

# New Pathways





# New Pathways

**Prime Minister's Awards for Excellence, 2018**

**Stories of Innovations and New Initiatives in Implementation of Priority Programmes**



सत्यमेव जयते

**Department of Administrative Reforms & Public Grievances**

**Ministry of Personnel, Public Grievances & Pensions**

**Government of India**







“

आज हर भारतीय न्यू इंडिया के संकल्प को पूरा करने के लिए काम कर रहा है। हम एक ऐसे भारत के निर्माण की तरफ बढ़ रहे हैं जहां गरीब से गरीब व्यक्ति को भी आगे बढ़ने के समान अवसर मिलें, जहां गरीब से गरीब व्यक्ति भी सपने देख सके, उन्हें पूरा कर सके।

”

नरेन्द्र मोदी, प्रधानमंत्री

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A vertical strip on the left side of the image shows a close-up of several overlapping leaves. The leaves are in shades of grey and black, with prominent veins visible. They are layered, with some leaves partially covering others, creating a sense of depth and texture.

# **INNOVATIONS**

# Revolutionising Education Through *Unnayan*

Banka - Bihar

The government's Sarva Shiksha Abhiyan - Education for All Programme mandates compulsory education for children aged between six to 14 years. It was observed in surveys that students drop out of school before approaching high school. Those who finish high school often lack the skill set to get jobs and sustain themselves. With the motive to integrate students across India by digitising the educational process, the District Administration of Banka, Bihar launched an initiative called 'Unnayan, Banka' to make the youth more employable.

With the motto, 'Quality Education for All' - the initiative targets the youth, especially those at the bottom of the social hierarchy, using latest technologies. Many students in the district did not have access to good quality teachers or schools. The literacy rate in rural areas is 57.63%, while the average literacy of the district is 58.17% as per 2011 Census, and these 'literate' too were jobless.

The 'Unnayan Banka' initiative aims to educate everyone who feels left out

## FOCUSED CONTENT

Contextualised concept videos (recommended by psychologists for better retention) of five to ten minutes. Well planned and structured subject/chapter-wise content.

## COMPLETE LEARNING CYCLE

Multimedia based concept videos, continuous assessment, digital report card generation, round the clock problem solving and real time doubt discussion.

## MULTIPLATFORM MODEL

Model supports various technical platforms to expand reach. Examples: LCD TV, projectors, laptops, etc., for classroom, LCD mounted vehicle for remote areas & mobile app.

## "MERA MOBILE-MERA VIDYALAYA"

10,000+ learners across India on mobile app. The model uses mobile technology to capitalise high reach of mobile internet and thus, scalability. Growing as a big virtual classroom to provide quality education to all.

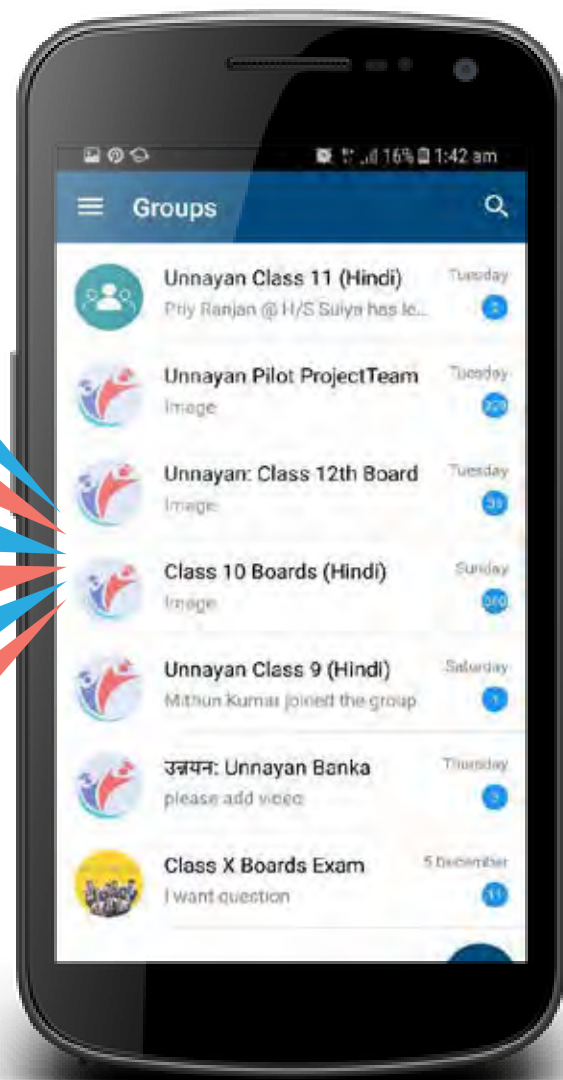
## COMPETITIVE EXAM PREPARATIONS

By integrating IIT JEE, UPSC, PO, SSC exam, etc., on the mobile platform, students get benefits by using the course content as well as mock tests. They get relative ranking with the other students appearing for the tests and feedback for correction.

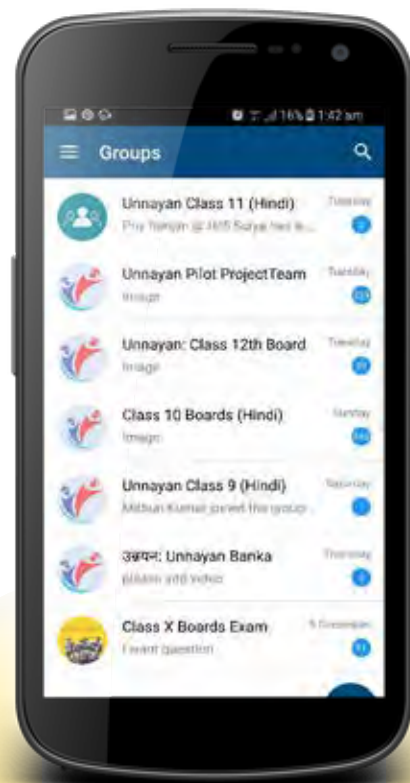
## USE OF LATEST TECHNOLOGIES

It provides Artificial Intelligence (AI) based performance analysis, and recommendations to students for corrective action, Big Data Analytics for proper monitoring and evaluation, image recognition, screencasting, mobile tech, etc. Unnayan got 'Dr Kalam Innovation in Governance Award-2018' on January 20, 2018 at Vigyan Bhavan, New Delhi.









### CHALLENGES FACED

- Lack of quality education
- Low learning outcomes
- Shortage of trained teachers
- Lack of motivation and commitment
- Poor attendance of students
- Connectivity problems
- High rate of teacher absenteeism
- Lack of accountability for ensuring quality among teachers
- Lack of monitoring and evaluation



by means of visual, audio and audio-visual aids, through mobiles, laptops, tablets and projectors, and to provide them with jobs.

Given the immense potential of mobile phones, quality education on mobile platforms makes it an 'anytime-anywhere' model that is popularly referred to as 'Mera Mobile-Mera Vidyalaya', another feature of Unnayan initiative. This initiative has more than 10,000 learners, unified in a big virtual classroom. As a part of the learning cycle, the project endorses continuous assessment (tests), round the clock doubt discussion, digital report card generation of each student, progress monitoring and tools for adaptive learning among other things. A contemporary

alternative to the traditional chalk and board method, the Unnayan scheme provides contextualised multimedia content, which is easier to understand and is retained longer.

Students from the remotest corners of the district can now have their doubts cleared by mentors from IITs, corporate field and also the best of educators from India and abroad. Unnayan is thus creating a genre of 'Collaborative Networked Learners' where peer-to-peer learning is also promoted simultaneously. For quality education, the quality of course material (content) and effective delivery to students holds the key. Mobile based platform and Information and Communication Technology (ICT),





Question Asked by  
Class X Student from Banka



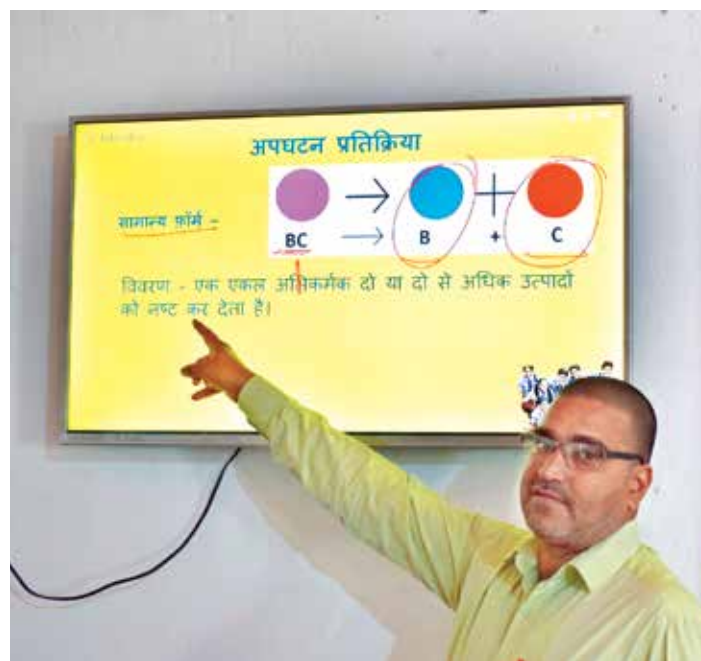
उन्नयन  
बांका



Answered by Ritesh Singh,  
IIT Delhi Graduate from Delhi

### FINAL OUTCOMES

- 'Bootcamp' started under Unnayan initiative provides latest and in-demand technological skills like Mobile App Development, Web Designing, Big Data Analytics, to students
- The integration of mobile technology and ICT has increased efficiency of the learning system while making it easier to monitor and evaluate
- Increased motivation among students to attend school regularly
- Easy accessibility of education through mobile based learning groups



is used for providing interesting video-based learning modules, continuous and comprehensive evaluation of student's performance and cohort learning facilities using technologies such as Artificial Intelligence and Big Data Analytics.

The mobile platform also has comprehensive preparatory kits for competitive exams such as PO, SSC, IIT JEE and UPSC Civil Services. Another innovative project under the Unnayan scheme is the 'School on Wheels', an LCD mounted van that visits LWE affected remote areas and provides specially designed Crash Course for board exams.





# One Nation, One Market, One Tax

Department of Revenue - Government of India

**T**he dawn of July 1, 2017 brought with it the rays of economic freedom in the country with the roll out of the Goods and Services Tax (GST). This event will go down as one of the biggest milestones in our history when the political class united in favour of the economic integration of the country as a whole.

The launch of GST liberates us from the strangles of black economy and corruption. Various taxes have been subsumed in GST, which will be levied on supply of goods or services, or both, at each stage of the supply chain, starting from manufacture or import till the last retail level. Uniform laws, procedures, practices and tax rates throughout the country will lead to an increased ease of doing business. The Department of Revenue, Ministry of Finance, with



itsteam of officers, played an extremely critical role in the roll out of GST. Also, the Central Board of Indirect Taxes and Customs (CBIC) played a very pro-active role in the drafting of the GST laws and procedures, particularly the CGST and IGST law, which is the exclusive domain of the Centre. The existing IT infrastructure of CBIC has been suitably scaled up to handle the large volumes of data. The name of the IT project of CBIC under GST is SAKSHAM, which will lead to greater transparency and accountability of the tax administrations and improved compliance levels, and the total project is valued at ₹2,256 crore.

From the consumer's point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which was earlier around 25-30%. Introduction of GST would also make Indian products competitive in the domestic and international markets. Studies indicate that the introduction of GST would instantly spur economic growth and can potentially lead



### CHALLENGES FACED

- A myopic view led to initial opposition and non-acceptance of indirect tax reform; people take time to adapt to a revolutionary market-change
- Based on the legal provisions and procedure for GST, a common portal has been set up by GSTN, a Special Purpose Vehicle (SPV) set up to provide the IT infrastructure and services to various stakeholders including the Centre and the States

### FINAL OUTCOMES

- GST helps to create a unified common national market for India, giving a boost to foreign investment and the Make in India campaign
- It will boost export and manufacturing activity, generating more employment and thus increase GDP with gainful employment leading to substantive economic growth and poverty eradication
- Reduction of the multiplicity of taxes, which had huge tax cascading effects like lack of uniformity of provisions in state VAT statutes, inability of state to levy tax on services, distortion of tax base with multitude of exemptions, complexities in tax administration, etc.



to GDP growth in the range of 1-2%. The seamless flow of input tax credit in GST, coupled with an increased competitiveness on account of nation-wide uniformity and harmonisation encouraged a large number of taxpayers to get registered voluntarily.

GST creates a common national market by freeing the inter-state trade from the chains of forms and anachronistic procedures, and more importantly, from the cascading of taxes that have been contributing towards the increased cost of carrying out business without any resultant benefits. GST achieves the economic unification of our country by breaking down the artificial walls of tariff and non-tariff barriers between the states. It is a booster dose for the immunity of our economy from the vagaries of world developments and a platform for meteoric growth of the country. Besides being a 'One Nation, One Market, One Tax' reform, it also provides a framework for realising the dream of 'Swachh Business, Samrudh Bharat'.



# Green Solution to Waste Management

Department of Urban Administration and Development - Chhattisgarh

**A**mbikapur, the district headquarter of Sarguja, located 350 km away from Raipur in Chhattisgarh, was an obscure town until 2017, when it was ranked first, among small towns, in 'Swachhata Sarvekshan', 2017.

With a population of 1.45 lakh housed in 27,247 households, together generating 51 metric tonnes of municipal solid waste per day, Ambikapur, till 2015, had garbage dumps dotting streets; plastic bags flying with the wind; and huge dumpsites generating toxic fumes spreading at the outskirts of the city.

Garbage from households was thrown anywhere and everywhere. Municipal vehicles picked up garbage from the streets twice a week, sometimes once in a week and dumped it at a landfill located 15 kms south of town. The municipality spent ₹6 crore annually on city sanitation but the result hardly showed. Then, there was no grievance redressal system.

However, things changed with Swachh Bharat Mission when garbage was identified as a resource.

The Ambikapur model is cost-effective, women-Self Help Group (SHG) driven, consumes the entire trash, as well as offers a green solution. Instead of a city-wide approach, *Mohalla*-approach was adopted, and a Garbage Clinic was built as the nucleus of this arrangement. Over 600 women

were enlisted and trained intensively for a week and 450 of them completed the training successfully. With these 450 trained women, 20 SHGs were formed and each Garbage Clinic was assigned to one SHG.

The idea required strong and effective marketing at various levels. Public representatives were roped in, municipal workers were re-oriented, and most importantly, people were educated. School children were identified as harbingers of change. Chhota Bheem, the popular animation character was chosen as a mascot. A jingle based parody on a traditional game (*geela papad, sookha papad*), re-named as '*Geela Kachra, Sookha Kachra*' was composed and set to music. Around 225 garbage collection routes were charted out in the city covered by 137 teams.

At present, the women workers start collection around by 7:00 AM and end by 2:00 PM. The second half of the day is devoted to segregation and cleaning, which includes 17 wet and 20 dry categories of sale-worthy trash. At the tertiary segregation centre, 20 dry wastes get further segregated into 156 categories. Ultimately, there are 133 inorganic and 33 organic categories of saleable items. These include tablet-strips, egg shells, fruit-peels, sachets, thermocol, plastic bottles, human hair, glass bottles, CDs, cardboard, paper, etc.

## CHALLENGES FACED

- Land issues concerning trenching ground/landfill
- High cost of transportation of waste from city to trenching grounds
- High cost of setting up waste to energy plants
- Public resistance by villages in the vicinity of trenching grounds and political opposition during site selection process







### FINAL OUTCOMES

- People have become aware of the basics of municipal waste management and now understand terms like dry waste, wet waste and segregation at source
- The Ambikapur Model has been replicated in 165 other towns of Chhattisgarh
- Currently, 8,192 women are gainfully employed under Mission Clean City in 165 towns of Chhattisgarh and earning ₹8,000-10,000 per month
- 348 Garbage Clinics and 104 Composting Sheds are established and functioning in the State





# Swachhata Sangram for Sanitation in Vizianagaram

Vizianagaram - Andhra Pradesh

**V**izianagaram ranked second last among 13 districts in Andhra Pradesh, with sanitation coverage of only 21.8%. Out of the total 34 blocks in the district, 29 had less than 30% sanitation coverage. It was also rated as one of the most backward districts in the country on the basis of various national level data on health. The Vizianagaram District of Andhra Pradesh thus undertook a huge task, with people's participation, to construct 10,000 Individual Household Latrines (IHHLs) under Swachh Bharat Mission in a record time of 100 hours. The objective was simple - to construct 10,000 household toilets in 71 *Gram Panchayats* in hundred hours, which resulted in 71 villages becoming Open Defecation Free (ODF). No block in the district had more than 50% ODF coverage till February 2017. Only 44 out of the 923 *Gram Panchayats* had achieved the ODF status.

The district was duly recognised by the Central Government and was awarded the 11th rank at national-level under Swachh Bharat. This campaign was also appreciated by Honourable Prime Minister, Shri Narendra Modi in his radio programme 'Mann ki Baat'. Until now, 4.27 lakh toilets were constructed, while many more are under construction. The mission for '10,000 toilets in 100 hours' was also entered in the Limca Book of Records.

The implementation of this campaign has several layers to it. Considered a health hazard, the practice of open defecation is a major cause of fatal diarrhoea. Malnutrition in children is another health

## CHALLENGE FACED

- Encouraging the beneficiary to take up the construction of an IHHL as a manifestation of their self respect and not as mere subsidy from the government, was a major challenge







problem associated with open defecation. As a victim of one of the diseases passed on due to the lack of proper sanitation and hygiene, children tend to lose essential bodily fluids and appetite. To stop this age-old practice, the District Collector decided to rope in school children to influence the adults. In May 2017, the District Collector wrote letters to 2.3 lakh school children in Vizianagaram, urging them to be a part of the Swachh Bharat campaign. He called for an active participation of all the students to achieve the goal of an ODF district. The students, in turn, persuaded their parents to take part in construction of IHHLs.

The construction of IHHLs was quickened using the core

### FINAL OUTCOMES

- Made sanitation a mass movement in the district
- Immense trigger towards the ODF activities that followed in the district
- A model for intra-departmental co-operation and convergence programmes

strategy of mass groundings and mass inaugurations. So far, five mass groundings of toilets were conducted in the district at strategic intervals. This was highlighted by the local media. The result was grounding of 10,000 IHHLs, 20,000 IHHL, 53,000 IHHLs, 65,000 IHHLs and 37,000 IHHLs in the last three months of 2017. In addition to achieving the goal of an ODF district, this campaign opened up employment opportunities for the masons of the district.

The campaign, which is the brainchild of the District Monitoring Cell was aided by the Mandal Development Officers. Several other districts drew inspiration from the campaign and scaled this campaign across various states.









# UP100: **Help is on the Way**

Department of Home - Uttar Pradesh



### CHALLENGES FACED

- Uttar Pradesh registered about 2.27 times more FIRs as compared to Delhi but was able to attend to only about 0.3 times emergency events
- The earlier, decentralised, district level Dial 100 systems had inadequate resources and were not trained for standardised services that were required to be transparent and accountable
- The response time was high and odd-hour services were unreliable
- The rural reach was poor

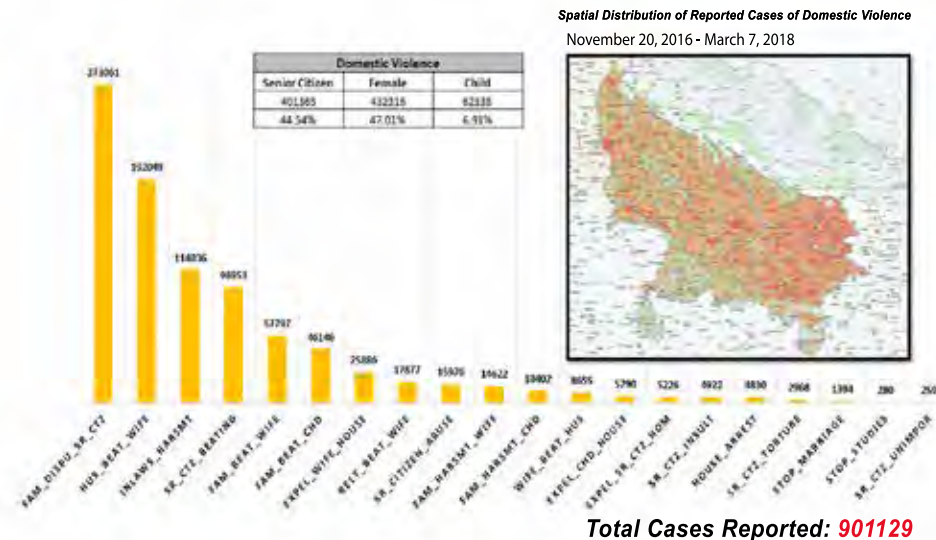


The Uttar Pradesh Dial 100, better known as UP100, operational since November 2016, is an initiative of the Department of Home, Government of Uttar Pradesh.

The Uttar Pradesh Police Emergency Management System or (UP100) has been established to provide prompt and integrated emergency response for public safety and security to all citizens of the state, anytime and anywhere in the state. It covers the remotest villages within the 240,000 square kilometre area of the State and caters to the 220 million citizen base. It promises to provide an average response time of 15 minutes in urban areas and 20 minutes in rural areas. The project infrastructure consists of a centralised contact and dispatch centre in Lucknow with dedicated lease lines that connects the 126 districts in the State.

### Domestic Violence

November 20, 2016 - March 7, 2018





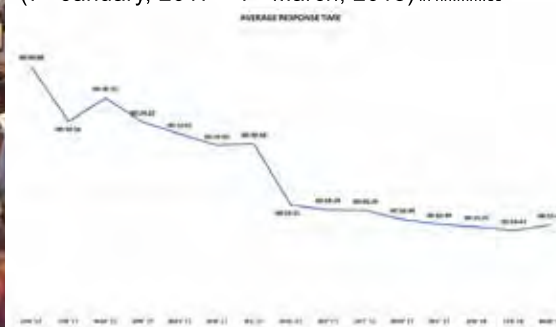


### FINAL OUTCOMES

- Enhanced citizen accessibility and trust
- Quick response and relief
- Police services being matched to citizen needs
- Increased safety of the public
- Early resolution of cases and reduced workload in police stations
- Has bridged the gap between rural and urban services (60.13% callers are from rural areas)

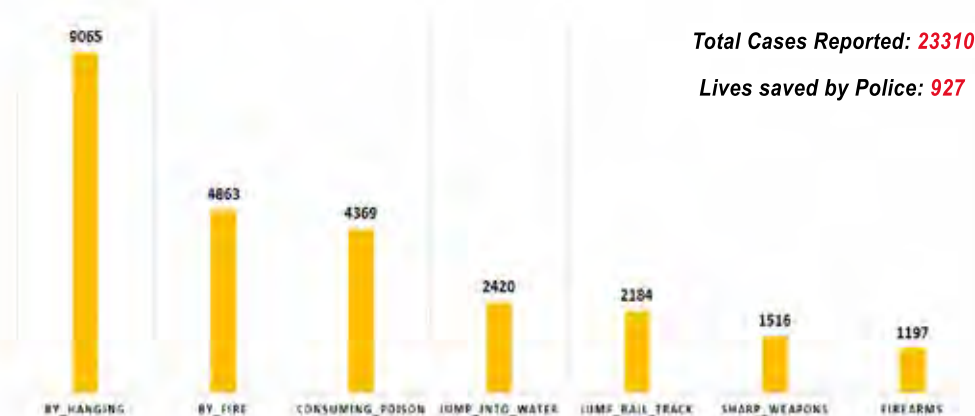
### Response Time

(7<sup>th</sup> January, 2017 – 7<sup>th</sup> March, 2018) in hh:mm:ss



## Suicides Attempts

November 20, 2016 - March 7, 2018



Over 22,500 specially trained and sensitised police personnel have been deployed for the project. At the nodal contact centre, patient and quality assistance is provided by 500 outsourced professional women. Not only can citizens call for assistance, but they can also reach for help through the UP100 mobile application (with a SOS button), SMS, e-mail, web chat, WhatsApp, Twitter and other social media platforms, and expect prompt response.

Currently, UP100 is wholly integrated with ambulance and fire services. Through one call, citizens can get access to as many services as required. The overall response time of UP100 as on January 10, 2018 is 15.23 minutes (urban: 13.22, rural: 16.46). The service has helped in attending to more than 3,00,000 accidents (almost 200 people are rushed to the hospital everyday), 93,000 traffic jams and more than 1.4 million disputes in its first year of implementation. The service has also saved 868 lives of persons attempting suicides and has recovered many missing children.





### CHALLENGES FACED

- Due to female feticide, child sex ratio in Rajasthan declined from 909 girls per 1,000 boys (2001 Census) to 888 girls per 1,000 boys (2011 Census)
- Patriarchal mindset coupled with misuse of ultrasound technology for gender biased sex selection, made it difficult to address the challenge of declining child sex ratio in the State

# Protecting the Blessings that Daughters Are

National Health Mission - Rajasthan

Rajasthan has one of the lowest girl child sex ratios in the country due to female feticide. A comprehensive mobilisation campaign, as a part of demand side interventions, 'Daughters are Precious' was launched in Jaipur in 2016. Around 14 lakh people across the State were sensitised through interactive sessions, street plays, marathons, car rallies, music concerts, fashion shows and social media campaigns.

Since the initiation of the campaign, more than 14 lakh persons across the state were approached in schools,



### FINAL OUTCOMES

- The situation is improving continuously
- There is improvement in sex ratio at birth in the State. Statistics reveal that more daughters are able to see the world now

colleges, polytechnics and nursing institutions.

These initiatives have contributed in improvement of sex ratio at birth in the State. As per the Health Department's online Monitoring & Evaluation (Pregnancy & Child Tracking System) sex ratio at birth, for the financial year 2017-18 (up to February 2018), has increased to 950.

'*Beti Janam Badhai Sandesh*', a congratulatory message, signed by the Chief Minister of the State is also given to every mother who delivers a girl child.

Citizens can file complaint against sex determination/selection on toll-free service numbers 104 and 108. The service was widely publicised to create awareness among the people through Information Education Communication (IEC).

To ensure the survival of girl child, revamped Informer Scheme was launched and publicised. Under the scheme, 79 successful decoy operations were conducted in last 27 months. Earlier, ₹1 lakh was rewarded to the informer providing information related to sex selection. However, conducting decoy operations was difficult as there was no incentive for pregnant women or any other person for

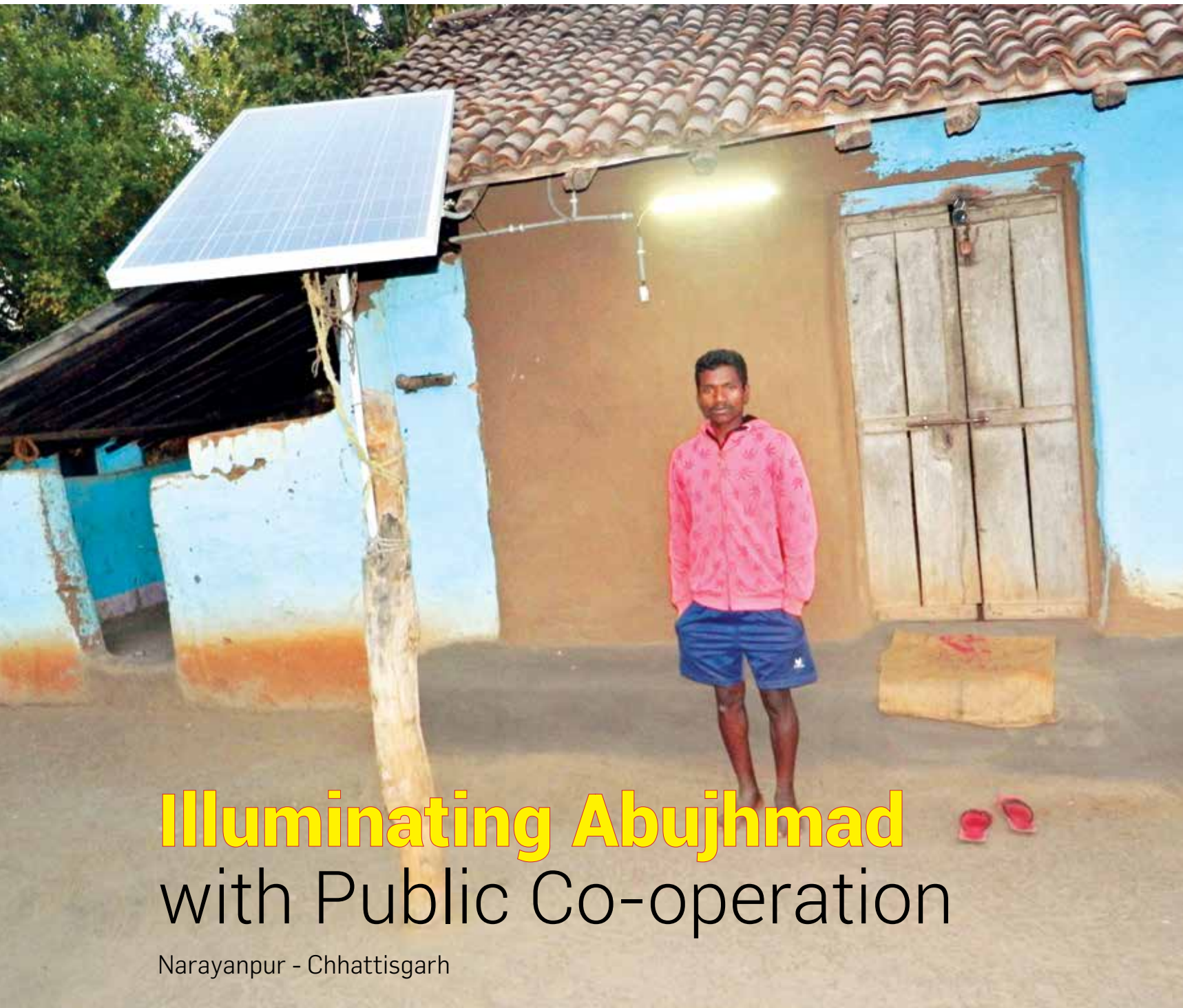
decoy operations. Under the revised scheme, a reward of ₹2.5 lakh is now given to both the informer and the pregnant lady. The revamped scheme has generated buzz in the community.

A tamper-proof tracking device named Active Tracker was installed in all the sonography machines across the state to further curb sex determination activities. It captures the screen of sonography machine and records it in compressed and encrypted form.

To create awareness about the Pre-Conception and Pre-Natal Diagnostic Techniques (PCPNDT) Act, a Short Message Service (SMS) provision has been made for pregnant ladies who visit sonography centres for periodical check-up. These SMS provisions are also made for doctors in case if a pregnant woman or her relatives ask for sex selection/determination.

Rajasthan is the only state in the country where a police station by the name of 'PCPNDT Bureau of Investigation' has been constituted under Medical and Health Department for effective implementation of the PCPNDT Act at Jaipur.





#### CHALLENGES FACED

- Interfering Naxalite movement in the Orchha (Abujhmad) block
- Lack of communication network
- Challenging geographical conditions
- Conservation of nature
- Limited manpower



**A** bujmad is a hilly forest area, spread over 1,500 square miles in Chhattisgarh, covering Narayanpur District, Bijapur District and Dantewada District. It is home to indigenous tribes like Gond, Muria, Abuj Maria and Halbaas. Abujmad is geographically isolated, largely inaccessible and therefore has Naxalite concentration. The locals are afraid of seeking help from the government and local authorities, owing to Naxal interference. The unavailability of electricity was another major roadblock in the development of the region and the people of Abujmad in the Narayanpur district. Setting up of conventional infrastructure for production of electricity to light up the village was economically and ecologically infeasible. The Government decided that renewable solar energy would be most suitable for electrifying the villages. Chhattisgarh Renewable Energy Development Agency (CREDA), Narayanpur branch, was made the nodal department for project implementation, whereas Chhattisgarh State Power Distribution Company Limited (CSPDCL) became the supporting agency. The 112 un-electrified villages of Abujmad block were divided into four clusters for better planning and implementation.

The agencies suggested that the local people are made to be part of the installation project to solicit their support and co-operation and also to counter Naxal interference. The installation of the solar system components required manpower for which the local youth from the villages were provided training. They even helped in carrying the equipment to interior villages.

Sustainability of the project required skilled operation and maintenance hence the local youth were trained for the job. Thus, employment was generated for the local village youth in installation and maintenance of the solar panels for generation



#### FINAL OUTCOMES

- Out of 161 villages, 112 were lighted up in 21 months, with public co-operation
- Happy locals due to free electricity and employment opportunities
- Electrification enabled learning through digital classes for locals
- Abujmadia tribes got connected to outside world through radio, television, etc.



of electricity. The process of establishing solar system components for providing electricity with the help of the Abujmadias highlighted the importance of local co-operation behind the success of integrated government projects.

Each family was provided with three LED bulbs of 9W, one fan and one multipurpose socket connection. These were powered by the electricity generated from the solar panels. The cost of the whole exercise of lighting 112 villages was completed at a cost of ₹16 crores in a short period of 21 months. From the 112 villages, 2,820 inhabitants are beneficiaries of the scheme.



# Palamu: Ready to Play Gulal

Palamu - Jharkhand





Palamu with 1.4 lakh hectare forest cover is known as the land of the *palash*, lac and *mahua* (Pa-la-mu). However, the alarming rate of deforestation has pressed the need for conservation of the forest cover without harming the livelihood of the local community. The State Government adopted strategies to make local women independent and connect *palash* trees with the identity and livelihood of the inhabitants. Protecting the naturally grown *palash* trees would aid livelihood generation with forest produce from the trees and enable water conservation by preventing soil erosion, resulting in improved chances of livelihood.

Indiscreet cutting down of the lac forests of the Kundari lac *bagaan* has reduced the 421 acre forest cover to scattered patches of 60,000 *palash* trees and 100 *kusum* trees. The *palash* flowers, which were previously left unused, especially during the spring season, are now being collected by women from various local Self Help Groups (SHGs) and converted into herbal *gulal* (coloured powder).

The processing machine installed in May 2017, resulted in the production of the first batch of *gulal* that weighed 400 kg, sold in 50 gm and 100 gm packets on pilot basis. The target for 2018 is fixed for the production of around 46,000 kg of *gulal* for which collection of *palash* flowers was in full swing. Flower procurement centres were opened in every block of Palamu District. This has forced the people to realise the economic value of the forests and the forest produce.

Production and sale of *gulal* has boosted the purchase price of flowers and given better income opportunities to flower pickers. They have an option to take part



#### FINAL OUTCOMES

- Production of herbal *gulal* at local level
- Production of lac by JFM Committee members
- Employment generation by local available resources
- Convergence of National Rural Livelihood Mission with Forest and Co-operative Department
- Local villagers became forest protection volunteers

directly in profit sharing as members of Cooperative Society, which is at present manufacturing herbal *gulal* in Kundari.

The lac *bihan* cultivation witnessed a boost for the last three decades. In October-November 2017 lac *bihan* cultivation was done on 20,500 lac trees of Kundari area. Women are being trained in manufacturing lac products like bangles and show-pieces through various training programmes conducted through SHGs.

As human resource mobilisation, the forest Department has formed 27 Joint Forest Management (JFM) committees for conservation and regeneration of this lac forest, aided by local cooperative society members of SHGs.



#### CHALLENGE FACED

- A major problem was protecting the identity of Kundari lac *bagaan* and ensuring its survival





# An App for Finding Toilets

Hoshiarpur - Punjab



The Swachh Bharat Mission (SBM) has multifaceted implementations across various sectors. One of the important missions under the Swachh Bharat Campaign is construction of toilets to prevent open defecation and related health and personal hazards. In addition to rural areas, access to public toilets in urban dwellings was also listed as an important factor under the SBM. The underutilisation or lack of information about existing toilet facilities stood in the way of achieving the goals of SBM of a cleaner India. Thus, a mechanism was required wherein centralised information could be made available to the public.

The Deputy Commissioner of Hoshiarpur in Punjab, Vipul Ujjwal upon brainstorming concluded that if one could collate the



presented to the Ministry of Urban Development. Upon receiving the approval, the android based mobile application was devised to help users navigate to toilets with utmost ease using the Google Maps feature. Along with the core app, a supportive app called SBTL Admin was also created for the authorities. The SBTL Admin app would help the appointed ULB officials and sanitation inspectors collect, collate, geo-tag and verify the data of the existing toilet facilities to

### CHALLENGES FACED

- To challenge unhygienic mindset and practices
- Maintenance of existing toilets

### FINAL OUTCOMES

- Across 106 Indian cities, 21,758 toilets are searchable as of March, 2018
- The number is expected to increase exponentially

geo-data of the existing toilet facilities and make it instantly available to the users, it would help those in need to locate the toilets anytime, anywhere. In addition, the system could also provide information regarding the sanitation condition of the toilets so that they are clean and safe to be used by anyone.

The first step towards realising this initiative was to make people aware about the needs of using a toilet instead of urinating or defecating in the open. Keeping this in mind, an innovative app for android phones was created. This app, known as the Swachh Bharat Toilet Locator (SBTL) or Google Toilet Locator, was developed with an entrepreneurial group, 'August Communications'. A working demo was

ensure that it is genuine and usable.

The next step involved the partnership with Google to strengthen the 'user parameter' feature of the app to enable users to find toilets within the required parameters. Ministry of Urban Development roped in Google to make the geo-data searchable on Google to ensure that the public could utilise the facilities of SBTL without actually having to download the app. The Google Toilet Locator was launched on December 22, 2016. The app not only eases the problems of open urination and defecation but is also a big step towards women empowerment as it allowed women to step outside their homes without having to worry about where to answer nature's call. The listed toilets are generally free-to-use and are categorised for facilitating gender specific search.

Citizens can also submit location of new toilets and rate all the existing ones. The app supports public ratings based on hygiene, infrastructure and safety, which gives users an accurate picture of the status of toilets. It also encourages the user to provide feedback and submit new toilets for public use. All these toilets are physically verified with a detailed description including images, to help the user choose and reach the exact location. Users can also filter the available toilets based on user ratings, reviews or type, i.e. western or Indian. The app's navigation system also tells them whether to reach the toilet by foot or vehicle.





## Going Cashless with GNFC

Gujarat Narmada Valley Fertilizers & Chemicals Limited - Gujarat

Following the Government's demonetisation implementation, Gujarat Narmada Valley Fertilizers & Chemicals Limited (GNFC) undertook a pan-organisation transition to e-economy. Through awareness, advocacy, training and digital infrastructure building, GNFC's cashless model was implemented in Bharuch District, which became the first completely cashless town in India. This initiative gave the choice to use non-captive and non-proprietary technology to users and relieved them from monopolistic offerings made by banks and telecom providers. GNFC bore the cost for capital and recurring cost for setting up of digital infrastructure for retailers unlike the banks. At a time when debts were on the rise, GNFC reduced the risk of transaction failures and excess debits. The company extended



### CHALLENGE FACED

- Training large number of customers/farmers in the methods of digital transactions was a huge task





special offers of 10% and 5% discount to motivate farmers. It also organised the 'Train the Trainer Programme' and trained around 5,000 students. For retailers, GNFC imparted specific training on account reconciliation, tracking money usage, customer analysis and real-time problem resolution. As an integral part of the initiative, women from GNFC *parivar* conducted door-to-door campaigns to generate awareness. To help the local farmers, a 16-hour vernacular language call centre was set up, which could provide answers in eight languages.

GNFC integrated multiple technologies on a single platform to allow room for flexibility and diversity in terms of choices to retailers and customers spread across Gujarat and to make it compliant with audit and taxation regime. The organisation implemented and managed the entire transition from the stage of conceptualisation to selection of the appropriate technology, re-engineering processes, infrastructure provisioning, support and hand-holding, and risk management. It transformed into e-GNFC in all its

### FINAL OUTCOMES

- GNFC was the first fertiliser company to introduce a comprehensive digitisation strategy
- It improved and increased sales at the time of demonetisation; 33.66 lakh fertiliser bags were purchased through e-transactions, worth more than ₹105.17 crore, by around 82,00 farmers
- 10,000 PoS machines were installed across retail outlets, including 8,000 DBT PoS, covering 33 districts of Gujarat and 243 blocks
- Micro-entrepreneurs can now engage in cashless initiatives in GNFC townships
- The first-of-its-kind in India, all donations to a temple in GNFC campus are cashless

operations.

GNFC created an extensive infrastructure but also conducted massive campaign in mission mode and sold fertilisers to around three lakh farmers, worth ₹105 crore through cashless means, the highest in the country. It also evolved an innovative idea of the first less cash/cashless townships and has guided the transformation of townships belonging to various industrial organisations. Ministry of Chemicals & Fertilizers instructed adoption of cashless methods for sale of fertilisers throughout the country.

GNFC's innovation lies in integrating multiple technology options, both for payment and acceptance on a single platform through series of process improvements and deployment of Non-Captive Open Technology systems.

The initiative is aimed to rapidly industrialise a cashless ecosystem and simultaneously protect its business while safeguarding the interest of the farmers and retailers adopted into the initiative. This would in turn inculcate a cashless system ushering in the digital era.

# Project Utkarsh Educates Tribal Youth

Baran - Rajasthan

**T**he city of Baran in Rajasthan primarily houses a tribal population while half the area of the district lies barren. Literacy rates in the district, especially woman literacy rates, are low and digital literacy is a remote dream.

Since 2006, Government provided Information and Communication Technology (ICT) infrastructure, including computer labs with minimum 10 computers, projector, internet connection and power back-up in over 7,200 Government schools of Rajasthan including 105 Government schools in Baran district.

However, utilisation level of these computer labs by both teachers and students was very low, resulting in inactive computer labs. Thus, there was an urgent need to integrate technology at the grass root level for digital empowerment and creation of a strong learning ecosystem. Project Utkarsh was launched to leverage the underutilised ICT infrastructure and address the need for digitally empowered youth in rural areas.

The project was initiated as a mission to bring qualitative and accountable change to mass school education through technology and quiz-based learning. The programme is designed to leverage ICT labs and infrastructure for hands-on skill building, curiosity-driven teaching and learning with content in local language, building a scientific temperament, capacity building, assessment and performance benchmarking, remote monitoring, data-driven administrative







## CHALLENGES FACED

- Utilisation levels of technology infrastructure by teachers and students were generally low
- There was no effective way for the government to track ICT infrastructure usage or measure the impact on student learning outcomes
- Lack of teaching staff at school level, and unawareness about effective usage of latest teaching aids

## FINAL OUTCOMES

- The first year targets in terms of ICT lab revival, virtual school setup, students and teachers participation, formal assessments, etc., achieved way more than double
- There was 18.89% increase in new admissions as well as 9.29% improvement in class ten board results in Project Utkarsh enabled schools in comparison to previous year data
- Students received real-time performance feedback; access to online databanks and literary/visual learning resources well beyond standard textbook material; customised practice tests and preparatory workbooks for competitive national exams
- Teachers were able to easily assess student performance through online assessment tools that could algorithmically capture and process large amounts of data; efficiently administer classroom assignments and examinations; provide students with specific feedback

empowerment and establishing accountability.

In Baran district, 105 ICT-enabled Government schools were selected for implementation. All of these schools were provided access to the virtual smart-class setup and also with district dashboard for remote monitoring. More than 10,000 students were provided with a direct access to smart-classes and 500 teachers were trained for long-term capacity building.

Rajasthan Board of Secondary Education (RBSE) made provision for curriculum mapped digital content in Hindi, covering all subjects for students of classes nine and ten.

Curriculum based learning has helped build a strong learning culture by making students more curious, confident, engaging and playful.



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# E-Connecting Anuppur Villages

Anuppur - Madhya Pradesh

**I**n January 2017, the District Administration of Anuppur in Madhya Pradesh decided to cover some of the remotest tribal villages of Pushprajgarh Block in Anuppur viz., Padmnaiya, Baditummi and Sarai under 'SUGAM' initiative of Digital India Programme of the Government. These villages had no telecommunication facility, let alone internet facility. Predominantly tribal, these villages are surrounded





by forests and are still primarily dependent on them for their needs. Till recently, no conventional form of mobile communication was available in these villages because of its topography. The limited number of users, also made it financially and technically less viable for companies to set up towers in the region. This lack of connectivity hampered the overall development of these villages.

The District Administration of Anuppur, however, found a cost effective and sustainable solution to solve the problem of information lag with a customised railway tower. Hence, resolving the issue of delayed service delivery. Customised towers, provided by the railways are a means of providing internet connectivity in remote areas through Radio Frequency (RF). It is a point-to-point connectivity system with one point on the railway side and the other point on the user end.

### CHALLENGES FACED

- Lack of mobile network and internet connections in these villages, due to which people had to travel to the nearby district headquarters to get their work done
- Difficulty experienced in communicating information
- No previous project to emulate from, thus, it was a challenge to start an innovative pilot study
- With limited vendor availability, carrying out detailed feasibility study and finding the perfect location for installation of the towers, was one of the challenges







### FINAL OUTCOME

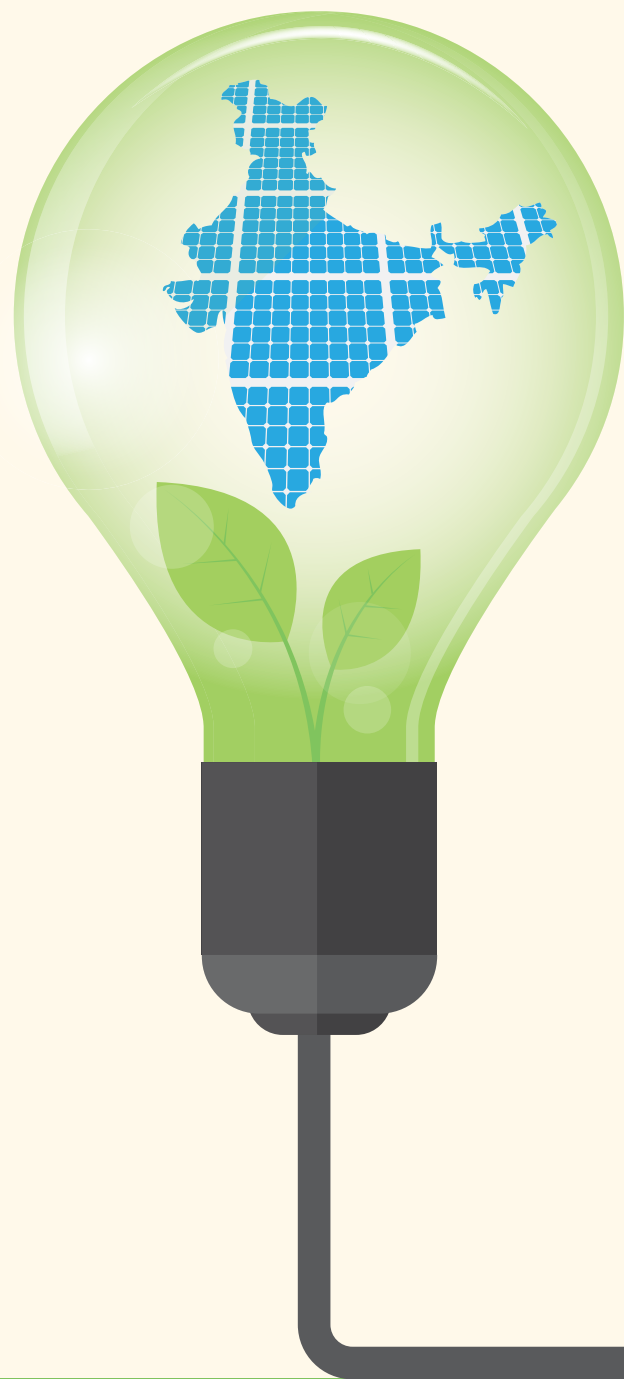
- Increase in effectiveness of service delivery at the village level
- At least 3,000 beneficiaries from the three village *Panchayats* and the nearby villages
- Villagers now have an e-kiosk in the village for banking transactions thus enabling ease in banking
- Villagers can apply for their Aadhaar and other government ID cards from their village using the internet café

A feasibility study was conducted to assess the technical viability of the project to provide uninterrupted power supply. The source point tower was taken from the railway station headquarters in Shahdol and solar panels were used to generate uninterrupted electricity/power supply. The entire setup operates independent of any grid supply of electricity.

With the availability of internet, an e-service shop was recently setup to help locals get their Aadhaar Card necessary for applying for ration cards and passports. This first-of-its-kind initiative in Madhya Pradesh has realised the dream of a digital tribal village in Digital India. Having been successfully tested on a pilot basis, this project is now being expanded to 10 more towers in the other village *Panchayats* of the district.

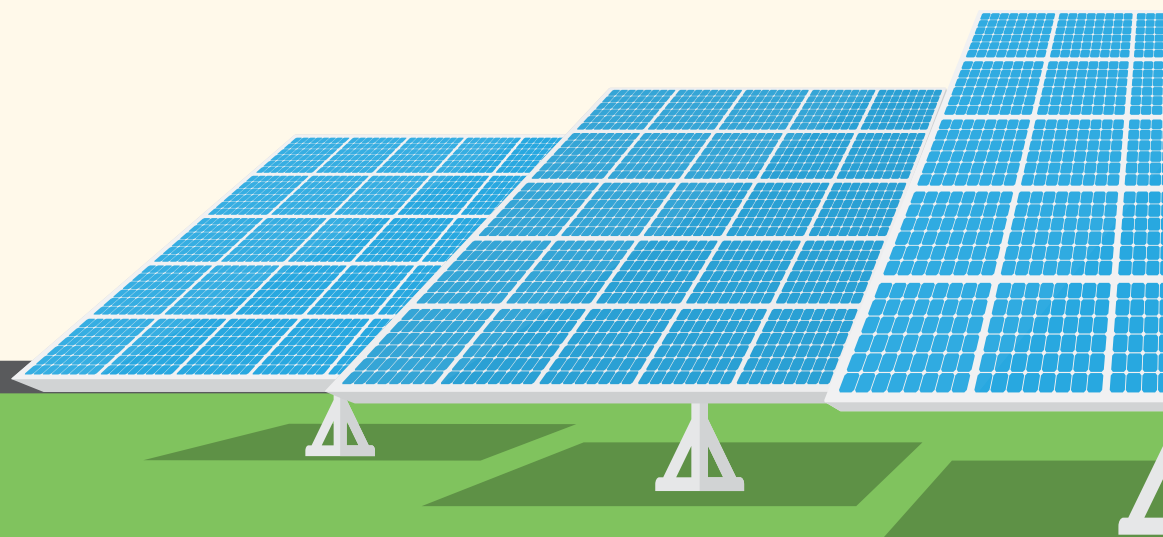




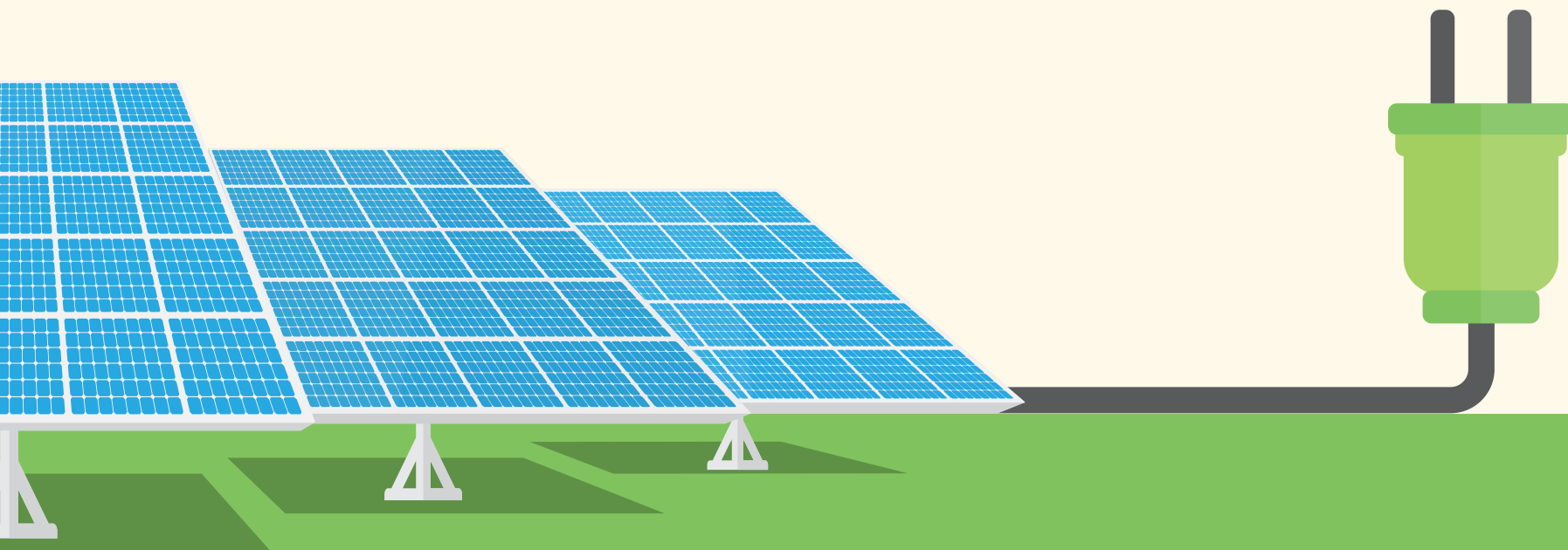


# A Solar Revolution: **Running on 100% Clean Energy**

Diu - Daman & Diu









### CHALLENGES FACED

- Before the inception of this project, Diu was totally dependent on Gujarat for its power demands
- Power supply in the district was erratic
- For providing essential services, in hospitals and government offices etc., they used generators as alternate supply

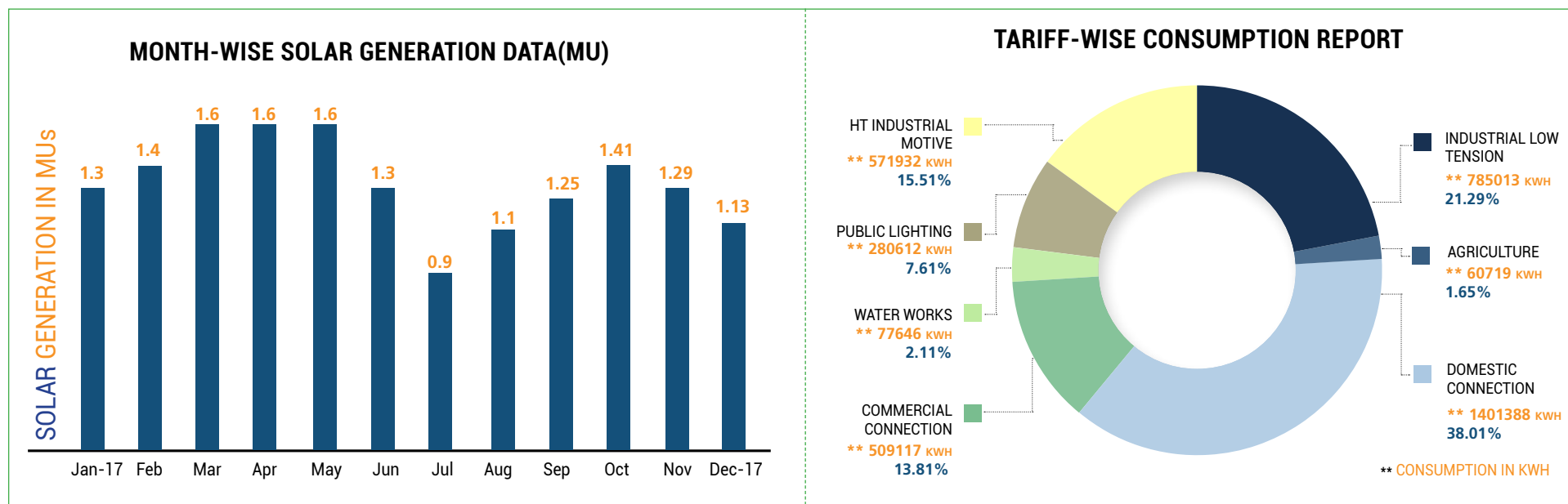
**D**iu, a District of Daman & Diu, a Union Territory (UT) situated adjacent to Gujarat, is spread over an area of around 40 sq. km. With a population of around 52,074 as per the 2011 Census, Diu has an average demand of five to seven megawatt (MW) of electricity.

However, the area had no renewable energy resources within the territory and was historically dependent on Gujarat for electricity supply.

Thus to promote the implementation and use of renewable energy, and to set an example of efficient workmanship, the Electricity Department set an ambitious target of installing solar power plants to fulfil Diu's electricity requirements.

Implementation of the plan started with a survey of available waste land within the UT and plans to execute projects in a phased manner - Phase-I of three megawatt peak (MWp) and Phase-II of six MWp. Alongside, the Electricity Department also started installing rooftop solar energy panels on government buildings. With proactive support from the UT Administration, the Electricity Department commissioned a three MWp grid connected solar plant in 2015. Subsequently, six MWp solar plant was commissioned in 2016. During this time, the Electricity Department commissioned more than one MWp rooftop solar plant on various government buildings. With installation of more than 10 MWp solar power projects, Diu became independent for its electricity requirements





harvested during day, and its dependency on Gujarat power grid reduced to a great extent. Thus, Diu became India's first district to have a solar energy generation capacity exceeding total demand.

Not only this, the Electricity Department also envisaged utility of other underutilised spaces for more solar power generation. To encourage decentralised power generation and distribution system within the UT, all Government buildings and establishments were proposed to be installed with rooftop solar plants. Within a short span of time, 1.27 MWp rooftop projects were mounted on 112 various government buildings and district offices.

This rooftop plant generation is now used for local power needs and additional power is being injected into the grids. With 10.27 MWp installed capacity, the solar power plant has generated 23 Million Units (MUs) of clean energy from July 2016 to December 2017, whereas the total energy requirement was 88 MUs.

Further, to promote awareness and interest amongst students and general public, a demonstration centre is being set up in the solar park, which will be made functional soon. Currently, the solar park is used as a demonstration project for renewable energy generation and is portrayed as a learning space for schools, polytechnic students and citizens of the district.

To augment energy efficiency, under a LED scheme called UJALA LED Bulb

### FINAL OUTCOMES

- Land used for the project was barren and not utilised for any agricultural activity as it consists of an uneven rocky surface; hence, present installation of solar power plant is an example of converting waste into resource
- Prior to the inception of solar plants in Diu, there were no 'non-conventional energy resources' within the territory
- Entire district now runs on clean solar energy during day, thereby reducing the pollution and green house effect
- Dependence of Diu on import of power from producers in other states has reduced drastically

Yojana, the Electricity Department distributed around 63,888 LED bulbs to 17,000 consumers.

Realising the potential of renewable energy, the department has now decided to focus on complete self-reliance on green energy post the sunset as well. In this direction, an administrative approval for installation of four windmills has already been accorded by the administrator and the work is in its implementation stage, likely to be completed by the next financial year.







# Aiding the **MOUNTAIN WOMEN**

Leh - Jammu & Kashmir

**T**he high altitude trans-Himalayan region of Ladakh is home to one of the finest natural fibres in the world, Pashmina. It is produced by a domesticated goat, *Capra Hircus*, which is reared by the Changpa, natives of cold and harsh highlands of Leh. The semi-nomadic Changpa depend mostly on their flocks of goats and herds of yak for their livelihood. They lack basic facilities, and live in relative poverty.

Studies have proven that the total value of the





Pashmina produced in Leh, after various value addition processes, is approximately ₹200 crore per annum. Out of this, only ₹10-12 crore per annum was retained in the local economy in Leh through the sale of raw Pashmina.

There is a lucrative niche market for genuine, hand-made Pashmina products. The process of creating finished fabrics from Pashmina is labour intensive. Special skills are required to create delicate Pashmina fibre.

A comprehensive plan Project Laksal, was designed by an independent Not for Profit Consultant, to build an institution, keeping sustainability and scalability in mind. The villages of Stok and Kharnakling were chosen for the pilot phase. A training module was devised and tested in the pilot phase of the project from June-September 2016.

The aim of this project was to create an organised workforce of skilled rural women capable of producing and marketing their products directly and realising economies of scale.

The women were encouraged to learn the basics of designing



### CHALLENGES FACED

- The extremely harsh weather conditions, coupled with lack of commensurate remuneration, dissuaded master trainers from providing training to rural communities
- Remote villages in difficult terrain posed challenges in coordination among the craftswomen
- Most of the villages involved in the project are devoid of regular power supply. The women had to work in dim lights severely straining their already weak eyesight







### FINAL OUTCOMES

- The project has successfully trained 152 women who can design and create high end Pashmina, Yak and Sheep wool products
- Issued by the Ministry of Textiles, 137 women in the co-operative now have artisan identity cards; 'Looms of Ladakh' has 16 village team leaders, six office bearers and one Chief Executive Officer, all women
- The women have realised sales worth more than ₹26 lakh; the co-operative has executed supply orders for Novica, an online craft trading portal with presence in eight countries



with the help of professional designers. In order to make them independent, master trainers were developed from among the women to impart training to new groups and assume leadership roles in the cooperative. To ensure financial independence, the 'Looms of Ladakh' cooperative was provided with a revolving fund of ₹15 lakh as grant from the Ladakh Autonomous Hill Development Council, Leh.

Weeklong business management trainings were imparted by Rural Self Employment Training Institute (RSETI), Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) and Institute of Rural Management, Anand, Gujarat (IRMA). For gaining practical exposure, the women were taken to trade fairs and institutions of excellence like the Kullu Weavers' Centre in Himachal Pradesh, Panchachuli, the Dastkaar Craft Fair, Delhi and the Textile India 2017 Fair, Gandhinagar, Gujarat.

In May, 2017, the women got themselves registered as a cooperative with the name 'Looms of Ladakh'. It now has a showroom with all necessary infrastructure and a bank account.



# Gauging River Flow

Chirang - Assam

The word 'Chirang' is derived from a Garo word - 'Chi' meaning water and 'rang' indicating wealth. This water bound district like so many other districts of Assam faces the problem of flooding especially during monsoon and is in a continuous period of torrential downpours.

The river Brahmaputra and its tributaries wreak havoc during the monsoon. These floods damage crops and pose serious threat to life, livestock and property. Sometimes even preventive steps such as dams are not sufficient to check the flood. The authority felt the need of a different mechanism to track the water level of the rivers and need of a sound alarm when the water level reaches a dangerous level.

Monitoring the increasing pattern of water of the various rivers requires a lot of manpower and technological assistance. To develop an innovative technology which would be fast, accurate, cost effective and reduces human dependency, District Management thought of using Internet of Things (IoT). The proposed solution based on IoT technology has the ability to capture, transmit and present real-time accurate water-level report to the administration as well as to the citizens automatically without any human intervention. The live and recorded data transmitted by the device installed at



## CHALLENGE FACED

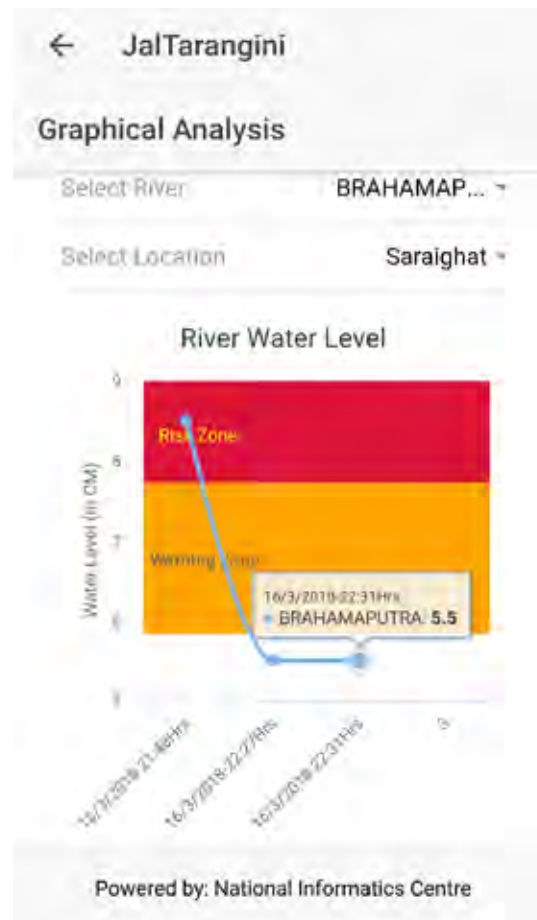
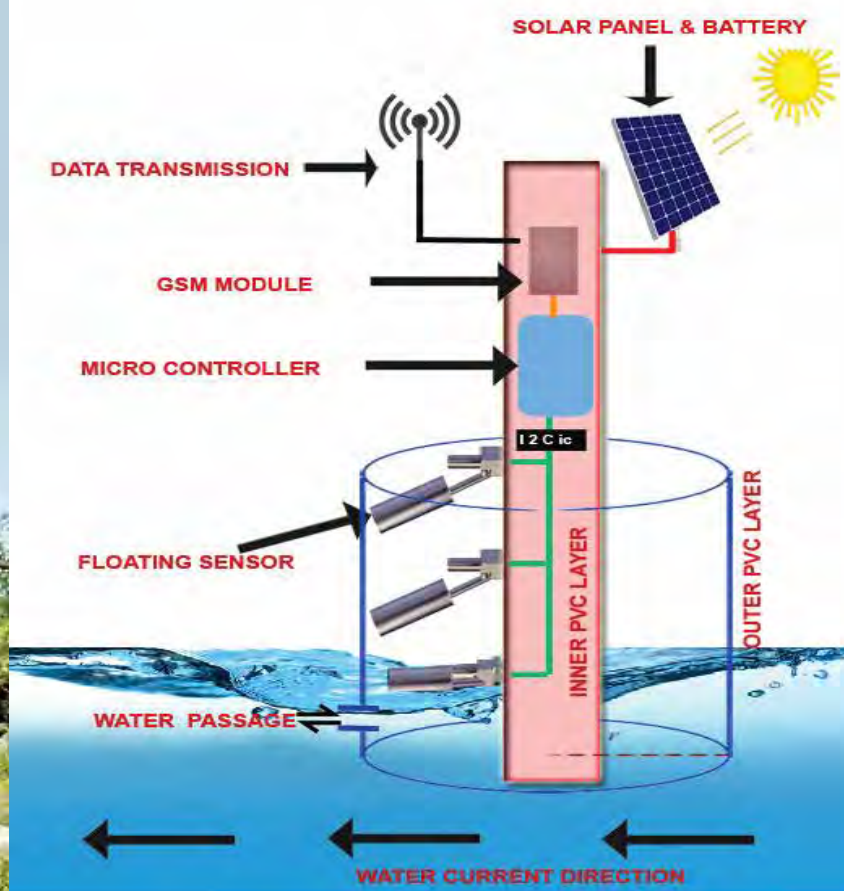
- To replace the conventional method of checking water level with a technology based one

## FINAL OUTCOME

- Helped administration to pre-determine flood and save lives and property of people and precious wealth of the administration







**JalTarangini**  
Tabular Analysis

Select Period (today)  
Select River: BRAHAMAPUTRA  
Select Location: Saraighat

Date & Time	Current Water Level	Yellow Zone	Red Zone
16/3/2018 22:48	8.5	7.73	9.58
16/3/2018 22:27	5.5	7.73	9.58

Mean: 7      Variance: 2.25      Deviation: 1.5

Powered by: National Informatics Centre

various locations along the river was made available to users through SMS. These timely inputs proved crucial in assisting the administration while making quick risk assessments and mitigating damage.

The innovation termed 'Jal Tarangini' developed by Chirang District, Assam, implemented at Aei River in Assam, is one of the first in the country. The Disaster Management and Water Resource Department states that learning about real-time and accurate report of water-level is the most important factor in pre-determining flood. While the traditional method leaned on physically visiting the locations followed by taking measurements, the IoT based technology does that with minimum intervention.

The device is installed in the river in such a way that the passage of the outer PVC layer faces the flowing direction of water current, allowing slow inflow of water into it

until it fills and settles at the level of river water in compliance with the fluid dynamics of water. As soon as water enters and touches a particular floating sensor fixed in the inner layer, the upward buoyant force of gushing water triggers the attached magnet to touch the Reed switch of the floating sensor, completing the circuit. Once the circuit is complete, the sensor sends signal to the Microcontroller that water has reached to its level. Further rise of water level will similarly be communicated by each and every floating sensor placed at different levels as per tailored heights by user. Now, if more than one floating sensors are submerged and their circuits are completed, the Microcontroller, as it is programmed, will only read the signal sent by the sensor at the highest level prioritising over the sensors at lower levels. On receipt of the signal from the floating sensors, the Microcontroller will relay/transmit the message to the Mobile via GSM Module in a defined format.



# Diversifying Honey Cultivation

Sirohi - Rajasthan

**S**irohi, a district of Rajasthan with 31% forest cover is known for its biodiversity and is an excellent source of honey production. Honey, a minor forest produce is manufactured commercially using two methods. The natural method is a primitive one, mostly adopted by the local poor people who go to the forests to collect honey produced by wild bees. However, this is not sustainable and can be challenged by a number of factors. The locals of Sirohi who engage in a primitive mode of honey collection, lack the awareness and scientific bee breeding technology training, as bee boxes, bee colonies and bee breeders were not available in Sirohi or the adjoining districts. Those who managed to acquire honey from the forest did not have linkages to potential buyers.

To address these problems and with the objective to increase the income of farmers, a strategy similar to Bharatpur's beekeeping model was devised. A beekeeping project was submitted to the Department of Horticulture to provide financial aid to the farmers. The first step of the project was to raise awareness among farmers. The Agriculture, Horticulture and Agricultural Technology Management Agency (ATMA) organised an awareness programme through







newspapers and social media. The campaign was launched at all 72 Kisan Seva Kendra to convince farmers about the benefits of beekeeping. To train the farmers, expert level institutional and field trainings on beekeeping production technique were conducted on multiple locations. To promote beekeeping in the district, 60 routine departmental training programmes were conducted. Bee breeders were registered under horticulture funded programme of beekeeping. Bee boxes and colonies were made available to the farmers. Under the government's financial assistance scheme, 405 beekeeping colonies were made available to farmers and more than 400 colonies were made without assistance.

Under the National Horticulture Mission, the bee keeping assistance was given to the farmers under certain guidelines. On honey bee colonies and boxes on unit cost, 40 percent financial assistance was given to farmers. The tenders for the project were invited through newspapers and Rajasthan State Public Procurement Portal, to maintain transparency in the supply process. Additionally, day-to-day support was extended to farmers for bee rearing and honey production process.

The project generated employment for the local youth. The success of the implementation of the project has also garnered the interest of industrialists eyeing future prospects of agro-processing sector in the district. The goal is for more than 1,000 progressive farming families in Sirohi to rear 50,000 honey bee boxes (50 boxes

### CHALLENGE FACED

- Climate change and fluctuations are a major challenge in bee keeping as behaviour of bees quickly changes with climate; to overcome the problem, farmers and bee keepers are advised to shift colonies to suitable places

### FINAL OUTCOMES

- Within four months of introduction, 5,000 litres of honey production was reported
- Farmers to get an additional estimated income of ₹60,000 per annum from honey production
- Production of fennel and mustard increased due to pollination by bees

per farming family) by 2022. If achieved, the district will annually contribute 20 lakh litres (40 kg per box per year) of honey to national production costing ₹2,000 lakh, at the minimum rate of ₹100 per litre. Once the production target is achieved, the prospects of honey refineries and packing industries in the region will brighten. The District Administration has also formed a farmers-producers organisation to promote the collection and marketing of honey.



# Green Power Environ

Singrauli - Madhya Pradesh

**S**ingrauli, the energy consortium and home to tribal communities, forest dwellers and some of the most threatened forests in central India has recently turned over a green leaf. The city is the source of 11% power required for developmental projects across the country. Blessed with abundant coal supply, the district is dotted with coal mines and coal-fired thermal power plants, which together have an installed capacity of about 12,700 MW. The mines produce nearly 83 tonnes of coal per annum (MTPA). However, non-judicious coal mining practices have endangered the pollution control level of the district. In 2010, the Ministry of Environment, Forest and Climate Change (MoEF), Government of India, declared Singrauli a critically polluted area on the basis of the Comprehensive Environmental Pollution Index (CEPI) of 81.73. Incremental coal mining activities in the region and the rapid development of coal-based thermal power plants resulted in acute air



## CHALLENGES FACED

- Singrauli was rated ninth most critically polluted area of India
- Spread of mercury pollution
- With seven power plants running in and out, large number of carbon credit units were being lost on daily basis







### FINAL OUTCOMES

- About four lakh trees planted in an area of 400 hectare
- All 17 types of units installed ambient air quality monitoring system at source
- Improved disposal of bio-medical waste
- 13 Reverse Osmosis plants installed in CEPI area of Singrauli for improved supply of portable drinking water to common public

absorption rate of 22 kg per annum, each. In addition to the afforestation drive, specific recommendations were given for fly ash management through 100% fly ash utilisation. The District Administration utilised the fly ash in the construction work done under Pradhan Mantri Awas Yojana (PMAY) and Swachh Bharat Mission (SBM). The Committee also banned the discharge of fly ash slurry in the Rihand reservoir and local water bodies. Industrial effluents from coal power plants are also put under monitoring. Operating industries were mandated to install air quality monitoring stations at their own cost.

Singrauli is one of the first regions in the country to use conveyor belts for coal transportation, which has reduced the air pollution and has also checked road accidents. National thermal Power Corporation (NTPC) and Northern Coalfields Limited (NCL) coal mines of the Singrauli area in Madhya Pradesh installed RO water purifying systems for CEPI area in order to provide clean drinking water to the inhabitants.

The District Administration adopted modern technology to monitor and prevent environmental hazards in the area. Global Position System (GPS) devices to track speed and movement of road based coal transportation and Speed Governors to limit the speed of road based coal transportation were installed. Ambient Air Quality Monitoring Systems was also put in place. Power plants in NTPC, Vindhyachal adopted Advance Technology Flue Gas Desulfurisation (FGD) for removal of oxides of sulphur from the chimney gases. In order to curb pollution in the area, door-to-door waste collection is encouraged by Nagar Nigam in all its 45 wards for proper disposal of household waste.



and water pollution, leading to serious health problems among the residents of the locality. A special Committee was formed with district officials, major industrial stakeholders and civil society groups to look into the matter on priority basis. The Committee deduced that the pollution was a direct result of overburdening on coal mining and poor management of hazardous waste by industries.

Based on the findings of the Committee, several initiatives were adopted which included an afforestation drive. The first step towards solving an environmental crisis is by encouraging mass afforestation initiatives. The district planted 4,46,000 trees with pollution



# Arresting Fatal Stings

Malkangiri - Odisha

**T**he Malkangiri district of Odisha witnessed a massive outbreak of Japanese Encephalitis (JE)/Acute Encephalitis Syndrome (AES) in 2016 that claimed several lives, especially of children. The epidemic reached its peak between September and November, claiming 103 lives out of 336 affected people in 184 villages of the district. The villagers delayed the process of treatment because of age-old beliefs and superstitions. However, it was discovered that out of 103 deaths, only 37 tested positive for JE, indicating towards factors other than JE playing additive roles. This posed a big challenge, in identifying the factors behind the outbreak, and controlling and eliminating the same in the shortest possible time.

Thus, the District Administration realised the need for an integrated approach to address this multidimensional problem. The multi-fold strategy involved various authoritative and non-authoritative bodies- Departments of the District Administration, public representatives, *Panchayat Raj* Institution members, Civil Society Organisations and traditional healers among others. The first step was to identify the vector - mosquitoes and take steps on public and personal levels to prevent their breeding. Both indoor and outdoor fogging was carried out in human dwellings and isolated pig pens to kill mosquitoes. Mosquito repellent creams, mosquito nets were distributed by Accredited Social Health Activists (ASHA) in the affected surrounding villages.

Research indicated that the pig is a non-suffering amplifier of the JE virus. Thus, isolated pig pens were constructed far from human dwellings and the animals were monitored and taken care of by the Veterinary Department.



## CHALLENGES FACED

- Superstitious beliefs of villagers
- Physical and operational barriers for healthcare services
- Limited infrastructure and manpower
- Linguistic barrier in approaching and communicating with people







On a larger scale, Standard Operating Procedure was adopted at the grass route level which enabled early detection of the disease. In addition, facilities for primary treatment in medical relief centres were introduced in the affected areas. Once the primary treatment was done, medical workers were equipped to make quick referrals to the District Headquarters Hospital (DHH) if needed. The DHH strengthened its paediatric ward, improved the facilities of the ICU and invited more specialists, generalists and paramedics from outside. Malnutrition was a common affliction in the children, which was treated by providing hot cooked meals to the children twice a day in *anganwadis*, especially in the worst hit blocks of Korkunda and Kalimela.

An important step towards preventing further outbreaks and ensuring protection against the already dispersed virus, was to make the villagers aware of the disease and its consequences. Information, Education and Communication (IEC) was carried out by distribution of leaflets and by putting up hoardings and posters. These taught



#### FINAL OUTCOMES

- The incidence of JE/AES in 2017 is zero
- Change in health seeking behaviour of people from traditional to modern scientific methods
- Improvement in general sanitation and health awareness
- Out of total 336 established cases of AES/JE, 233 cases were cured & discharged

the villagers about general sanitation, harmful effects of *chakunda* seeds suspected to cause Encephalitis deaths, symptoms of the disease, and first aid treatment among other things.

The multi-fold approach of disease eradication saw strong administrative, technical, financial, logistic and moral support from the District as well as State Administration, highlighting the convergence power of these bodies over an issue of life and death. For further prevention of the disease, vaccination for all children aged between one to fifteen years was taken up in the district immediately with 100% coverage. Additionally, the entire district was universally covered with long lasting insecticide treated nets, free of cost, for protecting every individual from mosquito bites. This resulted in 60% reduction in reported cases of Malaria with zero death toll, and almost zero incidence of Dengue.





# Swachh Bharat Foot Soldiers

Ministry of Drinking Water and Sanitation -  
Government of India

The Government initiative, Swachh Bharat Mission-Gramin is finding support from selfless volunteers working at the grass root level. A chartered accountant in Jaipur, Rajasthan, planned capacity building workshops for field motivators and created District Resource Groups from scratch. A lawyer in Anjaw, Arunachal Pradesh, assisted behavioural change towards safe sanitation along with her District Collector on the Indo-China border. A social worker in Rewa, Madhya Pradesh brought together various Self Help Groups for toilet construction in his district.

On September 25, 2016, in his 'Mann Ki Baat' address to the nation, the Prime Minister made an appeal to the corporate world to extend support in making India clean. Responding to his clarion call, Tata Trusts-one of India's leading philanthropic organisations, collaborated with the Ministry of Drinking Water and Sanitation and deployed over 400 Zila Swachh Bharat Preraks (ZSBPs). The ZSBPs form a young cadre that





### CHALLENGES FACED

- To provide every individual and family in rural India access of toilets, through positive communication and change age-old sanitation practices
- Attention to sanitation is often piecemeal or inconsistent as the district administration has several developmental goals to meet



### FINAL OUTCOME

- Sanitation coverage in the country has increased by 37% and the usage of toilets is about 91%. Over three lakh villages and 300 districts have been declared ODF
- Deployment of quality manpower has helped implement innovative BCC campaigns, ramp up toilet construction and usage, and introduce innovative technologies for waste management
- Through MIS, all work being done under SBM-G is being recorded on online platform open to the public, from toilet construction to budget allocations and expenditure

supports district administration across the country for the implementation of this programme and has contributed to the National Rural Sanitation Programme, a remarkable growth spurt from 39% to 80%.

As a key participant, they were given the challenge of providing every individual in rural India access to safe toilet technology, changing their age-old sanitation practices through positive communication. These young professionals are closely assisting the district administration in strategic implementation of SBM-G which includes preparing District Swachhta Plans, creating time-bound targets in Mission mode, preparing and monitoring evaluation protocols and planning large community-wise interventions.

As foot soldiers of the Ministry of Drinking Water and Sanitation, the ZSBPs receive advisories and devise their action plans in accordance with the Centre, as well as State Governments. The deployment of this quality manpower has helped implement and monitor innovative Behaviour Change Communication (BCC) campaigns, ramp up toilet construction and usage,

and introduce innovative technologies for waste management, thereon improving rural sanitation.

ZSBPs are using social media platforms to share their district's progress, best practices and success stories. They have been revamping different Information, Education and Communication (IEC) campaigns to build more interest, and engage the beneficiaries of the programme. They have been trained in Inter-Personal Communication (IPC), by partaking in Raatri Chaupals, Nigrani Committees, etc.

They also facilitate the selection, deployment and training of *Swachhagrahis* for door-to-door IPC activities. Additionally, the ZSBPs have taken charge of maintaining good housekeeping practices. The Preraks update SBM-G's Management information System (MIS) records real-time progress of the Mission in terms of Individual Household Latrine's constructed, geo-tagging of photographs, ODF villages, updated *Swachhagrahi* details and District Swachhata Action Plans.





# Chatra Networking via Jan Sajhedari Mobile App

Chatra - Jharkhand

Citizen participation in the governance is very important for effective administration. In Chatra, a severely Left Wing Extremism (LWE) affected district of Jharkhand, there was a genuine requirement to make the government functioning transparent and ensuring people's participation, getting their ideas and feedbacks to make the system accountable and efficient.

With the aid of technology, Chatra District Administration initiated the development of a multi-layered GIS-based IT solution called Jan Sajhedari for monitoring and ensuring better implementation of various schemes in the







district. It enables citizens and officials to access all relevant information of on-going works/projects on real time basis from diverse sources.

A survey of the shadow zones for network connectivity was conducted through telecom operators to know the feasibility of having a Mobile-app based innovation. Based on the report, telecom operators were asked to improve their services with a focus on shadow areas. It was ensured that there should be at least one telecom service provider to provide internet services in every area of the district.

Apart from designing/programming of this app/solution, tedious and voluminous work of data collection and entry, GIS mapping was also done. The application was promoted by displaying banners at strategic places and events.

With the help of this mobile based application, any citizen can easily send photos and feedback of the quantitative and qualitative aspects of Work-in-progress or completed-work to the concerned officers in the department. Relevant information regarding PDS delivery, pension release and scholarships is made available on this mobile based app.

The project details are provided to the people freely, empowering them to pursue an effective social audit. It provided them with a platform for conveying feedback directly to the competent authority. In this process, the district also gets

### CHALLENGES FACED

- People were unaware about the details of most of the projects and with multiple details such as cost, timeline, dimensions, etc.; they couldn't provide scheme related feedback and valuable suggestions to the authority
- With all the layers of GIS mapped projects entered in the same database through Jan-Sajhedari, it has led to the creation of integrated infrastructure profile of the district under multifarious schemes
- Even after digitisation and DBT mode for almost all financial processes, middle men interfere in providing information like date of release of pension or day of PDS delivery in the block, etc.

### FINAL OUTCOMES

- The top management of district and state can see the progress and monitor each and every on-going project from any department at any time and can verify during field visits
- It leads to reduction of RTI queries and thus maximum utilisation of official work capacity towards progressive office work
- Project details are in public domain, so the chances of alteration of specifications have reduced
- Online data of the projects is free from alteration or modification, and it helps the successive officials in grasping the actual status

on-going projects digitally recorded. The power given to the citizens for providing feedback based on the authentic knowledge about the project raises the level of confidence of citizens in their governance.

Jan Sajhedari, provides route guided map for reaching the desired destinations and includes various public locations in the district. All the offices have been mapped elaborately up to Block *Panchayat* level and complete details of the public offices have been uploaded with the GPS route-guided maps.

GIS mapped images can be verified by the system for its authenticity as well. The head of the District administration can also check the feedback using his Jan Sajhedari login Id-password and can review the schemes based on number of feedbacks received on this platform. This enables district administration to properly control, monitor and supervise the administrative machinery in a better way.





# Digital Village

## Harisal

Amravati - Maharashtra

About 600 kms from Mumbai, amidst the Melghat Tiger Reserve in the Satpura mountain ranges, Harisal village is situated in district Amravati. Villages in Melghat, inhabited by the Korku tribal community, were once characterised by the lack of roads, electricity, mobile connectivity and public infrastructure. Harisal had been plagued for years by atrocious child, infant and maternal mortality rate, high migration rate, general malnutrition, infant and maternal malnutrition.

The idea of establishing a digital village aided by government of Maharashtra in collaboration with various private sector partners was conceptualised after Maharashtra Chief Minister Devendra Fadnavis met Microsoft CEO Satya Nadella in Silicon Valley, USA, in June 2015.

Harisal was chosen as the pilot nodal village because of its strategic location and a MoU was formally signed on April 21, 2016 between Microsoft Corp and the Government of Maharashtra. This led the way for various activities under a digitally oriented project aimed at addressing several issues simultaneously.

Within a year they drove on-ground execution to build a model village showcasing digitally-powered telemedicine, digital education, agriculture and commerce, e-PDS etc. There was not even cell phone connectivity when the project began. So using a new technology called TV Whitespace, a high speed internet was enabled in just nine days which provided a 20 MBPS connectivity.

Agriculture was the primary occupation of the people of Harisal. Hence, agencies were deployed to educate the farmers about the use of modern methods to obtain real time information on agricultural techniques. They also established a digital class room to educate the youth and impart skills. Whereupon, the villagers learnt how to handle technical instruments like solar panels, and skills such as stitching, bee keeping, etc.





To provide health care services to this remote location, telemedicine was made available through Air-Jaldi networks to help eliminate distance barriers and improve access to medical services that are not available in rural areas and thus, saving lives in critical care and emergency situations. Through e-Health Centre (e-HC), a Hewlett-Packard Enterprise-CSIR initiative, information technology is being used to enable local healthcare services with telemedicine for collecting data pertaining to patients' health and related issues.

A Citizen Services Centre was also enabled to provide important Government Certificates to people online. Efforts are being made to improve transparency, connectivity and e-governance systems, including e-PDS, along with Government to Citizen (G2C) and Business to consumer (B2C) services.

Digital Village Harisal project implementation has made it possible for the citizens of Harisal and Melghat region in Amravati, to avail good quality health care, school education, skill development, local business opportunities, employment, banking and agricultural services via the deployment of digital technology.

After successful implementation of the Digital Village initiative at Harisal, Government of Maharashtra has decided to replicate this initiative in 1,000 villages through Village Social Transformation Mission.

### CHALLENGES FACED

- Sustaining the use of technology is a challenge
- The Digital Classroom and telemedicine centre will need continuous updating and better internet connectivity and other needs
- Training and educating settled farmers to use mobile apps such as mKrishi, Kisan Suvidha, AgMarknet for weather alert, dealers, market prices, agro advisories, and plant protection, to their benefit in agriculture productivity was a challenge

### FINAL OUTCOMES

- Harisal now has 201 mobile phones and free internet through Wi-Fi and has over 70 active users
- Through mKrishi, an information dissemination app created by collaboration with TCS, around 20 farmers receive agricultural information through SMS
- Over 154 patients have availed the telemedicine facility; 691 eye care patients have been attended so far; 3,634 students from 29 schools were screened and 144 provided with spectacles



# Speeding up Constructions with Sanirman

Mahasamund - Chhattisgarh

**M**ahasamund District of Chhattisgarh adopted the Sanirman Application to accelerate the construction procedure and speed up the process. The digitised system enables efficient functioning by means of creating a flawless database that can be referred to in terms of need and to saves hassles and wastage of time. The idea of the innovation came from the need for better monitoring and execution done by all Work Departments in the district through common software connecting different departments of District Administration. Work Departments which includes Public Works Department, Irrigation, Water Resource Department and Public Health Engineering were computerised for this purpose. By using this application, CEO Janpad or any other department of the district can prepare the proposal of any work at village/village *Panchayat*/Block Level and directly send online to Work Department for technical sanction. The department can then send its administrative sanction to other departments. This software is to be used by Work Departments to update the progress of all ongoing works and issue completion certificate of any works. Weekly, work wise consolidated labour report is also submitted by the Work Department online. The main advantages of using this software is that it provides access to comprehensive



reports that are divided block wise, department wise, scheme wise including labour report, made available online through the Sanirman Application for the public and the concerned party.

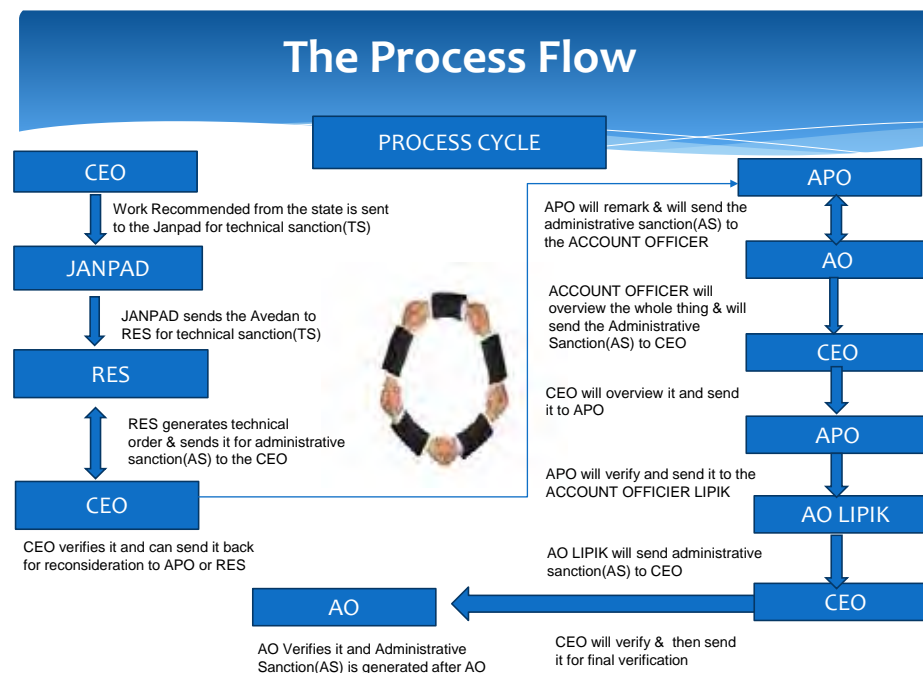
The application comprises of tools that enable it to give technical as well administrative sanction of construction works, to issue contract and subsequently work order to the construction agency, to send out SMS to Village Head, Panchayat Secretary and the construction agency at various stages of works from, releasing of fund to receiving of Utilisation certificate and Construction Certificate. With a Measurement Monitoring Tool, the Sub-Engineer can analyse different stages of construction.

The main objective of the project was to allow online monitoring system for the District Administrator, work agencies and other administrative staff. The Sanirman Application also encourages the use of web based computerised application to replace all manual process of organisation for work proposal, technical sanction, administrative sanction, issue work order, fund release, measurement and verification of works, weekly deployed labour on all ongoing works, completion of works

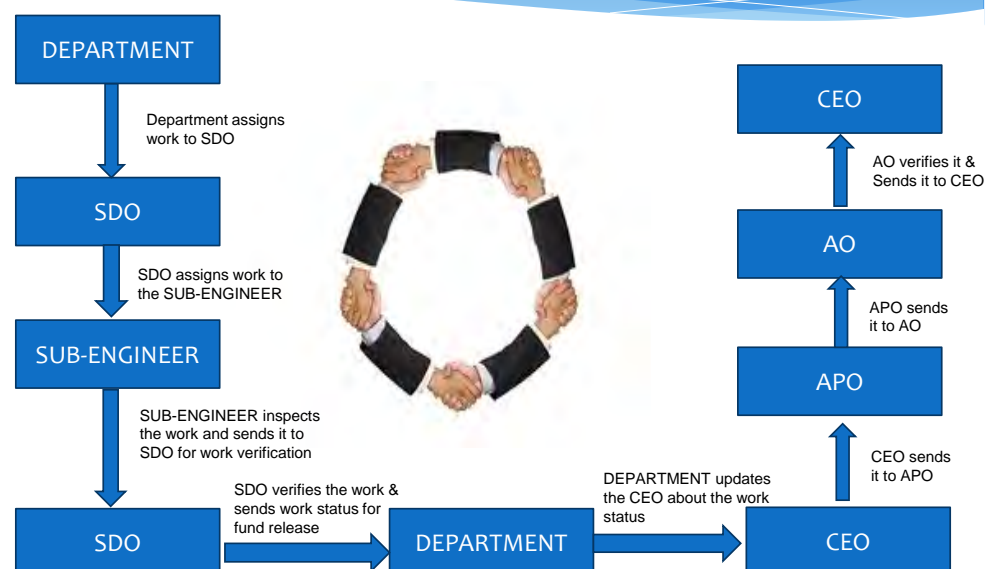
## CHALLENGES FACED

- Lack of technological skills
- Lack of internet connectivity
- Resistance to change
- Management of change during the transition phase
- Digitisation of records





## Work process flow and payment Module (Work Agency Department)



### FINAL OUTCOMES

- Better planning because of accurate assessment of man, material, and finances
- Timely completion of projects because of proper monitoring
- Standardisation and digitisation of data and reports
- Automation of processes
- Dynamic time-tracker for monitoring and analysis
- Dashboard for intelligent and data-driven decision making
- Improvement in quality: The standardisation of resources, automation, dynamic time tracking, geo-tagging, data analytics have helped in improving quality across all the construction work in the district
- Uniformity of outcome: By focusing on timely completion of projects, better planning, and quality monitoring at various levels has led to a uniformity of outcome across the deliverables

and issue completion certificates. Thus, the aim is to collect records and generate a centralised database of all works, which will also make monitoring development and progress of projects more efficient.



# Bringing Innovation to e-Governance

Assam

The Government of Assam recently initiated a project named 'ePrastuti' for standardisation of all Government websites. The project recognises that design of these websites impacts the overall image of the government; hence it aims to combat the issues within the aspects of their design and development.

The vision of this project was to keep citizen needs at the core and provide an integrated web experience for the citizens across all government websites. A significant feature of the project is that the entire ownership of the website and of its contents lies with the department.

An institutional mechanism was established with the Chief Secretary as the Chief Responsible Officer of the project. Each department and its subordinate organizations designated their respective Responsible Officers, Master Trainers

## CHALLENGES FACED

- To address information needs of all the potential users
- Low user experience of the websites
- Department websites existed as silos with no cross sharing of information
- Websites were hosted in non-standard domains and technology environments
- Reluctance of department users to take the ownership
- The implementation of ePrastuti, has brought about a transformative shift in the way the websites are designed, developed and implemented; from the existing 29 websites to the 212 connected websites, the project is now being extended to districts and subdivision levels
- With the completion of the first phase of information aggregation through the websites, steps are now underway to move to the next level by bringing services together under this platform





## FINAL OUTCOMES

- Involvement and acceptance of all the stakeholders
- Branding of all the websites under a unique visual identifier helped the users to identify with the Government of Assam websites
- A single website that earlier took six to twelve months to development, can now be developed in less than 30 days
- Better content creation that drives informative websites attuned to user needs
- Lesser dependency on vendors for management of websites
- Significant cost savings

and evolved the Governance Structure for steering the project. An inclusive approach involving all the stakeholders was adopted for the development of the websites.

A 'Standardized Website Framework (SWF)' was developed first and all government websites were developed adhering to the principles and standards laid down by the SWF. The new websites will make it simpler and easier for citizens to use with intuitive interface, ensure content authenticity and accuracy, find information which will also be time-saving and also cater to people of all age groups, irrespective of the cognitive ability and background.

For the technology design, development and implementation, a Website Development Cell was formed under the overall coordination of National Informatics Centre(NIC) by the IT department, Government of Assam.

For the long-term sustainability of website and its content are critical and for this the department was educated through Orientation and Content Managers workshops, Training and Certification Programmes for the Master Trainers, Certification of Master Trainers through evaluation and Advanced Training programme for Certified Master Trainers at IIT Guwahati.

To make the process effective, an expert committee from IIT Guwahati was constituted to advise on usability, user experience and aspects of human interaction.



## INNOVATIVE APPROACH TAKEN

1. Content preparation methodology adopted for creating the website content: The Content Managers of every department were taken through activity-based exercises. The content managers had to identify the target user groups of their websites. The content was then grouped to meet the specific target user groups of the websites.
2. Developing Master Trainers: Capability building was important for sustaining the website management. The approach was to build a core workbench within the department through a team of 'Master Trainers'. Evaluation for Certification as 'ePrastuti Certified Master Trainers' was carried out to ensure the quality of 'Master Trainers', which required the successful qualifying of written and online exams. The certified Master Trainers were further trained at IIT Guwahati.
3. Website language: The content was made very intuitive - predicting the mind of the user, what queries the user come to the website for, what actions will be performed by the user.
4. Focus on user experience and interaction.
5. Usability testing practices were adopted for improving the user experience of the websites.



# Paving a Green Future: Sustainability and Waste Management

Karnal - Haryana



## CHALLENGES FACED

The list of challenges faced due to stubble burning had to be eliminated. These include:

- Deep air pollution from smoke that turns into smog
- Damage to electrical and electronic equipment from floating threads of conducting waste
- Risk of fires spreading out of control



**T**he Municipal Corporation of Karnal, Haryana has launched an initiative to establish an integrated project to convert slaughterhouse solid waste, agricultural waste and biodegradable solid waste into clean energy.

The scope of green development in the country has improved over the ages. With the Government and Municipal Corporations adopting newer projects every day, the day when India will run entirely on green energy is not far away.

The Municipal Corporation introduced an innovative technology to enable complete elimination of sewage waste, effluents and solid waste from slaughterhouses along with all types of biodegradable waste. The technology turns wastes into Bio-CNG, clean water and bio-fertiliser as by-products. The WTG1XG technology is endorsed by Indian clean fuel exploration and production organisation, Growdiesel, which is dedicated to the causes of environment, energy and empowerment of masses. Its core business is to produce and sell renewable clean fuels.

The suggested technology WTG1XG uses a four stage process that utilises bio-reactors and bio-catalysts. This highly versatile technology can convert

## FINAL OUTCOMES

- It is thus believed that the technology will be able to solve the problem of massive waste generation
- It would also eliminate paddy stubble, which is a persistent problem, without burning it; it was reported that stubble burning was one of the main reasons behind the pollution in Delhi

almost all type of organic matter into fuel.

The positive aspect of using the technology is that it offers almost 100% elimination of organic waste, making it more effective. It thus follows a two-stage bioreactor system that helps avoid inefficient digestion and choking of digesters, allowing better conversion from waste to fuel. The WTG1XG also eliminates the problem of scum formation and boasts of a low Hydraulic Retention Time (HRT), among other positive factors.

The rising population demands a greener solution, one that is unconventional and renewable and at the same time cost-effective with maximum output. Indian cities are generating a massive amount of waste that goes untreated, which highlights the need and importance of the integrated project. Apart from Municipal solid waste, Karnal generates a lot of e-waste due to a huge corporate sector as well as bio-medical waste, owing to a growing hospital sector. Besides, industrial waste, sludge is also generated in large quantities due to a growing industrial base. The cluster has an urban area of about 1,967 sq. km. and a resident population of about 4.2 lakh (2017). It generates 243 Tonne Per Day (TPD) of Municipal solid waste. The projected population 5.1 lakh in 2025 will generate about 290 TPD municipal waste.

This latest technology adopted by Karnal for its development, allows effective waste management and clean fuel generation by finding an alternative to the biomethanation technology. The project will generate 1,000 kg gas, 2,000 kg bio-fertiliser and 3,000 units of electricity every day, which would be utilised by the Municipal Corporation in different areas.



# E-Surveillance of NCDs

National Health Mission - Himachal Pradesh

According to World Health Organisation (WHO) nearly 61% deaths in India are attributed to non-communicable diseases (NCDs), viz., heart disorders, cancer and diabetes. Almost 23% are at risk of premature death due to such diseases.

In India, a total of 58,17,000 deaths in 2016, were estimated from diseases like cancer, diabetes and heart problems. Experts are concerned over rapidly increasing incidence because of changing lifestyle and factors like pollution. Four risk factors responsible are tobacco, unhealthy diet, physical inactivity and excessive consumption of alcohol. Major metabolic risk factors are obesity, and raised blood pressure, blood glucose and blood cholesterol levels.

Cardiovascular diseases viz., coronary heart disease, stroke and

## CHALLENGES FACED

- The primary challenge was to bring together key NCD experts and to devise the implementable strategies in accordance with the GOI requirements under the NCD related programmes
- Developing the software was a challenge
- Motivating and training Auxiliary Nurse Midwives (ANMs) and health workers to use the software on Anmol Tablets was also a challenge





hypertension contribute 45% of all NCD deaths, followed by chronic respiratory disease (22%), cancer (12%) and diabetes (3%). Despite having a lower percentage of deaths from NCDs, the share of premature deaths in India due to such diseases is quite significant. Cancer, diabetes and heart diseases alone account for 55% of the premature mortality in India in the age group of 30-69 years.

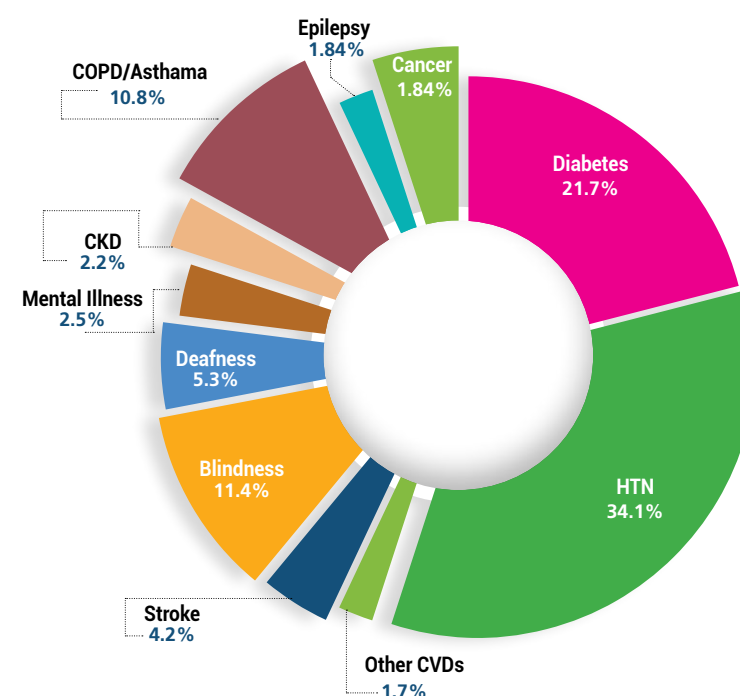
In 2010, the Government of India started a comprehensive programme called National Programme for Prevention and Control of Cancers, Diabetes, Cardiovascular Diseases and Stroke (NPCDCS) in 100 Districts. The programme was launched in Chamba, Kinnaur and Lahaul and Spiti and expanded to all 12 Districts of Himachal Pradesh from 2015-16. The main objectives of NPCDCS are to prevent and control common NCDs through behavioural and life style changes, provide early diagnosis and encourage management of common NCDs. Half of the National Health Programmes (10 out of 21) pertain to NCDs in India. Additionally, there are health regulations like Tobacco Control Law i.e., COTPA 2003 and Food Safety and Standard Act 2006 with similar mandate.

With an estimated population of 7 million Himachal Pradesh achieved a high level (40%) of opportunistic screening of more than 30 people for Diabetes and Hypertension in 2016-17 under NPCDCS. About 9.13 lakh people were screened. 11.3% of them were suspected for diabetes and 10.29% for hypertension.

## FINAL OUTCOMES

- Within three months of implementation, 1,50,818 patients were registered, ANMs screened 21,969 individuals and doctors diagnosed 4,052 patients having NCD
- Doctors, ANMs and ASHAs regularly monitor patients through the software and generate reports on a daily/monthly basis

## NCD CASES BREAKUP BASED ON MO DIAGNOSIS YEAR-2018



In order to make the screening more feasible and accurate, an electronic Health Card (EHC) was launched in Himachal Pradesh in August, 2017.

The expanded strategy is at par with the basic GOI guidelines and has been developed by NCD experts from academic institutes including Chief Medical Officers, Block Medical Officers, Medical Officers and Non-Government Organisations. It was tested before rollout in the state.

The e-Health Card is cost-effective and reliable tool for scanning NCD risk factors and suitable treatments. Given that it requires an OTP, the e-Health Card ensures to privacy of the health record of every individual.



# Parting Ways with Tradition

Ramgarh - Jharkhand

**I**n 2014-15, toilet coverage in the district of Ramgarh in Jharkhand was barely 15% and around 98,000 toilets were required to provide access to sanitation to all people.

A multi-pronged approach to include awareness building, capacity building, supply chain management, and school-led sanitation, amongst other programmes, brought a turnaround in attitude in the erstwhile military district of the British regime, making it Open Defecation Free (ODF). Ramgarh was finally declared ODF on April 5, 2017. However, there were several challenges in the ODF journey of the sparsely populated region.

Considering that open defecation was an accepted traditional behavior in Ramgarh, the District Administration organised an interaction programme with the community on the need of clean water and appropriate sanitation facilities. In this regard, various community awareness campaign initiatives were held.

District Administration organised Ratri Choupal at village level to address the hurdles in making the village ODF. Ratri Vishram camps were organised in villages, where District Collector and other senior officers stayed overnight, had dinner with the people of the village and discussed about the ill effects of open defecation and its consequences on the community.

Schools were viewed as an important gateway to promote clean sanitation habits. School children were motivated on health hygiene and sanitation. The *Swachhta Shapath* (cleanliness pledge) was made mandatory during daily school assemblies.

## CHALLENGES FACED

- Traditional behaviour of community going for open defecation
- Lack of interdepartmental convergence and a strong, reliable monitoring system
- Absence of grievance redressal system and trained and capable manpower on community approach
- Addressing slip back cases, mobilising rich and capable people for construction of IHHLs, and a weak supply chain management





#### FINAL OUTCOMES

- 77,000 IHHLs constructed during the campaign of 10 months
- 125 *Panchayats* and 326 villages declared ODF
- Quality toilets with RCC roof constructed
- *Swachhta ki Pathsala* and cleanliness drives initiated by *Panchayats* are organised periodically

Saturdays were observed as *Swachhta Shaniwar*, under which various awareness campaigns, meetings and competitions on water and sanitation were held at every school, anganwadi centre, primary health centre and various offices.

*Gaddha Khodo Abhiyan* (Dig a pit), a unique campaign initiated to dig a leach-pit for toilet construction by all officers including Block Development Officer, Deputy District Collector, Deputy Commissioner to create awareness on acceptance of twin leach-pit toilets in the community.

Community led total sanitation (CLTS) approach was used to motivate people for desired behaviour change and to generate the demand of

Individual Household Toilets (IHHL).

A mass awareness campaign was launched to motivate the community to adopt better sanitation practices. Schools were involved in *Swachhta rath*, street plays, *kala jatha*, human chain, school rallies, and *prabhat* ferry.

After becoming ODF on April 6, 2017, the district initiated other activities relating sanitation (ODF+) under which all government schools were provided with hand washing units. Global Hand Washing Day was celebrated in all schools, where a total of 1,96,844 students and children participated from 1,048 schools and 1,032 *Anganwadi* Centers to learn and practice proper and effective hand washing habits with soap.



# India's Leap in Ease of Doing Business

Department of Industrial Policy and Promotion -  
Government of India

**T**ough business regulatory framework and time consuming processes inhibited India's potential as economic powerhouse.

Under the Make in India initiative launched in 2014, steps were taken to improve India's ranking in the World Bank's Doing Business Report among the top 50 economies. The report aims to measure the costs to firms of business regulations in 190 countries. The government thus adopted a focused approach towards business regulatory reforms in the country.

Critical measures and best practices were identified, which helped top ranking countries improve on Doing Business Index. These measures were then customised to devise an implementation strategy for India. This led to increased adoption of electronic systems for approvals, reduction in number of procedures necessary to obtain clearances and doing away with obsolete rules.

Department of Industrial Policy and Promotion (DIPP) designed reforms keeping ground realities in mind. To assess the effectiveness of implemented reforms, regular consultations were held with the World Bank's Doing Business team to seek inputs/feedback.







### CHALLENGE FACED

- A tough business regulatory framework on account of excessive legislation and multiple time consuming processes inhibited growth of the country

### FINAL OUTCOMES

- Many states designed an Information Wizard providing information for all approvals, licenses, registration timelines, and procedure to establish business/industrial unit
- Many states/UTs implemented online Single Window System, stipulated construction permits to be provided within 45 days

Implemented reforms were aggressively disseminated through a variety of sources including social and print media. Awareness Workshops were organised to promote reforms undertaken by the Central Government, which helped in generating awareness among investors/users and enable DIPP to garner usage of implemented reforms.

DIPP was keen to percolate these learnings to the state level. A State Business Reforms Action Plan was thus launched.

A 98-point action plan was finalised (which was subsequently broken down to 285 action points) which initiated a new measure of competitiveness among states/UTs.

World Bank also partnered with DIPP in this reform plan. To give the exercise momentum, 18 joint workshops were conducted to help concerned departments across states/UTs understand the essence of the reforms.

States undertook wide ranging policy interventions including the Public Service Delivery Guarantee Act to ensure timely processing, setting up of a single window agency, mandating joint inspection under 10 labour Acts, etc.

DIPP developed an online portal where all reforms implemented are accessible for public viewing. And the entire reform exercise finally saw 12 states achieve more than 90% implementation score in 2016.

In 2017, the exercise was updated to 372 action points with new reforms such as Central Inspection system, Trade License, Registration under Legal Metrology, and Registration of Partnership Firms & Societies.

A unique handholding method was introduced where leading states partnered with laggard states/UTs. Priority reforms were identified for north-eastern states and others with low implementation score.

The impact of these reform initiatives over the years has been far-reaching. The efforts culminated in the Doing Business Report 2018 where for the first time, India scaled 30 ranks just within a year.









# Overcoming Stigma and Shame

Ministry of Drinking Water and Sanitation - Government of India





**O**n its way to stellar target achievement Swachh Bharat Mission faced communication challenges, which were addressed between July 2016 and December 2017. Accelerated behaviour-change communication on ground was the focus of Information, Education and Communication (IEC) during this period.

Systems were put in place and processes and policies were framed and set up to bring about a structured approach to both central and local IEC interventions.

Ministry of Drinking Water and Sanitation (MDWS)



### CHALLENGE FACED

- In India, stigma is attached to sanitation activities especially cleaning of toilets

### FINAL OUTCOMES

- Creation of a dedicated cadre of sanitation volunteers covering all villages is in process. Around 4.2 lakh *swachhagrahis* are working actively on the field to reach 6.5 lakh people by March 2019
- Swachhata Action Plan is now adopted by almost all Union Ministries. Every Ministry makes *swachhata* an integral part of their core activities and separate budget is assigned for that
- During 2017-18, Union Ministries committed ₹17,000 crore under their SAPs







completed the national consultation for formulation of state IEC annual plans for all states in March, 2018. This formed the basis of IEC roll out in 2018-19 at state and district levels.

These IEC innovations are broadly based on three concepts - cleanliness must become our nature, cleanliness should not be the responsibility of one or two departments but everyone's business. Swachh Bharat Mission has to become a jan-andolan in order to succeed.

Innovations like carnivals, Open Defecation Free (ODF) Olympics, Swachhathon, and *Swachhata* Anthems became mainstay of the IEC interventions. IEC capacities of states with bigger sanitation challenges viz., Uttar Pradesh, Bihar and Odisha were strengthened by deputing two IEC consultants in the Mission Directorates of these states.

Around 1,200 *Swachhta Raths* were rolled out during a 15-day special campaign. Many continue to run even today. Community members were engaged through inter-personal communication (IPC) and IEC materials, primarily, Audio-Visual clips and printed panels with key messages on various themes.

High-powered media campaigns like 'Darwaza Band' and 'Shaucha Singh' series were telecast through electronic and print media to promote adoption of sustainable sanitation behaviour. Union Minister and senior Government Officers in the Department participated in various activities and celebrity brand ambassadors like Amitabh Bachchan, Akshay Kumar, Anushka Sharma, and Sachin Tendulkar were engaged to counter the stigma attached to sanitation activities especially toilet cleaning and to promote twin-pit as the safest and economic toilet technology. Moreover, innovative IEC campaigns were launched in schools and colleges.

Further, the Ministry of Drinking Water Sanitation constructed a 'Sanitation Park' in its office complex for mainstreaming sanitation issues in public. Construction of such thematic parks is planned in all state capitals and districts across the country.









# **SUCCESS** STORIES







# Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY)

With a mission to enhance skill development in India, the DDUGKY has been making steady progress in providing the rural youth with better opportunities so that everyone has an equal shot at a prosperous life. As a part of the Skill India campaign, DDUGKY plays an instrumental role in supporting the social and economic programmes of the government like Make in India, Digital India, Smart Cities and Start-up India, Stand-up India campaigns.







# Ray of Hope

Dhemaji - Assam

**M**arried at an early age of 20, Barnali Boragohain, a 25-year-old widow, was not able to continue her education beyond class 12. Her husband was a small businessman who earned just enough funds to sustain his family.

After her husband's demise, Barnali moved to her parents' house with her five-year-old son and admitted him to a local private school. Her inadequate educational qualification resulted in several job rejections and lack of finances.

As luck would have it, an awareness and mobilisation camp was held in Khubalia Gaon Panchayat under Dhemaji Block. Organised by the Assam State Rural Livelihood Mission (ASRLM) and concerned DDUGKY officials, it made Barnali and other youth of the village aware about DDUGKY scheme, and the various job and training

opportunities it offered.

Barnali went to the Block Mission Management Unit (BMMU) in Dhemaji and verified her eligibility to enrol for the training. After going through all the processes such as counselling, aptitude test and other formalities, she joined training for trade BPO (Voice) under PIA Inductus Pvt. Ltd., who came for mobilisation in January 2017.

Her training-course included learning soft skills, computer techniques and spoken English, which gave her the confidence to attend interviews in different companies. Finally, Barnali successfully cracked the interview for JKF Technology, Kolkata, and was placed with a salary of ₹7,500 per month.

Currently, the single mother is looking forward to a salary increment and is happy in her work environment. To have gained the ability to secure her child's life and education by securing financial resources, Boragohain is thankful for the opportunity





that the DDUGKY programme gave her. She is now able to pay her boy's school fees, take care of family expenses and her own daily expenditures.

Like many other candidates, Barnali Boragohain has learned the art of financial security through skill development in the DDUGKY programme. She also learned that a career is not only a medium to earn and support the family, but also to lay out space for bigger and better dreams and a more secure future.

Another candidate from the village of Adi Kotla, Naren Narah, was also lacking the qualification to secure a decent job. Narah's parents had unfortunately passed away long ago and he was forced to live with his aunt and uncle in the village. Due to lack of economic backing, it was not possible for him to study further.

Idling away time sitting at home because of countless employment rejections, Narah was beginning to lose hope of securing his future. It was in February 2017 when a programme implementation agency came to his village for mobilisation. The villagers along with the youth gathered in the meeting where district and block officials informed the villagers about DDUGKY through banners, leaflets, orientation-programme and face-to-face interaction.

Enlightened about the various benefits of DDUGKY, Naren Narah proceeded for registration as a candidate eligible for becoming a trade-hospitality assistant. Narah's uncle was also surprised at the lucrative offer and encouraged him to join the training

and work hard to get a good placement.

Narah joined his training on October 23, 2016 and spent three months learning hospitality skills, domain training, soft skills and computer-techniques. He received a placement at a restaurant Chi Point in Bengaluru, and currently earns ₹15,000 per month. The positive young man says, "This (DDUGKY) scheme provided me with the opportunity to secure and grow my career. Moreover, it has given other underprivileged, like me, a ray of hope."

*"This (DDUGKY) scheme provided me with the opportunity to secure and grow my career. Moreover, it has given other underprivileged, like me, a ray of hope."*





# Achieving Self-Reliance

Jorhat - Assam

**M**adhusmita Borah is an Assamese village girl who used to walk barefoot through tall green crops and toiled at the earthen stove. She is also a beneficiary of DDUGKY skill development programme.

Resident of village Baligaon, Jorhat, Madhusmita belongs to a poor family, with three siblings. Her father works as a farmer with less than 1.32 acre of cultivable land. Their village is affected by floods and erosion every year, leading to economic loss in agricultural produce. This led to an inconsistency in the flow of funds and resulted in financial constraints





because of which Borah had to discontinue her studies after higher secondary.

In order to increase participation of beneficiaries, mass mobilisation camps were organised under DDUGKY involving all Project Implementing Agencies (PIA) working at Jorhat. Camps were organised at block level – one each in north-west Jorhat and Titabar Development Blocks, in which around 300 beneficiaries participated.

After quitting her studies, Madhusmita Borah was staying at home and was engaged in daily household chores. She attended a mobilisation camp of Apollo Medskills, at Baligaon Gram Panchayat under North West Development Block through Jeevika-Sakhi.

Borah enrolled for the training programme and appeared in the aptitude test conducted by the PIA. With parental consent, she joined the three-month training course of General Duty Assistant in the third batch at the training centre in Khetri, Guwahati.



*The skills Madhusmita Borah acquired under DDUGKY and her subsequent job experiences have made her confident to build a bright future.*

On completion of the training, she applied for a job in a company providing home care services at Hyderabad. She got selected and started at a monthly salary of ₹10,000 in June, 2016. There, she worked for an year. An ambitious girl, Borah decided to move forward for a higher paying job and appeared for interview at the Mega Job Fair at Guwahati, conducted by Assam State Rural Livelihood Mission.

Borah joined as a Caregiver with a monthly salary of ₹18,000 at Zoctr in Mumbai in July, 2017 and could send ₹8,000 every month back home. Her family is proud and happy of their daughter's success. The skills she acquired under DDUGKY and her subsequent job experience have made Madhusmita confident to build a bright future.

A job mela at district level was conducted in October, 2018, at Jorhat for mass placement of trained candidates. A total of 365 trained candidates appeared for interview for job placement with 15 participating companies viz., Reliance Nippon Life Insurance, Big Bazaar, Eureka Forbes, Hotel Zironi, etc. 66 candidates were offered jobs on the spot while 69 others were shortlisted for the second round.

PIAs have organised mass awareness campaigns and door to door visits on DDUGKY in select Gram Panchayats of Jorhat District. Skill Sub-Committees have been constituted at all villages of all the Blocks for proper identification of beneficiaries and better follow-up of trained candidates.





# The Journey to Success

Tinsukia - Assam

**T**he eldest daughter of an *Assamese* family, Jushi Baruah can now financially contribute to her family, which could barely manage two meals earlier. Belonging to the Tinsukia District of Assam, the family expenses were earlier managed by Jushi's father who is a carpenter by profession and also serves as a seasonal marginal farmer.

Jushi was keen to get a job as it is a challenge for the poor man to alone feed a five-member family. Educated till class 12, Jushi couldn't qualify for a decent job. She started looking for career opportunities to sustain and improve her family's living standards.

In a mobilisation camp organised near her village Sadiya in Tinsukia, Jushi came to know about the prospects available under the DDUGKY scheme. However, she met with resistance from her family.

During, the parent counselling sessions, her parents were explained the benefits of being financially independent and other features of the Scheme. She joined the DDUGKY training programme at *Gram Tarang* Employability Training services, Chabua centre in Dibrugarh, Assam.





*Jushi Baruah's story has inspired fellow villagers to secure financial independence with the help of DDUGKY.*

She trained for 90 days followed by on-the-job training, learning the technical and professional skills at the centre to become an industrial sewing machine operator. Baruah was placed in a garment retailer company, Cotton Blossom in Tiruppur, Tamil Nadu, as an industrial engineer.

Considering her abilities and strengths, she was promoted and played a vital role in the whole production system. Cotton Blossom spent ₹60,000 on Jushi Baruah and provided her the training necessary for higher job responsibilities.

Soon, she was promoted to a superior position in charge of Production Department. Today, Jushi Baruah leads a production team and makes important reports, checking and allocating work to newly joined employees.

She is now able to finance the education of her younger siblings and wants to be an entrepreneur to help the native youth of Sadiya village.

Jushi Baruah's story has inspired fellow villagers to secure financial independence with the help of DDUGKY. The programme has many training centres that help in honing people's skill set and are rigorously monitored while parent counselling sessions are also conducted at the training centre level to spawn family support.









# A Stitch in Time Mends Lives

Cuttack - Odisha

**T**his is the tale of two sisters Kumuna and Bimana Behera from a hamlet near the lush hill forest in Cuttack district. Orphaned at a tender age, the girls faced many hardships and could barely manage to study till class 10.

Short on educational qualifications, it was hard for the sisters to find a job in the organised sector. In these troubled times, some elders of the village intervened to help them. With the efforts of the District Administration and their unwavering determination to be financially independent, the girls stepped outside the boundary of their village, Nidhipur.

They underwent a three-month training at a garment manufacturing company (Shahi Exports) at Bhubaneswar, the capital of Odisha, to become industrial sewing machine operators.

The sisters travelled far from home to reach the hub of technology and employment, Bengaluru, Karnataka. Employed by the same export house at a monthly salary of ₹6,500, the sisters bask in their new found financial stability and soak in the exposure of the outside world.

The retail sector is expanding via ceaseless demand in the market, leading to an increase in the employment opportunities. From industrial employment in the manufacturing process, to the sales and management sector, numerous people are being employed by virtue of DDUGKY programme.

Iswar Rout, a lad from Gadadharpur village in Tigriria *Tehsil* was uninterested in studying. Under heavy parental pressure, he managed to complete his

*The Behera sisters travelled far from home to reach the hub of technology and employment, Bengaluru. Employed by an export house, they now bask in their new found financial stability.*

intermediate somehow. With advancing and disappearing friend circle, Ishwar realised the need to have a job to sustain his needs. In his search for a decent job, he faced countless rejections, but he was determined not to give up.

Iswar met many Project Implementation Agencies (PIA) in a DDUGKY mobilisation programme held in the village's *Gram Panchayat* office. He realised his inclination towards the retail management sector and was trained by a PIA named Edujobs, followed by a job at a shopping mall as a Sales Associate.

With a monthly earning of ₹9,500, he is able to sufficiently uplift his living standard. The Rout family is now one of the most respected ones in the Gadadharpur village.

Iswar Rout's uphill battle assisted by DDUGKY has left a trail of hope amongst other residents of the village, to secure financial independence.



# Empowering Ambitions

Karimnagar - Telangana

A mother's love is endless – she nurtures, teaches and supports the endeavours and dreams of her children, no matter how hard it gets. Belonging to the Dalit community of Duddenapally village, Bharathi is one such mother. Her husband, Shankar, demised 10 years ago after falling prey to blood cancer, leaving her alone to bring up three daughters – Krishnaveni, Shubhasri and Shreya.

Before her husband's demise, Bharathi worked as an agricultural labourer and was a member of the Self Help Group (SHG) in the village. Standing as a pillar of motivation, Bharathi obtained basic training of tailoring and now earns about ₹2,500 every month.

With no land or fixed assets, the income wasn't enough for the daily needs of the family. They had to face many hardships daily. Overcoming the hurdles, Krishnaveni completed her Degree in 2016. Her younger sister, Shubhasri, dropped out of college in her 2nd year due to lack of finances.

Bharathi was most concerned about the education and career of her daughters, and their need to be financially independent. The anxious mother saw a ray of hope when she met Kande Vandana, a Customer Service Associate at Reliance Digital, Hyderabad, who had previously benefited from training under the DDUGKY programme. Belonging to the same village, Vandana had completed







*The self-sufficiency of Bharathi's family inspires other girls from poor families to stand on their feet, after attaining skills by training through the DDUGKY programme.*

an English Work Readiness and Computers (EWRC) course at the Karimnagar Centre, after which she had got placed.

Vandana detailed the family about the programme and the Employment Generation and Marketing Mission (EGMM) in Karimnagar. Krishnaveri and Shubhasri, with renewed motivation, approached the Jobs District Manager at Karimnagar. After a screening test in EGMM, both the sisters qualified for the EWRC course.

Apart from the residential facility, the girls were also provided with uniforms, books and food for the training period, which started in June 2017. They learned soft skills, behavioural skills, professional etiquette, leadership, management skills and basic computers, amongst other skills, during the 90-day period of training which comprised of 75 days of training at EGMM, Karimnagar, before proceeding to a 15-day finishing school at EGMM, Hyderabad.

After successfully completing the course, the sisters got placed at an established retail chain, Heritage, Hyderabad, earning a monthly remuneration of ₹9,000 each. Sending home ₹10,000 every month after meeting the expenses of their own daily needs in the city of Hyderabad, living in a working women's hostels, the girls have increased their family's income to ₹2,58,000 per annum.

The self-sufficiency of Bharathi's family inspires other girls from poor families to stand on their feet, after attaining skills by training through the DDUGKY programme. She encourages SHG members to understand the life changing training and improve their living standards.

A story of women empowering themselves through skill development and employment, the women have formed a quadrilateral of mutual support and strength in the family. The independence and confidence of her elder sisters, Krishnaveni and Shubhasri, motivates the youngest sister Shreya, studying in her 2nd year to attain her degree at Vemulawada, Sircilla District, in the state of Telangana.







# Learning the Trades for a Better Tomorrow

Mahbubnagar - Telangana







In an age when their hands should hold books, slender shoulders are burdened to support their family financially. Education of many students is often compromised due to lack of financial resources in a family. Literacy rate of Mahabubnagar district of Telangana is 50.45 pc. It faces large scale migration due to lack of sufficient industries which makes job placements difficult.

Samreen Begum, a young girl from the Marikal village couldn't continue her education after intermediate and started hunting for employment. Her father works as a bike mechanic, and she has two younger brothers who are still studying. The family expenditure is more than her father's earning.

Her mother, Rabiya Begum, a housewife and daily wage worker was part of the village's Self Help Group where Samreen attended the Mandal Mahila Samakhyas meeting in which a Jobs Resource Person in DDUGKY, explained about the training programmes offered by Employment Generation & Marketing Mission (EGMM).

The mother-daughter duo went to the training centre where Samreen was counselled by trainers, and as per her interest towards training and placement, she joined the English Work Readiness & Computers course. After her induction, she spent 75 days learning the basics of communicative English, soft skills, retail skills, computer skills, and participated in Group activities like Newspaper reading, Just a Minute (JAM) sessions, group discussions, role plays, and presentations.

She completed a 15 day placement training session in the EGMM finishing school in Masab Tank, Hyderabad and got a placement in the hospitality sector at a well-known American fast food restaurant chain in Hyderabad,

*The mother-daughter duo went to the training centre where Samreen was counselled by trainers, and as per her interest towards training and placement, she joined the English Work Readiness & Computers course.*

the capital of Telangana.

She is now working in Ameerpet, Hyderabad with a monthly income of ₹12,000. Samreen is content at her workplace. Now financially secure, she takes care of her family, ensuring education of her younger brothers.

Rangareddy Guda, a village about 70 km away from Samreen's village, witnessed economic transformation of a family whose only breadwinner was an agricultural farmer. Saroja, a girl who did her schooling from the Zila Panchayat School in 2012, and intermediate from a government junior college, could not study further as the family lacked finances.

Their hamlet, Singammaguda Thanda, is devoid of proper road for transportation purposes, and it has a major population of Scheduled Tribes with 150 families living together harmoniously. Through a local newspaper, the observant Saroja found out about the DDU-GKY English Work Readiness & Computers (EWRC) programme and the provision of skill training.

With diligence, Saroja trained for three months from September to December 2017, finally securing a placement in hospitality sector as well, at a fast-food store in Sheikpet, Hyderabad. Her monthly salary is ₹10,000 now.

To show support and shower encouragement, families of these successful and bright young girls met officers of District Rural Development Agency (DRDA), Jobs district manager, EWRC trainer, JRP and DRDA field staff in the beginning of March 2018. The alumni of DDUGKY programme and their parents shared their happiness over the benefits of the programme.







# The Thread of Life

Warangal Urban - Telangana

Wood hits wood in rhythm, as hands work in precision to turn threads into a fabric. Ravi, a handloom weaver, has worked hard all his life to earn a decent living for his family. He earned ₹5,000 per month and a weavers' pension of ₹1,000, while his wife laboured as an agricultural help. Their joint earning still failed to suffice the family finances.

Their daughter, Chintakindi Narmada dropped out of School but the son, bright at studies was studying at intermediate level. Despite their poverty, Ravi wanted his son to pursue higher studies.

A caring girl, Narmada wanted to contribute to the family income. Through the Self Help Group (SHG) members in her village, she got to know about the DDUGKY and was keen to join the training away from home.

When Ravi and his wife visited Hasanparthy DDUGKY training centre, their doubts were cleared at the parent counselling sessions by the counsellors and Narmada, got their approval for the training. Whereupon she joined the three-month training programme.

A very shy and reserved person by nature, Kumari Narmada used to be very quiet when she first went to the training centre. With the help of DDUGKY programme's class group activities like presentations, group discussions, JAM sessions, etc., she managed to build upon her confidence and communication skills.



“

*My heart is full of gratitude towards the DDUGKY programme, which has brightened the future of a village girl.*

”

Chintakindi Narmada came out as a completely transformed girl after the three months training, and cracked the interview to get a placement at the TATA Advanced Systems. She joined in June 2017 at the company in Adibatla, Rangareddy, with a salary of ₹7,500 per month with a provision of travelling allowance and daily allowance.

TATA Advance System HR Manager, Vijaya Laxmi says, “On that day 80 candidates were interviewed for four openings. 40 were selected in the written test for the next level, which Narmada also qualified. Though scared in the next level mind game Narmada performed very well in the interview and was chosen. After she joined the job, I realised she is a quick learner, and completes any work allotted to her with dedication and passion.”

Today, she sends ₹3,000 every month to her home and is supporting her younger brother's education, who is pursuing his intermediate in the Janagaon District.

Ravi says, “My wife is a SHG group member so her group leader informed her about this (DDUGKY) program, after which she came to me and explained the details about this training. I asked her what about job, how will Narmada manage living in Hyderabad because she is a very reserved person. But my daughter completed her training successfully and is doing a job, and I am very proud of her. My heart is full of gratitude towards the DDUGKY programme which has brightened the future of a village girl.”







महेश्वर मीठ  
सुमरि यही पर विपणन व्यवस्था और पारिषद के निवेदन पर  
आकलन गट्टर और खुप्या के उपरान्त एक किंग जाल है

Sterlite



# Promoting Digital Payments (PDP)

The Government of India has a vision of transforming India into a digitally empowered country. A huge part of that involves promoting digital payments as a preferred mode of transaction among the citizens. To further accelerate this process, the Central Government has put in place a number of initiatives and measures to inform, educate and ultimately motivate everyone to take up digital transactions.







# Going Cashless is the Talk of the Village

Nagaon - Assam

Government of India's Digital India initiatives have led to Assam's Nagaon district transform from a nondescript area to a locality with heightened awareness for cashless transactions.

As one of the oldest districts in Assam, Nagaon has a predominantly rural population where agriculture provides livelihood to about 78% of the total population.

Since transactions in the Indian agriculture sector heavily depend on cash, people in Nagaon were adversely affected by demonetisation. Moreover, post demonetisation, supply of cash was restricted, required denomination were not available, and there was a sudden appearance of increased forged notes in the market.

Further, there was a general ignorance about digital transactions, fear of digital security, and most importantly, low penetration of the internet and thus lack of digital literacy.

Though the banking industry offers various digital modes of transactions, including internet banking and NEFT, RTGS system, mobile banking and debit/credit card swiping, UPI - BHIM and Aadhaar based transactions, the users were limited and systems not popularised.

However, despite odds, the district administration decided to promote digital transactions in the area, involving common people, government departments,





banks, NGOs, and PRIs.

Soon, digital payment facilities were made available at more than 1,000 ration shops and 56 fertiliser stores. Additionally, acceptance of digital payment modes by registered merchants considerably improved by installing more than 1,000 PoS systems in the district, internet banking and NEFT, RTGS system, debit/credit card swiping, etc.

An increase in revenue collection from electricity bill payment through digital modes was registered in the district due to mobile banking, internet banking, BHIM, etc.

Witnessing the spread of digitisation and with an aim to expand the use of cashless means, the Nagaon district administration organised a centralised *Digidhan Mela* at Nehrubali on January 28, 2017, where 25 public and private sector banks of Nagaon put up their stalls, informing people about the benefits of digital transactions. During the mela, other government departments, including agriculture, PHE, handloom and textile, industry and commerce, etc., also had stalls to let people know about the digital transaction facilities available in their respective departments.

Gradually, there was an improvement in the use of digital modes with mobile seeding increasing from 27% to 90%, 33% increase in ATM and *Aadhaar* seeding increasing from 2% to 30%.

*Despite the challenges, the Nagaon district administration, with active cooperation from the banking fraternity and other stakeholders, has been trying to further amplify digital transactions at various levels in the district.*

However, not only private sectors but government establishments also witnessed a growth in digital transactions. In the agriculture sector, more and more farmers are now purchasing fertilisers through PoS machines at different fertiliser shops, and more consumers make their payments digitally.

The district administration has further organised meetings with petrol pump owners, fair price shops, and revenue earning departments to apply for PoS machines in the district.

In spite of challenges, the Nagaon District Administration, with active co-operation from the banking fraternity and other stakeholders, has been trying to further extend digital transactions at various levels in the district. The focus now is more on awareness and motivation amongst public to inculcate the habit of cashless/digital transactions in the days to come.



# Banking at Fingertips

Daman - Daman & Diu



Digital modes of payment were not popular in Daman district of the Union Territory of Daman and Diu and many residents did not even have bank accounts. With the aim to improve the situation and introduce the concept of digital transactions to the residents, in November and December 2016, the Daman District Administration covered almost all households (approximately 25,000), shops, vendors and industrial units, through a door-to-door campaign for promoting digital payment methods.

Amongst the many who are today reaping the benefits of the educational

campaign, Rekha Bagul's story truly stands out. Working in Banswara Garments in Daman, Bagul did not have a bank account, nor did she have the mandatory documents required to open one. She also used to receive her salary in cash. It was only after she attended a camp organised by HDFC Bank, when she opened her bank account with her *Aadhaar* number and a reference from her company.

"Earlier when I used to get wages in cash, my husband spent it on liquor and gambling. But now that I have access to my own account and ATM card, I draw only small amounts that are required, and make transactions with my ATM card.





This way, I am able to save money and also get interest on the savings,” Bagul shares.

Out of the 85,000 migrant workers in Daman, only 65% had bank accounts until November 2016. Regular workshops and training programmes were arranged with industrialists, employees, and bankers, to get the workers’ accounts opened and to train them about digital transactions. They were explained the simple ways of using ATM cards and mobile applications. This has led to the financial inclusion of 100% industrial workers and now approximately 175,000 digital transactions are carried out monthly by industrial workers.

The digital payments revolution has not just benefitted workers but has also been hailed as a success by the 3,000 industries of Daman. This is because increased use of digital transactions has led to a remarkable reduction in absenteeism in workers who earlier used to take time off to send money to their hometown or deposit cash in banks.

Bakul Mange, who has been running a small grocery shop called Jay Shree Kirana Store in Moti Daman for the past eight years, is one of them.

The only earning member in his family, Mange used to sell and purchase all items against cash, and had to keep his shop closed for half a day to go to the bank and deposit cash. “It was very time consuming and there was also a risk of

theft as cash used to get accumulated on weekly basis,” he says.

Subsequently, under the PDP campaign, a team explained to him about the benefits of going digital, and he then applied for a POS machine from the bank, and downloaded the Paytm and BHIM app.

Not only did he start enjoying the benefits of cashless transactions, but also voluntarily became a promoter of the campaign and educated his customers about the perks of paying digitally. Today, most of his customers make payments through digital modes, and Mange’s business has also increased substantially because of the schemes introduced by banks on debit/credit card and e-wallet usage.

On the other hand, workers in the area have become digitally empowered using mobile applications to recharge phones, transferring money to hometown, and paying bills electronically. Many of them are also able to save more due to limited use of cash.

Daman administration’s special focus on commercial establishments and hand-holding support to small vendors has changed the face of financial transactions. Even small hawkers and vendors affirm with pride that they provide digital payment facilities like BHIM and Paytm. Daman has switched from a cash-dependent society to steadily growing towards becoming a cashless society.

“  
Earlier when I used to get wages in cash, my husband spent it on liquor and gambling. But now that I have access to my own account and ATM card, I draw only a small amount of money that is required and make other transactions with the ATM card. This way, I am able to save money and also get interest on the amount.  
”



# A Swipe is All it Takes

Central Delhi - Delhi



There are a number of misconceptions surrounding the concept of plastic money, which is why many residents of the country found it difficult to move away from paper money. This was also the case in Central Delhi.

To make it less complicated, the Central Delhi district administration regularly engaged with various stakeholders to convince them to accept digital modes of transaction. Apart from mass awareness campaigns in various market areas, shop-to-shop campaigns were also conducted in tea stalls of Delhi University campus, Maggi-momo shops in Majnu ka Tilla, shops in Meena Bazaar and even fancy light shops in Bhagirath Palace. This not only yielded more takers for digital transactions, but also helped many expand their businesses.

One such e-wallet user is Anmol Ratan, who owns a shop in Bhagirath Palace,

Old Delhi, which is the hub for all types of fancy lights. Initially, he only dealt in cash or cheque and was reluctant to use POS machines and e-wallets. However, owing to the intervention from district administration, today he prefers them over any other mode of payment. Post demonetisation, when other vendors in the market were struggling to understand about the alternatives to cash, Ratan was already equipped with the know-how of digital transactions and the devices required in facilitating them.

“Changing the mode of payment from only cash and cheques to accepting debit/credit card, e-wallet led to an increase in my turnover and customer base. E-wallets are more convenient since they allow having highly liquid cash in hand, without actually carrying it physically,” he says.

Not only Ratan, but there are thousands like him who have benefitted from





“  
Changing the mode of payment from only cash and cheques to accepting debit/credit card, e-wallet led to an increase in my turnover and customer base.”

the advantages of switching to a digital format- Hemant Radhe is one of them. Radhe wasn't an early bird when the nation started going cashless. Running a small tea shop inside the North Campus of Delhi University, accepting e-wallets attracted many more customers to his stall.

Since his customer base comprises of university students, it was easy and smart to switch over to digital platforms for making and receiving payments. While earlier, he was selling 300-400 cups every day, the sales have now gradually increased to 500-600 cups a day, increasing his monthly income by ₹10,000 on an average.

With the growing awareness of digital payments among consumers and demand for cashless transactions picking up, cloth merchant Mohammed Faizan was also spurred by the outreach initiatives taken by the district administration.

Owner of a small cloth shop in Meena Bazar, Faizan got in touch with a bank with the help of the district administration to get a POS machine installed and learn the usage of e-wallets. As a result, Faizan was pleasantly surprised by more than twice the sales compared to the previous festive season and without the hassle of counting cash and spending time in depositing money in the bank.

Encouraged by the increased business activities, Faizan recalls how things have changed for him in the last year and a half. “At first I felt we have to shut our businesses when the ₹1,000 and ₹500 notes were banned. I was clueless and did not know what to do next and how to take care of my family. Then some people from district administration came to visit the shops in Meena Bazaar and explained the use of machines and mobiles for payments. It did not make much sense to me back then. However, I am glad I did go for it.”





# Digital Empowerment for Everyone

Bhavnagar - Gujarat

**E**ncouraged by the conversion of four localities into a Digital Payment Enabled Village (DPEV), the district administration of Vallabhipur, located in the Bhavnagar district of Gujarat, decided to convert Vallabhipur as the next DPEV.

Master trainers were identified to train all block level government employees who then reached the entire population of the block through a door-to-door survey. The end of the exercise revealed that around 2,628 families did not have a bank account. Thus, the drive for ensuring everyone had access to a bank account was initiated by the opening of more than 1,400 bank accounts. This was done with the help of banks including SBI, Bank of Baroda, Corporation

Bank, Airtel Payments Bank and Bhavnagar District Co-operative Bank (BDC).

Another challenge was the lack of digital access amongst account holders, as banks didn't offer debit cards. The BDC then upgraded its infrastructure to offer chip-based Kisan Credit Cards (KCC) RuPay cards and RuPay debit cards to its account holders thus widening the reach of digital payment modes to the remotest corners of the block.

Soon, 27 milk co-operatives, many shopkeepers and vendors, and all petrol pumps in the block had digital payment options. Further, the issue of connectivity was addressed and all the Gram Panchayats were connected with internet.

The path to digital enablement involved mobilisation of the public





with intensive Information, Education and Communication (IEC) activities through print media, local cable television, mobile vans, street plays, camps at villages and student rallies. Training camps at various schools and colleges helped bring forward the youth as brand ambassadors for digital enablement of villages. Amongst the many beneficiaries, families of school students and labourers were particularly benefitted.

Alang in the Bhavnagar district, known for its world-renowned ship-breaking and recycling industry, has a large workforce, most of them having migrated from other states. Families of these workers do not travel with them and are illiterate or semi-literate. Thus the only way to share wages with the families is when a worker visits home. Moreover, demonetisation resulted in shortage of cash and thus sharing of remittances became more difficult.

The district administration responded by providing two IEC vans in collaboration with the Alang Ship Recycling Industries Association. These vans were fully equipped with digital payments literature, bank account opening forms, digital payment promotion audio-visuals and access to the internet.

More than 12,000 workers were exposed to digital payments, banking system, followed by opening of accounts and giving them cards and Green Remit Cards (GRCs). The activities undertaken resulted in ensuring that workers start using digital modes of transaction and thus began the process of sending non-cash

“

*Ever since I have been made aware about banking transactions, I am regularly sending my salary directly to my family member's account by 'Non Home Cash Deposit Transaction'.*

”

deposits at home.

Mahendra Ramnadan from Bihar, who worked at Alang port as a helper/welder for 12 years, had to take cash home every three to four months. “Sometimes the gap between two visits was as long as six months and my family had to go through a financial crisis. But ever since I learnt about banking transactions, I am regularly sending my salary directly to my family member's account by 'Non Home Cash Deposit Transaction,'” he says.

Similarly, many families have benefitted after digital literacy classes for school children were organised in the Bhavnagar district. Students were trained in various modes of digital payment and were encouraged to explain UPI, AEPS, Bank Wallets, USSD to their family members.

As a result, Shobhna Pareshbhai Gadhadara, a resident of Kanpar village in Vallabhipur, now deposits her money in banks efficiently. “My husband passed away in 2014 after which I am receiving ₹1,000 per month from state government as widow pension. As my village is small I could not find bank branches nearby and had to cover a distance of 14 km to transact.” However, her son attended a digital literacy class at school and taught her to use UPI application to check account balance. “Now I don't need to go to the bank frequently and thus save my time and money,” she exclaims.

Similarly, Adaniya Arun K., an eight class student, learnt about taxes /dues collected by Aadhaar enabled payment system. “My father paid taxes in cash, and it was difficult for us to the tax when our father was out of town and working in the farm. After getting the information, I told my father about Aadhaar enabled payment system and now we pay our taxes using that. When my father is out of village even my mother pays taxes by just giving her thumb impression,” he says.





# Igniting a Digital Switch

Sonipat - Haryana

**M**ukesh, a 45-year-old fruit-seller had a tough time when he lost his hard earned money to pickpockets. He sells in a sprawling vegetable and fruit market located in Sonipat district in Haryana, which has a mix of small and big sellers, retailers as well as wholesalers.

But, what makes it stand out is that now it is 100% cashless as all sellers in the market have at least one mode of digital payment in place. Mukesh too, currently has five e-wallets in his smart phone, three of them are directly linked to his bank account.

However, this was not the case here sometime ago. Sellers in the market area struggled to sell during the phase of demonetisation. This was when the district administration envisaged of digitally equipping the area.

The first step in this direction was an effective information, education and

communication campaign to mobilise sellers and vendors to demonstrate the ease and benefits of cashless transactions. Local leaders were roped in for awareness activities and 15 training camps were organised within a span of 40 days, where issues relating to security and online frauds were highlighted.

However, as many sellers expressed their inability to afford smart phones and so, the district administration distributed free mobile handsets to those who couldn't afford one. Meanwhile, all efforts were made to ensure that all sellers have a bank account duly seeded with *Aadhaar* and mobile number.

In light of popularity of e-wallets among the sellers, e-wallet companies were taken into confidence and merchant accounts were opened in bulk without any additional charges.

In order to encourage customers into using digital payments, special discounts were also offered when they chose to pay through any digital mode. The Mandi





Committee shouldered the differences in selling price.

In due course of time, the market transformed into a cashless market and today, out of a daily turnover of ₹50,00,000, a substantial value is transacted via digital modes.

Of the total population of Haryana, around 65% live in rural areas. Hence, when the district administration started working for promotion of digital mode of payments, it was observed that urban areas were particularly technology-friendly, but there was a lack of basic infrastructure and awareness in rural areas.

To start with, widespread campaigns and promotion of digital modes of payment were carried out across all 349 villages of the district over a span of 90 days. After extensive awareness generation programmes, a comprehensive survey was conducted to evaluate the progress in digital mode of payments among villagers.

Villages lagging behind were identified and all senior officers of the district were asked to adopt and make one village cashless-friendly. After every 30 days, the exercise was repeated with a new set of villages. And, so went on the journey of digital transformation of Sonipat district.

Sonipat is the education hub of Haryana and the district authorities used this resource to its advantage by collaborating with the universities in the area for an

*In due course of time, the market transformed into a cashless enabled market and today, out of a daily turnover of ₹50,00,000, quantum transactions are done via digital modes.*

effective promotion of digital and financial literacy.

One such collaboration was done with the Shri Ram College of Commerce, Delhi University, for a village called Basoudi. The college organised a five day camp at the village and staged street plays and door-to-door demonstrations of cashless transaction. Students interacted with villagers and sensitised them about the benefits of going cashless.

Additionally, the district administration arranged for opening of free bank accounts at the doorstep where more than 500 accounts were opened. Up to 95% of the existing bank accounts were linked with Aadhaar card and mobile phone numbers.





# Increase in Digital Payments

Bokaro - Jharkhand

**U**sha Automobiles Petrol station at Bokaro district in Jharkhand, installed a PoS machine in the year 2012. However, due to lack of awareness and high transaction charges levied for digital payments, customers considered it as a drain on the resources.

To put an end to problems relating to cashless transactions in the area, the Dugda Dakshini and Dugda Paschimi *Panchayats* in the Chandrapura block of Bermo subdivision, Bokaro district, decided to transform

into digital payment enabled by December 30, 2016, where each household has means to conduct economic transactions by cashless means.

A core team was formed on December 2, 2016 and 'Cashless Enabled Chandrapura Programme' was formally launched at the Block Office.

A baseline survey was undertaken in both *Panchayats* to find out the extent of penetration of banking/financial services in these areas. To bridge gaps that became evident upon analysing the survey report, a series of special camps were





*The district authorities now plan on making every Panchayat in the district a digitally enabled panchayat and are eyeing to ensure cellular connectivity in every village of the district.*

organised for account opening, RuPay card saturation – application, distribution and activation – and *Aadhaar* seeding for DBT beneficiaries. Benefits of cashless transactions were reiterated and merchants unwilling or unable to take POS machines were trained in e-wallet payment systems like PayTM and SBI Buddy.

Private schools, hospitals, ambulances; modes of public transport including autos, buses and taxis; *Pragya Kendra*, PDS shops, and petrol pumps, were also made cashless-enabled.

It was ensured that trainings focused on Learning by Doing and thus the '1-1' Model (or the *Chai-Samosa* Model) was developed. Upon completing these trainings, every learner was given a training completion certificate and transaction receipts.

A 'cashless walk' was undertaken at different locations to appeal to the community at both ends of a transaction – seller and buyer, through various means including LED van displays, IEC activities, hoardings and posters.

After the mission, there was a sharp and sustained increase in demand for provision of digital modes of payment at the petrol station.

Today, as a result of the convergence between various government initiatives with the administration efforts, the customers have accepted the system and have started pushing for the use of digital transactions.

As a result of this push, coupled together with increased popular demand, the petrol station now uses four PoS machines, resulting in a 300% increase in hardware. In addition, provision of other forms of digital modes of payments such as *Bharat* QR Code and e-wallets have also been introduced on customer demands.

The petrol pump now also has one staff member designated as Digi-Champ to oversee and help customers with digital transactions, as people opting for it initially require some handholding and reassurance. Today, all petrol pumps in the district have provision for more than one means of digital promotion including e-wallets, *Bharat* QR Code, PoS Machines and others.

After providing an enabling environment, the district authorities now plan on making every panchayat in the district a digitally enabled panchayat, and are eyeing to ensure cellular connectivity in every village of the district.







# Contributing to the Vision to go Cashless

Bishnupur - Manipur

Creating awareness and literacy for digital payments was a big challenge for the administration in the Bishnupur District of Manipur as the area has been affected by insurgency for long time now, and had low literacy rates. Most of the local residents/business community in the district had been dealing in small scale transactions, usage of PoS machines that charge some amount per transaction was not feasible.

However, despite odds, in December 2016 the Bishnupur District Administration started taking efforts to reduce use of cash by promoting digital payments in remote and inaccessible areas, where even the government reach is limited.

Apart from mass awareness campaign, a door-to-door training was imparted by the team. The Bishnupur district even designed its own logo and pledged for promotion of digital payments through innovative methods like launch of Digital Bishnupur - an online YouTube channel where tutorials in local languages were posted for people to easily understand the advantages of digital payments.

Owing to the success of the campaign, many private initiatives came up with their own investments for digital payment methods at their small grocery shops.

The digitisation also solved problems of boat service providers at the Karang Island. There are no more fights between boat service providers over sharing of fare with the transparency and accountability of digital transactions.

Witnessing the success of the efforts, the authorities in the district launched a special programme for Persons with Disability, and started a special drive for

*The Bishnupur District Administration even designed its own logo and pledged for promotion of digital payments through innovative methods like launch of Digital Bishnupur - an online YouTube channel where tutorials in local languages were posted.*

digital payment promotion, Aadhaar enrolment, opening bank accounts and Aadhaar seeding of PWDs so as to involve each stakeholder in the society.

Soon, the Manipur State Power Distribution Corporation Limited Bishnupur started their online electric bill payment system, which resulted in an increase in revenue collected for electricity bills through digital payment mode.

Further, many fair price shop agents, fertiliser agents, and the Block Development Office (BDO) at Bishnupur, also started using digital payment modes for distribution of wages for Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and PMAY by using Public Finance Management System (PFMS) thus increasing the total number of POS in the district to 110.

Based on the parameters including highest number of digital payment, and highest volume of transaction, among others, the authorities now plan to host a ten day Digital Payment Competition and launch more digital literacy programmes.









# **Pradhan Mantri Awas Yojana - Rural (PMAY-R)**

The PMAY-R scheme is aimed at improving the quality of life of the rural poor. The initiative was spearheaded by Prime Minister Narendra Modi. Under this initiative, affordable housing is being provided to the rural poor with a target of building 10 million affordable houses by March 31, 2019. The initiative is already underway and has been successfully carried out in a number of districts across the nation.







# Won't Let Dreams Blow Away

West Sikkim - Sikkim

**I**n one of the most remote areas of the north-eastern State of Sikkim, among the dramatic landscape of snow-capped peaks and rough terrain, lies a village known as Suldung Kamling. The village comes within a dry belt with a very inhospitable terrain, which has almost left the natives desolated on various developmental parameters. In spite of the State Government previously implementing various housing

schemes, there were still lots of families that needed intervention in terms of construction of *pucca* houses.

In this little hamlet, Parsu Ram Kami, a resident, dreamt to own and live in a *pucca* and durable house. Benefitted under PMAY-R, he constructed his house at a place with a very steep gradient, about an hour walk from the closest road.





*For the 28 beneficiary families, the most significant boon of the pucca houses constructed under the PMAY-R scheme has been the safety they provide during natural calamities.*

Parsu Ram Kami was motivated to build a *pucca* house for his children, and its subsequent effect on their daily lives has been notable. The ease with which the whole PMAY-R has been rolled out, gave his family a renewed sense of trust in the Government.

Predominantly from the Backward Class, Scheduled Tribe and Scheduled Caste, the villagers were able to take advantage of the PMAY-R to improve their living conditions and subsequently upgrade their social status. Also, the effective convergence of other welfare schemes and additional financial assistance given by the State Government and District Administration, led to construction of bigger and better houses for these poor beneficiaries.

For the 28 beneficiary families, the most significant boon of the *pucca* houses constructed under the PMAY-R scheme has been the safety they provide during natural calamities. The area is affected by high velocity winds, damaging homes and on many occasions the *kutcha* houses have blown away, exposing underprivileged families to harsh climatic conditions. The

construction of these houses has also helped the beneficiaries to save money from repeated expenditure on repair of the *kutcha* houses frequently damaged by wind, heavy rainfall and earthquakes.

Similarly, a couple, belonging to the category of people with special needs, have benefitted by this scheme. The local field functionaries have come together and helped the couple to construct their house. They show their house with a smile on their face, and a sense of pride. The beneficiary selection through Socio-Economic Caste Census data, transparent systems like geo-tagging, *Aadhaar* Enabled Payment System (AEPS), timely release of funds, etc., have strengthened the confidence of beneficiaries in the Government machinery.

The flexibility in the scheme and the overall management system has benefitted the village and the district. The enthusiasm coupled with the drive to uplift the status of the individuals has motivated the field functionaries to take up the scheme in a mission mode.







# A Place to Call Home

Kangra - Himachal Pradesh

**R**oti, kapda aur makaan are the basic necessities of life, which are compromised in extreme financial hardship. With no firm roof to shelter her family, Asha Devi, a widow lived with her children in a *kutch*a house in Kangra district, Himachal Pradesh. Last winter, severe storm and heavy rains damaged her house beyond repair.

She was compelled to live in a tent erected in the courtyard of her neighbours. She earned a meagre income by doing labourer jobs and their financial situation made it difficult for them to manage two square meals for her son and daughter daily. The thought of a *pucca* house seemed a distant reality.

Under the housing scheme of PMAY-R, the target was set to complete the construction of five million rural houses by March 2018 and 10 million rural houses by March 2019. This scheme is converged with other schemes to ensure houses have a toilet, *Saubhagya Yojana* electricity connection, *Ujjwala Yojana* LPG gas connection, access to drinking water, *Jan-Dhan Yojana* banking facilities, etc.

A *pucca* house was sanctioned to Asha in March 2017 under PMAY-R. After four months, the construction of the *pucca* house was completed and giving Asha a new identity, and a dignified social status in the *Gram Panchayat* Chalo in Kangra.

An elderly man, Chanchal Singh, a marginal farmer, resident of *Gram Panchayat* Dagla in the district, has also benefitted in the same way. At the age of 73 years with no one to take care of him in this difficult juncture of life, living on

*With tears of joy in her eyes, Asha accepted the house and thus it was sanctioned in March 2017. After four months, the construction of the pucca house was finished and the widow was stunned at the miracle of getting the chance to live within four firm walls with facilities - her joy was boundless.*

meagre old age pension and earnings from low-scale farming, Chanchal Singh was already striving hard to make both ends meet.

He feared that his dilapidated mud house would collapse in rain and squall. A self-owned *pucca* house was his long cherished dream.

Another issue he faced in old age was the lack of toilet facility. Chanchal Singh had to walk quite a distance to relieve himself and the inconvenience multiplied during times of illness.

Under PMAY-R, a *pucca* house was constructed for Chanchal Singh by the *Panchayat* officials within four months. Now, he lives in a dignified *pucca* house with toilet facility. In his old age, this house is his support system, giving him a new status and identity in the society.

Chanchal Singh is grateful towards the PMAY-R and is impressed by the efficiency and support of the Government and *Panchayat* representatives.



# The Baiga Tribe Under One Roof

Kawardha (Kabirdham) - Chhattisgarh





This is the story of a village endowed with natural surroundings that has led to a tradition of sustaining livelihood by the collection and sale of wood, *mahua* (butter tree) and *tendu* leaves (leaves of an Asian ebony tree), as well as the manufacturing of sewed leaf-plates. Also, after the implementation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2005, the villagers supplemented their income by working as labourers in the nearby cities.

The village Amaniya in Kabirdham District, Chhattisgarh, is lined by *kutchha* mud houses with bamboo panes and thatched roofs, and the simple people had never expected to enjoy the comfort of a *pucca* house. Surrounded by forest areas and the Satpura-Maikal Range, two women in the village, Samaro Bai and Budhwaro Bai have showed a picture of positive change.

The *Gram Panchayat* of Amaniya lying in Pandariya block is almost 90 km from Kabirdham District Headquarters and is famous for its natural resources and landscape. Samara Bai and Budhwaro Bai belong to the Baiga tribe, a part of the Particularly Vulnerable Tribal Groups (PVTG).

For these women, seasonal work is the prime source of livelihood to fulfil their basic needs and MGNREGA has provided them additional sources of income. Although they were able to sustain themselves with the above engagement, constructing a *pucca* house had always remained a dream for them. However, PMAY-R has fulfilled their aspirations.

As their names were on the list of the Socio-Economic Caste Census, 2011, seeing the economic status of these women, the *Gram Sabha* had approved them with common consent so that they could be benefitted under PMAY-R. The Administration gave them financial help of ₹1,30,000 per unit and 95 days of MGNREGA labour. Together they constructed two *pucca* houses, comprising of one room, one kitchen and veranda, and both the houses share a common wall and roof that sets an example of a healthy inter-personal relationship.

To fulfil their other basic necessities and increase their livelihood opportunities, the convergence of various Government schemes have played a major role. For example, through *Swachh Bharat* Mission, toilets have been constructed to prevent open defecation. The school-going kids in the family are

*We are grateful to the Gram Sabha for forwarding our names for PMAY-R, which realised our dreams of having a pucca house.*

now able to study at night under bright bulbs, as through DDUGKY their houses have been electrified.

Through the *Baiga Vikas Pradhikaran Yojana*, they were given 25 chicks each to increase and provide sustainable source of livelihood through poultry farming. For a peaceful sleep, and to prevent malaria and other harmful insect bites, the Health Department has provided them mosquito nets. The Department has also given them smart cards worth ₹50,000 for their free treatment in private and public hospitals. The Food Department provided them with ration cards to access food and meet their nutrition needs.

Samara Bai and Budhwaro Bai narrate, “We are grateful to the *Gram Sabha* for forwarding our names for PMAY-R, which realised our dreams of having a *pucca* house.”

Such a model of hope is depicted in their story that it has been a true example of positive transformational change made through the PMAY-R interventions on the initiative of the District Administration. This has been a phenomenal journey of inclusion of PVTG Baiga tribe into the mainstream of sustainable development and empowerment.

The PMAY-R has not only ensured *pucca* houses for the poor and deprived households, but has also contributed towards creating livelihood opportunities and avenues for skill development in the rural areas. It has acted as a medium for providing employment to educated unemployed rural youth.





# The Game Changers: #NewIndiaNagar

Raipur - Chhattisgarh

**R**adha Gilhare, a senior citizen widow, was mainly dependent on pension and casual labour for her survival. She lost her husband thirty years ago. She aspired of owning a *pucca* house but this could not materialise due to the lack of financial resources.

With the help of PMAY-R, Radha Gilhare and many other marginalised sections of the society in the district of Raipur, Chhattisgarh, now possess decent houses in rural areas. This programme has been an equaliser and game changer in regions where social standing is determined by the caste of a person.

Shelter is a basic human need, next only to food and clothing. Access to adequate and affordable housing is crucial for ones well-being as it contributes to the physical and mental comfort of the population and enhances the quality of life of the people. Adhering to this viewpoint, Raipur District Administration

is diligently striving towards providing housing to all its residents with an objective of making Raipur a 'houseless-free' district before March 2019 calling it #NewIndiaNagar.

The much needed and essential local leadership to this PMAY-R model colony was provided by the *Sarpanch* of the Adasena *Gram Panchayat*, Shri Anand Gilhare, aged around fifty-five years, who also belongs to *Satnami* (SC) community. Even though not a graduate, he has provided a dynamic, energetic and vibrant leadership throughout this whole endeavour.

The Tilda block colony in the district is not only an epitome of the convergence model but also an inspiration for other rural colonies. Total 40 houses have been constructed with a garden and a gazebo. The vision of sustainable and state-of-the-art housing has been achieved through convergence of various schemes.

The houses that have been constructed are equipped with toilets, LPG





connection, electricity, dustbins, plantation, lighting and fan. In addition, the colony has metalled roads with storm water drainage system, hand pump, overhead water tank, entry gate, community hall, plantation, pitching work and garden with gazebo.

Apart from the infrastructural development, the establishment of the colony generated an employment opportunity for the villagers through Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The unemployment rate and out-migration were the major concern for this area for the past few years. Previously, the rural economy had largely depended on the daily wages mainly through construction works in the adjacent Raipur city, the capital of Chhattisgarh. The PMAY-R created lots of construction demand in the rural areas leading to job creation that met the skill-set of the audience.

Moreover, PMAY-R gave an opportunity for women empowerment by providing employment to women and marginalised sections of the society. The project has envisaged the dream of rural individuals into reality by ensuring economic and social equality. Furthermore, promotion of cashless payment through BHIM in the colony has also been proposed to ensure digital and financial literacy among the community members in the housing colony.

*PMAY-R gave an opportunity for women empowerment by providing employment to women and marginalised sections of the society. The project has envisaged the dream of rural individuals into reality by ensuring economic and social equality.*

Looking beyond the infrastructural and social development, the administration has also covered major areas with plantation drives, which ensures environmental protection as well. A garden has been developed in the centre of the colony with a gazebo and dustbins installed for ensuring cleanliness in the area.

Providing urban amenities and infrastructure to rural poor, without compromising on traditional methods and living, #NewIndiaNagar illustrates the resolve of district administration 'Sankalp se Siddhi' (संकल्प से सिद्धि).



# Building Strong Foundations

Neemuch - Madhya Pradesh

**B**assi, a village rehabilitated from the submergence in backwaters of the Gandhi Sagar Dam, is situated 80 km away from the Neemuch District Headquarters in Madhya Pradesh, and is home to around 200 families. The whole village was spotted with thatched roofs and mud walls, and villagers roamed about in plain garbs. Animal husbandry is a primary activity here. Apart from this, a large number of people work as daily wage labourers in multiple local projects.

Making their ends meet by selling blankets, mats, and milk from the four cows they own, the Charan family is a part of the Bassi village-scape. Belonging to the Other Backward Class category, Samolbai Charan is an old widow lived in

a *kutch* house in the outskirts of the village with her son, daughter-in-law and two grandchildren.

She cherished a dream to see her family living in the comfort of a concrete house. The old woman was happy to know about her selection as a beneficiary for the PMAY-R as per Socio-Economic Caste Census (SECC) 2011.

Her dream of having owning a *pucca* house was soon transformed into a reality. During the construction of the house, her family received 90 days of wages under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). They now have a stable concrete roof over them, along with toilets. Her family has also received benefits of the LPG gas connection under *Ujjwala*



*Yojana*, and better lighting facilities were provided with LED light bulbs, which they received through the post office.

Apart from this, Samolbai Charan has been receiving a pension of ₹500 in her bank account from January 2018, as she turned 80 years old, which further helps as a stipulated economic backbone for the family.

Bassi, situated in a remote corner of the district, with limited connectivity and material supply, is the true picture of the painstaking efforts made by the villagers to build a home for their families with the help of the Administration and the Government. Till date, 16 households in Bassi village have benefitted under PMAY-R. For the year 2018-19, 117 beneficiaries have been approved. Upon their completion, the entire village will have *pucca* houses.

After the SECC 2011 census, a number of other villages in the district, including Bangred and Barkheda Hada, have benefitted from the scheme, slowly developing comfortable houses for a more civilised way of life.

In Barkheda Hada, Hazarilal Bhil, headed a family of eight members with self-owned agricultural land. His son, Ratanlal was informed by the village Sarpanch about Hazarilal's selection as a PMAY-R beneficiary. After this the family received ₹1,20,000 in three instalments and ₹12,000 was allotted for the construction of toilets. They also received 90 days of employment benefits

***Bassi, situated in a remote corner of the district, with limited connectivity and material supply, is the true picture of the painstaking efforts made by the villagers to build a home for their families with the help of the Administration and the Government.***

under MGNREGA.

He was the first one to complete the construction of his house in the district under the scheme and his house was inaugurated in May 2017 by the sitting MLA of the block.

Post completion of the house, Hazarilal also received benefits of electricity, LPG connection, *Jan Dhan Bima* and LED lights. He often recollects memories of the hardships he faced in his old *kutchha* house, which used to leak during rainy season and how they used utensils to collect rain water to prevent the floor from getting wet. He passed away in February 2018, leaving behind a *pucca* house for his family.



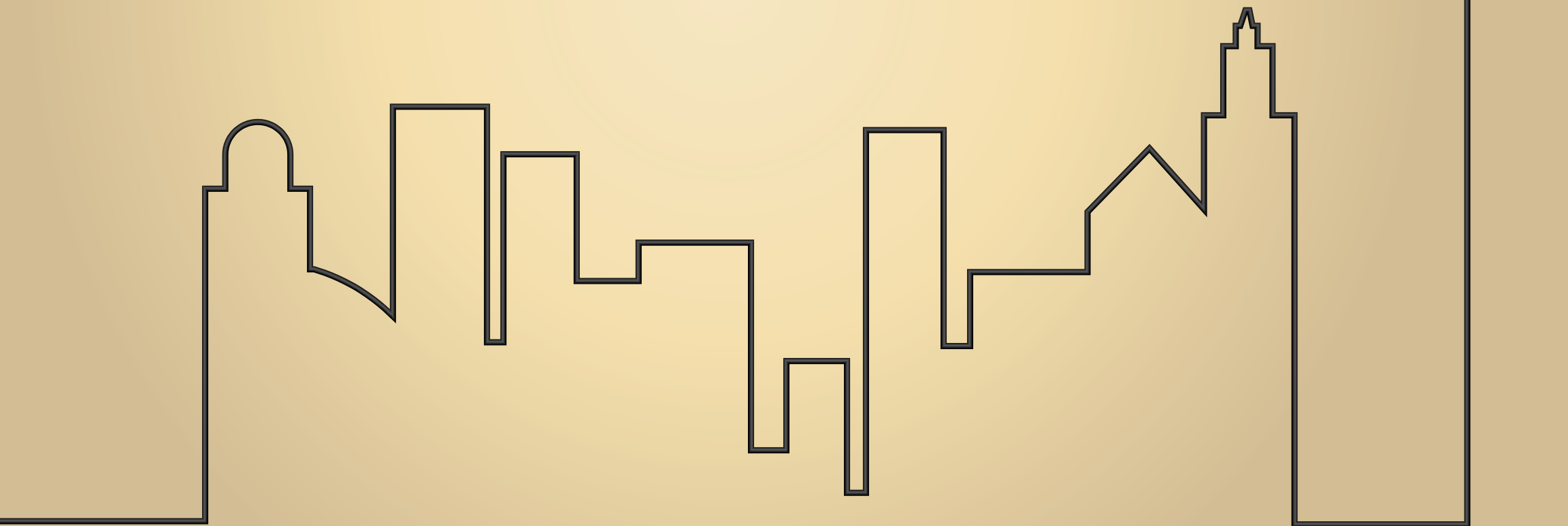






# Pradhan Mantri Awas Yojana - Urban (PMAY-U)

To improve the quality of life of the urban poor, the PMAY-U was launched by the Government of India in 523 cities. The scheme aims to provide affordable housing with basic features to communities of people who lack the means of improving their abode.





# A House of Their Own

West Tripura - Tripura

For many in India, owning a house is difficult today because of overpriced real estate. Rupali Saha and her family, had been living in a *kutchha* house in west Tripura for 40 years.

With walls made up of galvanised iron sheets, which would get extremely heated up during summers and wet during the rainy season, and without a washroom inside the house, the situation was not conducive for a family to live and grow healthily. Her daughter Snigdha frequently suffered from upper respiratory tract infection, which in turn impacted her education and overall productive capacity of the family.

As a means of livelihood, Saha's husband has a commercial space on rent where he runs an optical shop, while Rupali gives private tuitions to supplement his income and provide for their daughter. While other basic necessities were catered for, the dream of having their own *pucca* house remained unfulfilled for long.

However, amidst excessively priced luxury homes in India's metros, PMAY-U introduced a new wave sweeping India's real estate sector. Under the scheme affordable housing is provided to urban poor with toilets, electricity connection and a gas connection, amongst other essentials.

With the launch of PMAY-U in Tripura, Rupali hoped to finally own a *pucca* house, and in just six months Saha and her family could finally complete the construction of their new house. "Apart from mandatory requirements like earthquake-resilient house, toilet and compliance to local building rules, there were flexibilities to get the house constructed as per my choice," she says. Saha's house now has beautifully painted walls with a wall art made jointly by mother and daughter.

With time, campaigns for motivation and awareness generation for PMAY-U in the area have made Saha conscious of energy saving. As a result, she has now





installed energy-efficient LED lighting and tube lights in her house. Now with the improved living standards, Snigdha does not fall ill frequently and is able to concentrate more on her studies. Saha's husband, Kamal Saha, too feels relaxed after coming back home from work, and the number of children in Saha's tuition classes increased owing to additional space and better hygiene. Most importantly though, Saha earned something, which she can pass on to her future generation—self respect and self confidence.

For Belarani Debbarma, another resident of the Agartala Municipal Corporation, Tripura, things were not very different. With just one room that too with holes in the wall, and reptiles looming around, the ancestral house was not proper to accommodate a family.

Income from the small grocery shop run by Debbarma and her husband was not enough to help them get a *pucca* house and applications to banks for a financial loan were denied.

It was during an awareness campaign regarding PMAY-U conducted in her locality by officials of Agartala Municipal Corporation that she realised she was eligible to avail benefits under the scheme.



*Apart from mandatory requirements like earthquake-resilient house, toilet and compliance to local building rules, there were flexibilities to get the house constructed as per my choice.*

Soon, a foundation was laid on the land which the family owns near their ancestral residence, and construction of the house was completed within a period of 12 months. Today, Debbarma's face blooms with happiness, confidence and a sense of dignity as she no more hesitates to invite people to her new house with eye-catching walls which she got painted in colours of her choice.

# Housing For All

Silvassa - Dadra & Nagar Haveli

**K**hushal Samji Patel lived in a *kutch*a house with his family for almost 55 years in Dandul Faliya, Silvassa town of the Union Territory Dadra and Nagar Haveli. Working as a construction labourer in centring houses and buildings for years with an income that could just about fulfil his daily household expenses, Patel could never dream of constructing his own house one day. In his *kutch*a house, which was made up of temporary materials, during rainy days the conditions would become worse due to leakage and water stagnation.

But he found out about a survey conducted by the municipality for the Beneficiary Led Construction (BLC) component of PMAY-U in 2016. Patel filled the application with the help of their ward councillor and after signing the agreement with the municipality, he started construction of his own house using the savings he had.

“I was never sure if I could ever afford a *pucca* house of my own. But now I have one,” Patel happily exclaims.

In the Bhurkud Faliya district of Silvassa, residents Ishwar Dashma Patara and Devlu Javara Nimla, faced similar challenges. Both of them lived in a *kutch*a house. While Patara was residing in the house for the past 60 years, Nimla was there for around 45 years.

Patara's main occupation is of making and selling tea through his small window shop near his house. The income from that could just fulfil his daily household expenses. Similarly, as a daily wage labourer at a construction site, Devlu Javara Nimla couldn't afford to have a *pucca* house of his own.



Both their houses were in bad conditions and were at the risk of collapsing anytime. Moreover, their informal income pattern disqualified them from availing loans from banks. They could realise their dream of a new house through the PMAY-U.

After excavation of foundation and geo-tagging of the house, both of them received finance for the construction in three instalments, and today have their own *pucca* houses with regular water supply, electricity and other basic amenities required for an enhanced quality of life.

It is not just Patel, Patara or Nimla's story – but many others like them for the first time in their lives walked into a dignified house which they could call their own.

For the past 63 years, Somla Jamna Lotada from the Lotada Faliya district in Silvassa used to live in the same *kutch*a house where he was born. As a farmer, he could only earn to make both ends meet on a daily basis and could not even afford to think about having another house. However, owing to the





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*I used to live in the same kutchra house since my birth. My dream to construct a new house of my own was not getting wings owing to my poor income as a daily wage labourer in a company. However, today I reside in a pucca house of my own, thanks to PMAY-U.*

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implementation of the PMAY-U project in the area, he got approval under BLC and now he lives in a hygienic and spacious house that improved his standard of living.

The housing beneficiaries were spread throughout other districts of Silvassa as well. Among the many, Laxi Lahanu Baraf from the Ultan Faliya district, and Kamlesh Gulabbhai Patel residing in Bhutal Faliya, share their story.

“I used to live in the same *kutchra* house since my birth. My dream to construct a new house of my own was not getting wings owing to my poor income as a daily wage labourer in a company. However, today I reside in a *pucca* house of my own, thanks to PMAY-U,” says Baraf.

Patel has a similar story to share. “A *kutchra* house with holes was all I could afford and provide for my family and two sons. I wanted a better life for them but couldn’t think about constructing a house of my own. But things changed for the better when I qualified for PMAY-U, and today life is different and better,” he exclaims.



# Through the Doors of Their Own Homes

Puducherry - Puducherry





**F**eroz Anwar Hussain, an employee in a private company lived in a rented house with his family in Subbaiah Nagar, Mangalam, Puducherry. In 2002, he purchased a small piece of land at Jaya Ganesh Nagar, Perungalathur village in Mangalam, with his hard earned savings.

His dream of owning a house was finally realised when he was selected as a beneficiary under Phase-I of the PMAY-U. With financial assistance received under the scheme, Hussain is now a proud owner of a beautiful house.

However, things were not as easy in the district sometime ago. Before the intervention of PMAY-U, almost all the beneficiaries were caught in a debt trap due to the excessive interest rates charged by moneylenders on the bridge financing that they provide to enable people to complete the construction of houses.

Estimated unit cost for constructing a house in Puducherry under PMAY-U is around ₹4.2 lakh, out of which, a housing grant of ₹2 lakh is provided to the beneficiary, and the remaining ₹2.2 lakh is contributed by the beneficiary. However, a pilot study on a slum settlement in Pondicherry Municipality gave a detailed insight that the beneficiaries struggle a lot to mobilise their contribution.

The beneficiaries of the erstwhile state scheme often take loans from moneylenders at exorbitant interest rates to construct houses and eventually most of them end up in an internal debt trap. Because of this, few housing beneficiaries in the settlement could not complete their house construction. The housing department and PMAY-U brought about certain key policy changes to make the hitherto non-bankable housing beneficiaries into a credit worthy group by discontinuing collection of security deposits.

The state government provided the much needed trust to banking institutions, which in turn helped them to trust the housing beneficiaries who otherwise were considered non-bankable. Soon, many people in the district could finally resume the process of getting their houses constructed.

*Not only to residents, but the Government also extended a helping hand to the nomads. The welfare measure of the Government to address the need of housing for the downtrodden of the society is best reflected in the selection of 16 nomads as beneficiaries.*

Pormannan, a beneficiary and resident of J.J. Nagar, Moolakulam, worked as a welder in a private workshop and had been living in a *kutcha* house built on a government issued land for the past 10 years. However, after he was selected as a beneficiary under Phase-I of the PMAY-U, and was extended financial assistance for construction of his house, could complete the construction of his house and is now living there with his family.

Another example of positive progress is that of Kumar, who earns his living by fishing and was residing in a mud mortar walled and tiled roof house in Vadakku Therottu Veethi, Veerampattinam, until he was selected as a PMAY-U beneficiary under the Phase-II of the scheme. After being selected as a beneficiary he had replaced his dilapidated house over government land with a *pucca* house utilising the financial assistance under the scheme.

Not only to residents, the government also extended a helping hand to the nomads. The welfare measure of the government to address the need of housing for the downtrodden of the society is best reflected in the selection of 16 nomads as beneficiaries under PMAY-U scheme at Kalithirthal Kuppam in Thirubuvanai. These people were allotted land free of cost by the state government. The construction of the houses for the beneficiaries is under progress.



# A Dream Fulfilled

Visakhapatnam - Andhra Pradesh





For nearly 20 years, 96 families in the KSN Reddy Nagar of the Greater Visakhapatnam Municipal Corporation (GVMC) in Andhra Pradesh have been residing in huts, and their livelihood depends on labour work which is mainly excavation for buildings, roads and trenches. Their huts were easy targets for natural calamities like cyclones and earthquakes, and accidents like fire hazards. Every year, each resident had to spend around ₹6,000-10,000 for replacing thatched roofs. This resulted in loss of daily wages for the days they got involved in their house repair work.

For years, no government scheme could provide them a permanent housing structure in their existing site. Only recently, the PMAY-U came as a boon to them, especially the Beneficiary Led Construction (BLC) vertical of this scheme.

After proper survey, and thorough verification, the Collector and District Magistrate of Visakhapatnam sanctioned *pucca* houses to them under PMAY-U at a unit cost of ₹3.5 lakh per house. For this, the Government of India provided ₹1.5 lakh as subsidy, Andhra Pradesh Government contributed ₹1 lakh, and the remaining ₹1 lakh was generated collectively through bank loan and beneficiary contribution.

After the houses were sanctioned, the beneficiaries dismantled their huts and constructed new *pucca* houses to lead an enhanced quality of life without fearing any natural calamities and with drinking water supply, school buildings and *Anganwadi* buildings in close proximity.

Inside the Kanakala Dibba district in the heart of Visakhapatnam, the situation was no different. Here existed another slum colony, which consisted of approximately 164 families who had been living there for 50 years without permanent housing and necessary infrastructure.

Most of the people in this slum colony are working as daily wage labours or

*Slum dwellers are grateful to the Government as their dream of owning a sustainable house, an idea that once seemed farfetched, has finally come true.*

servants. Many of them suffered because of loss of lives and properties due to natural calamities like cyclones and floods. Thus, to protect themselves, most people used to lay thatched roof every year during the monsoon season, which became very difficult for their livelihood. Adding on to this, robberies were more prominent in this area due to lack of permanent housing facility.

Under the previous housing schemes in the area in 2006, only 120 families were rehabilitated, thus leaving out 44 families. Some of these families, who were left out, were living in rented houses and others on the roads in temporary structures. They had been looking forward to the government for the last 10 years to rehabilitate them.

After the announcement of the new scheme of PMAY-U, the families applied online as part of demand assessment conducted by the district administration. Soon, necessary infrastructure for their colony, like roads, drains, water supply and electricity, was arranged under the supervision of GVMC.

Today, the people of the slum are grateful to the government as their dream of owning a sustainable house, an idea which once seemed farfetched, has finally come true. Moreover, the allotment of permanent houses has provided them confidence, respect and a new identity in the society.



# Women Lead a Housing Revolution

Ahmedabad - Gujarat

**F**rom her spacious, one bedroom apartment in a brand new housing block, Geetaben Thakore can finally breathe a sigh of relief.

However, this was not the situation some years ago. In a tightly packed slum housing 55 families, she resided in a one room house that had no windows, a metal sheet roof and a single ceiling fan that was the sole reprieve from the blazing sun.

For years, Thakore daily trekked to the roadside tap for water and waited in line for a toilet shared with half of the slum's residents. Like other slums in Ahmedabad, Gujarat, Abhuji Na Chhapra also sheltered the working poor: shopkeepers, chauffeurs and domestic workers like Thakore.

Unlike the National Housing Policy 2010, it encouraged in situ redevelopment – re-housing slum dwellers in the same spot rather than displacing them to the outskirts of the city.

Ahmedabad Municipal Corporation (AMC) set out a plan to put this redevelopment into practice through a public-private partnership – with builders providing free apartment blocks to slum dwellers. In exchange, contractors were given leftover land, to build apartments for sale in the open market.

Thakore had already gained a leadership status in her community a few years earlier, when she helped the *Mahila* Housing SEWA Trust (MHT) - a housing





NGO, to implement infrastructure upgrades in the slum: toilets, running water, drainage, paved roads, street lights and solid waste management.

When the slumfree programme came to Thakore's locality offering to re-house the entire community in a new building that they would own themselves as a co-operative, she gathered 11 women who under her leadership had already made vast improvements in the slum.

When the Authorities reached out to slum dwellers, 30 families agreed for the new co-op apartment building, on the same spot, but 25 families were holdouts. The AMC redevelopment required 75% of residents to agree. After two long years of paperwork and neighbourhood meetings, Thakore eventually convinced almost everyone to let go of their houses. The holdouts went to court to block it and filed 12 court cases in total.

In April 2014, the court gave verdict that the redevelopment would proceed, and protesting families reluctantly had to leave their homes.

A month later, the frame of the new structure towered over the old slum and at last in November 2014, the four-storeyed co-operative housing society,

*When the slumfree programme came to Thakore's area offering to re-house the entire community in a new building that they would own themselves as a co-operative, she gathered 11 women who under her leadership had already made vast improvements in the slum.*

Shantadeep, was inaugurated. Thakore along with her neighbours, today have a building with all amenities for a life she had only seen in the bungalows she cleaned. There is running water, natural light and a solid roof that doesn't leak.

However, most importantly, the building represents power of women in a community led development.



# Dignified Housing: A Human Right

Indore - Madhya Pradesh

**S**omabai, a member of Resident Community Volunteers (RCVs) in Indore, was living in a slum with her family, deprived of access to basic facilities. They lived in constant fear of losing their house since they did not have any legal documents. But with the help of Indore Municipal Corporation's (IMC) initiative regarding the PMAY-U project, Somabai and her family will soon get a *pucca* house and a better living environment with legal registry of their new house. The community mobilisation strategy has helped Somabai and others in getting financial help from banks by making the process of receiving a bank loan much easier.

As the first step towards implementation of PMAY-U in the city, IMC proposed to construct 53,724 dwelling units of various categories across 21 locations. The success of these slum redevelopment projects was measured by three key outcomes: identification of beneficiaries, timely construction and quality of housing.

A dedicated agency appointed by IMC, mobilised the project with an application based socio-economic survey and social engineering. This was done to facilitate community support for the project and take care of temporary relocation issues in providing transit accommodation.





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*IMC's community mobilisation strategy gave me an opportunity to own a house and expand my business simultaneously.*

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Along with this, preparation of a map with houses mentioning unique ID and showing social infrastructure such as *Anganwadi*, school, dispensary/health centre, community hall, open space, shops, etc., was created. This was followed by door- to door sensitisation of beneficiary households.

Meetings were held with the community in small groups of 50-60 people in each slum being considered for the scheme. The aim of the meeting was to disseminate information on PMAY-U through appropriate means understandable to all sections of the slum dwellers.

Moreover, facilitations were made in obtaining the consent of maximum number of beneficiaries if relocation of slum was required. Allotment of dwelling units was done through a lottery system, wherein a lottery was done for various set of people who want to live together. Transit accommodation and constructed dwelling units of people willing to live together were accommodated in the same block. Also, people with special needs, differently-abled, senior citizens, etc., were given the units on ground or lower floors after due verification of their documents.

Anil Verma, who runs a small business from his home of making T-shirts, resided in this slum for the past six years. Under PMAY-U, IMC helped him to open an account in Canara Bank where he used to deposit ₹2,000 per month as his beneficiary share for the proposed housing unit. Recently, the bank officials provided him with an ATM card and offered to give him a loan of ₹50,000 under Mudra Scheme to expand his business. “IMC’s community mobilisation strategy gave me an opportunity to own a house and expand my business simultaneously,” he exclaims.

However, it was not easy to collect the data through socio-economic survey for this scheme as it is a time consuming and a cumbersome job. Also, locating the surveyed dwelling unit at a later stage is full of hassles. To overcome this, IMC developed an android-based application for socio-economic survey with forms 4A and 4B of PMAY guidelines. Apart from the entire questionnaire, the application has a feature to record biometrics of respondents and geographical coordinates of surveyed dwellings, along with taking in the geo-tagged pictures of both.



# For a Better Future

Hyderabad - Telangana

**F**or the first time in his life B Ramulu Naik, a 46-year-old daily wage earner from a non-descript slum, walked into a dignified house having two bedrooms, a hall, kitchen and two bath-cum-toilets. “Earlier, all eight members of my family lived, ate and slept in a dilapidated hut which lacked ventilation, had little room for cooking and had no access to basic amenities like a functional toilet,” Naik says.

It is not just the story of Ramulu Naik but a dream come true for 132 other families living in just 34 houses for 35 years at Singam Cheruvu, a slum in Hyderabad, Telangana, predominantly inhabited by scheduled tribes having no sanitation, safe drinking water or garbage collection facility.

However, owing to the implementation of Telangana State Government’s

flagship programme of dignity housing supported by PMAY-U, where the housing colony is taken up as a rehabilitation of an existing slum, these 500 slum dwellers live a decent life.

The pooling of required land for the project however proved to be a difficult task because in a metro city like Hyderabad, land is scarce. To achieve this target, the Greater Hyderabad Municipal Corporation (GHMC) adopted two-pronged strategies – one was the development of in-situ slums and the other was to develop housing projects in vacant lands.

Priority was given to the development of in-situ slums, as it would not dislocate existing slum dwellers and would at the same time transform them into well-developed communities. However, the slum dwellers





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*Earlier, all eight members of my family lived, ate and slept in one single dilapidated hut which lacked ventilation, had little room for cooking and had no access to basic amenities like a functional toilet.*

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had apprehensions about allotment of their dwelling unit, dislocation affecting livelihood during construction and also about timely completion of the construction.

In view of this, field visits to the model 2BHK house built in the slum at IDH colony, Hyderabad were arranged to convince the slum dwellers. Thus, the authorities got over the first hurdle of land pooling. Thereafter, extensive interactions with the stakeholders were conducted by Self Help Groups of GHMC and the Society for Rehabilitation and Counselling Organisation (SRACO), which lead to an increase in the list of beneficiaries. A Single and Common Possession Certificate was issued wherein all the families dislocated in a slum were enumerated in a single order for taking up 2BHK housing project. This facilitated finalisation of beneficiaries before commencement of the work and reinforced confidence in the slum dwellers to vacate the slum since they were assured of re-allotment.

Getting contractors for construction of dwelling units was critical because

unlike in infrastructure works, there are no takers for government housing projects. This is because there is little margin and there is possibility of escalation in prices in case of delay in project timelines.

Most of the inhabitants used to travel to different locations of the city to render manual work in construction activities. This 2BHK project at their own location, not only offered them work, but also gave them an opportunity to build their own abodes. Thus the beneficiaries themselves contributed towards the construction of their own houses.

Tejavath Chitti, a 30-year-old woman labourer says, “Over the years I had worked for building other peoples’ houses but now I am building my own house with my hands. It feels great.”

In the first phase of this project, 2BHK housing units are being constructed by GHMC at 109 locations, where each location is being provided with connectivity and community infrastructural needs like roads, drains, street lights, water supply, community hall, commercial centre, etc.









## **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Launched on February 18, 2016 by Prime Minister Narendra Modi, PMFBY was implemented by 21 states in Kharif 2016 whereas 23 states and two UTs have implemented the scheme in Rabi 2016-17. PMFBY provides a comprehensive insurance cover against failure of the crop thus helping in stabilising the income of the farmers.

# Anchoring in Deep Waters

West Tripura - Tripura

**T**ripura is a State in northeast India. It is home to a diverse mix of tribal cultures and religious groups. The State consists of eight districts with its Capital Agartala located in West Tripura District, where rice is the main food crop. Farmers work hard in vibrant green farms in breathtaking bountiful hills.

A small farmer, Basanti Saha, cultivated Aman paddy in a 0.80 ha land along with her husband and two sons, during 2017-18.

During 2017-18, Basanti's husband attended an awareness programme organised by the Agriculture Sector Officer and subscribed insurance for his paddy crop in 0.24 ha in Purba Barjala, Jirania under PMFBY with one time premium of ₹194.

In October 2017, his paddy crop was adversely affected by heavy rains and floods. He immediately got in touch with the Jirania Agriculture Sector Officer who visited the damaged plot with a Village Level Worker (VLW) and informed the notified insurance company. The insurance company surveyed the affected area within two days. After official formalities, the insurance company settled the claim and an amount of ₹8,717 was transferred directly to his bank account.

Now Basanti Saha has insured 0.24 ha area of Boro paddy and has decided that in the next Kharif season, they will insure their complete land under PMFBY. Saha and her husband are now motivating other farmers to go for insurance

*Basanti Saha has insured 0.24 hectare area of Boro paddy and has decided that in the next Kharif season, they will insure their complete land under PMFBY.*

under PMFBY.

Another small farmer, Nepal Das of Mariam Nagar in Old Agartala Block wanted to cultivate paddy. On the advice of the concerned Village Level Worker (VLW) he sought benefit of Kisan Credit Card (KCC) on the basis of and got the necessary funds and insurance under the PMFBY scheme.

After necessary formalities the bank sanctioned a loan with a small deduction as premium for crop insurance under PMFBY.

When the floods occurred, the farmer informed the Jirania Agriculture Sector Officer, whereupon the insurance company surveyed the affected area and found that 75% land was damaged, the reimbursement was immediately sanctioned.

The PMFBY has brought smiles on the faces of small and marginal farmers of Tripura. Financial insurance for these crop losses brings security to the cultivators with a single minimum premium.









# Crops Secured in Heavenly Pauri

Pauri Garhwal - Uttarakhand





**L**ocated against a panoramic backdrop of layered mountain ranges crowned with a snowy view, Pauri Garhwal district in Uttarakhand is home to many places of religious and tourist interest. The region is replete with scenic valleys, meandering rivers, dense forests and hospitable people with a rich cultural heritage.

Agriculture has been the primary source of income as nearly 87 % of the districts' population resides in rural areas and is directly or indirectly dependent on agriculture. However, mostly dependent on rain-fed agriculture, they faced multiple problems arising out of natural calamities such as cloud burst, land slide and drought impacting their social life. Most of them seasonally migrated to cities and town when there were no agricultural activities in the village. The fear of crop damage due to multiple reasons resulted in no takers for farming. Left unattended and barren, their fields converted into waste lands as people migrated to cities and town for education and livelihood.

Not getting the desired production from his agricultural activities, financial situation of Vijendra Singh Rawat, aged 52 years, a resident of Kayark village of the district was worsening day by day. With a heavy heart, he was planning to leave his village when he came to know about the scheme in Krishi Mahotsav,

*During Rabi season 2016-17, a hail storm damaged his crops, but Rawat was again saved by the PMFBY.*

Kharif 2016. He insured his tomato crops and could insulate himself in 2016-17 from crop loss caused by excessive rainfall and hail storm. The scheme also encouraged him to adopt innovative and modern agricultural practices resulting in flow of credit with low premium investments. He became an inspiration for other farmers in the region who soon followed suit.

Besides protecting farmers from loss of production risks, the initiative contributed to food security, crop diversification and enhanced growth and competitiveness of agriculture sector. PMFBY has thus stabilized farmers' income, ensuring their continuance in the occupation with a sense of satisfaction and pride.



# Comforting in Calamities

Uttarkashi - Uttarakhand







With smiles on their faces, farmers stood cheerfully in the green farmlands, waving crop insurance document with Government seal.

Uttarkashi District in Uttarakhand or Kashi of the north, is close to Rishikesh. The district is frequently tormented by natural calamities like hail storms, heavy and uneven rain distribution, cloud bursts and floods, adversely affecting the agricultural income of farmers.

Deewan Singh Tomar, a farmer of Naugaon town suffered heavy losses in apple farming due to natural disasters in last two decades. Looking for crop security, Tomar approached the Agriculture and Horticulture Department, where he got extensive information about PMFBY.

Having registered for insuring his crops with the Horticulture Department and Insurance companies, Tomar says, “Last year, I got 500 apple trees insured at a premium of ₹ 50,000 and the got ₹ 1,50,000 (for partial damage leading to reduced harvest). I shared my experience with fellow farmers who were facing the same problem. Now, 30 other farmers have become secure through this scheme. Today, I feel relaxed because I know I, I have a supporting hand in PMFBY.”

Under the guidance of District Magistrate, Uttarkashi a number of Kisan

“Last year, I got 500 apple trees insured at a premium of ₹50,000 and the got ₹1,50,000 (for partial damage leading to reduced harvest).”

Goshtis were conducted at the *Gram Panchayat* level to educate the farmers about PMFBY. A Krishak Mahotsav was also organised at the *Naya Panchayat* level. Besides this, various IEC activities were undertaken through media, camps and pamphlet distribution at Block level. A Krishak calendar was launched to provide month wise information to farmers on dos and don'ts on agriculture and allied activities, including crop insurance. The District Administration also approached the wives of farmers via Self Help Groups.

The District Magistrate says, “Our team has increased 193% crop insurance in the year 2017-18 in Uttarkashi district as compared to previous year. There have been floods, earthquake and cloud bursts in the past and in such a situation, PMFBY is truly a blessing for the farmers.”

# No Loss of Yield Any More

Chatra - Jharkhand



**I**n Chatra District of Jharkhand many farmers were not aware of the crop insurance schemes despite the government pushing for increased participation of farmers in PMFBY.

The total crop area for notified crops under the insurance scheme including crops like paddy, maize, wheat, potato, mustard and gram, is 45,790 ha consisting of more than one lakh farmers. However, the insurance scheme did not have many takers.

In light of this situation, a District Level Monitoring Committee (DLMC) was appointed for implementation of PMFBY involving Agriculture Officers, Block level Officials, and Branch Managers of Co-operative Banks, along with Krishak Mitras to ensure proper implementation of the crop insurance schemes in the District.

Long awareness programmes were organised in each of the 12 blocks of

the District. Farmers were made aware about the programmes through local newspapers. The crop insurance claims of the previous year were paid in the camps. Intensive training and workshops were conducted at district and block levels for various functionaries involved in implementation of the scheme.

Implementation was reviewed on a fortnightly basis and the progress of farmers' coverage under the crop insurance scheme was monitored. Functionaries at the *Panchayat* level contacted farmers through door-to-door campaigns and distributed application forms in respect of the Scheme. Farmers were also assisted in filling and submitting these forms, and with regard to the insurance premium in co-operative bank branches.

Very soon District Authorities succeeded in covering 61,883 farmers against the target of 46,000 under PMFBY during the monsoon cropping season in 2016; 4,289 farmers against the target of 5,500 farmers during the 2016-17 winter; and





“During monsoon-cropping season in 2017 PACS Ltd. extended crop insurance under PMFBY to 3,547 non-loanee farmers.”

1,01,285 farmers against the target of 1,15,000 during 2017 monsoon.

Amongst the various blocks in Chatra, where farmers were benefitted, the progress in Khutikewal Kurd, Block Hunterganj stands out. During the monsoon-cropping season in 2017 the Hirinh Primary Agriculture Co-operative Society (PACS) Ltd. extended crop insurance under PMFBY to 3,547 non-loanee farmers also. Crops of loanee farmers are insured at the time of loan disbursement by the banks.

Various strategies were adopted by the District Level Committee and the District Co-operative Officer. Simultaneously, the PACS monitored the progress of each village exclusively. Pamphlets, banners and posters etc. were used for promotion and publicity of PMFBY.

The organisation helped farmers, distributed insurance application forms and assisted in filling them. In a door-to-door visit, the premium amount, the

insurance proposal forms and other documents required from the farmers were collected. Continuous monitoring was done through meetings with farmers, workshops and trainings.

Most importantly, the farmers were explained that under the new PMFBY scheme, five types of risks are covered, viz., prevented sowing/ sowing failure in the event of crop loss during the crop period, on the basis of crop yield/in case of widespread disaster, in case of crop damage due to local disaster and post harvest losses.

Similarly, in Lawalong Block in Chatra district, the local PACS covered 1,365 non-loanee farmers in 2016 monsoon season and 3,547 non-loanee farmers in next year monsoon season under PMFBY. The efforts of PACS in covering a large number of non-loanee farmers under PMFBY by convincing them, distributing insurance proposal and assisting in filling the forms, has been commendable.

# Insurance Cover Brings Smile to Farmers

Beed - Maharashtra



**D**istrict of Beed in Maharashtra is known for its rain-fed agriculture but was frequently being exposed to weather extremities like drought, hailstorms or unseasonal rain. Every third year, the farmers faced drought leading to crop loss and uncertain income.

To reduce distress of the farmers, the District administration introduced the PMFBY to insure their crops at low premium rates. A farmer awareness campaign was undertaken. Bulletins and posters having a ready reckoner of the premium amount of crop insurance at village level were put out and all farmers were approached. Advertisements giving details of the scheme, its importance,

and cut off dates for participation were published in leading newspapers popular locally and in the State including Dainik Lokmat, Sakal, Divyamarathi, Zunjar Neta, Parshwabhoomi and Karyarambh.

Radio jingles were also broadcast on Aakashwani (AIR) to spread awareness. Training was imparted to farmers at village levels through different extension programmes such as Unnat Sheti Samrudh Shetkari Abhiyan and Krishi Jagrati Saptah.

Anil Khamkar, a farmer in the Pawarwadi village of Majalgaon block cultivated soyabean in one hectare and pigeon pea pulses in another one. His income from soyabean and pigeon pea crops was more than satisfying during good monsoon.





“  
*The PMFBY scheme has brought a ray of hope in my life. It is one of the best ways of minimising the hardship of the farming community arising out of crop failure.*  
 ”

The district administration informed him about the benefits of PMFBY scheme and helped him fill the application form. Khamkar insured both his crops under PMFBY against a premium amount of ₹1,280 in Beed District Cooperative Bank. The crops were completely destroyed during 2016-17 monsoon season due to unseasonal rainfall. But, he soon received soybean crop claim insurance of ₹9,824 and recovered losses incurred due to the natural calamity.

Today, in the Pendgaon village of Beed, nearly 110 farmers are beneficiaries of the PMFBY scheme. Babasaheb Bhikurao Yadav too, insured his soyabean crops by depositing the premium amount in Beed District Cooperative Bank and received crop claim as insurance.

Anita Vitthal Kharsade, 37 years old, worked laboriously in her farm to

ensure a sustainable income for her household. During a local village meet, she heard about the benefits of PMFBY and insured her crops. Assistance at each level under PMFBY made the entire process easier for Kharsade. She received insurance amounting to ₹28,800 and recovered her losses.

Suresh Shahdev Gade, a 35-year-old farmer of the district says, “the PMFBY scheme has brought a ray of hope in my life. It is one of the best ways of minimising the hardship of the farming community arising out of crop failure.”

Farmers subscription has considerably increased in 2015-16 in light of the compensation received during monsoon 2014-15. During the monsoon cropping season, around ₹892 crores were disbursed against a premium of ₹65 crores thus benefitting more than 95% farmers of the District.





# Crop Insurance: A Catalyst for Radical Change

Nanded - Maharashtra



**N**anded District in Maharashtra is predominantly agrarian, with only 20% of the area under irrigated cultivation and the rest solely dependent on rainfall. As a result, farmers are exposed to large agriculture risks and Prataprao Dattarao Deshmukh, a 64-year-old farmer from Taroda Block in Nanded District, is one of them.

Living in a joint family with 10 landholders in an area of 45 acres, Deshmukh is educated and is a pioneer participant in the PMFBY crop insurance scheme.

In 2015, farmers welcomed good showers received in the first fortnight of monsoon and sowed crops like soybean, cotton, green gram, black gram, and pigeon pea. The vegetative growth of monsoon crops was excellent due to well-distributed showers and the farmers were expecting a bumper crop. However, to their disappointment, continuous heavy rains for 15-20 days during ripening stage spoiled the crops and shattered their hopes. However, unlike other farmers, Deshmukh had an insurance cover for his crops.

Insurance claims were soon settled and compensation amount was deposited in his bank account. Farmers like Deshmukh, received more than ₹2 lakhs as compensation under the crop insurance scheme. “My son could pursue engineering because of crop insurance, during crisis. After meeting the family needs, I utilised the rest of compensation amount to purchase agriculture inputs for the next agriculture season.”

Fellow farmers were inspired to subscribe crop insurance after seeing how Deshmukh bounced back post the set back. Deshmukh guided and helped them to deposit crop insurance premium, and today, farmers from adjoining villages come to him for seeking his advice on agricultural practices as well as crop insurance scheme.

The District Authorities conducted awareness campaign to convince the farmers to enrol themselves for the scheme.

Dhamdari, a village in the Ardhapur Block of Nanded District has 750 acres land under cultivation with 340 landholders. Farmers suffer huge production losses in the cultivation of short duration crops due to long dry spells, as well as pest attacks.

“

*My son could pursue engineering because of crop insurance, during crisis. After meeting the family needs, I utilised the rest of compensation amount to purchase agriculture inputs for the next agriculture season.*

”

T A Mustapure, an Agriculture Assistant working in the village, understood the need for good extension strategies to transfer advance agricultural techniques from lab to land. To achieve the task, four farmer-groups were formed and meetings were held on regular basis for exchange of thoughts on advanced agricultural techniques like inter-cultivation practices, plant protection, use of fertilisers and pesticides etc. Members of farmer groups passed on this knowledge to their fellow farmers, which resulted in increased productivity of crops.

Balaji Devrao Kadam, a 38-year-old farmer has 6.98 ha of land. PMFBY helped him during adverse agriculture seasons. Most of the farmers in the area have confidence in PMFBY and almost the entire village is covered under the scheme.

It saves them from indiscreet money lenders who charge heavy interest on hand-loans. Repayment of hand loans becomes next to impossible, in case monsoon crops fail due to any reason, which at time sadly results in farmers’ suicide.

PMFBY comes as saviour to farmers in time of hardship. The timely assistance disguised as insurance helps farmers to enable repayment of loans, and further make investments for the next agriculture season.





# Farming the Smart Way

Parbhani - Maharashtra



**A**griculture in India is confronted with climate risks and indebtedness. Most of the farmers are small or marginal with declining and fragmented landholdings. The main livelihood of people living in village Rudhi located in the Manvat Tehsil of Parbhani District, Maharashtra is agriculture and farming related labour.

Soybean, cotton, pigeon pea and green gram are grown during the monsoon season; and sorghum, wheat and gram are the major crops during the winter season. Agro-climatically, the village comes under assured rainfall zone of the State, receiving annual rainfall of around 757 mm. However, during the monsoon-sowing season in 2017, actual rainfall received in the area was only 582 mm (76.88%).

There are around 600 farmers in the village. In last five years, the farmers have been experiencing scanty and uneven distribution of rainfall and dry spells, which last for nearly one month during flowering and pod formation stages. A distressed farmer committed suicide five years ago.

However, the scenario has changed with the introduction of PMFBY providing financial support to farmers suffering from crop loss /damage arising from unforeseen events. The number of farmers insuring their crops is increasing every year.

State Agricultural Department organised village meets and display of posters to motivate farmers to enrol for the scheme. The authorities also prepared ready reckoner charts and pamphlets, which were published in local newspapers.

The Department further initiated door-to-door campaigns where Department Functionaries and Bank Officers were involved in spreading awareness about the benefits of PMFBY.



*A special team was constituted at bank level to help farmers fill up forms for getting their crops insured.*

A special team was constituted at bank level to help farmers fill up forms for getting their crops insured. The insured crop area was 90% of the total area under crop cultivation in the village, with a total premium of ₹1,94,000 paid from the village.

Farmers accept that they have largely benefitted by the claim amount under PMFBY, which was needed for purchase of input for the next cropping season and to ensure our continuance in farming.







# Ending Uncertainties Naturally

Sivaganga - Tamil Nadu

**I**n the coastal State of Tamil Nadu in southern India, lies Muthuramalingapuram village in Ilayangudi Taluk, located on the road connecting Salaigramam and R S Mangalam in district Sivaganga. About 72% of the workforce is dependent on agriculture. The principal crop of this region is paddy rice.

Rajendran, a marginal farmer belonging to Other Backward Class owns two acres of dry land and is fully dependent on agricultural income to sustain his family.

Agriculture as an occupation is fraught with unforeseen vagaries of nature. Often farmers are distressed because of crop failures and yield losses triggered by unpredictable weather conditions. The PMFBY was launched to shield farmers with insurance.

Rajendran had bought an old tractor, SWARAJ 744, for ₹2.50 lakh at Thummapatti in Madurai District after availing loan from Salaigramam Primary Agricultural Cooperative Credit Society, keeping his wife's gold jewellery as collateral.

Due to monsoon failure in the year 2016-17, there was no yield. The jewel loan had turned overdue as he was not able to repay the loan amount at the right time. However, as a member of Salaigramam Primary Agricultural Cooperative Credit Society, Rajendran had insured his crops in the cultivated land during 2016-17.

Rajendran received crop insurance claim of ₹2.3 lakhs, including his brothers' and father's claim in time. This helped him to recover his wife's jewellery by paying back the jewel loan. With tears of joy in his eyes, Rajendran expressed

*Monsoon may fail, but this scheme never fails, and lends supportive hand to distressed farmers.*

his gratitude for, "Monsoon may fail, but this scheme never fails, and lends supportive hand to distressed farmers."

A few kilometres away from Rajendran's village, another beneficiary of PMFBY, Sonaimuthu lives in the Maruthanganallur village. He is a marginal farmer fully dependent on agricultural income to sustain his family.

His daughter Priya got married in 2016 and Sonaimuthu planned to spend money for the baby shower of his daughter. Later that year, his agricultural lands unfortunately became fallow because of monsoon failure. He was forced to borrow money from a moneylender to meet expenses on his daughter's baby shower and delivery.

Thankfully, he had insured his crops during 2016-17 at ₹611 as a member of Nagamugunthangudi Primary Agricultural Cooperative Credit Society. Under PMFBY, Sonaimuthu was sanctioned an insurance claim of ₹35,618, due to which he could overcome the financial crisis.

PMFBY, thus guarantees both confidence and relief to all farmers.









सत्यमेव जयते

**Department of Administrative Reforms & Public Grievances**  
**Ministry of Personnel, Public Grievances & Pensions**  
**Government of India**