At The Half-way Mark

India is midway into the Swachh Bharat Mission (SBM). Since its inception on October 2, 2014, the ministries of Urban Development and Drinking Water and Sanitation have been spearheading the programme, with implementation happening at the state level. The key differentiator with the SBM is the prime minister's ongoing focus which has percolated to district and block officials. It has also captured the imagination of the people of the country.

The SBM has witnessed several notable achievements in reducing open defecation thanks to the focus on behaviour change, need-based capacity building and constant measuring of outcomes. The last three years have seen an increase from 42 per cent to 65.02 per cent in national sanitation coverage. Five states, 149 districts and 2.08 lakh villages have already been declared Open Defecation Free (ODF). Nearly 22 per cent of the cities and towns have been declared ODF; 50 per cent of the urban wards have achieved 100 per cent door-to-door solid waste collection; and over 20,000 Swachhagrahi volunteers are working across urban local bodies, and over a lakh are working in rural India. The number of schools with separate toilet facilities for girls has increased from 0.4 million (37 per cent) to almost one million (91 per cent).

There have seen numerous analyses, discussions and conclusions about the SBM. One recent media report mentions that the government is not measuring ODF, and rather tracks funds spent on latrine construction while putting out numbers about sanitation. This is not entirely correct, as there have been efforts to measure ODF. Of course, the modalities for the same can be debated and there may well be scope for improvement in the measurement protocols. Several sectoral experts are members of the Empowered Working Group (EWG), which is responsible for examining the survey methodology and setting protocols for the government's upcoming national survey through the Independent Verification Agent (IVA) under the World Bank project.

One of the key differentiators of the SBM programme (and rightly so) is the decision by the government in November 2014 to make ODF the success parameter. It was made clear by the ministries concerned that progress will be tracked and evaluated only on this basis. This caused a paradigm shift in the thinking of the implementers as ODF measurement has a direct relationship with behaviour change. This policy shift led to ODF Monitoring Committees (or Nigrani Samitis) being formed at the village level, reflecting the community ownership of SBM. The monitoring committees' key tasks were not to count the number of toilets but to ensure that no individual from the village resorts to open defecation. Anecdotal information and feedback from NGOs and others in the field suggests good progress on this front.

Sanitation, in a diverse country like India, encompasses a number of factors which are important determinants for the success of the mission. It has a direct relationship to caste, creed, religion and gender. A successful sanitation programme needs to address such factors, which makes achievement of safe sanitation a very complex exercise. Additionally, India has a large number of disabled people whose needs require customised solutions. Despite these challenges, we have seen a marked improvement in sanitation coverage since the launch of SBM.

Achieving ODF status alone is not sufficient for the success of SBM. Attention to the complete sanitation cycle is required, where toilets not only need to be built and used but the waste generated also needs to be collected and treated properly. The India Sanitation Coalition advocates safe and sustainable sanitation including design, implementation and practice. This is evident in the tag line BUMT (Build, Use, Maintain and Treat) to complete the entire sanitation chain. .

Achieving ODF is the collective responsibility of the entire nation, not just the government. We have now reached a stage where the need for BCC (Behaviour change communication) has been recognised.

Turning a large and populous country like India around is not an easy task. However, in less than three years we see that India is already course correcting and with the momentum building, the pace of change going forward will be much faster.

END

Behind India’s unease with a global child abduction law

A significant piece of legislation was introduced in the US Congress last week - the Bindu Philips and Devon Davenport International Child Abduction Return Act of 2017 seeks to punish countries that do not adhere to US court orders on the return of abducted children. The Bill is named after two women - an Indian American and a Brazilian American - who allege their children were abducted and taken to India and Brazil by their husbands.

Back home, India has been struggling for years with legislation on the custody of children caught in transnational marital discord. The central government decided last year to not ratify The Hague Convention on the Civil Aspects of International Child Abduction (1980), which would force Indian women who return with their children after conflict with their husbands, to go back to the foreign country for settlement of custody.

A Committee headed by Punjab and Haryana High Court Justice Rajesh Bindal subsequently studied the issue in depth. Last month, the committee released a concept note on its recommendations.

What is The Hague Convention on international child abduction?

It is an international treaty to ensure the prompt return of a child who has been "abducted" from the country of their "habitual residence". Ninety-seven countries are party to the Convention. Despite pressure from the US and European countries, India is yet to ratify it. Under the Convention, contracting countries must establish a central authority to trace unlawfully removed children and secure their return to the country of habitual residence, irrespective of the country's own laws on the issue. The Convention applies to children under age 16.

Where does India stand on this matter?

In 2009, the Law Commission of India recommended signing The Hague Convention, because it "will in turn bring the prospects of achieving the return to India of children who have their home in India". The Commission observed that in the absence of a law, Indian courts had not followed a pattern in such cases.

In February 2016, Punjab and Haryana High Court again referred the matter to the Law Commission and Ministry of Women and Child Development. In his interim order, Justice Rajive Bhalla (now retired) noted that "the removal or retention of a child in breach of custody rights is a wrong under The Hague Convention but for want [of] the Union of India acceding to The Hague Convention or enacting a domestic law, children will continue to be spirited away from and to India, with courts and authorities standing by in despair".

The court asked the Commission and the Ministry to "consider whether recommendations should be made for enacting a suitable law and for signing The Hague Convention…".

In June 2016, a draft Civil Aspects of International Child Abduction Bill, 2016, with provisions similar to The Hague Convention, was uploaded on the Ministry website for public comments. After examining the Bill and the issue, the Law Commission submitted a revised version of the Bill, called The International Child Removal and Retention Bill, 2016, in October, in line with The Hague Convention and legal precedents in the country.

What were the key recommendations?

The Commission noted that "women involved in cross-jurisdictional divorces, 'holiday marriages' or 'limping marriages' have to face additional challenges in the custody battle", and that "the woman must not be put in a situation where she has to make the impossible choice between her children and putting up with an abusive relationship in a foreign country".

In most cases of so-called "parental abduction", parents take away the child because "of the fear of losing his/her custody", the Commission said - "such an abduction… is out of overwhelming love and affection and not to harm the child or achieve any other ulterior purpose". The Commission, thus, dropped the word 'abduction' from the title of the revised Bill.

The report did not, however, remove the previous Bill's provisions on sending the child back to her habitual residence, as envisaged by The Hague Convention. It also retained the provision that gave the central authority the power "to secure the voluntary return of any such child to the country (of)… habitual residence, (and) to bring about an amicable resolution of the differences" between the parties in the dispute.

Given the draft Bill is largely in conformity with The Hague Convention, why is India still not keen to join the treaty?

Critics have argued that the legislation would affect the interests of Indian mothers fleeing from abusive or difficult marriages. The law, the critics said, would compel these women to return to the foreign country where the child was born, to fight for custody in possibly unfavourable conditions. The Ministry of Women and Child Development, wary of Indian women being charged or prosecuted in foreign countries, declined to back the law.

In February 2017, at a national consultation on signing the Convention chaired by WCD Minister Maneka Gandhi and attended by judges from the Delhi and Punjab and Haryana High Courts and a member of the Law Commission among others, it was again decided to constitute a committee to draft suitable legislation, and to advise on whether India should become a signatory. The committee was asked to submit its report in four months.

What has happened since then?

Last month, the committee, comprising two Punjab and Haryana HC judges, a Delhi HC judge, the chairman of the Punjab NRI Commission, a family law expert, and six representatives of various Ministries released a concept note for public suggestions. The committee is learnt to have received a large number of representations, and its major challenge is to reconcile contradictory views.

The foremost legal question is which court will have jurisdiction to decide custody - one in the country of habitual residence, or one where the child has been removed which, in most cases, is India. The committee has not met after the compilation of the feedback, and its report has been delayed.

END

New Bill to allow States to drop no-detention policy

Remedial training will be provided to students whofail in the examinations. | Photo Credit: K. Murali Kumar

With some Bills pertaining to education already passing muster in either House of Parliament this session, the Ministry of Human Resource Development is looking to introduce a Bill to amend the Right of Children to Free and Compulsory Education Act, 2009, to enable States to do away with the no-detention policy if they wish.

The Cabinet has cleared the introduction of the Bill and the Ministry wants it introduced in this session itself and passed in the next session.

Twenty-five States had recently agreed with the idea of doing away with or tweaking the no-detention policy — wherein a child is not detained till Class 8 — to give a boost to levels of learning.

Tamil Nadu, Andhra Pradesh, Telangana and Maharashtra did not ask for a rollback of the policy, however.

The Centre has thus decided to allow States to take the call and to tweak the RTE Act to enable them to do so. The Bill is expected to permit States to introduce exams in Classes 5 and 8.

Students who fail in the exams — to be held in March — will be given remedial training and offered another chance to pass in May. Those who still fail will be detained in the same class.

Officials say there were complaints that the no-detention policy — aimed at retaining students in school and giving a fillip to education — led to learning levels taking a dip. The planned modification in the RTE Act is expected to arrest this trend.

“Dropout rates till Class 8 are just 4%, but they rise to above 20% after that. This is because of the no-detention policy,” said a top HRD Ministry source.

States may be permitted to introduce exams in Classes 5, 8

END

Nine High Courts oppose all-India judicial service

Nine High Courts have opposed a proposal to have an all-India service for the lower judiciary, eight have sought changes in the proposed framework and only two have supported the idea, a Law and Justice Ministry document says.

The document, sent to all members of the parliamentary consultative committee on law and justice, also says that most of the 24 High Courts wanted control over the subordinate judiciary.

The Narendra Modi government had given a fresh push to the long-pending proposal to set up the new service to have a separate cadre for the lower judiciary in the country. The idea was first mooted in the 1960s.

The document says the High Courts of Andhra Pradesh, Bombay, Delhi, Gujarat, Karnataka, Madhya Pradesh, Patna and Punjab and Haryana "have not favoured the idea of an All-India Judicial Service".

It said only the High Courts of Sikkim and Tripura have concurred with the proposal.

The Allahabad, Chhattisgarh, Himachal Pradesh, Kerala, Manipur, Meghalaya, Orissa and Uttarakhand High Courts have suggested changes in the age at the induction level, qualifications, training and quota of vacancies to filled through the proposed service.

Administrative control

"Most of the High Courts want the administrative control over the subordinate judiciary to remain with the respective High Courts," the document said.

Seeking to overcome the divergence of views, the government had recently suggested to the Supreme Court various options, including a NEET-like examination, to recruit judges to the lower judiciary. There were vacancies of 4,452 judges in subordinate courts in the country.

END

NCRB: NCRB merged with bureau of police research

NEW DELHI: In a debatable move, the government merged the National Crimes Records Bureau (NCRB) - which, over the years, has been the principal source of reference by policy makers, police, criminologists, researchers and media - both in India and abroad, with the Bureau of Police Research and Development (BPR&D).

The ministry of home affairs issued an order on Friday evening placing NCRB's functions under the Director General of BPR&D, who will now oversee all the data collection related to Crime in India, Accidental Deaths and Suicides, Prison Statistics and Fingerprints.

Sources say that BPR&D has been given charge of NCRB so that there is more research based and methodological data collection in future as data collection by NCRB as of now was that of taken from states and sometimes inaccurate.

It was felt that if the researchers of BPR&D, which conducts its own researches and commissions many to private institutes/bodies to study the crime patterns, policing and other related aspects, and statisticians of NCRB work together, there will be more accurate and research based data collection, said the sources.

The merger means that the Director NCRB and all its staff will now report to Meera C Borwankar, DG of BPR&D but administrative matters of both the bodies will be handled directly by home ministry itself.

Sources say that NCRB officers are not happy with the decision as both bureaus have different functions. Subsequently, an officer said that NCRB was not kept in the loop before government decided to merge it with the BPR&D.

"NCRB's core function is to collect data on crimes related to IPC and other sections, courts, convictions etc which are taken from states and union territories and then analysed. On the other hand, BPRD's research is not related to crime. It focusses more on research and data collection on how police, central paramilitary forces work, manpower problems, pattern of registration of crime, or influences of police on society etc. There is no clarity how both these organisations will work together," said a senior officer in NCRB.

Subsequently, NCRB officials say that they were not kept in loop about the decision.

The NCRB was established in 1986 with a mandate to empower Indian police with information technology solutions and criminal intelligence to enable them to enforce the law effectively.

It also compiles data on crimes, prosecutions, traffic related prosecutions, and prisons, suicides etc and its annual report were extensively globally to present India's crime figures. The primary crime collection bureau also has the database of all the fingerprints in India and also plays a role in capacity building for government's ambitious project - Crime and Criminal Tracking Networks and Systems (CCTNS).

NCRB's data on crimes against women, particularly rapes, has shaped government's policies on safety of women in last few years, especially after December 16, 2012 Nirbhaya gangrape case.

Officials say that BPR&D, which was constituted in 1966 to directly participate in police functions and suggest reforms, and NCRB will now jointly foster partnership with universities, researchers, NGOs and public to have robust data on crime, police, courts and prisons.

END

Measles-Rubella (MR) Campaign widens its reach

2nd phase of MR vaccination campaign rolled out

India, along with ten other WHO South East Asia Region member countries, have resolved to eliminate measles and control rubella/congenital rubella syndrome (CRS) by 2020. In this direction, Ministry of Health & Family Welfare has initiated measles-rubella (MR) vaccination campaign in the age group of 9 months to less than 15 years in a phased manner across the nation. The campaign aims to cover approximately 41 crore children and is going to be the largest ever vaccination campaign worldwide. All children from 9 months to less than 15 years of age will be given a single shot of Measles-Rubella (MR) vaccination during the campaign. Following the campaign, MR vaccine will become a part of routine immunization and will replace measles vaccine, currently given at 9-12 months and 16-24 months of age of child.

The first phase of measles-rubella vaccination campaign has been successfully completed in five states, namely, Tamil Nadu, Karnataka, Goa, Lakshadweep and Puducherry. More than 3.3 crore children were vaccinated, reaching out to 97% of the intended age group. The campaign was carried out in schools, community centers and health facilities. The next round is starting in 8 states/UTs (Andhra Pradesh, Chandigarh, Dadra & Nagar Haveli, Daman & Diu, Himachal Pradesh, Kerala, Telangana and Uttarakhand) from August 2017, aiming to cover 3.4 crore children.

The campaign aims to rapidly build up immunity for both measles and rubella diseases in the community so as to knock out the disease, therefore, all the children should receive MR vaccine during the campaign. For those children who have already received such vaccination, the campaign dose would provide additional boosting to them. In order to achieve maximum coverage during the campaign, multiple stakeholders have been involved, which includes, apart from Ministry of Health & Family Welfare, other Ministries, development partners, Lions clubs, professional bodies, for example, Indian Association of Pediatrics, Indian Medical Association, Civil Society Organizations etc.

The Measles-Rubella campaign is a part of global efforts to reduce illness and deaths due to measles and rubella/CRS in the country. Measles immunization directly contributes to the reduction of under-five child mortality, and in combination with rubella vaccine, it will control rubella and prevent CRS.

MV

END

Swachh Bharat launches Swachh Survekshan Gramin 2017

As the Swachh Bharat Mission approaches the third anniversary of its launch by the Prime Minister, Shri Narendra Modi, the Ministry of Drinking Water and Sanitation today launched a third party verification survey report to take stock of the progress already made by the Mission in rural India. The Quality Council of India (QCI) has conducted a transparent third-party assessment of the present status of rural sanitation in all States and UTs, called Swachh Survekshan Gramin 2017.

Under the Swachh Survekshan Gramin 2017, QCI surveyed 1.4 lakh rural households across 4626 villages, and found the overall toilet coverage to be **62.45%**. At the time of the survey, i.e. May-June 2017, the Swachh Bharat Mission (Gramin) MIS reported the coverage to be 63.73%. The survey also observed that **91.29%** of the people having access to a toilet, use it. The Swachh Survekshan Gramin 2017 report was launched at a press conference today in New Delhi by the Union Minister, Ministry of Drinking Water and Sanitation, Shri Narendra Singh Tomar, and the Secretary, Shri Parameswaran Iyer.

It was also announced at the press conference that, to encourage States and districts to improve their Sanitation coverage and Solid Liquid Waste Management (SLWM), the MDWS will also begin ranking all districts in India based on the data available on the SBM-G IMIS quarterly. The ranking will be done based on parameters of Performance, Sustainability and Transparency, and the first ranking will be announced on 2nd October, 2017 for the quarter July-September 2017. To instil healthy competition amongst districts, they will also be given awards based on this ranking on a quarterly basis. The formula for calculating these rankings will be:

Total score (100) = Performance (50) + Sustainability (25) + Transparency (25)

Further, in response to the Prime Minister's call to the nation to Quit Filth, it was announced by Shri Tomar that the Swachh Bharat Mission (Gramin) will celebrate the week leading up to the 70thIndependence Day as **"Khule Mein Shauch Se Azaadi"saptaah**. Highlights of this week are:

1. More than 24 States have prepared their Swachhta Action Plan for the week to reinforce their swachhta efforts by innovative methods and with community engagement.

2. On 12 August, 2017, MDWS and MoWR, RD & GR will jointly announce 24 Ganga Grams from five States, Uttarakhand (3), UP (10), Bihar (4), Jharkhand (5) and West Bengal (2) to make them Aadarsh Ganga Gram.

3. 30 SwachhtaRaths will be launched at Allahabad on August 12, 2017 in the presence of the Chief Minister of Uttar Pradesh, Union Minister of Water Resources, River Development and Ganga Rejuvenation and Shri Tomar.

4. Swachhta Raths will also be launched in other parts of the country.

Shri Tomar also announced that, in the run up to completion of three years of Swachh Bharat Mission, MDWS is planning various Swachhta events across the country from 25th September to 2nd October 2017. During this week, National Swachhta Awards will be given to grass root level swachhta champions, district officers, Best Pakhwada Ministries, outstanding contributions by Ministries, PSU sponsors for Swachh Iconic Places and Swachhta Action Plan.

Over 4.54 crore household toilets have been constructed since the launch of the Swachh Bharat Mission Gramin. 2,20,104 villages, 160 districts and 5 States declared ODF.Sanitation Coverage has increased from 39% in October 2016 to 66% in August 2017.

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SNC

END

Commerce ministry: Commerce Ministry to wind up DGS&D this fiscal - Times of India

New Delhi, Aug 8 () The commerce ministry has started the process of shutting down over 100-year-old government procurement arm - Directorate General of Supplies and Disposals (DGS&D)- in this fiscal, a senior official said.

The public procurement of goods and services is being managed by the ministry's e-market platform (GeM) since last year.

Before closing, the ministry has to decide upon the issues concerning manpower, land and office spaces of the directorate, which are present all over the country.

"We are closing DGS&D. We would close it in this fiscal only...It is more than 100-year-old organisation," the ministry official, who did not wish to be named, said.

Currently, the directorate has four regional offices including Mumbai, Kolkata and Chennai. It has 12 Purchase Directorates (Commodity-wise) at its headquarters here. Besides, there are 20 offices /sub centres and the staff strength is over 1,200.

DGS&D has its origin in the India Stores Department, which was established in 1860 in London for purchase of imported stores.

In 1922, India Stores Department was established in India to arrange purchases for Government Civil Departments and Military Purchases. In 1951, the set-up of Purchase and Inspection was reorganised and DGS&D was constituted, in its present form, to handle all government purchases centrally.

A minor restructuring happened in 1974, when defence and railways were allowed to procure items meant for their exclusive use.

The directorate has two professional service cadres -- Indian Supply Service and Indian Inspection Service.

Last year, GeM was launched by the ministry to bring greater transparency and efficiency in public procurement.

The GeM portal has eliminated human interface in vendor registration, order placement and payment processing to a great extent.

The central and state governments procure goods and services worth over Rs 5 lakh crore annually.

Currently, over 20,000 sellers are registered on this portal for selling over 50,000 products. RR CS ANU

END

Odisha govt and Facebook launches 'SheMeansBusiness' programme to train women entrepreneurs

BHUBANESWAR: Chief minister Naveen Patnaik on Thursday launched 'She Means Business' programme of Facebook for women entrepreneurs in Odisha. Under the scheme 25, 000 women entrepreneurs and self-help group (SHG) members will be given training on digital marketing skills within next one year.

"Odisha government's partnership with Facebook aimed to reduce the digital divide and empower nearly 25,000 women entrepreneurs and SHGs. It is the job of government to empower people to aspire high with the faith that their aspirations will be turned into reality," said Naveen congratulating the MSME (micro, small and medium enterprises) department, the directorate of Mission Shaktiand Facebook for this joint initiative.

Twenty-nine year old Neelam's has been running a Biryani stall at Sum Hospital Square in the city. Every day she prepares 200 plates of biryani and her stock finishes within a couple of hours. Now she is planning to launch her food truck Me-Ma's. "Cooking is my passion. I cook when I am happy, when I am sad, stressed or angry or anxious or excited. So I started this business and could earn my break-even in two months. Now nine persons are working under me. This training on digital marketing skills will surely help a lot to spreading my customer base and business," said Neelam.

Like Neelam around 1100 women entrepreneurs and SHG members from across Odisha attended the training session where they learnt basic nuances of digital marketing like how to start your business in Facebook, how to make it real-time business, quick response to queries and timely delivery, quality assurance and so on.

Facebook will also make a database of entrepreneurs in the state and will monitor their growth, turnover and profit after one year. While success stories among them will be highlighted to inspire others, said MSME secretary L N Gupta.

"Women entrepreneurs will get hands on training on digital marketing free of cost and they need not create their website to promote their business. The platform will also facilitate vertical integration," said Gupta.

As many as 201 million monthly active people on Facebook in India on their mobile and 57% of people on Facebook in India are connected to at least one small business. Moreover, 1.99 billion interactions generated between businesses and people in India through Facebook. Number of new women-owned small and medium business pages on Facebook in India has increased approximately six-fold in the last four years (between 2012 and 2015), official sources said.

"We see amazing examples of how digital can be the equalizer on Facebook every day. How it gives women access to new opportunities, new markets, new ideas, all from their own home. Through Facebook's #SheMeansBusiness we hope to inspire more women across the country, including here in Odisha, to take the leap - and help close the gap on that untapped opportunity for millions more women and in turn ensure our economy remains strong and thrives," said Ankhi Das, Public policy director of Facebook-India.

Among others MSME minister Prafulla Samal, chairman Odisha Skill Development Authority Subroto Bagchi, chief secretary Aditya Padhi and director of Mission Shakti Sujata Kartikeyan were present on the occasion.

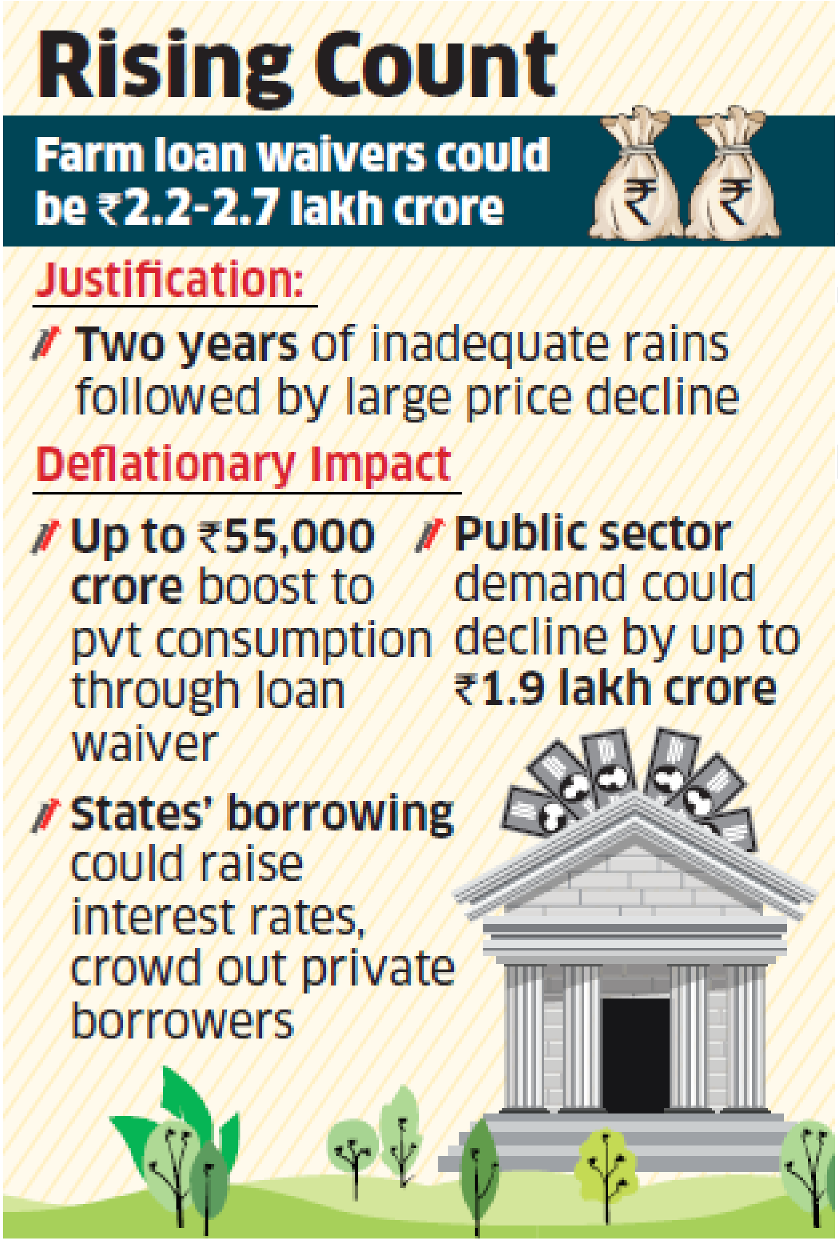
END

farm loan waiver: Farm waivers may cut GDP by Rs 1.1L cr

NEW DELHI: Increasing trends of states doling out farm loan waivers could reduce aggregate demand in the economy by as much as 0.7 per cent, shaving off Rs 1.1 lakh crore from GDP, the second volume of the Economic Survey tabled in Parliament on Friday warned. This, it said, would impart a significant deflationary shock to an economy that has yet to gather its full momentum.

But the predicted impact is the upper limit, as the estimate is based on the assumption that states that have not announced loan waivers will do so. "The actual impact will depend on the number of states that actually decide to grant waivers, and how they distribute them over time," the survey said.

According to the survey, it was assumed that other states could follow the UP model. "On this basis, an upper bound of loan waivers at the all-India level would be between Rs 2.2 lakh crore and Rs 2.7 lakh crore," it said.



Farm loan waivers and declining profitability in the power and telecom sectors would exacerbate the twin balance sheet problem — overleveraged companies and the pile up of bad debt at banks — and weigh on the economy, the survey said. A reduction in private consumption and higher borrowings by states, among others, could affect aggregate demand. Monetary, fiscal and agricultural policies will be the key to counter these deflationary impulses in the year ahead, it added.

According to the survey, the waivers will affect the aggregate demand in four ways: impact on private consumption via increases in private sector net wealth, impact on the public sector via changes in government expenditure or taxes, crowding out impact via higher borrowings by state governments boand crowding in impact via higher credit availability as bank NPAs fall.

" Loan waiver will increase net wealth of farm households," the survey said. Aggregate increase in income, it estimates, will be 28 per cent, and 7 per cent in consumption — or Rs 55,000 crore.

States with fiscal room for loan waiver will add about Rs 6,350 crore to demand, while those that don’t have the space will reduce demand by about Rs 1.9 lakh crore, the survey estimated.

Analysing the crowding out impact, it said loan waiver will result in higher borrowing by states with fiscal space, which could squeeze out private funding. However, bank balance sheets will improve inasmuch as non-performing farm loans are taken off their books.

"So they might be able to provide additional financial resources to the private sector, leading to greater spending. It is estimated that these two effects would almost cancel each other."

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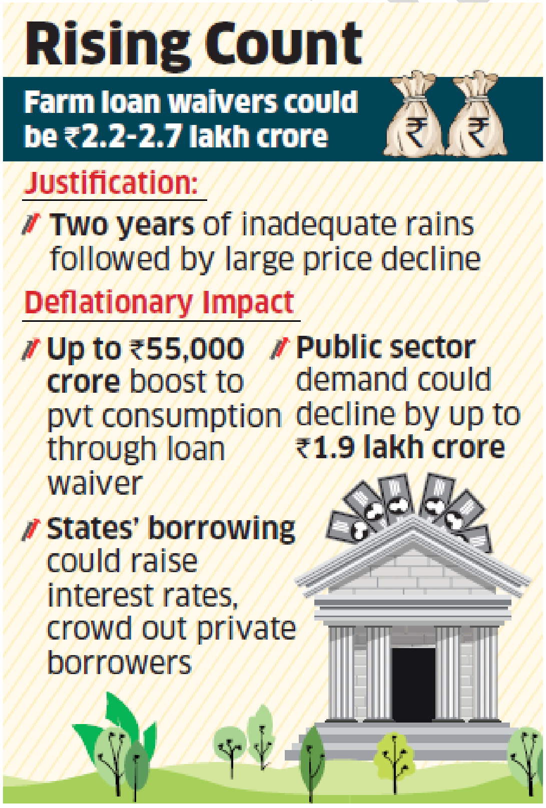

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END

Authorised joint secretary can order suspension of telecom services

A joint secretary level officer authorised by Union or state home secretary can order suspension of telecom services in an area in case of an emergency, according to new guidelines.

The Temporary Suspension of Telecom Services (Public Emergency and Public Safety) Rules, 2017, notified by the government last week, authorises Union and state home secretary to order such suspension in a given area.

”... under unavoidable circumstances, where obtaining of prior direction is not feasible, such order may be issued by an officer, not below the rank of a joint secretary to the Government of India, who has been duly authorised by the Union home secretary or the state home secretary,” the order said.

The government often suspends telecom services in disturbed areas with an aim to maintain law and order.

The order issued by officer authorised by either Union or state home secretary will have to be approved from the competent authority within 24 hours of such issuance and in failure of approval confirmation, the suspension order will cease to exist.

According to the rules, a copy of any order issued for suspension of telecom services needs to be forwarded to a three-member review committee within 24 hours along with the reason.

In the case of centre, the committee will be chaired by the Cabinet secretary and the state level review committee will be headed by chief secretary of the state.

The new rules make it binding for the committee to meet and review the order within five working days from the date the order is issued.

The rules also laid down that the order for suspension of telecom services will have to be communicated by an officer not below the superintendent of police or of equivalent rank in writing or by secure electronic communication to an authorised officer.

Such expenditure needs expeditious resolution of stressed loan problem: Crisil

END

Is generic drug deflation good? - OPINION

Not all drug prices are going up. Amid the public fury over the escalating costs of brand-name medications, the prices of generic drugs have been falling, raising fears about the profitability of major generic manufacturers.

This may seem like good news for consumers, but it’s unclear how much they will save.

Why are prices falling?

Generic drugs are copycat versions of brand-name products and — to a point — their prices are expected to drop over time. When a brand-name drug first loses its patent protection, prices fall slowly. Over the next couple of years, as more competitors enter the market, the prices drop even more, until the pills become commodities and sell for pennies. Blockbuster drugs that have recently taken this path include Lipitor and Plavix, the cholesterol-lowering and blood-thinning pills that now cost as little as $10 for a monthly prescription.

Generic drug prices have been declining in the United States since at least 2010, according to an August 2016 report by the Government Accountability Office.

They have fallen even in the face of high-profile exceptions: Dozens of old generic drugs have risen in price in recent years, for reasons that include supply disruptions and competitors’ leaving the market.

Despite these cases, the trend toward deflating generic prices appears to have accelerated as companies have more aggressively undercut each other’s prices.

Making matters worse for the generics companies, they are missing out on peak profit potential because not as many brand-name products are losing patent protection. The six-month period after a drug goes generic is typically the most lucrative time for the first company to market. And the Food and Drug Administration has been clearing out a backlog of generic-drug approvals, meaning more competitors are now entering markets for certain drugs.

In a recent call with Wall Street analysts, George S. Barrett, the chairman and chief executive of Cardinal Health, a major drug distributor that reported declining profits last week, said generic deflation was not new, but that the company historically had been able to anticipate it. “It just looked a little different than we had seen,” he said. In recent years, generic companies have gone on acquisition sprees in an effort to head off some of these challenges. But they have been outmanoeuvred by those who buy their products, a trend that has been intensifying. Major pharmacy chains, drug wholesalers and pharmacy benefit managers (which operate drug plans for insurers) have united into colossal buying groups.

So are consumers saving any money? The declining prices are broadly beneficial to the health care system, and may put some slight brake on rising premiums. But most of those with health insurance pay a fixed co-payment — $10, for example — for each generic prescription, and therefore don’t pay more or less, regardless of any fluctuation in the actual price. And even those who pay cash for generics may not notice a drop in price because many are already cheap.

Retail drug prices dropped 2.4% over the last year, based on a weighted average of 92 generics that have been on the market for at least a year, according to an analysis conducted for *The New York Times* and ProPublica by GoodRx, a site that tracks prices that consumers pay at the pharmacy. (Weighted averages account for how often each drug is prescribed.) But that figure hides vast variations.

Does this mean the problem with high drug costs has eased?

Overall drug spending is still on the rise because of the skyrocketing price of new, brand-name drugs.

Will this continue?

Generic manufacturers say they expect it will, and are worried that lower prices could put pressure on profits and threaten the viability of the companies. This could lead to a wave of mergers and acquisitions, reducing competition and leading to higher prices.NYT

This article was written through collaboration between The New York Times and ProPublica, the independent, nonprofit investigative journalism organisation.

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Why can’t the government provide a higher income for farmers, asks M.S. Swaminathan

It is 11 years since agronomist M.S. Swaminathan handed over his recommendations for improving the state of agriculture in India to the former United Progressive Alliance government, at the height of the Vidarbha farmer suicides crisis, but they are still to be implemented. To address the agrarian crisis and farmers’ unrest across the country, he urged the government to take steps to secure farmers’ income. As India marks 50 years of the Green Revolution this year, the architect of the movement says sustainability is the greatest challenge facing Indian agriculture. Excerpts:

There are two major challenges before Indian agriculture today: ecological and economical. The conservation of our basic agricultural assets such as land, water, and biodiversity is a major challenge. How to make agriculture sustainable is the challenge. Increasing productivity in perpetuity without ecological harm is the need of the hour. In Punjab, and in other Green Revolution States, the water table has gone down and become saline. Further, during the Green Revolution the population was about 400-500 million; now it is 1,300 million and it is predicted to be 1.5 billion by 2030. The growing population pressure has made it pertinent to increase crop yield.

Also, the economics of farming will have to be made profitable to address the current situation. We have to devise ways to lower the cost of production and reduce the risks involved in agriculture such as pests, pathogens, and weeds. Today, the expected return in agriculture is adverse to farmers. That’s why they are unable to repay loans. Addressing the ecological challenge requires more technology while the economics requires more public policy interventions. In my 2006 report, I had recommended a formula for calculating Minimum Support Price, C2+50% (50% more than the weighted average cost of production, classified as C2 by the Commission for Agricultural Costs and Prices). This would raise the current MSP and has now become the clamour of farmers and the nightmare of policymakers.

Yes. All kinds of excuses have been given by governments for not implementing this recommendation like food price inflation. But the question is, do the farmers of this country, who constitute nearly half of the working population, also not need to eat? The government is willing to pay Seventh Pay Commission salaries to insulate government servants from inflation, but they cannot provide a higher income for farmers to improve their lot? If you really look at what is happening now, farm loan waivers are posing a bigger burden on the government exchequer compared to what higher pay for farm produce will incur. But the government is not prepared to give the 20,000 crore or so for farmers by way of higher MSP. In 2009, the UPA government gave 72,000 crore as farm loan waiver, but no government is prepared to take long-term steps to ensure the economic viability of farming.

There are three ways to improve the incomes of farmers. MSP and procurement is one. We also need to improve productivity. The marketable surplus from agriculture has to be enhanced. We should also look at making a value addition to biomass. For example, paddy straw is a biomass product that could be used to make edible mushrooms.

We are not really analysing the causes of farmer suicides. Instead, we are simply attributing it to the inability to pay off debts. Some serious thought needs to be given to how we could reduce the cost of farm production, minimise risks and maximise returns. The solution for ending farmer suicides is not only paying compensation. I’ve seen in Vidarbha — so many men have committed suicide and their families are left in the lurch. One of the first projects we initiated in Vidarbha at that time was to rescue children and give them education. Farming is the most important enterprise in this country and farmers are an integral part of our country. In China, farms are owned by the government, and farmers are mere contractors. In our case, land is owned by the people. How do you treat this largest group of entrepreneurs? Unfortunately, all policies today are related to corporate powers. What about food security and 50 crore farmers? We need to think about them too.

After the Green Revolution, I came up with the concept of the Evergreen Revolution. In this we will see increase in farm productivity but without ecological harm. This will include integrated pest management, integrated nutrient supply, and scientific water management to avoid the kind of environmental damage witnessed during the Green Revolution. I’ve addressed these issues in my 2016 paper on Evergreen Revolution. I recommended mandatory rainwater harvesting and introduction of fodder and grain legumes as rotation crops to be adopted by wheat farmers in States like Punjab to ensure sustainability of farming. We can also declare fertile zones capable of sustaining two to three crops as Special Agricultural Zones, and provide unique facilities to farmers here to ensure food security. Soil health managers should be appointed to monitor and ameliorate the soil conditions in degraded zones and rectify defects like salinity, alkalinity, water logging, etc.

The Prime Minister recently went to Israel. We have several practices to emulate from there. They have a clear sense of where water is needed and where it’s not. The idea of more crops per drop has been implemented well in Israel. We should adopt those practices here. You should see how a water controller works in an Israeli farm. Everything is remote-controlled. They know exactly which portion of the field requires how much water and release only the exact amount. We cannot sacrifice on productivity now, because land under crop cover is shrinking. Post-harvest technologies like threshing, storage, etc. will have to be given greater attention now.

There are many methods of plant breeding, of which molecular breeding is one. Genetic modification has both advantages and disadvantages. One has to measure the risks and benefits before arriving at a conclusion. First, we need an efficient regulatory mechanism for GM in India. We need an all-India coordinated research project on GMOs with a bio-safety coordinator. We need to devise a way to get the technology’s benefit without its associated risks. At MSSRF (M.S. Swaminathan Research Foundation), we used GM technology with mangroves to create salt-tolerant varieties of rice. For this we took the genes from the mangroves and inserted them it into rice. To make the most of GM technology we must choose a problem where there is no other way to address the challenge.

Barring the U.S., most countries have reservations about adopting GM technology. Europe has banned it on grounds of health and environmental safety. I’d say GM in most cases is not necessary. Normal Mendelian breeding itself is sufficient in most cases — 99% of what is being done under GM initiatives is not justifiable. Parliament has already suggested a law based on the Norwegian model where there are considerable restrictions on GMOs.

Organic farming can have a good scope only under three conditions. One, farmers must possess animals for organic manure. Two, they must have the capacity to control pests and diseases. Three, they should adopt agronomical methods of sowing such as rotation of crops. Even genetic resistance to pests and diseases can help organic farmers.

If you look at the organic farms in Pillaiyarkuppam near Puducherry that were started by the Sri Aurobindo Ashram, it is a good model to follow for organic farming. They have adopted the requisite crop-livestock integration.

Both less rainfall and a higher mean temperature affect farming adversely. Currently we are witnessing drought, excess rainfall, sea-level rise… There are both adaptation and mitigation measures to follow in this regard. I’ve evolved a drought code and a flood code... some of the recommendations I’ve made in recent times include setting up a multi-disciplinary monsoon management centre in each drought-affected district, to provide timely information to rural families on the methods of mitigating the effects of drought, and maximising the benefits of good growing conditions whenever the season is normal. Animal husbandry camps could be set up to make arrangements for saving cattle and other farm animals because usually animals tend to be neglected during such crises. Special provisions could also be made to enable women to manage household food security under conditions of agrarian distress.

In the case of temperature rise, wheat yield could become a gamble. We should start breeding varieties characterised by high per day productivity than just per crop productivity. These will be able to provide higher yields in a shorter duration.

India has done well in production, but not in consumption. What we are witnessing today is grain mountains on the one side and hungry millions on the other. The Food Security Act must be implemented properly to address the situation. We should also enlarge the food basket to include nutri-millets.

The novelist explains how his books, including ‘Exit West’ that is shortlisted for the Man Booker Prize, originate from personal crises

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Cabinet approves raising Extra Budgetary Resources upto Rs. 9020 crore for Long Term Irrigation Fund during the year 2017-18

Cabinet approves raising Extra Budgetary Resources upto Rs. 9020 crore for Long Term Irrigation Fund during the year 2017-18

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi today has given its approval for raising Extra Budgetary Resources (EBR) of upto Rs. 9020 crore as per the requirement during 2017-18 by NABARD through issuance of Bonds for ensuring lending rate of 6% per annum (pa) in respect of borrowings for implementation of Accelerated Irrigation Benefits Programme (AIBP) works of 99 ongoing prioritized irrigation projects along with their command area development (CAD) works under PMKSY.

A large number of major and medium irrigation projects taken up under Accelerated Irrigation Benefit Programme (AIBP) were languishing mainly due to inadequate provision of funds. During 2016-17, 99 ongoing projects under PMKSY- AIBP were identified for completion in phases by December-2019. To cater to the large fund requirement and ensure completion of these projects, the Union Finance Minister, during his Budget speech 2016-17, announced creation of dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of Rs. 20,000 crore for funding of Central and State share for the identified ongoing projects under PMKSY (AIBP and CAD).

To make the loan from NABARD attractive for states, it was decided that the rate of interest may be kept around 6% by providing requisite cost free funds to NABARD every year during 2016-17 to 2019-20 on which interest cost would be borne by Govt. of India.

During the year 2016-17, NABARD disbursed aggregate amount of Rs. 9086.02 crore under LTIF, out of which Rs. 2414.16 crore was released for Polavaram project (without EBR component) and balance Rs. 6671.86 crore was released to identified projects using EBR. Further, an amount of Rs. 924.9 crore was disbursed as Central Assistance (CA) through budgetary provision. During 2016-17, overall an amount of Rs 2187 crore was raised by NABARD in the form of Government of India fully serviced bond as EBR.

During 2017-18, it is estimated that an amount of Rs 29,000 Crore may be required through LTIF, for which EBR of Rs 9020 cr would be required.

As per the status reported by the states and Central Water Commission during various review meeting, 18 projects have been completed/almost completed. Irrigation potential utilization is expected to be more than 14 lakh hectares during 2016-17 from all the 99 projects. During 2017-18, 33 more projects are likely to be completed. The completion of the identified irrigation projects will generate immediate wage and other employment opportunities in good measure during the construction phase. More importantly, on completion of the projects, the utilization of irrigation potential of about 76 lakh hectares will transform the agriculture scenario of the region resulting in generation of substantially more employment opportunities through increase in cropping intensity, change in cropping pattern, agro processing and other ancillary activities.

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Union Cabinet approves new Metro Rail Policy; Focus on compact urban development, cost reduction and multi-modal integration

Policy opens a big window for private investments: PPP component must for getting Central assistance

The Union Cabinet chaired by Prime Minister Shri Narendra Modi today approved a new Metro Rail Policy that seeks to enable realization of growing metro rail aspirations of a large number of cities but in a responsible manner.

The policy opens a big window for private investments across a range of metro operations making PPP component mandatory for availing central assistance for new metro projects. Private investment and other innovative forms of financing of metro projects have been made compulsory to meet the huge resource demand for capital intensive high capacity metro projects.

“Private participation either for complete provision of metro rail or for some unbundled components (like Automatic Fare Collection, Operation & Maintenance of services etc) will form an essential requirement for all metro ra il projects seeking central financial assistance” says the policy, to capitalize on private resources, expertise and entrepreneurship.

In view of inadequate availability and even absence of last mile connectivity at present, the new policy seeks to ensure it focusing on a catchment area of five kms. on either side of metro stations requiring States to commit in project reports to provide necessary last mile connectivity through feeder services, Non-Motorised Transport infrastructure like walking and cycling pathways and introduction of para-transport facilities. States, proposing new metro projects will be required to indicate in project report the proposals and investments that would be made for such services.

Seeking to ensure that least cost mass transit mode is selected for public transport, the new policy mandates Alternate Analysis, requiring evaluation of other modes of mass transit like BRTS (Bus Rapid Transit System), Light Rail Transit, Tramways, Metro Rail and Regional Rail in terms of demand, capacity, cost and ease of implementation. Setting up of Urban Metropolitan Transport Authority (UMTA) has been made mandatory which is to prepare Comprehensive Mobility Plans for cities for ensuring complete multi-modal integration for optimal utilization of capacities.

The new Metro Rail Policy provides for rigorous assessment of new metro proposals and proposes an independent third party assessment by agencies to be identified by the Government like the Institute of Urban Transport and other such Centres of Excellence whose capacities would be augmented, as required in this regard.

Taking note of substantial social, economic and environmental gains of metro projects, the Policy stipulated a shift from the present ‘Financial Internal Rate of Return of 8%’ to ‘Economic Internal Rate of Return of 14%’ for approving metro projects, in line with global practices.

Noting that urban mass transit projects should not merely be seen as urban transport projects but more as urban transformation projects, the new policy mandates Transit Oriented Development (TOD) to promote compact and dense urban development along metro corridors since TOD reduces travel distances besides enabling efficient land use in urban areas. Under the policy, States need to adopt innovative mechanisms like Value Capture Financing tools to mobilize resources for financing metro projects by capturing a share of increase in the asset values through ‘Betterment Levy’. States would also be required to enable low cost debt capital through issuance of corporate bonds for metro projects.

Seeking to ensure financial viability of metro projects, the new Metro Rail Policy requires the States to clearly indicate in the project report the measures to be taken for commercial/property development at stations and on other urban land and for other means of maximum non-fare revenue generation through advertisements, lease of space etc., backed by statutory support. States are also required to commit to accord all required permissions and approvals.

The new policy empowers States to make rules and regulations and set up permanent Fare Fixation Authority for timely revision of fares. States can take up metro projects exercising any of the three options for availing central assistance. These include; PPP with central assistance under the Viability Gap Funding scheme of the Ministry of Finance, Grant by Government of India under which 10% of the project cost will be given as lump sum central assistance and 50:50 Equity sharing model between central and state governments. Under all these options, private participation, however, is mandatory.

The policy envisages private sector participation in O & M of metro services in different ways. These include:

1.**Cost plus fee contract**: Private operator is paid a monthly/annual payment for O&M of system. This can have a fixed and variable component depending on the quality of service. Operational and revenue risk is borne by the owner.

2. **Gross Cost Contract**: Private operator is paid a fixed sum for the duration of the contract. Operator to bear the O&M risk while the owner bears the revenue risk.

3. **Net Cost Contract**: Operator collects the complete revenue generated for the services provided. If revenue generation is below the O&M cost, the owner may agree to compensate.

At present, metro projects with a total length of 370 kms are operational in 8 cities viz., Delhi (217 kms), Bengaluru (42.30 kms), Kolkata (27.39 kms), Chennai (27.36 kms), Kochi (13.30 kms), Mumbai (Metro Line 1-11.40 km, Mono Rail Phase 1-9.0 km), Jaipur-9.00 kms and Gurugram (Rapid Metro-1.60 km).

Metro Projects with a total length of 537 kms are in progress in 13 cities including the eight mentioned above. New cities acquiring metro services are; Hyderabad (71 kms), Nagpur (38 kms), Ahmedabad (36 kms), Pune (31.25 kms) and Lucknow (23 kms).

Metro projects with a total length of 595 kms in 13 cities including 10 new cities are at various stages of planning and appraisal. These are; Delhi Metro Phase IV- 103.93 km, Delhi & NCR-21.10 km, Vijayawada-26.03 km, Visakhapatnam-42.55 km, Bhopal-27.87 km, Indore-31.55 km, Kochi Metro Phase II-11.20 km, Greater Chandigarh Region Metro Project-37.56 km, Patna-27.88 km, Guwahati-61 km, Varanasi-29.24 km, Thiruvananthapuram & Kozhikode (Light Rail Transport)-35.12 km and Chennai Phase II-107.50 km.

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EESL and IOCL, BPCL & HPCL sign MOUs for distribution of Energy Efficient appliances

UJALA scheme to be rolled out at petroleum retail outlets in a phased manner

Consumers can Purchase LED Bulb at Rs.70/-; LED Tubelight at Rs.220; 5-star Ceiling Fan at Rs.1200/-

Energy Efficiency Services Limited (EESL), under the Ministry of Power, today signed a Memorandum of Understanding (MoU) with Oil Marketing Companies (OMCs) under the Ministry of Petroleum and Natural Gas (MoPNG) for distribution of energy efficient appliances under the flagship ***Unnat Jeevan by Affordable LEDs and appliances for All (UJALA)*** scheme. According to the agreement, Oil Marketing Companies- IOCL, BPCL and HPCL will take up distribution of LED Bulbs, LED Tubelights and energy efficient Fans from select retail outlets across the country. The distribution of these energy efficient appliances will be conducted in a phased manner across these select outlets. In the first phase, distribution will commence from the states of Uttar Pradesh and Maharashtra.

The MoUs were signed with Indian Oil Corporation Limited (IOCL), Hindustan Petroleum Corporation Limited (HPCL) and Bharat Petroleum Corporation Limited (BPCL) in the august presence of **Shri Piyush Goyal**, Minister of State (IC) for Power, Coal, New & Renewable Energy and Mines, and **Shri Dharmendra Pradhan**, Minister of State (IC) for Petroleum and Natural Gas here.

As part of the MoUs with the OMCs, EESL will make the entire upfront investment for ensuring availability of the products at the outlets and no upfront capital cost will be borne by the OMCs barring manpower and space.

The consumer can purchase high quality 9W LED Bulbs for Rs 70, 20W LED Tubelight for Rs 220 and Five-Star Rated Ceiling Fan for Rs 1,200/-.

Addressing the occasion, **Shri. Piyush Goyal**, Minister of State (IC) for Power, Coal, New & Renewable Energy and Mines, said “It is worth noting that two important ministries of the Government of India have come together to realise Hon’ble Prime Minister Narendra Modi’s vision of every citizen having access to energy efficient appliances. The marketing network of the three oil marketing companies is unparalleled and this tie-up will only accelerate and scale up the distribution of energy efficient appliances across the length and breadth of the country.”

In his speech, **Shri. Dharmendra Pradhan**, Minister of State (IC) for Petroleum, and Natural Gas, said “It is the vision of the Government of India to reduce our dependence on import of energy by upto 10%. The petrol pumps owned by the three oil marketing companies can boast of a very high footfall. It is a great opportunity for the two departments to come together and utilise this network for ensuring LED bulbs and tubelights reach every corner of our country. Sh. Pradhan said that the ecosystem of non-fuel retail business around the retail outlets will not only help drive the non-fuel business but will also lead to customer convenience in their own vicinity.”

The three Public Sector Oil Marketing Companies, Indian Oil, Hindustan Petroleum and Bharat Petroleum together have a vast network of over 54,500 petroleum Retail Outlets spanning the length and breadth of the country. These Outlets not only meet the growing fuelling needs of our rapidly developing nation but also offer a bouquet of allied services like ATMs, Service Stations, Convenience Stores and PUC facilities to enhance value and convenience to customers across the urban, highway and rural markets. The unmatched network of these mega petroleum companies will significantly boost the distribution and marketing reach of EESL and extend the availability of energy efficient products to all corners of India.

Currently, over 25.5 crore LED Bulbs, over 30.6 lakh LED Tubelights and around 11.5 lakh energy efficient fans have been distributed in the country under the UJALA scheme. This is leading to an annual energy savings of over 3,340 crore kWh and resulting in avoidance of over 6,725 MW of peak demand. Through the scheme the estimated cumulative cost reduction in bills of consumers annually, is over INR 13,346 crore and is leading to reduction of approximately 2.7 crore tonnes of CO_2 every year.

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Cabinet approves creation of a single non-lapsable corpus fund for Secondary and Higher education from the proceeds of Cess for Secondary and Higher Education levied under Section 136 of Finance Act, 2007

Cabinet approves creation of a single non-lapsable corpus fund for Secondary and Higher education from the proceeds of Cess for Secondary and Higher Education levied under Section 136 of Finance Act, 2007

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has accorded its approval today for creation of a non-lapsable pool in the Public Account for secondary and higher, education known as "Madhyamik and Uchchtar Shiksha Kosh" (MUSK) into which all proceeds of "Secondary and Higher Education Cess" will be credited.

The funds arising from the MUSK would be utilized for schemes in the education sector which would be available for the benefit of students of secondary and higher education, all over the country.

In connection with the above fund, the Union Cabinet also accorded its approval to the following:

(i) Administration and maintenance of the above pool by Ministry of Human Resource Development.

(ii) Accruals from the Cess would be utilized in the ongoing schemes of Secondary and Higher Education. However, the Ministry of Human Resources Development can allocate funds for any future programme/scheme of secondary and higher education, based on the requirement, as per prescribed procedure,

(iii) In any financial year, the expenditure on ongoing schemes of the Department of School Education & Literacy and Department of Higher Education would be initially incurred from the gross budgetary support (GBS) and the expenditure would be financed from the MUSK only after the GBS is exhausted.

(iv) The MUSK would be maintained as a Reserve Fund in the non-interest bearing section of the Public Accounts of India.

The major benefit will be enhancing access to secondary and higher education through availability of adequate resources, while ensuring that the amount does not lapse at the end of financial year.

Features:

1. Accruals into the proposed non-lapsable fund will be made available for expansion of secondary education and higher education.

2. **For Secondary Education:** Presently, the Ministry of Human Resources Development envisages that the accruals from the Cess would be utilized in the secondary education for:

   ongoing Rashtriya Madhyamik ShIksha Abhiyan Scheme and other approved programmes including:

   National Means-Cum-Merit Scholarship Scheme and

   National Scheme for Incentives to Girls for Secondary Education.

3. **For Higher Education:** the accruals would be utilized for:

- ongoing Schemes of Interest Subsidy and contribution for guarantee funds, Scholarship for College & University Students;
- Rashtriya Uchchtar Shiksha Abhiyaan;
- Scholarship (from Block Grant to the institutions) and National Mission on Teachers and Training.
- However, the Ministry of Human Resources Development can allocate funds for any programme/scheme of secondary and higher education, based on the requirement & prescribed procedure.

The purpose of levying cess for secondary and higher education is to provide adequate resources for secondary and higher education.

The fund would be operationalised as per the present arrangements under Prarambhik Shiksha Kosh (PSK) wherein the proceeds of cess are used for Sarv Shiksha Abhiyan (SSA) and Mid-Day Meal (MDM) Schemes of the Department of School Education & Literacy.

Background:

(i) During the 10th Plan, an education cess of 2% on all central taxes was imposed w.e.f. 1.4.2004 to make available additional resources for basic education/elementary education to augment the existing budgetary resources. A need was felt to give a similar fillip to the effort of the Central Government in universalizing access to secondary education and expanding the reach of the higher education sector. Therefore, the Finance Minister, in his budget speech of 2007 proposed an additional cess of 1% on central taxes for secondary and higher education.

(ii) A cess @ 1% on central taxes, called the "Secondary and Higher Education Cess" was levied through Finance Act, 2007 to "fulfil the commitment of the Government to provide and finance secondary and higher education" (Section 136 of the Act).

(iii) In July, 2010, a draft cabinet note was circulated by the HRD Ministry wherein it was proposed to create a non-lapsable fund in the Public Account called "Madhyamik and Uchchatar Shiksha Kosh" (MUSK) as a receptacle for the proceeds of the Secondary and Higher Education Cess. The views of concerned Ministries viz the then Planning Commission, Ministry of North Eastern Region, and Department of Economic Affairs, Ministry of Finance were sought in this regard. The Department of Economic Affairs did not agree to the proposal on the grounds that the Budget allocations for the schemes of Secondary Education and Higher Education have been far more than the amount of 1% cess collected. Therefore, the amount of the cess collected is deemed to have been fully allocated for the schemes of Secondary and Higher Education in the respective financial years. Hence, funds on account of 1% cess for the past period are not available now for allocation.

(iv) Subsequently, the HRD Ministry sought the approval of the Department of Economic Affairs for revisiting the issue of creation of "Madhyamik and Uchchatar Shiksha Kosh" (MUSK) on 11th February, 2016. Department of Economic Affairs on 20th June, 2016 approved that this Ministry may move a draft Cabinet Note to seek the approval of the Cabinet for creation of. MUSK.

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Navika Sagar Parikrama - Tarini Enters Fremantle

INSV Tarini entered Fremantle (Australia) port today during it's maiden voyage to circumnavigate the globe. This is the first-ever Indian circumnavigation of the globe by an all-women crew. The vessel is skippered by Lieutenant Commander Vartika Joshi, and the crew comprises Lieutenant Commanders Pratibha Jamwal, P Swathi, and Lieutenants S Vijaya Devi, B Aishwarya and Payal Gupta.

Smt Nirmala Sitharaman, Hon'ble Raksha Mantri had flagged-off INSV Tarini from Goa on 10 Sep 17. The vessel has covered 4800 Nautical miles from Goa, crossing the Equator on 25 Sep 17 and the Tropic of Capricorn on 06 Oct 17.

The indigenously-built INSV Tarini is a 56-foot sailing vessel, which was inducted in the Indian Navy earlier this year, and showcases the 'Make in India' initiative on the International forum.

The expedition titled 'Navika Sagar Parikrama', is in consonance with the National policy to empower women to attain their full potential. It also aims to showcase 'Nari Shakti' on the world platform and help revolutionise societal attitudes and mindset towards women in India by raising visibility of their participation in challenging environs.

The vessel would return to Goa in April 2018, on completion of the voyage. The expedition is being covered in five legs, with stop-overs at 4 ports: Fremantle (Australia), Lyttleton (New Zealand), Port Stanley (Falklands), and Cape Town (South Africa).

The crew has also been collating and updating meteorological, ocean and wave data on a regular basis for accurate weather forecast by India Meteorological Department (IMD), as also monitoring marine pollution on the high seas. They would interact extensively with the local populace, especially children, during the port halt to promote Ocean sailing and the spirit of adventure.

The vessel is likely to depart Fremantle on 05 Nov 17.

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UK scientists create world’s smallest surgical robot using low-cost technology

Scientists in the UK have developed the world’s smallest surgical robot with low-cost technology used in mobile phones and space industries. The robot, called Versius, mimics the human arm and can be used to carry out a wide range of procedures in which a series of small incisions are made to circumvent the need for traditional open surgery.

These include hernia repairs, colorectal operations, as well as prostate, ear, nose and throat surgery. Such procedures reduce complications and pain after surgery and speed up recovery time for patients. The robot is controlled by a surgeon at a console guided by a 3D screen in the operating theatre. The robot is much easier to use than existing systems, and take up about a third of the space of current machines.

For robots to revolutionise surgery, they need to be versatile, easy to use and small so that surgical staff can move them around the operating room or between operating theatres, or pack them away when they are not being used. "Our robot does all of this and is the first robotic arm to be designed specifically for laparoscopic surgery," said Martin Frost, chief executive of the Cambridge Medical Robotics.

One of the key benefits of the robot is that it works like a human arm and contains technology that detects resistance to make sure the right amount of force is used when the instruments are inside the patient, ‘The Guardian’ reported.

Researchers used electronics from mobile phones to help the robot "think" and process information, and gear box technology originally designed for the space industry to help it move. The robot is set to be launched next year.

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Safeguarding the interests of farmers

“The PDS in Tamil Nadu is intact and continues to retain the feature of universal coverage even after implementation of the National Food Security Act, 2013.” A PDS outlet in Coimbatore. | Photo Credit: M. Periasamy

Transformational changes are taking place in India currently, improving the way we live. These changes are impacting all our lives in small or significant ways. It is gratifying to know that the citizens at large are happy with these changes. However, for some who have fed themselves on the fodder that such changes are not for the near future, there is consternation. Even worse, these people find it difficult to comprehend that technology and policy are working together to remove discretion and opaqueness.

The ongoing discourse, particularly in Tamil Nadu, on the Public Distribution System (PDS), the procurement of grains/pulses from farmers, public storage in Food Corporation of India godowns, commitments made in the World Trade Organisation (WTO), Direct Benefit Transfer, etc. is interesting. However, there are strands in this discourse which are impressionistic and not based on data. They create a populist narrative and distract from the core issues. It is necessary, therefore, to infuse facts into the discourse.

The PDS in Tamil Nadu is intact and continues to retain the feature of universal coverage even after implementation of the National Food Security Act, 2013 (NFSA). Although the guidelines under the NFSA prescribe identification of priority households, there is no denial of any benefit under the PDS. There is no reduction even in the total coverage from the earlier Targeted Public Distribution System, which was effective till Tamil Nadu joined the NFSA in November 2016. The average annual offtake or the annual allocation has remained 36.78 lakh tonnes. The major part of the subsidy for the distribution of foodgrains (90.81% for rice and 91.70% for wheat) is borne by the Government of India.

The implication of this subsidy allocation to Tamil Nadu alone on the Government of India is approximately 843 crore per month and approximately 10,120 crore per year. Since the central issue price under the NFSA is much lower compared to the erstwhile Targeted Public Distribution System, the burden on the State government has come down. On implementing the NFSA, the savings for the State exchequer on account of this subsidy, thanks to the lower central issue price, is approximately 436.44 crore per year.

Union Consumer Affairs Minister Ram Vilas Paswan on August 1 stated in a series of tweets the data for Tamil Nadu and also highlighted the fact that Tamil Nadu gets the highest allocation in the country as ‘tide over’ allocation of 12.52 lakh metric tonnes of foodgrains. The narrative in Tamil Nadu cannot be devoid of these facts.

Another disturbing strand in this narrative in Tamil Nadu is that the Indian government has callously sold away the interests of our farmers at the WTO by agreeing to the Trade Facilitation Agreement. Nothing can be further from the truth than this!

The Trade Facilitation Agreement was agreed on in 2013 in Bali and came into force from February 2017 after two-thirds of the WTO’s 164 members ratified it. Several trade-related issues such as transparency, predictability and efficiency at the ports, faster clearance procedures, and improved appeal rights for traders are to be addressed by countries. They shall notify various provisions to bring in the facilitation, over three years or more. Only the basic set of provisions will be implemented within one year. The Trade Facilitation Agreement allows for consultations before any new trade rules are notified. A WTO study indicated that when the Trade Facilitation

Agreement is fully implemented, trade costs for member countries will decrease by an average of 14.3%. It is also estimated that the time taken to export and import will come down drastically. Finance Minister Arun Jaitley has made budgetary allocations for bringing in single-window clearance and improving customs clearance at the ports. A high-level committee chaired by the Cabinet Secretary will monitor logistics and efficiency at ports and related issues.

Thus, it can be seen that the Trade Facilitation Agreement is not about market access but inter alia about facilitating and bringing trade transparency. By ratifying the Trade Facilitation Agreement, India has not forgotten the developmental agenda lying unfulfilled at the WTO.

The Public Stock Holding issue remains unresolved at the WTO. Although agreed on in Bali in 2013 and reiterated in Nairobi in 2015, that a permanent solution for Public Stock Holding be found by 2017, it is still a ‘work-in-progress’. The existing WTO rules would have allowed a legal challenge to our Public Stock Holding and minimum support price-based procurement programme in case we breached ‘the limit’ on procurement. ‘The limit’ is defined as 10% of the value of production of the particular grain being procured.

WTO rules classify procurement and holding of public stocks for food security purposes as ‘Green Box’ or non trade-distorting. However, if foodgrains for the public stocks are procured through an administered price/minimum support price and if this minimum support price is higher than the archaic fixed reference price (calculated on base period 1986-88), then it is considered as trade-distorting agriculture support. Such trade-distorting support should be within ‘the limit’, which is 10% of the value of production of the particular grain being procured.

One of the first things that this government did in 2014 was to intensely engage with the WTO to obtain a ‘peace clause’ so that even if we did breach ‘the limit’, no one shall challenge our programme till such a time a permanent solution is found, agreed on, and adopted by the WTO membership. Prime Minister Narendra Modi, on this matter, personally engaged with global leaders, and by November 2014 we obtained an open-ended peace clause from the General Council of the WTO, which was later reaffirmed at the Nairobi Ministerial. So Prime Minister Modi has safeguarded the interests of the farmer and ensured that India’s sovereign right to protect them is not diluted.

Providing food to the poor or targeted groups at subsidised prices is fully WTO-compatible. This does not figure at all in the WTO calculations. We have not undertaken any commitment in the WTO for any kind of limit on the food supplied under the NFSA .

An informed discourse based on facts is welcome and I believe such a discourse shall strengthen public policy.

Nirmala Sitharaman is Minister of State (Independent Charge) for Commerce and Industry, Government of India

The new U.S. Fed Chairman is unlikely to opt for policies that might upset the President’s plan

END

PM reviews progress of Soil Health Cards and PMFBY

The Prime Minister, Shri Narendra Modi, today reviewed the progress of two key schemes related to the agriculture sector - Soil Health Cards; and Pradhan Mantri Fasal Bima Yojana.

The Prime Minister was informed that 16 States/UTs have completed the first cycle of Soil Health Cards distribution, and the remaining States are likely to complete the same within weeks.

Reviewing the progress, the Prime Minister said that appropriate checks should be undertaken for variation, both within a sampling grid, and across different soil testing labs. This would help ensure quality in the reports, he added.

The Prime Minister also emphasized that soil health cards should be printed in the local dialect of the area, so that the farmers are able to read and understand them easily.

Encouraging the rapid adoption of latest technology, the Prime Minister said that soil testing should eventually be possible through hand-held devices. He urged officials to explore the possibility of involving start-ups and entrepreneurs in this exercise.

On Pradhan Mantri Fasal Bima Yojana, the Prime Minister was informed that in the Kharif season of 2016, and Rabi season of 2016-17, claims of over Rs. 7700 crore have already been paid, and over 90 lakh farmers have been benefited.

Officials also said that latest technology including smartphones, remote sensing, satellite data and drones are being used for speedy data collection with regard to crop insurance claims.

Senior officials from Ministry of Agriculture, NITI Aayog and PMO were present during the review meeting.

AKT/SH

END

Cabinet approves New Central Sector Scheme - "Pradhan Mantri Kisan Sampada Yojana"

The Cabinet Committee on Economic Affairs, chaired by the Prime Minister Shri Narendra Modi, has approved the renaming of the new Central Sector Scheme - SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) as "Pradhan Mantri Kisan Sampada Yojana (PMKSY) " for the period of 2016-20 coterminous with the 14th Finance Commission cycle. Earlier, CCEA in its meeting held in May, 2017 approved the new Central Sector Scheme - SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with same allocation and period .

Objective:

The objective of PMKSY is to supplement agriculture, modernize processing and decrease Agri-Waste.

Financial Allocation:

PMKSY with an allocation of Rs. 6,000 crore is expected to leverage investment of Rs. 31,400 crore, handling of 334 lakh MT agro-produce valuing Rs. 1,04,125 crore, benefit 20 lakh farmers and generate 5,30,500 direct/ indirect employment in the country by the year 2019-20.

Impact:

• The implementation of PMKSY will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.

• It will provide a big boost to the growth of food processing sector in the country.

• It will help in providing better prices to farmers and is a big step towards doubling of farmers’ income.

• It will create huge employment opportunities especially in the rural areas.

• It will also help in reducing wastage of agricultural produce, increasing the processing level, availability of safe and convenient processed foods at affordable price to consumers and enhancing the export of the processed foods.

Measures to give a boost to Food Processing Sector:

Food Processing Sector has emerged as an important segment of the Indian economy in terms of its contribution to GDP, employment and investment. During 2015-16, the sector constituted as much as 9.1 and 8.6 per cent of GVA in Manufacturing and Agriculture sector respectively.

The manifesto of NDA Government stresses upon incentivizing the setting up of food processing industry for providing better income for the farmers and creating jobs.

Government has taken various other measures to boost food processing sector as follows:

(a) To provide impetus to investment in food processing and retail sector, govt. has allowed 100% FDI in trading including through e-commerce, in respect of food products manufactured and / or produced in India. This will benefit farmers immensely and will create back - end infrastructure and significant employment opportunities.

(b) The govt. has also set up a Special Fund of Rs. 2000 crore in NABARD to make available affordable credit at concessional rate of interest to designated food parks and agro processing units in the designated food parks.

(c) Food and agro-based processing units and cold chain infrastructure have been brought under the ambit of Priority Sector Lending (PSL) to provide additional credit for food processing activities and infrastructure thereby, boosting food processing, reducing wastage, create employment and increasing farmers' income.

Background:

PMKSY is an umbrella scheme incorporating ongoing schemes of the Ministry like Mega Food Parks, Integrated Cold Chain and Value Addition Infrastructure, Food Safety and Quality Assurance Infrastructure, etc. and also new schemes like Infrastructure for Agro-processing Clusters, Creation of Backward and Forward Linkages, Creation / Expansion of Food Processing & Preservation Capacities.

AKT/VBA/SH

END

Govt. tweaks norms to boost UDAN

All 13 passenger seats will be considered for subsidy.

The Civil Aviation Ministry on Thursday announced increasing viability gap funding for helicopter operators, diluting exclusivity clause and relaxed other norms to facilitate more participation in its regional connectivity scheme, UDAN. The government announced that all 13 passenger seats for helicopters will be considered for subsidy under the scheme.

States including, Jammu and Kashmir, Himachal Pradesh, Uttarakhand, North Eastern region, Andaman and Nicobar and Lakshadweep islands have been designated as priority areas. Airline operators flying from these priority areas will be allowed to operate 14 weekly departures as against the limit for seven weekly flights for other routes.

The Ministry also abolished the 150-km minimum distance required between two airports to be qualified for operations under the scheme. It said airline operators may issue no-objection certificates to other airlines willing to operate on the same route.

END

The importance of data in smart cities

During the London 2012 Olympics the Transport for London (TfL) network needed to manage 18 million local journeys made by spectators. One can only imagine the volume of data generated during this time; the data and analytics, mostly from the games, was utilized by TfL to predict the number of people who were likely to use public transport during that time, in order to ensure that the system was running effectively.

With the evolution of technology changing the way we live and work, it is only a matter of time before governments around the world upgrade their infrastructure to offer citizens efficient services through smart cities, where enormous amounts of data moves within complex information supply chains.

Yet, smart cities are not about constantly introducing new technologies. Data sources are everywhere around us, ranging from smart phones and computers, to Global Positioning System (GPS) and social media sites. Effective analysis and utilization of this data is going to be a key factor for success in the smart cities initiative, by making the data available in one place through a framework that is clean, well labelled and allows better processing and consumption.

This global trend of rapid urbanization that makes a strong case for smart cities, is also reflected in India. The government's Make in India initiative states that investments of approximately $1.2 trillion will be required over the next 20 years across transportation, energy, and public security to build smart infrastructure. Besides the government and industry, participation of start-ups and citizens is cardinal in closing the last mile and feedback loop in this process, morphing the 3Ps of Public Private Partnership into the 4Ps (Participative PPP). This necessitates the involvement of citizens, enabling smart decisions on deploying solutions, implementing reforms, and designing post-project structures that make smart city developments sustainable.

One way to increase data collection and citizen participation at the grass-root level is to have an artificial intelligence (AI) system that is flexible and adaptive. In a country where we are short of nearly 500,000 doctors, based on the World Health Organization (WHO) norm of 1:1000 population, AI-based healthcare systems can study past patient data and medical records, process data quickly, and even help doctors detect dormant signs of diseases that may manifest later.

The Indian government is already increasingly collecting data in machine-readable forms, and as technologies reach a level where they can rival any human in a real-time and cost-effective way, AI can help in grievance redressal, law and order, and health and education. From that point of view, there are opportunities for AI to be more deeply ingrained across the Make in India, Skill India, and Digital India programmes.

Even so, there are two concerns here, the first being the need for effective utilization of the existing data. According to Gartner, the lack of a holistic, framework-based approach and a viable revenue model are stalling large-scale smart city projects in India. The framework-based approach takes into consideration the current state of the physical and IT infrastructure of the city, the city's challenges, the citizens' needs, and the existing capabilities of the city machinery to deliver critical services. This helps identify the gaps in various hardware, software, network, connectivity, security and information management infrastructure that must be bridged to implement a scalable, future-proof and cost-effective smart city service delivery infrastructure.

The second key consideration that needs to be taken into account is the fact that for the smart cities initiative to take off successfully, massive amounts of data will need to be monitored. Not only will this data be in the public domain, it will also be in the personal domain. This, naturally, brings up the question of security and privacy—indicating a need for stringent regulations to ensure data security.

It is true that there is no set template that can address all the questions being raised; the need of the hour is to effectively analyse the current state of the infrastructure and identify need gaps, encourage citizens to become more active participants in the smart city design, and build a culture of innovation and collaboration that will help realize the vision of a smart city.

Prakash Mallya is managing director of the sales and marketing group at Intel Technology India Pvt Ltd.

END

Real-time digital reporting of toilets can bring girls to school

According to the Annual Status of Education Report (ASER) 2013, though the percentage of usable toilets for girls in schools have increased from 32.9% in 2010 to 53.3% in 2013, there are still 47% schools in India that do not have separate toilets for girls.

According to the same report, 49.3% of all school children drop out before they reach Grade X. Among girls, this number is 47.9%.

While there are several reasons — mostly those with roots in our patriarchal culture — that lead to high drop-out rates among girl students, one major reason is sheer insensitivity of our society towards the hygiene and sanitation needs of its sisters, daughters, mothers and wives.

As soon as a girl begins menstruating, her hygiene and sanitation needs increase. She needs access to sanitary napkins or its equivalent, she needs access to toilets, and she needs access to water, preferably running. These needs must be met even at schools to ensure students feel comfortable attending their lessons. For this purpose, availability of separate toilets for girls and boys was listed as a compliance requirement under the Right to Education (RTE) Act of 2010. However, not much has changed in the last seven years.

From the many visits I have made to government schools across the country, I have identified 10 kinds of toilet facilities that may be available to students across India’s 1.4 million government schools. (1) Schools with no provision for a separate toilet for girls. (2) Separate but non-functional toilets for girls and boys. (3) Toilets without doors. (4) Toilets with doors but no water. (5) Toilets with door and water but no flush system. (6) A physical space with four walls but no roof or commode. (7) A toilet used only by teachers. (8) A toilet space used by the kitchen staff to store grains for mid-day meals. (9) A toilet space that has been turned into a shelter for goats. (10) A non-functional toilet used by children to play hide and seek.

And so, the state of lack of proper toilets for girls in schools or lack of public toilets for women is not only pathetic and abysmal but shows the apathy of people at the policy, bureaucratic, management and administrative levels.

It is no hidden fact that when girls drop out of school at an early age, they are less likely to return to education, leaving them vulnerable to early marriage. In fact, UNICEF states that girls who remain in secondary school are six times less likely to marry young.

Though there is no direct relation between periods and technology, the latter can be, and should be, leveraged as a tool to ensure better experiences/facilities for girl students in schools. How can this be done? Firstly, we need to understand that ‘digital’ as a medium is no magic wand. However, it can be used as a musician’s baton at the administrative and policy level to guide institutions to comply with RTE. Secondly, we need to understand the power of a smartphone for administrative purposes even at the last mile.

Let me share with you the example of an app developed by the Madhya Pradesh government. GIS@School is an app implemented by the state across all its 125,000 government schools. The crowd-sourced Android-based mobile app allows students, teachers and government authorities to capture geo-tagged and time-stamped photographs and information about existing, non-functional and missing infrastructure or amenities — such as drinking water, separate toilets for boys and girls, clean kitchen for mid-day meals and boundary wall, among others — to ensure schools comply with the various provisions of RTE.

Why can’t all states efficiently and effectively introduce an integrated app like this in their states, where persons responsible for spot checks can assess compliance with RTE by taking geo-tagged pictures of facilities provided and capturing data of missing infrastructure in real time? This can help authorities receive information on status of availability and functionality of toilets in schools, besides other facilities like drinking water and teachers’ attendance. An integrated dashboard will be able to show the number of functional toilets, reasons for non-functional toilets, and even allow the administration to assign staff to look into the matter to ensure RTE compliances are met at all schools in a timely manner.

This simple digital intervention can directly make an incremental impact on the education of girls who are often discouraged from attending school—due to their own discomfort or on account of their mothers’ advice—once they start menstruating.

A simple smartphone is capable of ensuring equitable access to facilities, challenging patriarchal insensitivity and facilitating gender equality because periods should not be allowed to put a period to women’s education.

Osama Manzar is founder-director of Digital Empowerment Foundation and chair of Manthan and mBillionth awards. He is member, advisory board, at Alliance for Affordable Internet and has co-authored NetCh@kra – 15 Years of Internet in India and Internet Economy of India. He tweets @osamamanzar.

END

The Union Finance Minister Shri Arun Jaitley: Jan Dhan Yojana and the 1 Billion-1 Billion-1 Billion "JAM" Revolution it is Unleashing.

Following is the full Text of the Article written by the Union Finance Minister, Shri Arun Jaitley on "Jan Dhan Yojana and the 1 Billion-1 Billion-1 Billion "JAM" Revolution it is Unleashing":

"Three years ago today, Prime Minister Narendra Modi announced a flagship program: Pradhan Mantri Jan Dhan Yojana (PMJDY) aimed at providing financial services to the poor. These included opening bank accounts for the poor, giving them electronic means of payment (via RUPAY cards), and placing them in a position to avail themselves of credit and insurance.

The vision underlying it was, of course, much broader: nothing short of ending the financial, and hence economic, digital and social exclusion faced by India's poor. India's poor would not only be able to overcome their economic deprivation but they would also become an integral part of the social mainstream.

Three years on, the achievements have been remarkable along many dimensions.

1. Total PMJDY accounts opened increased from 12.55 crore in January 2015 to 29.52 crore as of 16th Aug 2017.

2. The number of rural accounts opened under PMJDY has grown from 7.54 crore in January 2015 to 17.64 crore as of 16th Aug 2017.

3. No. of RuPay cards issued increased from 11.08 crore in January 2015 to 22.71 crore as of 16th Aug 2017.

4. The total balance in beneficiary accounts Rs. 65,844.68 crore and the average balance per account increased from Rs. 837 in January 2015 to Rs. 2231 as of 16th Aug 2017.

5. Zero balance accounts under PMJDY declined from 76.81 % in September 2014 to 21.41 % in August 2017.

6. As of March 2014, women constituted about 28 per cent of all savings accounts, with 33.69 crore accounts. As of March 2017, according to data from top 40 banks and RRBs, women's share has risen to about 40 per cent. This includes 14.49 crore accounts opened by women under PMJDY, out of a total of 43.65 crore women's accounts. This represents a sizeable and rapid growth in financial inclusion of women.

In addition to financial inclusion, the government has taken steps to provide security to the poor via life insurance under the Pradhan Mantra Jeevan Jyoti Bima Yojana (PMJJBY) and accident insurance Pradhan Mantra Suraksha Bima Yojana (PMSBY). As on 7th August, 2017, total enrollment was 3.46 crore under the PMJJBY and 10.96 crore under PMSBY. In both schemes, close to 40 percent of the enrollees are women.

The entire network created by the Pradhan Mantri Jan Dhan Yojana (PMJDY) has also enabled implementation of the Mudra Yojana. As on 18.8.2017, Rs.3.66 lakh crore have been distributed to 8.77 crore beneficiaries. These monies have all gone into their bank accounts.

But as it turned out, PMJDY and the other schemes were only the first step because in turn they have unleashed the “JAM” revolution.

JAM, a term coined, and a vision conceptualized, by our Chief Economic Adviser, is nothing short of a social revolution because it has brought together financial inclusion (PMJDY), biometric identification (Aadhaar) and mobile telecommunications. Today, about 52.4 crore unique Aadhaar numbers are linked to 73.62 crore accounts in India.

As a result, the poor are able to make payments electronically. Every month now, about 7 crore successful payments are made by the poor using their Aadhaar identification.

Above all, the government now makes direct transfer of Rs. 74,000 crore to the financial accounts of 35 crore beneficiaries annually, at more than Rs. 6,000 crore per month. These transfers are made under various government anti-poverty and support schemes such as PAHAL, MNREGA, old age pensions, student scholarships etc.

Now with the BHIM app and the Unified Payments Interface (UPI), JAM can become fully operational. A secure and seamless digital payments infrastructure has been created so that all Indians, especially the poor can become part of the digital mainstream.

The JAM social revolution offers substantial benefits for government, the economy and especially the poor. The poor will have access to financial services and be cushioned against life’s major shocks. Government finances will be improved because of the reduced subsidy burden; at the same time, government will also be legitimized and strengthened because it can transfer resources to citizens faster and more reliably and with less leakage.

Within reach of the country is what might be called the 1 billion-1 billion-1 billion vision. That is 1 billion unique Aadhaar numbers linked to 1 billion bank accounts and 1 billion mobile phones. Once that is done, all of India can become part of the financial and digital mainstream.

Just as GST created one tax, one market, one India, the PMJDY and the JAM revolution can link all Indians into one common financial, economic, and digital space. No Indian will be outside the mainstream. This is nothing short of a social revolution”.

DSM/SBS

END

‘JAM’ will end exclusion: Jaitley

Arun Jaitley

Finance Minister Arun Jaitley on Sunday wrote an article highlighting the benefits of the Pradhan Mantri Jan Dhan Yojana, which has completed three years, saying the combination of the scheme with Aadhaar and the mobile revolution would bring all Indians into the mainstream and would end economic and social exclusion.

“JAM, a term coined, and a vision conceptualized, by our Chief Economic Adviser, is nothing short of a social revolution because it has brought together financial inclusion (PMJDY), biometric identification (Aadhaar) and mobile telecommunications,” Mr. Jaitley wrote.

“Today, about 52.4 crore unique Aadhaar numbers are linked to 73.62 crore accounts in India,” Mr. Jaitley added.

Cushion against shocks

“As a result, the poor are able to make payments electronically,” he added. “Every month now, about seven crore successful payments are made by the poor using their Aadhaar identification.”

“The JAM social revolution offers substantial benefits for government, the economy and especially the poor,” Mr. Jaitley wrote. “The poor will have access to financial services and be cushioned against life’s major shocks. Government finances will be improved because of the reduced subsidy burden; at the same time, government will also be strengthened because it can transfer resources to citizens faster and more reliably and with less leakage.”

The Finance Minister also added that the government now makes direct transfers worth Rs. 74,000 crore to the financial accounts of 35 crore beneficiaries annually under various government schemes such as PAHAL, MNREGA, old age pensions and student scholarships.

The number of PMJDY accounts opened stood at 29.52 crore as of August 16, up from 12.55 crore in January 2015. The number of rural PMJDY accounts grew from 7.54 crore to 17.64. The number of RuPay cards issued increased from 11.08 crore to 22.71 crore.

The total balance in beneficiary accounts stood at Rs. 65,844.68 crore and the average balance per account increased from Rs. 837 in January 2015 to Rs. 2,231 as of August 16, 2017 and the proportion of zero balance accounts fell from 76.81% in September 2014 to 21.41%.

“As of March 2014, women constituted about 28% of all savings accounts, with 33.69 crore accounts,” Mr. Jaitley wrote. “As of March 2017, according to data from top 40 banks and regional rural banks, women’s share has risen to about 40%. .”

END

Lessons from Pradhan Mantri Jan Dhan Yojana

This month marks the completion of the third anniversary of the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY), the financial inclusion scheme implemented by the National Democratic Alliance (NDA) government. Along with the opening of a bank account, the PMJDY scheme comes with other benefits for account holders. The account holders get access to credit and pension facilities and also a debit card with a built-in accident insurance cover for Rs1 lakh. More importantly, the account holders can get government subsidies delivered to them in cash, directly into their accounts.

As per the website of PMJDY, as of 16 August, there were 295.2 million beneficiaries or account holders, with a total bank balance in their accounts of Rs658.45 billion (a little over $10 billion). That is a little under half a per cent of the Indian gross domestic product (GDP) of around Rs150 trillion. It is similar to the mobile phone connectivity that India achieved for its citizens in the first decade of the millennium.

An empirical study (*Bank Accounts For The Unbanked: Evidence From A Big Bang Experiment*, May 2017) has shown that PMJDY accounts are increasingly being used actively: “70% of the accounts migrate out of dormancy into active use. Second, activity levels in PMJDY accounts increase over time, a pattern not necessarily seen in non-PMJDY accounts. These findings are especially stark given that non-PMJDY account holders in our sample appear to be much poorer and have transaction sizes that are one order of magnitude smaller. Finally, we find that the active accounts experience significant increases in cash balances. Government direct benefits transfer aids but does not fully explain usage. Overall, the data indicate that the unbanked learn by doing, and increase usage of accounts for transactions, liquidity management, and increasingly, balance accumulation.”

More good news is possible out of the successful financial inclusion initiative. Another paper (*Who Wants To Be An Entrepreneur?*, May 2016) suggests that, “Financial development facilitates economic growth by moving workers out of less productive, informal entrepreneurial activity into formal jobs in more productive firms.” In other words, there are multiple benefits arising out of access to finance for the poor. If this were to happen, India could reasonably aspire to resemble the prosperous high-growth economies of the West.

But it would take time and much more remains to be done to get from here to there. The important and underlying requirement is that productive firms create formal jobs. Unfortunately, it is not happening. It requires fixing two issues. One is the issue of non-performing assets (NPA) in the banking system and the other is the absence of dynamism in the formal business sector.

That a scheme like PMJDY was required after five decades of public sector banking is testimony to the fact that the poorer sections of society were not able to access financial services adequately from the organized financial system. Therefore, if the government were keen to take credit for the successful implementation of the PMJDY, and correctly so, it must be prepared to take the blame for allowing NPAs in public sector banks to fester for three years. The logic that the NPA problem is a legacy of the previous government would be inconsistent, for financial non-inclusion too was a legacy of previous governments.

No doubt the government has passed the bankruptcy legislation and empowered the central bank to direct the banks under its supervision to invoke its provision to recover their dues. But the big challenge that banks face is the share of bad assets in the overall loan portfolio, and it has shown no sign of peaking yet. Credit Suisse estimates that total stressed loans in Indian banking (recognized and unrecognized bad debts together) constituted 17.75% of total bank loans as of

March 2017. It was 16.9% as of March 2016. The reason that the NPA problem has not peaked is the absence of economic dynamism in the country. Economic dynamism will remain elusive unless long-term capital investments are made by industry. Domestic capital formation remains elusive because there is too much uncertainty in the air.

Much as the government policies and legislation—the bankruptcy legislation, real estate sector regulation and regulation dealing with *benami* transactions— passed in the last two years are essential for the long-term growth of the economy, they induce uncertainty and paralysis in the short term. The judiciary has done its bit to make operating conditions unpredictable for businesses. The government has not mitigated these short-term costs. Worse, the (sometimes overzealous) pursuit of tax offenders and the failure to deliver on the promised corporate tax rate reduction have compounded the problem.

There is much to learn from successes, as there is to learn from failures. The PMJDY is a success story. It is a rare case of a popular policy that delivers political and long-term economic benefits. Hence, the government applied itself to the task. It needs to repeat the formula for economically pragmatic, in contrast to popular, decisions.

The previous NDA government fell on the sword of “India shining”. *Achche Din* might prove to be this government’s Damocles sword if it does not wake up to its failure to add to its rather meagre economic successes such as the PMJDY.

V. Anantha Nageswaran is senior adjunct fellow (geoeconomics studies) at Gateway House: Indian Council on Global Relations, Mumbai. These are his personal views. Read Anantha’s Mint *columns at* www.livemint.com/baretalk

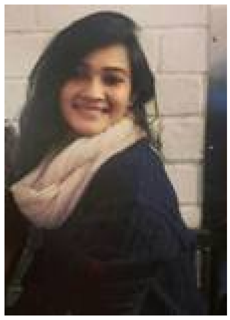
Comments are welcome at baretalk@livemint.com.

END

70 years of Independence

Special Feature – I-Day 2017

Swachch Bharat- Gandhi's obsession, Modi's passion



***Smera Chawla**

During a recent visit to the Sabarmati Ashram in Ahmedabad where a photo gallery vividly depicts the ideology and life style of Mahatma Gandhi, my thoughts went around to connect the Father of Nation with an independent and clean India. The Ashram serves as a source of inspiration for we, young Indians, from the life of a Mahatma who fought a non-violent battle against the mighty British empire and won us Independence. In 2014, Prime Minister Shri Narendra Modi launched the Swachh Bharat Mission (SBM), thus so aptly on 2nd October, Gandhiji's birthday.

"A clean India would be the best tribute India could pay to Mahatma Gandhi on his 150th birthday anniversary in 2019", the Prime Minister had said after launch of the mission.

''Swachata" or Cleanliness was a way of life for Gandhiji. As he fought the Britishers, he disliked several of the western customs but was candid enough to say that he learnt sanitation from the West. His dream was to introduce and spread that level of cleanliness in India. "I learnt 35 years ago that a lavatory must be as clean as a drawing-room. I learnt this in the West. I believe that many rules about cleanliness in lavatories are observed more scrupulously in the West than in the East. The cause of many of our diseases is the condition of our lavatories and our bad habit of disposing of excreta anywhere and everywhere. I, therefore, believe in the absolute necessity of a clean place for answering the call of nature and clean articles for use at the time. I have accustomed myself to them and wish that all others should do the same. The habit has become so firm in me that even if I wished to change it, I would not be able to do so. Nor do I wish to change it". His words are pertinent and relate eminently to the Swachch Bharat Mission, a dream project of Shri Modi, who is passionate about cleanliness.

Launched under a mission mode, the SBM has surely achieved some measurable targets in the last three years. These include construction of 28, 96,367 household toilets across the country, while 43,200 wards have been covered for 100 per cent door - to - door waste collection. As per the 'dashboard' (real time figures) of the Swachh Bharat portal, over a million (10, 29,124) Indian Household Toilets have been constructed only in the last eight months since January 2017.

The work has really picked up pace in the recent months is evident from a huge jump, in fact more than double in the number of community and public toilets since January this year. There number has gone up from 1, 09,639 in January to 2, 71,766 in August this year.

Hundrerd per cent target has been achieved under the Swachh Vidyalaya initiative of the Narendra Modi Government with Bihar leading the table. As many as 56,912 schools have been given toilets with half of the number of toilets constructed in the girls' schools. The other states doing commendable work under this initiative include Andhra Pradesh with 49, 293 toilets completed and about 22,000 being meant only for girls' schools. Assam achieved the figure of 35,699, Chhattisgarh 16,629, Jharkhand 15,795, Rajasthan 12,083, Telangana 36,159 and Odisha 43,501.

The Swachh Bharat programme has been linked directly with Beti Bachao Beti Padhao initiative. Under the joint programme initiative it is being ensured that there are girls' toilets in all Government schools in 100 districts which have the lowest child sex ratio. These districts include Vaishali in Bihar, Raigarh in Chhattisgarh, Kamrup in Assam and D & N Haveli.

The mission aims to eliminate open defecation in all statutory towns by 2nd October, 2019. In addition, it also proposes to eradicate manual scavenging, introduce modern and scientific waste management, induce behavioural change with respect to healthy sanitation practices and generate awareness for sanitation. SBM also aims to augment the capacity of Urban Local Bodies (ULBs) and create an enabling environment for the private sector in waste management.

Deliverables for Swachh Bharat Mission under the NITI Ayog 's Three –Year Action Agenda 2017-2019-20

Outcome/Deliverable	2017-18 (Cumulative)	2018-19 (Cumulative)
No. of ODF towns	4,041	4,041
Compost Production (Lakh Metric Tonnes)	54	54
Waste to Energy Generation (Mega Watt)	330	511
Wards with 100% door-to-door collection	100 %	100 %

ULBs spend about Rs. 500 to Rs. 1,500 per tonne on solid waste management, according to the NITI Ayog Three Year Action Agenda. Out of earmarked budget, about 60 - 70 per cent is spent on the collection of waste and 20 - 30 per cent on transportation. However, a negligible percentage is dedicated towards the treatment and disposal of waste.

Some of the sustainable disposal solutions include: Waste to energy (Incineration), thermal pyrolysis and plasma gasification technologies. While pyrolysis is not suitable for MSW due to diverse composition and plasma gasification technologies are very expensive, waste to energy is the most suitable technology as it has multi-fold benefits. In countries like Singapore, more than 37.6 per cent of waste is used for waste-to-energy plants for incineration and energy recovery.

Elimination of Open Defecation is another crucial aspect of SBM. In order to achieve the objective of becoming Open Defecation Free (ODF) by 2019, 55 million household toilets and 115,000 community toilets need to be constructed under the SBM (Gramin), as per the NITI Ayog document. Focus should be on how to ensure that there is easy access to sanitation for women, children, senior citizens and the differently abled and also that these toilets have continuous piped water supply.

The Swachh Bharat roadmap laid out before the country is clear and well defined. But to ensure a result oriented programme, there is a need for all stakeholders, mainly the citizens of India to join the campaign being led by the Prime Minister. No effort can be spared and no avenue left unexplored to achieve the target of a cleaner India.

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Views expressed in the article are author's personal.

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