

Gist of

# KURUKSHETRA

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July 2020



**MGNREGA -**  
A Social Security Net

**Social Security:**  
Issues, Challenges  
and Initiatives

**Agriculture and**  
**Social Security**

**Education -**  
The Backbone of Development

**A Step Towards**  
**Health Security**

# INCREDIBLE RESULTS

## CSE 2018 Results

11 Ranks in Top 50

28 Ranks in Top 100

183 Ranks in the Final List



Rank 11  
Pujya Priyadarshni



Rank 16  
Dhodmise Trupti Ankush



Rank 21  
Rahul Jain



Rank 24  
Anuraj Jain

## CSE 2017

5 Ranks  
in top 50

34 Ranks  
in top 100

236 Ranks  
in the final list



Rank 3  
Sachin Gupta



Rank 6  
Koya Sree Harsha



Rank 8  
Anubhav Singh



Rank 9  
Soumya Sharma



Rank 10  
Abhishek Surana

## CSE 2016

8 Ranks  
in top 50

18 Ranks  
in top 100

215 Ranks  
in the final list



Rank 2  
Anmol Sher  
Singh Bedi



Rank 5  
Abhilash Mishra



Rank 12  
Tejaswi Rana



Rank 30  
Prabhash Kumar



Rank 32  
Avdhesh Meena

## CSE 2015

5 Ranks  
in top 50

14 Ranks  
in top 100

162 Ranks  
in the final list



Rank 20  
Vipin Garg



Rank 24  
Khumanthem  
Diana Devi



Rank 25  
Chandra Mohan  
Garg



Rank 27  
Pulkit Garg



Rank 47  
Anshul Agarwal

## CSE 2014

6 Ranks  
in top 50

12 Ranks  
in top 100

83 Ranks  
in the final list



Rank 4  
Vandana Rao



Rank 5  
Suharsha Bhagat



Rank 16  
Ananya Das



Rank 23  
Anil Dhameliya



Rank 28  
Kushaal Yadav



Rank 39  
Vivekanand T.S

## CSE 2013

5 Ranks  
in top 50

62 Ranks  
in the final list



Rank 9  
Divyanshu Jha



Rank 12  
Neha Jain



Rank 23  
Prabhav Joshi



Rank 40  
Gaurang Rathi



Rank 46  
Udit Singh

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**Team BYJU'S**

# KURUKSHETRA – JULY 2020

## SOCIAL SECURITY

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## Chapter 1

# MGNREGA – A Social Security Net

### Introduction:

- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was initiated in September 2005. It is an entitlement based employment generation scheme, aimed at enhancing the livelihood and economic security of the rural poor households.
- It ensures provision of at least 100 days of unskilled manual work as a guaranteed wage employment in a financial year to every willing rural household.
- The scheme is implemented under the Ministry of Rural Development.
- It is currently the world's largest public works programme.

### Significance:

#### **Providing non-agricultural work in rural areas:**

- MGNREGA functions as an excellent social security and insurance mechanism in rural areas by stabilizing employment during the off-peak agriculture seasons in the rural areas.
- Low levels of education and limited skill-set of the country's rural labour force have always impacted the labour productivity and their resultant income growth. MGNREGA can help absorb this labour force for productive activities.

#### **Rural infrastructure:**

- MGNREGA can effectively harness the productive power of rural unemployed towards their socio-economic development by the creation of quality, durable and productive community assets.
- MGNREGA involves several categories of public works relating to
  - Natural Resource Management (NRM) Works
  - Agriculture and Allied Activities.
  - Building rural infrastructure.

#### **Addressing the needs of reverse migrants:**

- Farm risks and uncertainties, population pressure on cultivable land, lack of alternate occupational choices, rural-urban income differentials prompted massive rural-urban migration in India over the past several decades. However, there has been massive reverse migration due to COVID-19.
- MGNREGA will help ensure adequate livelihood opportunities through broadened occupational choices to the millions of workforce returning to the countryside.

#### **Economic revival:**

- Economic revival in the Post lockdown phase will require revival of rural economic growth through broadening of wage employment opportunities to the jobseekers.
- MGNREGA can effectively give a stimulus to the rural economic activities via wage income disbursements resulting in rising purchasing power of rural population higher expenditure on food and essential items, stimulating a depressed economy in the post-pandemic era.

### Challenges:

- Though the MGNREGA scheme has large financial absorption capability, it has not been able to generate quality community assets due to lack of focus on quality asset creation, faulty work plan and design, improper selection of projects and work sites, inefficient work execution and inadequate technical supervision.



- There have also been reports of corruption at the grass root levels.

## Chapter 2

### Social Security: Issues, Challenges and Initiatives

#### Social security:

- Social security might be defined as a provision of protection for individuals and households, to ensure their health and income, especially in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of safe earning member.
- Insurance and pension are forms of social security measures.

#### Significance of social security:

##### **Inclusive growth:**

- Social security can help in reduction of poverty and inequality and therefore support inclusive growth. The social security schemes often enhance the welfare of the downtrodden, particularly the workers in the unorganized sector.

##### **Economic growth:**

- Social security can indirectly influence domestic demand and facilitate growth of an economy.
  - A workforce with higher social security could contribute to higher growth, which in turn would enhance aggregate demand in an economy through higher purchasing power of the vast mass of the workforce in the unorganized sector.
- Adequate social security enhances economic growth and thus reduces the burden of tax financed schemes through generation of additional revenue.

##### **Indian scenario:**

- Unlike developed countries, India does not have automatic economic stabilizers such as universal health coverage and unemployment insurance. In such a scenario, social security measures become all the more critical.

#### Government initiatives:

- Pradhan Mantri Jan Dhan Yojana (PMJDY) is a national mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country.
- Pradhan Mantri Jeevan Jyoti Bima Yojana is a government backed Life Insurance Scheme, available to people in the age group of 18 to 50 years. The Risk Coverage under this scheme is for Rs two Lakh in case of death of the insured, due to any reason.
- Pradhan Mantri Suraksha Bima Yojana helps provide people with a Personal Accident insurance cover.
- Under the Atal Pension Yojana (APY), any citizen of India between 18-40 years, can join this scheme, administered by Pension Fund Regulatory and Development Authority through National Pension System (NPS). It provides a minimum guaranteed pension ranging from Rs 1000 to 5000 on attaining 60 years of age.
- Sukanya Smridhi Yojana (SSY) is a small-scale savings scheme aimed at meeting the financial needs of education and marriage of a girl child. SSY carries the highest tax-free return with sovereign guarantee and comes with the exempt-exempt-exempt (EEE) status. It was initiated as a part of the government's Beti Bachao, Beti Padhao mission.

#### Concerns:

**Low coverage:**

- As per International Labour Organization (ILO.2014 records) only 27 percent of the global population enjoys social security in any form whereas 73 percent is deprived of it.
- In India because nearly 90 percent of workers in India earn their livelihood in the unorganized sector and this leads to a situation where a large number of people lack social security.

**Low awareness:**

- There is a lack of awareness of the scheme among the target group. This leads to low subscription of even well intended schemes.
- In the case of the Atal Pension Yojana, only 5 percent of the eligible population has been covered under the scheme so far.

**Gender gap:**

- Larger gender gap persists in account usage, credit and insurance, etc.

**Way forward:**

- Social security programmes need to be welfare-oriented, inclusive, wider-based and better implemented.
  - There is the need to eliminate the gender gap in basic access to financial services and other government schemes.
  - Special schemes targeted at the vulnerable sections can result in better outcomes for the social security schemes.
  - The administration should ensure appropriate implementation of the existing schemes. Periodic audits would enable the identification of loopholes and shortcomings.

## Chapter 3

### Agriculture and Social Security

**Role of agriculture in social security:**

- Social security is inbuilt and intrinsic to agriculture given the income augmentation, food and nutritional security it provides and also the large population and rural workforce it absorbs.

**Challenges:****Lack of social security:**

- Rural India constitutes over 65 percent of India's population and about 54.3 percent households of rural India get employment in agriculture either as self-employed or as casual labourers.
- Though the population of agricultural workers as percentage of rural population has gone down from about 69 percent in 1951 to about 55 percent in 2014-15 but in absolute terms, due to Increase in overall population, the number of agricultural workers available in rural areas has increased from 131 million in 1960-61 to 263 million in 2010-11. It is estimated that the number of agricultural workers will increase to about 336 million in 2032-33 (NITI Aayog, 2018).
- These agricultural workers are often subject to low paid jobs and underemployment. This results in the incidence of poverty in a large section of this population. Despite the overwhelming necessity of social security for this section, a large number of these agricultural workers lack social security.

**Way forward:****To augment income:**

- Policies and programmes have to be redesigned to convert the low paid and underemployment providing agriculture into a competitive economic activity.
- The aim of doubling farmer's income is a welcome move in this direction.

### **Diversify Towards More Income and Employment**

- Diversification has been recognised as a potent tool with a potential to cater the concerns of food, nutrition and income for social security. Horticulture and livestock farming have been a major trend in diversification of agricultural activity.

#### *Horticulture:*

- There is the need for reorientation towards product diversification like fruits, vegetables, flowers, and high value commodities.
- This could not only help increase income, but also help conserve resources and provide better and quality employment fetching more returns to the small-sized farms. Export of agricultural products should be encouraged.

#### *Livestock farming:*

- Animal husbandry, dairying and fisheries activities would play an important role in the socio-economic development of rural India while contributing to the food basket, nutrition security and household income of the farmers.
- Livestock farming provides gainful employment in the rural areas, particularly among the landless, small and marginal farmers and women. Livestock are the best insurance for farmers against vagaries of nature like drought and other natural calamities.

### **Government Initiatives:**

- The PM-Kisan Samman Nidhi Yojana (PM-KISAN) provides direct income support to the farmers.
- Given the fact that the risk of crop failure makes a farmer and his dependents vulnerable in society, the central government had launched the PM-Fasal Bima Yojana in 2016.
- The Kisan Maandhan Yojana provides for old-age pension support for the farmers. Under this a farmers will get Rs. 3000 per month when he/she attains the age of 60 years.
- The agricultural credit and interest subvention scheme relieves the financial burden on the low income farmers.
- Mahatma Gandhi National Rural Employment Guarantee Act, 2006 ensures off season employment to agricultural labourers.
- The Aatmanirbhar Bharat package has introduced some much needed reforms in agricultural marketing, contract farming and land tenancy reforms.
- The Government has also focused on promotion of nutri-cereals and bio-fortified crops along with Public Distribution System (PDS) to bring in nutritional security as well as to ensure access and affordability of food. National Food Security Act (NFSA) ensures targeted distribution among the most vulnerable and needy classes of the society.



## Chapter 4

### Education – The Backbone of Development

#### Challenges to India's growth story:

##### **Increasing inequality:**

- Increasing inequality has been a massive drawback of India's growth story.
- The top one percent of India's population holds three-fourth of the national wealth while the bottom 60 percent owns less than five percent of the country's wealth.

##### **Vulnerability of the poor:**

- The poor tend to be the most vulnerable, facing greater risks and insecurity problems from structural adjustments to the economy, globalization, climate change and natural calamities. In such a scenario social security programmes become critical for the poor.

#### Social security and equitable growth:

- The term 'social security' broadly refers to guarantees that secure protection for the poor and vulnerable, preventing or eliminating exclusion. This would involve access to basic services and social benefits like access to public health, education, sanitation, and food security as well as minimum income support.
- Such social protection helps the poor and vulnerable in absorption of shocks and minimizes adverse impacts on them and hence makes the growth process more equitable.

#### Social Security and Education:

- Education is considered as the backbone of development and is recognised as one of the most important instruments to alleviate poverty and reduce inequality. It can guarantee social security with positive ripple effects across other critical dimensions of human development.

#### Government Initiatives:

##### **Mid-Day Meals:**

- The objective of the school meals programme is to boost efforts to universalise education by increasing enrollment, retention and attendance while improving nutritional levels among children.
- It has also helped in improving learning outcomes and increasing social equity by its significant gender-related benefits. By employing over 25 lakh cook-cum-helpers, it creates job-opportunities for local women and reduces the economic burden on poor households.
- By simultaneously addressing food security and education, the scheme helps children from disadvantaged communities to collectively combat hunger, poverty and illiteracy.

##### **The Integrated Child Development Service:**

- It is the largest programme for promotion of maternal and child health, and nutrition in India.
- It was launched in 1975 in pursuance of the National Policy for Children. It provides nutrition, health and pre-school education to children under the age of six through child care centres or anganwadis staffed by local women workers or helpers.

**Sarva Shiksha Abhiyan:**

- Sarva Shiksha Abhiyan sought to provide quality elementary education including life skills with a special focus on education of girls and Children with Special Needs (CWSN). The core focus areas include access and retention; infrastructure development; equality and providing quality education.
- The Government subsumed the SSA for elementary education, the Rashtriya Madhyamik Shiksha Abhiyan (RMSA) for secondary education, and the scheme for Teacher Education into the Samagra Shiksha scheme. The major objectives of the Scheme include enhancing learning outcomes of students; bridging social and gender gaps as well as ensuring equity and inclusion at all levels of school education; ensuring minimum standards in schooling provisions; promoting vocationalization of education.

**The Right to Education:**

- Initially recognised as a fundamental right by the Supreme Court in Mohini Jain vs. Union of India (1992) case, the Right to Education (RTE) was enshrined as a law in the following years.
- As the parliament passed the 86<sup>th</sup> Amendment to the Constitution in 2002, Article 21A was instituted in the Fundamental Rights section declaring free and compulsory education to all children between the ages of 6-14 years.
- The Right to Education is understood as part of the Right to Life under the Indian Constitution.

**National Education Policy, 2020:**

- The policy envisions high quality education for all. The NEP aims to provide early childhood care and education for all children aged 3-6 and 100 percent youth and adult literacy by 2030.

**Aatmanirbhar Bharat Abhiyan:**

- In the light of the lockdown due to the COVID-19 pandemic, the schools have remained shut. The shift to online modes of learning and the digital divide is exposing threats to equitable access to education.
- Education has been identified as one of the core sectors with the main post-COVID theme of 'technology-driven education with equity'.
- PM E-Vidya, a programme for multi-mode access to online education is to be launched shortly to include facilities to support school education in States/UTs under the Digital Infrastructure for Knowledge Sharing, DIKSHA (one nation, one digital platform) programme.

**Concerns:****Poor learning outcomes:**

- Despite India's massive strides in improving indicators related to education, The Annual Status of Education Report (ASER) the Government's competency based National Achievement Survey (NAS) conducted by the NCERT in 2017 cautions grade-level competencies to be as low as 40-50 percent across subjects.

**Way Forward:**

- Addressing challenges to social security through education requires action on three fronts.
  - There is the need to ensure adequate financial resources for the educational sector.

- The design of policies and schemes need to be driven by evidence. The older policies need to be carefully re-examined and evaluated.
- There is the need to increase implementation efficacy of the schemes through enhanced accountability and proactive measures to reach the most vulnerable sections of society.

## Chapter 5

### A Step Towards Health Security

#### Health security:

- The World Health Organization (WHO) has defined global public health security as "the activities required, both proactive and reactive, to minimize the danger and impact of acute public health events that endanger people's health across geographical and international boundaries".
- Health Security is dependent on food and nutrition security, economic/financial security as well as societal support and many other factors.
- Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity (WHO 1948).

#### Link between Health security and human security:

- Health security and human security are directly linked to each other.
- An unhealthy individual or society is likely to make the community insecure which in turn would impinge upon national security.

#### Concerns:

##### **Global:**

- Climate change and urbanization, international/national level travel, mass migration and displacement have created conditions favoring the emergence and spread of various pathogens.
- Rapid unplanned urbanization, changing lifestyles and proliferation of highly processed foods have diverted more people towards unhealthy diets high in energy, fats, simple sugars (empty calories) and salt. This is adding to the burden of non communicable diseases.
- National health security is fundamentally a weak link all around the world.

##### **For India:**

- India's Global Health Security Index score is 46.5. India ranks 57<sup>th</sup> among the 195 nations, as per the Global Health Security Index Report, 2019.
- Cost of treatment has been accelerating which has led to inequities in access to health care services. India spends only 1.28 percent of its GDP (2017-18) as public expenditure on health.
- As per the India State-Level Disease Burden Initiative (2017), the disease burden due to communicable, maternal, neonatal and nutritional diseases — as measured by Disability adjusted life years (DALYs), dropped from 61 percent (1990) to 33 percent (2016). However the disease burden due to NCDs has increased from 30 percent (1990) to 55 percent (2016).

#### Government Initiatives:

- Pradhan Mantri Jan Arogya Yojana (PM-JAY) is the world's largest health insurance/ assurance scheme fully financed by the government. It provides coverage of 5 lakh INR/family/year for secondary and tertiary care hospitalization across public and private empanelled hospitals in the country.

- Health and Wellness Centres (HWCs) are envisaged to deliver Comprehensive Primary Health Care (CPHC) to the masses.
- Pradhan Mantri Ujjwala Yojana promotes the use of LPG keeping in view its health benefits for women and children, environmental safety and enhanced economic productivity of women.
- POSHAN Abhiyaan/National Nutrition Mission (NNM) aims to address the problem of malnutrition and the associated problems in India. The Anaemia Mukh Bharat programme (under POSHAN Abhiyan) aims to achieve a 3 percent reduction in anaemia.
- Pradhan Mantri Matru Vandana Yojana provides cash incentives to pregnant women and nursing mothers to improve health outcomes of the mother and the new-born.
- Pradhan Mantri Surakshit Matritav Abhiyan aims to ensure institutional delivery. 317 labour rooms/operation theatres have been certified to provide quality services under LaQSHYA (Labour Room Quality Improvement Initiative)
- Mental Healthcare Act (2017) adopts a rights-based statutory framework for mental health in India and strengthens equality and equity in providing mental healthcare services to protect the rights of people having mental health problems.
- Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017 aims to end this epidemic by 2030
- Tuberculosis continues to be India's severest health crisis. The national Strategic Plan for tuberculosis elimination aims to curb TB in the country by 2030.
- Under the Digital India campaign, an E-Health initiative has been launched.
- The AMRIT (Affordable Medicines and Reliable Implants for Treatment) pharmacies provide drugs for cancer and cardiovascular diseases along with cardiac implants at a 60-90 percent discount. This helps ensure availability of cheaper medicines.
- Rashtriya Arogya Nidhi set up in 1997 provides for financial assistance to patients from BPL families suffering from major life threatening diseases and receiving medical treatment in Government Hospitals.
- National Vector Borne Disease Control Programmes deals with the prevention and control of vector borne diseases namely Malaria, Dengue, Chikungunya, Japanese Encephalitis (JE), Acute Encephalitis Syndrome (AES), Kala-azar and Filariasis.

#### **Way forward:**

#### **Universal health coverage:**

- The National Health Policy of 2017 recommends the vision of Universal Health Coverage (UHC). Safe, accessible, high quality, people-centered integrated health service delivery systems are critical for attaining universal health coverage.
- Health service delivery systems should cover the entire spectrum of care from prevention/promotion to diagnostic, rehabilitation and palliative care.

#### **Nutritional aspect of health:**

- Nutritionally adequate and well-balanced diet not only protects the individual against all forms of malnutrition but lays a sound foundation for good health and development and also helps prevent non-communicable diseases. Educational initiatives would help in establishing healthy dietary patterns.
  - 2016 – 2025 is the UN Decade of Action on Nutrition

#### **Healthy lifestyle:**

- Healthy eating habits, appropriate physical activity and sound lifestyle practices should be an integral part of

one's day-to-day life.

- There is a need to focus on preventive and promotive health care.

## Chapter 6

### Empowering Rural Communities

Development of rural areas occupies a special significance in the overall socio-economic development of a country like India where nearly 68.84 percent of total population and 72.4 percent of workforce reside in rural areas. The empowerment of rural communities depends largely upon improving the economic and social condition of farmers, rural women, the unprivileged section of the society and the rural youth.

#### Challenges:

- The major economic problems faced by the rural people are poverty, unemployment and inequality
  - The rural-urban divide in India is so prominent that per capita income in rural areas is even less than the half of that in urban areas.
- Obstacles like low education, digital and financial illiteracy, poor access to technology, fewer livelihood opportunities outside agriculture due to low growth of allied sectors, lack of skill, pose major challenges to ensure the development of the rural communities.
  - A large proportion of population in rural areas has an inadequate access to financial services at affordable prices, which is the major factor behind their economic backwardness.
  - According to NABARD All India Rural Financial Inclusion Survey (NAFIS) 2016-17, around 30 percent of agricultural households still avail credit from non-Institutional sources at exorbitant rates of interest.

#### Government initiatives:

- A large number of schemes and programmes have been initiated by the Government to empower rural communities especially the marginalized sections of society.

#### Financial inclusion:

- In order to make growth truly inclusive, it is imperative to provide formal financial services to all sections of the society (particularly to the rural poor) at reasonable rates, insure them against income shocks during emergencies and also mobilize their small savings.
- In 2011, the government launched Swabhimaan scheme mandating banks to open an outlet in every village with a population of over 2,000 by March 2012.
- Pradhan Mantri Jan DhanYojana (PMJDY) envisages universal access to banking facilities for every household with at least one basic bank account, easy access to credit, insurance & pension, remittance facility and financial literacy.
- Jan Dhan-Aadhaar-Mobile (JAM) trinity provides a unique opportunity to transfer all benefits and subsidies of various social welfare schemes in the form of Direct Benefit Transfer (DBT) to the account of beneficiaries. JAM trinity can act as a driving force to empower the rural communities by providing social security to them.
- In order to widen financial inclusion in hinterland, Small Finance Banks (SFBs) have been set up in India. They help promote financial inclusion to the un-served and underserved sections of the population.



**Digital empowerment:**

- National optical Fibre Network, renamed as Bharat Net is an initiative to ensure high speed broadband network in rural India. It aims to connect all the 2.5 lakh Gram Panchayats spread over 6600 blocks through high speed broadband optical fibre by March 2020.
  - The rural areas are expected to witness a revolution in the services like e-governance, e-health, e-education, e-banking, e-commerce, etc., through BharatNet.
- Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) was launched with the aim to empower at least one person per rural household with crucial digital literacy skills.

**Agricultural assistance schemes:**

- Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) envisages providing an income support of Rs. 6,000 per year to all eligible farmer families' irrespective of the size of land holdings.
- In a bid to realize the aim of doubling the farmers' income by the year 2022, impetus is being given to farm as well as non-farm activities, promoting allied and non-farm activities in rural areas so that farmers can get gainful employment in these activities during the slack season.

**Way forward:**

- There is the need to bring about an overall socio-economic development coupled with a balanced regional development of the economy with special emphasis on rural areas.
- A federation of SHGs as an autonomous body should be formed to encourage people to participate in the process of inclusive growth through financial inclusion.
- Financial Inclusion should be coupled with financial literacy and education. While financial inclusion works from the supply side of providing financial services, financial education on the other hand, works from the demand side by promoting awareness among the masses.

## Chapter 7

### Empowering 'Divyang' and Senior Citizens

**Divyang:****Statistics:**

- As per the Census 2011, there are around 2.68 crore persons with disabilities (Divyangjans) in the country.

**The Rights of persons with Disabilities Act, 2016:**

- The Act replaces the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995.
- It fulfills the obligations to the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which India ratified in 2007.
- The Rights of persons with Disabilities Act, 2016 has empowered India's divyang population. The act mandates the appropriate government to take measures to promote education, skill development, social security, health, rehabilitation and recreation for Divyangjans.
- Government has increased the percentage of reservation in government jobs from 3 percent to 4 percent and from 3 percent to 5 percent in seats in government/government aided higher educational institutions for persons with benchmark disabilities.

### **Government initiatives:**

- The DeenDayal Disabled Rehabilitation scheme envisages skill development for Divyangjans.
- The Swavlamban Health Insurance Scheme for Persons with Disabilities (PWDs) envisions providing affordable health insurance to Persons with Disabilities.
- Under the Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) scheme, funds are released to various implementing agencies to assist the needy persons with disabilities in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances.
- The Accessible India Campaign launched a nationwide campaign for achieving universal accessibility. It focuses on enhancing the accessibility of the built environment, transport system and information and communication ecosystem for the benefit of Divyangjans.

### **Senior citizens:**

- A senior citizen is a citizen of India who has attained the age of 60 years or above. Care of senior citizens forms a crucial mandate of the Ministry of Social Justice and Empowerment.

### **Statistics:**

- According to Census 2011, the population of senior citizens in India is 10.36 crore which was 8.56 percent of the total population of the country.
- The Annual Report (2018-19) of the Ministry of Social Justice and Empowerment says that in 2011, about 8.57 percent of the total population, 8.20 percent of the total male population and 8.97 percent of the total female population were aged 60 years and above. These figures are projected to go up to 12.4 percent 11.7 percent and 13.12 percent respectively in 2026.
- The Old Age Dependency Ratio has been steadily rising during the past three decades.
  - This Old Age Dependency Ratio is defined as the number of persons in the Old Age group 60 plus per 100 persons in the age group 15-59.

### **The Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act, 2007:**

- The Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act, 2007 was enacted to ensure need-based maintenance for parents and senior citizens and their welfare.
- The act provides for maintenance of parents/ senior citizens by children/relatives.
- It is obligatory and justiciable through Tribunals and involves the provision for revocation of transfer of property by senior citizens in case of neglect by relatives, penal provision for abandonment of senior citizens, establishment of Old Age Homes for Indigent Senior Citizens, adequate medical facilities and protection of life and property of senior citizens.
- The Government has Introduced 'The Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill, 2019' in the Parliament which seeks to amend the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.
  - In the Bill, the ceiling of Rs. 10,000 as maintenance allowance as given in the existing Act has been removed.
  - Provisions for timely disposal of maintenance petitions of the parents (those below 60 years) and senior citizens have also been incorporated in the Bill and priority in disposal of petitions of parents and senior citizens of 80 years and above have also been made.

### **National Policy on Older Persons (NPOP):**

- The existing National Policy on Older Persons (NPOP) was announced in January 1999 to reaffirm the commitment to ensure the well-being of the older persons ensure financial and food security, health care, shelter and other needs of older persons, equitable share in development, protection against abuse and exploitation, and availability of services to improve the quality of their lives.

**Government initiatives:**

- The Ministry of Social Justice and Empowerment is implementing a Central Sector Scheme namely Integrated Programme for Senior Citizens (IPSrC) under which grant is given for running and maintenance of Senior Citizens Homes.
- Under the Rashtriya Vayoshri Yojana, aids and assistive living devices are provided to senior citizens belonging to BPL category who suffer from age-related disabilities such as low vision, hearing impairment, loss of teeth and loco-motor disabilities. It is being implemented by ALIMCO, a Public Sector Undertaking under the Ministry of Social Justice and Empowerment.
- The National Social Assistance Programme (NSAP) is a centrally-sponsored scheme of the Ministry of Rural Development. NSAP is a social security/social welfare programme meant for old widows, disabled persons and bereaved families belonging to below poverty line households who have lost their primary breadwinner.
- Old age pension is provided under Indira Gandhi National Old Age Pension Scheme (IGNOAPS) to the persons belonging to below poverty line (BPL) households.
- Under the Annapurna Scheme, indigent senior citizens, who are not getting pension under IGNOAPS, are provided 10 kg of food grains per person per month free of cost. Under the Antyodaya Anna Yojana (AAY), rice and wheat at a highly subsidized cost, is provided to households, headed by widows/terminally ill/disabled persons/senior citizens, with no assured means of maintenance or support from society.
- The Varishtha Pension Bima Yojana provides its beneficiaries a steady 8 percent per annum interest rate for a period of 10 years.

**Way forward:**

- There is the need to ensure financial security, health care and nutrition, shelter and welfare, active and Productive ageing with inter-generational bonding, accessibility in the form of transport and age-friendly environment for the elderly.
- There is also the need to promote senior-friendly industrial goods and services in the society, research and study into the specific needs of the elderly.

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