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SOCIAL SECURITY

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1. EMPOWERING THE DISABLED

Social security is the action programmes initiated by the government to promote the welfare of its population. Thus, the purpose of social security is to provide various support and resources to the vulnerable people such as children, old age, and people with disabilities in order to improve the quality of life.

Article 43 of Indian constitution speaks of state's responsibility to provide social security to the citizens of the country. Article 41 states that states shall, within the limits of its economic capacity and development, make effective provisions for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement.

Every state has social security schemes for differently abled people who are poor or unable to maintain themselves and the government provides monthly maintenance as per the guidelines of respective states and applicant's income.

Various Initiatives:

Persons with disabilities are eligible for professional and income tax deduction under section 80 U and the legal guardians of dependent persons with disabilities are eligible for income tax deduction under section 80 DD.

National scholarship for students who are pursuing post matric/ professional/ technical courses of duration more than one year. Students with disabilities are provided with 3 percent reservation in seats in government and government aided institutions.

The comprehensive education scheme to provide transport facilities, remove architectural barriers, supply free books, uniform and other materials, grant scholarship, restructure curriculum and modify the examination system for the benefit of children with special needs.

The Integrated Education of Disabled Children (IEDC) aims to provide educational opportunities for the moderately disabled children in the general school system. The scope of the Scheme includes pre-school training, counseling for parents and community involvement.

The government reserved 5 percent reservation in posts in Group A,B,C and D positions in government services, public sector banks and PSUs. They are given upto 10 years of age relaxation for recruitment of government jobs.
The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) guarantees employment to rural household adults including differently abled persons. Under National Rural Livelihood Mission (NRLM), a provision of 3% of the total beneficiaries has been made for PwDs.

Indira Gandhi National Disability Pension Scheme (IGNDPS) under the National Social Assistance Programme (NSAP) provides pension to BPL persons with severe or multiple disabilities between the age group of 18 to 79 years @ of Rs. 300 p.m. per beneficiary.

Under Deendayal Disabled Rehabilitation Scheme (DDRS), financial assistance is provided through Non Governmental Organizations (NGOs) for various projects for providing education, vocational training and rehabilitation of persons with disabilities.

The main objective of the Assistance to Disabled persons for purchasing / fitting of aids / appliances (ADIP) scheme is to assist the needy disabled persons in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation, by reducing the effects of disabilities and enhance their economic potential.

“Sugamaya Pustakalaya” is an online platform that makes accessible content available to print-disabled people. The library houses publications across diverse subjects and languages and multiple accessible formats.

They are eligible for loans under the differential rate of interest in all the public sector banks. Rate of interest is charged upon 4 percent uniformly throughout the country.

Under the Indira Gandhi National Disability Pension Scheme (IGNDPS) BPL persons aged 18-79 years with severe and multiple disabilities are entitled to a monthly pension of Rs.300/-. 

**Challenges and way forward:**

Though various disability specific programmes are available in the country, coverage is not comprehensive and does not tackle the issues and common problems of disabled.

Lack of information and dissemination and absence of single window approach often makes the differently abled person unaware of these benefits and schemes available to them.

The multiplicity of agencies or departments looking after disability benefits need to be integrated together to have a comprehensive program design and uniform implementation throughout the country.
The 10th plan advocated the introduction of Component plan for the disabled in the budget of all concerned ministries in order to ensure a regular flow of funds for schemes for the empowerment of disabled. This must be implemented effectively.

Comprehensive administrative arrangements, pooling the funds from various sources and delivering the benefit under professional supervision and control are important steps to be taken.

2. SECURING FARMER’S WELFARE: REALITY TO VISION

From the days of food shortage in 1960s India found a place among the world’s top milk and rice production and attained self sufficiency in food because of the various policy interventions.

Yet, in this growth story, large sections of primary producing farmers remained deprived and disenchanted. Not only do farm incomes tend to be low, some of the worst victims of economic uncertainty is farmers.

Farmer's income and vulnerability:

Small sizes of Indian farms can create diseconomies. Population growth, together with poor industrial employment generation creates pressure on land, keeping per capita farm incomes low.

Monsoon failures impair not only current production but their effects can spill over to subsequent seasons and years via water levels in reservoirs, rivers, canals, wells and soils.

Sometimes excess rainfall or untimely rainfall also poses a grave threat. In Bihar rise in water levels displaced 5 lakh people and affected over 3 lakh hectares of land.

Raising MSP encourages the farmers to grow more crops and keep the remunerative prices stable but only if government can procure adequately.

Demand fluctuations and global competition may further intensify price uncertainties with opening up of markets.

For many years, human resource development of the poor was not in focus. Villages where bulk of the poor dwelt worst affected. Even after the school enrolment began to receive importance, education felt short in quality and employable skill content.

Budget constraints, weak implementation and corruption are some of the reasons for this pathetic situation. They also undermined public health services on which also large sections of farmers in the country depend.

Although public efforts focussed on physical communication in the last decades still 16 percent of villages are deprived of all
weather roads. Recent census shows that 45 - 70 percent of rural households still lack electricity and water facilities.

Evidences suggest that women withdraw from labour force with the advent of new technology and higher income opportunities. given the obvious preference for men o move to non farm work often feminisation of agriculture is a compulsion for poorer women.

**Farmer's welfare - Emerging Ways:**

After thorough review of erstwhile scheme of Modified National Agriculture Insurance Scheme (MNAIS), the Government launched PMFBY in April, 2016. The scheme includes not only coverage of risks to standing crops, but also covers risk such as prevented sowing and post-harvest losses. Under this scheme, farm level assessment of losses due to localized calamities is being done for the first time and 25% of the assessed claims are paid online immediately.

Earlier, different states had different regulations for the mandis. After consultation with the states, rectification of three rules - recognition of e-trading, implementation mandi tariff on single window and single licence across the state – have been implemented to provide single mandi for trading to the farmers.

Keeping in view the importance soil health, soil health card scheme was initiated for the first in which an unanimous soil specimen unification and trial methodology has been adopted. Through this scheme 12 soil health parameters are analysed so that the farmers might be aware accurately about the use of fertilizers and nutrients in their fields.

The Sub-Mission on Agroforestry has been launched by government to augment tree planting activities, intercropping and Medh Par Ped. The scheme has been implemented in the states having liberalised transit regulations for transport of timber. This will not only help in reducing the effects of climate change, increase soil biodiversity, but it will also provide a source of income for farmers.

National bovine productivity mission has been started for the enhancement of income of animal rearers, milk production and productivity. For the first time in the country, 8.8 million milch animals are being issued Nakul Swastha Patra and UID cards under the Pashudhan Sanjeevani scheme and are being provided comprehensive health treatment.

Blue Revolution has been concentrated on one point for all of its schemes related to the productivity of water resources, fisheries, inland fisheries in order to enhance the
security of fish rearers, marine fisheries, mariculture and the development of the harbours for fishery farmers.

Recently ICAR has declared agriculture, horticulture, fisheries and agro forestry stretched to 4 years span as profession degrees. These degrees enable the students for obtaining fellowship, admission in universities and different post graduation degrees abroad.

The following portals like E-Dialogue, Agriculture e-office and E-Agriculture Mandi have been made through the use of information and communication technology which has carried out expeditious performance in a transparent way.

3. PRIORITISING AGRICULTURE TO NUTRITION PATHWAYS

It has been widely discussed in the literature that food security is a multi dimensional process involving production, distribution, consumer choice and adequate intake of macro and micro nutrients.

However in India, food policy making become redundant with policies framed on the basis of either ideological issues or what had worked in the past.

There was limited focus on diet diversity, and all the energies were directed at launching a revamped PDS which is not the urgency of the movement. What we require is a focus on the different dimensions across the entire agriculture to nutrition pathways in a unified approach.

The government should immediately promote the consumption of diverse diet like color plate diet of USA. The colors represent the composition of daily intake of the food in the meal. The colors pertaining to different food groups like cereals, pulsed, fruits, vegetables etc., are made aware to the people.

Utter importance should be given to the culture and local food habits, and those which improve nutritional status. A top down approach has never been successful given the diversity of food production, consumption and preparation in the country.

Decentralization in food policy may actually work with greater emphasis on governance and accountability.

Good infrastructure should be made available as infrastructure, availability of medical centers and newspapers are instrumental in improving the consumption of diet.

While it may be quite difficult to provide subsidized food items other than cereals and pulsed incentives to producers of vegetables, fruits, milk, egg, fish, meat etc depending on local patterns and consumption may be provided.
Both the Tendulkar and Rangarajan Committee recognized the importance of nutrients other than calories and incorporated same in the calculation of poverty line estimation. A index like "Healthy eating living index" must be framed from the pattern of consumption from the household level and this will be essential tool in framing policies.

Cash transfers should be implemented with caution that the same is used for improving the food security status to households. Cash transfers may shift household's consumption from staple food items towards a more diverse and nutritious diet.

Older women are generally the decision makers in the household, and they should be more educated to promote the consumption of diverse diet.

Given the digital revolution in the country poor individuals must be tracked at regular intervals. This strategy has been implemented in the ultra poor regions of Mongolia, where households are continuously monitored to lift them out of poverty permanently.

Fast pace of urbanization, easy availability of fatty acid products, price, life style and excessive marketing makes people obese. Wealthy should be properly educated about these ill effects.

Government intervention should be in the form of taxing fatty food products and supermarkets who encourage consumption of unhealthy food products.

Safety of food also involves the less usage of chemicals in production and preservation. Guidelines must be formulated for safe usage of the pesticides and chemicals.

Climate change remains another important issue interrelated with food safety issues. For example, food systems are adjusting in the Indo Gangetic plains due to climate change.

4. SOCIAL SECURITY : GLOBAL SCENARIO

Social security systems often recognised as the shock observer system and a step towards protecting people against vulnerabilities, bridging social inequalities, ending poverty and hunger and for strengthening human dignity, social cohesion and democracy.

The social security systems in most of the countries started with select populations and benefits, witnessed an expansion of benefits and populations along the course and few countries could make the scheme almost universal.
**Common characteristics of Social Security Schemes:**

Almost all countries have included old age pension and retirement benefits for formal sector employees and provision of minimum wages.

Efforts to cover additional populations are sub optimal and the coverage with most of the current benefits has been less than comprehensive and universal.

There is a general agreement in all countries to include health in social security schemes. However only a few countries have set up mechanisms to progress towards universal health coverage.

In federal structure, the provinces and states are the ones to design and implement schemes and national level provides policy guidance and rules and regulations to bring harmony.

There have been innovative approaches, on the go modifications and learning, use of information and communication technology tools for optimal scaling up these services.

Many countries which are making good progress have attempted to converge schemes and integrate the implementation. In these settings, the providers have been separated from purchaser of these services and an independent and autonomous agency administers these provisions on behalf of the government.

**Way forward for India:**

International experience shows that there should be a systematic mechanism for inclusion of target beneficiaries, likely to be excluded otherwise. A road map for increasing breadth and depth of such initiatives has to be available and agreed at highest level with sufficient legal provisions. The recent initiatives like AADHAR and Jan dhan yojana could provide excellent platforms and should be proactively weaved into roadmap and framework for implementation.

In India, there are multiple social security provisions which are being poorly implemented. Therefore an autonomous agency at both national and state level would bring efficiency and implementation effectiveness.

A social security investment plan must be developed for next two decades with clear understanding of the resource requirement, giving due consideration to changing demographics.

There should be innovative and assured financial mechanism to fund these social security schemes must be in place to ensure sustainability. If needed mandatory contributions from select and target populations have to be implemented by constitutional and legal amendments.
Solidarity is the key principle of the social security system. This can be brought through involvement of community in such initiatives as well through awareness generation efforts, which would also contribute to increased uptake of existing schemes.

Health related expenditure and absence of universal health coverage system is undoing all social security efforts including efforts targeted for poverty reduction in the country. So the impetus should be given for the implementation of universal health coverage.

A number of states are at the stage where these can show the path to the rest of the country for universalisation of social security schemes including that for universal health coverage. These role models must be followed by other states also for better implementation.

In a federal system like India, the states have a major role to play in social security measures. This provides enough flexibility and window for innovations to make social security initiatives a success.

Absence of legal safeguards of social security provisions will violate the goal of security and sustainability of these schemes will be a challenge. So these schemes have to be provided with proper legal and constitutional support for sustainability.

5. ENSURING A RISING TIDE

Social security measures broadly refer to public, that is government provisioning for economic security and social welfare of individuals and families. Traditionally, the focus has been on the targeted programmes that address deficiencies in some communities or region.

Education, healthcare, skills that open up opportunities for improving livelihoods and interventions will ensure the population to attain economic security and social welfare.

The Government took immense efforts to ensure the social welfare and particularly for the targeted groups like women, minorities, dalits and tribal population.

Initiatives Taken:

According to WHO estimates, about 5 lakh deaths in India alone due to unclean cooking fuels. Indoor air pollution is also responsible for a significant number of acute respiratory illnesses in young children. So Government launched Pradhan Mantri Ujjwala Yojana which empowers women as she has access to better and clean cooking fuel and which have positive impacts on health of women and children.

PMJDY has been one of the most vital initiatives towards financial inclusion in India till date. The scale of undertaking this project in a Mission Mode was much higher than any
other initiatives taken in the past. PMJDY has been instrumental in bringing almost all families of the country into the formal financial system and enabling citizens at grassroots level to perform financial transactions and keep their hard earned money safe.

A scheme for **Leadership Development of Minority Women** called Nai Roshni has been launched with the objective to empower and instill confidence in women, by providing knowledge, tools and techniques to interact with Government systems, banks, and intermediaries at all levels so that they are emboldened to move out of the confines of home and assume leadership roles.

The **Nai Manzil** scheme aims to benefit the minority youths in the age group of 17 to 35 years who are school-dropouts or educated in the community education institutions like Madarsas, by providing them an integrated input of formal education (up till Class VIII or X) and skill training along with certification, with a view of enabling them to seek better employment in the organized sector and equipping them with better lives.

The **Merit-cum means based Scholarship Scheme** provides financial assistance to the poor and meritorious minority students pursuing professional studies at graduate and post-graduate levels. 30% of the scholarships are earmarked for girl students.

The **Maulana Azad Sehat Scheme** aims to provide annual health check-up of students studying in institutions aided by Maulana Azad Education Foundation and also provides financial assistance upto Rs.2 lakhs for minority students for serious illnesses studying in institutions aided by Maulana Azad Education Foundation.

The Ministry has launched **Seekho Aur Kamao (Learn and Earn)** a new 100% Central Sector Scheme for Skill Development of minorities. The scheme is implemented by private professional skill development organizations/companies. The scheme ensures employment of minimum 75% trained candidates, and out of them 50% in organized sector. The scheme reserves minimum 33% seats for minority women.

**Prime Minister’s New 15 Point Programme** for Welfare of Minorities is an overarching programme which covers various schemes of concerned Ministries/Departments either by earmarking 15% of physical targets/financial outlays for the minorities or by specific monitoring of flow of benefits/funds to areas with substantial minority population.
Under **Free Coaching and Allied Scheme** candidates belonging to the minority community are provided financial assistance for coaching in Government and the private sector institutes for imparting coaching/training for Competitive Exams, Information Technology and other employment oriented courses. 30% of the scholarships are earmarked for girl students.

The objective of **Maulana Azad National Fellowship For Minority Students** is to provide integrated five year fellowships in the form of financial assistance to minority students to pursue higher studies such as M.Phil and Ph.D. The Fellowship covers all Universities/Institutions recognized by the University Grants Commission (UGC). 30% of the Scholarships are earmarked for the girl students.