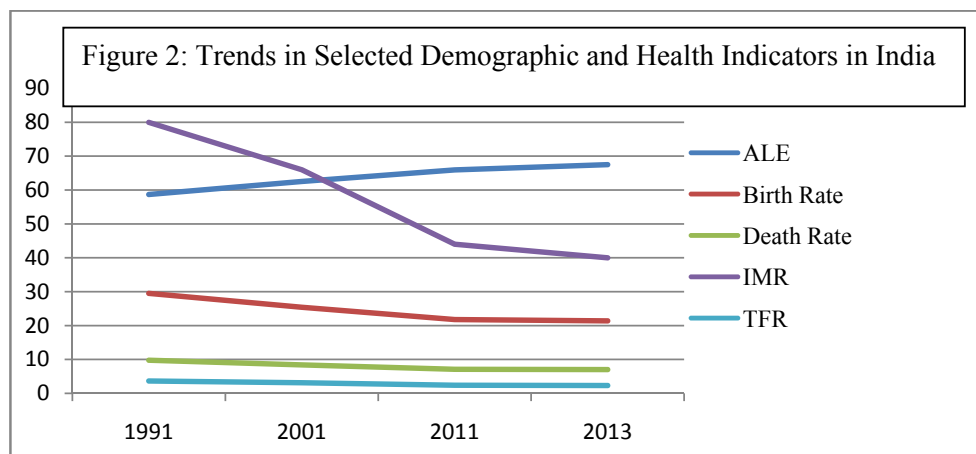


TABLE 3: Centre and State Expenditure on Social Sector as percentage of GDP

Item	2009-10	2013-14	2014-15	2015-16 (RE)	2016-17 (BE)
Total Exp.	28.6	26.6	25.1	28.2	28.4
Social Services	6.9	6.6	5.7	6.9	7.0
Education	3.0	3.1	2.6	2.9	2.9
Health	1.4	1.2	1.1	1.3	1.4
Others	2.5	2.3	2.0	2.7	2.7

Source: Economic Survey 2017, p.160

health sectors accounting for 2.9 per cent and 1.4 per cent respectively.

In fact, there is huge scope to increase public spending on medical, public health and family welfare. Public expenditure on water supply and sanitation (which is preventive in nature) can also have a salubrious impact on public health as more than 15 per cent of total population in India is still not having access to safe drinking water. The schemes of centre like National Health Mission and Swachh Bharat Abhiyan can play an important role in this direction.

### Conclusion:

No doubt, over a period of time, budgetary provision for health sector in India has gone up in absolute terms but there has been no significant change in the expenditure as a proportion of GDP

as it remained stagnant at less than 1.5 per cent during 2009-10 to 2016-17. The performance of the country in improving the health outcomes though has improved during the past, but there is a scope for further improvement particularly in infant mortality rate and maternal mortality rate. If we compare all the achievements of health sector to the other countries of the world then we lag far behind not only the developed countries, but some small developing countries also. Thus, there is an urgent need to increase public spending on medical, public health, family welfare and sanitation to address the health needs of socio-economically deprived population and rural & backward regions of the country.

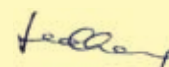
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(Dr. Sadhana Rout)  
Signature of Publisher

Dated :

## SOCIAL SECURITY FOR BETTER HEALTH

Kavita Kalkoti

Budget for the year 2017-18 has allocated funds from which, significant amount can be productively utilized for better education and sustainable health of women in general and reducing MMR in particular. This is imperative because India could not achieve mandated Millennium Development Goal-5 to reduce MMR to 140 by 2015.

The 2017 Union Budget for India was presented on 1<sup>st</sup> February 2017 by Finance Minister in the parliament. The Prime Minister of India termed that the Budget aimed at overall development of the nation with focus on fulfilling the “dreams” of every section, including the poor, the farmers and the under-privileged. He said, “The focus of the budget is on agriculture, rural development and infrastructure which is also a reflection of the government’s commitment to raise investment and create employment opportunities”.

### Initiatives & Allocations for Farmers:

The coverage of PM Fasal Bima Yojana will be increased from 30 per cent of cropped area in 2016-17 to 40 per cent in 2017-18 and 50 per cent in 2018-19. For 2017-18, the sum provided is ₹ 9,000 crores. The sum insured under this Yojana has more than doubled from ₹ 69,000 crores in Kharif 2015 to 1,41,625 crores in Kharif 2016.

- This will go a long way to support farmers and cover their risk, for long they have been facing many adversities because of risks that were not covered. They will feel secure against conditions beyond their control while sowing. The increase in the sum insured is also a good sign as it indicates that farmers are aware about this scheme and are availing this facility.

Participation of women in MGNREGA has increased to 55 per cent from less than 48 per cent in the past. The budget provision of ₹ 38,500 crores under MGNREGA in 2016-17 has

been **increased to ₹48,000 crores** in 2017-18. Government will use space technology in a big way to plan MGNREGA works.

- Inclusiveness of schemes will be a reality now, as there is an increase in women availing the funds. Use of space technology will ensure last mile reachability of development, geo-tagging assets and making it available on public domain will help in transparency and leave lesser scope for leakages of money.

The pace of construction of Pradhan Mantri Gram Sadak Yojana (PMGSY) roads has accelerated to **reach 133 km roads per day in 2016-17**, as against an average of 73 km during the period 2011-2014. A sum of ₹ 19,000 crores has been allotted for this scheme in 2017-18. A total of ₹ 27,000 crores will be spent on PMGSY in 2017-18, with States contributing.

- Roads will help in transport of farm produce to nodal villages. Infrastructure of storage, processing and distribution of produce can



be developed along these roads to facilitate farmers.

Swachh Bharat Mission (Gramin) **Sanitation coverage in rural India** has gone up from 42 per cent in October 2014 to about 60 per cent. Open Defecation free villages are now being given priority for piped water supply.

- The mission of Swachh Bharat will be successful only if rural areas are covered. Incentivising Swachh villages by providing them piped water will induce other nearby villages to adopt clean, hygienic habits. In this way, India will have clean villages as well as availability of potable water for all. What is more important is, that a lot of funds will be saved if rural areas are healthy, lesser medical expenditure will be required. Villagers will spend on better food and clothing if their money is saved.

Funding for micro irrigation scheme (Per Drop More Crop) rose 71 per cent, from ₹ 1990 crore in 2016-17 (Revised Estimates) to ₹ 3,400 crore, funds for national horticulture mission rose by 40 per cent, from ₹ 1,660 crore to ₹ 2,320 crore in 2017-18 (Budget Estimates). A dedicated **Micro Irrigation Fund** will be set up in NABARD to achieve the goal, 'per drop more crop'. The Fund will have an initial corpus of 5,000 crores.

- Micro irrigation scheme is a sustainable model of farming and will help in reducing depletion of water due to optimal use. Horticulture funds will help in creating new openings for farmers who can sow alternative seeds.

### Encouraging Progress so far:

A large number of (40 per cent approximately) of the small and marginal farmers avail credit from Primary Agriculture Credit Societies (PACS) which act as the front end for loan disbursements. NABARD will guide for computerisation and integration of all 63,000 functional PACS with the Core Banking System of District Central Cooperative Banks. This will be done in 3 years at an estimated cost of ₹1,900 crores, with financial participation from State Governments.

- NABARD being a specialised organisation which has the spread and know-how of ground level realities and needs has been given importance in this budget. The expertise and commitment will be put to effective use if they are given more control on functioning of rural credit system. Connecting PACS will help as farmers are more comfortable with their way of functioning.

Government will set up new mini labs in Krishi Vigyan Kendras (KVKs) and ensure 100 per cent coverage of all 648 KVKs in the country. In addition, 1000 mini labs will be set up by qualified local entrepreneurs. Government will provide credit linked subsidy to these entrepreneurs.

- Local youth with qualifications in agricultural universities will have employment opportunity. Village level understanding of soil and research work will be an enabler to maximise produce from farms. A combination of local knowledge and agricultural expertise is very good for rural economy.



The coverage of **National Agricultural Market** (e-NAM) will be expanded from the current 250 markets to 585. Assistance up to a ceiling of ₹ 75 lakhs will be provided to every e-NAM market for establishment of cleaning, grading and packaging facilities. The government proposes to **integrate** farmers who grow fruits and vegetables with agro processing units.

- These initiatives have the potential of improving distribution and saleability of produce. With roads, infrastructure for storing, agro processing, rural India will be able to easily maintain produce better for longer periods, thereby hold on for better prices.

A large number of **milk processing** units set up under the Operation Flood Programme had become old and obsolete. A Dairy Processing and Infrastructure Development Fund would be set up in NABARD with a corpus of ₹ 8,000 crores over 3 years. Initially, the Fund will start with a corpus of ₹ 2,000 crores.

- Dairy is an important source of additional income for the farmers, especially women will benefit as they are a majority in tending to cattle in the villages.

### Women, Maternal Mortality Rate (MMR) and the Budget 2017:

MMR is the number of women who die from any cause related to pregnancy, during pregnancy and child birth or within 42 days of treatment of pregnancy, per 100,000 live births. The causes attributed for such deaths include general health status, educational level and physical movement during pregnancy and child birth. Most maternal

deaths are **avoidable** and can be prevented through appropriate health care, managing complications during pregnancy. MMR is also used as the measure of the quality of health care system.

**Millennium Development Goal-5:** Maternal Mortality Ratio is one of the critical indicators to judge the quality of health services in any country. India has made fairly good progress in reducing maternal deaths in the one decade. According to the United Nations Millennium Development Goal (MDG)-5, India was committed to reduce MMR by three quarters during 25 years between 1990 and 2015. According to the publication "Trends in Maternal Mortality: 1990 to 2013" of the UN Inter-Agency Expert Group, the MDG target for MMR for India was estimated at 140 per 1,00,000 live births by the year 2015. According to the latest report of the Registrar General of India, Sample Registration System (RGI-SRS), MMR in India has declined from 212 in 2007-09 to 178 in 2010-12. With this pace of decline in MMR in India is likely to achieve MMR of 141.

### Declining MMR:

- In 1990, MMR in India was very high at 600 which meant approximately one and a half lakh women died every year as compared to 400 MMR globally. India at that time contributed 27.77 per cent of the global maternal deaths.
- Globally, there has been a decline of 47 per cent between the years 1990 and 2010 as against India's decline of 70 per cent between 1990 and 2011.
- The pace of decline of MMR in India has shown an increasing trend from 4.1 per cent

**Table 1: Allocation of Funds under Health and Education including Specifically for welfare of Women for 2017-18 (₹ Crore)**

Allocations of Funds	2016-17 BE	2016-17 RE	2017-18
Welfare of women across all ministries	90770	96332	113327 (24.85 per cent)
Mission for Empowerment & Protection of Women	907	821	1089 (20.07 per cent)
National Health Mission	20762	22598	27131 (30.68 per cent)
Health & Family Welfare	38206	39688	48853 (27.87 per cent)
Education and Health	112138	114806	130215 (16.12 per cent)

(Figures in parentheses indicate percentage increase in 2017-18 over 2016-17)

per annum during 2001-03 to 5.5 per cent in 2004-06, to 5.8 per cent in 2007-09 and to 5.7 per cent in 2010-12.

Various programs accompanied by a plethora of other schemes have contributed to reduce MMR from 327 during 1990-01, 301 in 2001-03, to 178 in 2010-12.

**Janani Suraksha Yojana:** JSY launched in April 2005 aims at reducing maternal mortality among pregnant women by encouraging them to deliver under Government health facilities. The highest rates of decline are evident from the years 2004-06, which coincided with the period after the launch of NRHM, and a number of other initiatives under the JSY. More importantly, JSY has encouraged institutional deliveries. Currently, as many as 1.66 crore women are reported to deliver in public health institutions.

**National Rural Health Mission:** Government of India launched NRHM during 2005-12 (now National Health Mission) to carry out necessary architectural correction in the basic health care delivery system, with special focus on 18 States (Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Himachal Pradesh, Jharkhand, J & K, Manipur, Mizoram, Meghalaya, M. P, Nagaland, Orissa, Rajasthan, Sikkim, Tripura, Uttrakhand, and U.P.) which have weak public health indicators and / or weak infrastructure. The emphasis had not been on health services *per se* but also adopting a synergistic approach by relating health to determinants of good health viz. segments of nutrition, sanitation, hygiene and safe drinking water.

**Janani Shishu Suraksha Karyakram:** Janani Shishu Suraksha Karyakram launched in 2011 provides service guarantee in the form of entitlements to pregnant women, sick new-borns and infants for free delivery including Caesarean section and free treatment in public health institutions.

**Budget for the year 2017-18** has allocated funds as shown in Table No 1 from which, significant amount can be productively utilized for better education and sustainable health of women in general and reducing MMR in particular. This is imperative because India could not achieve

mandated Millennium Development Goal-5 to reduce MMR to 140 by 2015.

### Way Forward:

- Agencies implementing health programs must involve Gram Panchayats in planning and monitoring the implementation of all health related programs such that each village not only achieves the mandated MMR targets on time, but also surpasses the urban areas, by training Gram Panchayats.
- Millions of Women SHGs that have been formed, nurtured and linked to banks must be involved to create awareness among all rural women in the respective village and motivate them to demand health services under the respective programs as a matter of right.
- Make optimum utilization of the rural health infrastructure already created including human resources to yield expected results.
- Print and electronic media have a responsibility to identify the gaps in the successful implementation of the programs in rural areas.
- Elected State legislatures and Parliamentarians must be involved in the half-yearly review of the progress of each health program in their constituencies and identify specific deficiencies particularly in rural areas inhibiting the progress and find solution at local level while to king up the matter with the State and the central Government.
- There should be continuous studies by independent accredited institutions to identify the factors inhibiting the progress in rural areas as compared to urban areas within the Block, district and State.
- There is need to increase the budgetary resources, State and Union, by increasing its share to 5 per cent of GDP by 2019-20 and allocating in proportion to rural-urban population.

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### In Rohtas, they had to break the band of friends

During the implementation of the Swachh Bharat Abhiyan in Suryapura Block of Rohtas District in Bihar, the district team found the women quite rigid in their behaviour. They opposed any suggestion to build toilets, and even expressed annoyance at attempts to change their normal inclination of defecating in the open.

“We noticed that in the absence of toilets at home, women would go in groups of 6-8, under the cover of darkness to relieve themselves in the open. When they reached their OD site which was normally beside main roads, two or three women proceeded with their job at hand, while the others stood on guard and vice-versa,” explained Sub Divisional Magistrate, Rajesh Kumar.

More importantly, the women had formed strong friendships and they would go together for their routine task of performing ablutions morning and evening for about half an hour each time. More often than not, they would take their daughters along. Taking strength from numbers, it was a sure way of ensuring privacy and protecting their dignity, failing which they were vulnerable to harassment. The district team realized that to convince the women to adopt safe sanitation practices and convince their husbands to build toilets at home, they had to break such bands of friends.

In this regard, they put in place a campaign called ‘Shouch Sakhi Todo Abhiyan’ which literally means breaking the open defecation friendship team or ‘Shouch Sakhis’.

The Rohtas sanitation campaign identifies such groups in the intervention villages and motivates at least one of the group members to build and use toilet at home. Once the campaigner succeeds in motivating one member, it is showcased as an example to other members. In time, the group starts to break with other members fearing that she may be the only one left behind. In due course, the group members also start convincing others; and eventually all the group members build toilets at home and adopt safe sanitation practices.

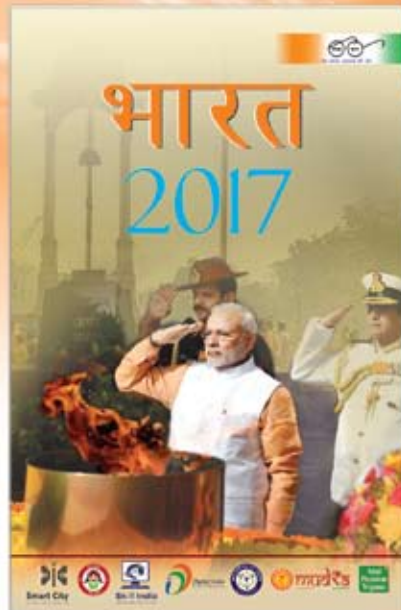
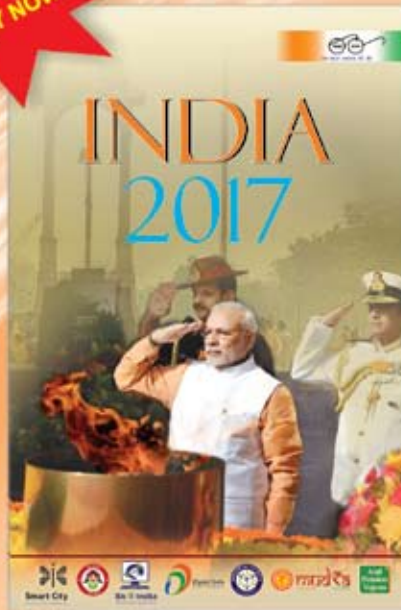
Through the campaign, the SDM and his team appealed to the women at a psychological level, and thus were able to achieve mass level conversion. Almost all groups broke, one by one, according to the SDM. The women left behind were also pressurized into going for toilets at home.

On how they convinced men about building toilets, the SDM and his team told men to pretend to be women for just a day. It meant that they had to wake up when it was still dark and go outside to defecate, or they could go after dark in the evening. However, in between, the men could not perform any ablutions. Just a day as women, and the men were convinced of the tough life women led.

Results of the *Shouch Sakhi Todo Abhiyan* were remarkable, according to Rajesh Kumar. While the Sanjhauli block became ODF in 52 days on August 15, 2016, the Suryapura Block comprising of 5 panchayats will be ODF soon. In the first block that became ODF, residents were paid 25 per cent of the toilet cost upfront. However, the SDM says that there seems to be some sort of silent revolution happening. People are willing to change their lifelong habits without incentives. In areas that have already become ODF, vigilance teams are monitoring the situation to ensure sustainability of the ODF status.

The SDM is confident that they would bring about behaviour change which is the focus of the ODF campaign, across the entire district soon.

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