

## Enabling Opportunities for Rural India

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**H**on'ble Prime Minister has given a call for Poverty Quit India on completion of the 75<sup>th</sup> year of the Quit India Movement 1942.

He has also given a call for a societal mission to do so by 2022. Given the fact that nearly 8.85 crore households in rural India reported either a deprivation or were automatically included, the challenge, in sheer numbers, is formidable. However, the efforts made over the last two and a half years, gives us the confidence that perhaps we are on the right track, when it comes to rural development programmes and tackling rural poverty.

The recent HSBC study pointing out that 69 per cent of rural households who own up to 1 hectare of land or are landless do not seem to have faced rural distress unlike the top 31 per cent, seen in terms of increasing real wages and reducing rural unskilled unemployment, also confirm that initiatives for the rural poor have worked even during a difficult period of drought and falling prices for agricultural commodities. The National Evaluation of the Deendayal Antyodaya National Rural Livelihood Mission (DAY-NRLM) by IRMA (2017) also brings out how incomes were 22 per cent higher in treated areas than in control areas and how greater investments in productive assets and

in education, health and nutrition, was seen wherever women Self Help Groups under DAYNRLM were active. The report is an affirmation that social capital matters and that diversification and development of livelihoods is the only way forward.

The Department of Rural Development is a major source of public programmes (employment, skills, social security, livelihood diversification, road construction, housing, water conservation, solid and liquid resource management, etc.). If convergent action in other related sectors of health, education, nutrition, skills could be made simultaneously, it is possible to improve the well-being of poor households in a short period of time. Poverty free is seen as enabling social opportunities for deprived households to come out of their destitution. Poverty free, therefore, connotes an ability to develop one's fullest human potential through education, health, skills, sanitation, clean drinking water, nutrition, food security, livelihood, housing, gender, and social equality and empowerment, connectivity, electricity, systems of sustainable resource use, waste management, and most of all, sustainable diversified economic activities for higher incomes. The challenge of poverty free Gram Panchayats is about exploring the

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potential for rural transformation by simultaneous interventions to address the multi-dimensionality of poverty. It is this convergent approach that is the thrust under a State led, Mission Antyodaya, a mission to address the multi-dimensionality of poverty.

While the Department of Rural Development has made concerted efforts in partnership with State and Local Governments to improve programme delivery and outcomes, it has also made some transformational interventions over the last two and a half years that have made us move closer to the convergent and saturation approach of Mission Antyodaya.

**Intervening on Scale** – Rural India has a very large number of rural households spread over a million habitations and villages. Clearly the interventions have to be to scale. There has been a very significant increase in the Central Government's allocations and actual spend under the Department of Rural Development. With an allocation of Rs. 1.05 lakh crores in 2017-18, there is a doubling of allocation compared to 2012-13. Add to it the State shares (60-40 in non-Himalayan and 90-10 in Himalayan and NE States). Annual transfers under Fourteenth Finance Commission to Gram Panchayats have also been in the range of Rs. 25,000 crores to Rs. 35,000 crores during this period. Over

Rs. 70,000 crores has been leveraged as bank loans by Women SHGs in the 2015-17 period, a manifold increase compared to the previous years. The thrust on placement skills and self-employment skills have also facilitated larger economic activity in rural areas. The convergence for animal husbandry and livelihood diversification has also added additional incomes for households. NFSA's annual subsidy to make rice and wheat available at cheap prices further adds to the food security of poor households. The resources, if used in convergence, and in a saturation mode and with minimum leakages, have the power to transform the lives of rural households. The dream of one crore beautiful homes for the poor under the Pradhan Mantri Awaas Yojana Gramin, connectivity for all eligible rural habitations with all-weather pucca road by March 2019, leveraging over Rs. 60,000 crores annually as bank loans for women SHGs (three times the loan in 2014-15) by 2018-19, is possible as resources are available to back the vision.

**Thrust on Water Conservation and Livelihood Security** – The hall mark of a prosperous village that has managed to ensure the well-being of the households is effective water conservation. It is for this reason that MGNREGS decided to ensure that at least 60 per cent expenditure under the programme is on agriculture and

allied activities. With the Hon'ble Prime Minister holding meetings with 13 Chief Ministers of drought affected States in May 2015 and urging the Chief Ministers to focus on water conservation, the stage was set for a State led thrust. With the Mukhyantri Jal Swavalamban Abhiyan in Rajasthan, Neeru-Chettu in Andhra Pradesh, Mission Kakatiya in Telengana, Jalyukta Shivar and water conservation initiatives in Maharashtra, 'Dobha' farm pond construction in Jharkhand, and a range of State specific water conservation programmes across many states, MGNREGS provided the highest wage employment in 5 years, of more than 235 crore person days/year both in 2015-16 and 2016-17. The total expenditure too in these years have been the highest ever since the inception of MGNREGS. Thrust on individual beneficiary schemes for goat shed, poultry shed, dairy shed, IHHL, 90/95 days' wage labour for housing, over 11 lakh completed farm ponds, all provided an unprecedented opportunity for augmenting incomes and improving the quality of life. The new Mission Water Conservation Guidelines in partnership with Ministry of Water Resources and Department of Land Resources, with a thrust on 2264 water distressed Blocks and with a focus on developing technologically sound and scientifically vetted water conservation plans along with capacity building of frontline workers and engineers, is going a long way in improving the quality of intervention and its impact.

**Citizen's Engagement** – The Department focused on a citizen centric approach to improve accountability. Special efforts were made through Cluster and Panchayat Facilitation Teams in identified backward Blocks. The planning exercise under the Intensive Participatory Planning Exercise in 2569 Backward Blocks using SECC deprivation data and knocking on the doors of every deprived household and planning for its well-being, also strengthened the partnership with the poorest households. The use of citizen centric apps like the Meri Sadak app to get a feedback on roads and the



awaas soft app for uploading pictures of PMAY Gramin houses, also helped in connecting with households. To further the Public Information Campaign, the Department is organizing a Gram Samridhi and Swachhata fortnight from 1-15 October 2017 at every Gram Panchayat. During the period, the Gram Panchayat Office building will display for public scrutiny, all available records of programmes, beneficiaries, etc. A cell – phone based Janata Information System is also being launched whereby every programme in the village concerned can be seen by any villager to improve his/her scrutiny of the programme. Similarly, a cadre of Social Auditors is being developed from among the Women SHGs after proper training and certification on the social auditing standards that have been notified in consultation with the office of the CAG.

**Transparency through IT/DBT and use of Adhaar** – The Department has been a leader in use of transaction based MIS for IT/DBT transfers straight into Bank/Post Office accounts. 98 per cent wages under MGNREGS and 100 per cent payments under PMAY Gramin are on the IT/DBT platform. Over 5.9 crore MGNREGA labourers already have an Adhaar linked Bank account, with their consent. The availability of the Banking Correspondent or Post Office outlet with micro ATMs at fixed village locations on pre-determined dates, will unlock the power of easy digital transactions on a large scale. It will also ease the hardships for labourers, pensioners, etc. The Women SHG Community Resource Persons have offered to become Banking

Correspondents or Bank Sakhis and the experience so far is encouraging.

#### **Effective Use of Space Technology-**

The power of space technology in promoting transparency can be seen in the relentless efforts made to geo tag nearly 2 crore assets created under MGNREGS. An even more powerful use is in the final selection of beneficiaries under PMAY Gramin after 100 per cent geo tagging of beneficiaries before their old dwelling and for reporting progress of construction, with latitude/longitude details. All these geotagged assets are available in the public domain for anyone to see. This really facilitates transparency. In PMGSY, space technology has been used for monitoring the alignment of roads, the actual road construction distance, and its success in connecting habitation. It is also being used to check the success of road side plantations through MGNREGS on PMGSY roads. Our challenge is to now universalize this application on roads and to do a 'before, during and after' geo tagging of all MGNREGS assets.

**Leveraging Bank Loans for SHG Women** – While The Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) had demonstrated enormous social capital through community mobilization and group formation, the economic activity development and livelihood diversification needed a thrust. Thrust has been given to a detailed monitoring of bank linkage as ultimately, any poverty reduction effort will require access to institutional credit at reasonable rates for diversified economic activity. Having already

reached an annual bank linkage of over Rs. 43,000 crores, we are confident of crossing Rs. 60000 crore lending by 2018-19. By linking skill development integrally to SHGs, preparedness of households to utilize bank credit effectively is also being augmented.

**Speeding up Connectivity** – Road connectivity is transformational in offering new livelihood opportunities to a rural village. Besides easing the access to markets, it also encourages mobility for wage labour. It is for this reason a sincere effort has been made to speed up the PMGSY road construction from 70 kilometres per day in 2011-14 period to 130 kilometres per day in 2016-17. Nearly 80 per cent eligible habitations have already been connected by all-weather roads and our effort is to reach 100 per cent by March 2019. The use of green and innovative technologies like use of waste plastic, fly ash, geo-textiles, cell-filled concrete, cold mix, etc. is also being significantly scaled up to ensure an environmentally appropriate strategy for roads. The successful maintenance system of Madhya Pradesh and the community maintenance experiment of Uttarakhand is also to be emulated in other States.

**Need based Skill Upgradation** Skills for placement and self – employment is needed to tackle the large scale under – employment in rural areas. A large number of new rural enterprises in the form of retail business, farmer producer organizations, Custom Hiring Centres, rural transport systems, handicrafts and handlooms, craft, etc. is possible through a planned system of support and convergence. The Rural

Development Department has been trying to leverage the core strengths and programmes of concerned departments like Agriculture, Animal Husbandry, MSME, KVIC, Textiles, etc. to provide scalable opportunities for farm and non-farm employment. Special training programmes for Barefoot Technicians and Rural Masons aim to reduce over time, the pool of unskilled wage earning households in the country from the current over 5 crore. All these programmes are formally vetted by the Sector Skill Councils and provide for assessments and certification. The Department of Rural Development has brought all its placement based and self-employment skills programmes on to the Common Norms of the Ministry of Skills, to enable basic standards and protocols. DDUGKY and RSETIs programmes are being further improved to acquire excellence and even higher placement/settlement rates.

**Promoting Innovations for Transformation** – The Department of Rural Development has been very innovative in addressing the priorities of local communities and States. The Solid Resource Management

Programme in over 80 per cent villages of Tamil Nadu, the liquid resource management programme in Maharashtra, AP and Telengana and now to Bihar and Chhatisgarh through MGNREGS and DAY NRLM convergence, are all examples of innovation. The Aajeevika Grameen Express rural transport scheme, Mission Water Conservation and Rural Road Guidelines, Housing typology studies to develop region specific appropriate technologies and designs for rural housing, the Livelihood in Full Employment (LIFE) initiative under MGNREGS to promote skill development among the MGNREGA workers, are all examples of large scale innovations that have been attempted during this period.

**Evidence based Monitoring** – Large scale programmes require systemic approach to monitoring and evaluation for effectiveness. Besides very strong and transparent transaction based MISs, use of geo-tagging to ascertain quality of assets, visit to 600 districts each year by institutional monitoring institutions to look at specific programme

implementation, a Common Review Mission to eight States twice a year to look at the quality of implementation, are some of the efforts improving monitoring. Besides these, National level Evaluation of Programmes like the IRMA Study of DAY-NRLM recently published are other efforts to evaluate interventions. Given the diversity of knowledge needs and cutting edge technologies, the Department has set up High Level Expert Groups on Human Resources for Results, Information Technology use and challenges, internal audit, market linkage and value chain, engaging the finest minds from and outside government, to steer the RD programmes effectively.

**Implementation in Convergence Mode** – Poverty free is seen as enabling social opportunities for deprived households to come out of their destitution. It is this convergent approach that is seen as Mission Antyodaya, a mission to address the multi-dimensionality of poverty. □

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### Atal Pension Yojana (APY) surges ahead with 62 lakh enrolments

The Pension Fund Regulatory and Development Authority (PFRDA) through its 'One Nation One Pension' Mobilization Campaign has sourced approximately 3.07 lakh APY accounts which led to a total of 62 lakh enrolments under the Atal Pension Yojana (APY) as on date. This campaign was organized all over the country by PFRDA from 2nd August to 19th August 2017 in association with the APY Service Provider Banks. Increasing enrolment is attributed to financialization of assets and driving the people to pension products which has Govt of India implicit guarantee to give an assured pension to the subscriber, spouse and return of corpus to the nominee.

Under the campaign some of the largest banks in the country namely, State Bank of India helped source 51,000 APY accounts and other prominent banks like Canara Bank which has sourced 32,306 APY accounts, Andhra Bank at 29,057 APY accounts, in other private banks category, Karnataka Bank at 2641 APY accounts, in RRB's category, Allahabad UP Gramin Bank at 28,609 accounts followed by Madhya Bihar Gramin Bank at 5,056 APY accounts, Baroda Uttar Pradesh Gramin Bank at 3,013 APY accounts, Kashi Gomti Samyut Gramin Bank at 2,847 APY accounts & Punjab Gramin Bank at 2,194 APY accounts.

At a time when the interest rate on various financial instruments including Savings Bank is declining, Atal Pension Yojana as a pension scheme offers a guaranteed rate of 8 per cent assured return for the subscribers and also the opportunity of higher earnings in case the rate of return is higher than 8 per cent at the time of maturity, after staying invested in the scheme for 20-42 years.



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