



Enriching Sustenance

Strengthening the Pillars of Livelihood Security



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राष्ट्रपति
भारत गणतंत्र
PRESIDENT
REPUBLIC OF INDIA



MESSAGE

I am happy to learn that The Associated Chambers of Commerce and Industry of India (ASSOCHAM) is organizing a “Convention on Livelihood Security” on November 3, 2014 at New Delhi.

70% of India’s population depends on local ecosystems for their basic subsistence requirements. India and its citizens face formidable challenges in securing affordable and accessible livelihood. The challenges of poverty, food security, housing, unemployment and malnutrition need to be addressed with urgency, enabling us to achieve sustainable and inclusive growth. I am sure that the Convention will provide momentum for the formulation of strategies to combat and overcome these challenges.

On this occasion, I extend my warm greetings and felicitations to the organizers and the participants and wish the Convention a great success.

(Pranab Mukherjee)

New Delhi
October 28, 2014

FOREWORD



Over the past decade, India has faced a challenging economic environment driven by several globally interlinked macroeconomic factors. With a stable Government at the Centre, it is now vital to build Confidence, Conviction and Growth in the Indian economy, especially through increased focus on ensuring 'Livelihood Security' for our 1.3 billion citizens.

In order to actualize this objective, there are certain key sectors of the economy that can act as engines of growth with huge job creation potential, such as Agriculture including focus on agribusiness and food processing, MSME and Tourism, which have in recent years generated sizeable employment opportunities and incomes. There is immense, untapped potential within these sectors to further create a multiplier effect in India's economy.

The Prime Minister has outlined the Government's commitment to e-Governance, digital India, financial inclusion, social infrastructure, skill development and talent management, along with harnessing the power of India's youth to make India a manufacturing hub with the highly strategic recently launched '**Make in India**' initiative. Further, the **Sansad Aadarsh Gram Yojana** (MP's Model Village Scheme), which aims at developing villages into model regions equipped with basic amenities and civic facilities, is truly reflective of HIS provident and strategic vision of achieving 'Livelihood Security for all'.

Financial Inclusion is a prerequisite for achieving Livelihood Security. The Government and RBI have been making concerted efforts to extend financial security to over 60% of Indian population. The overwhelming success of the **Pradhan Mantri Jan Dhan Yojana** (PMJDY), which has touched 5.1 crore accounts and 1.6 crore RuPay debit cards since its launch, is a remarkable booster for the Financial Inclusion agenda of the Government and its full impact must be leveraged to actualize the Vision of Livelihood Security for all.

In this context, I am pleased to present the ASSOCHAM - YES BANK Knowledge Report '**Enriching Sustenance: Strengthening the Pillars of Livelihood Security**' which highlights key opportunities and challenges in achieving livelihood security for all citizens of India. I am confident that this knowledge report will be insightful and useful to all stakeholders.

ASSOCHAM is deeply committed to closely work with the Government to fully realize the visionary development goal of **Sabka Saath, Sabka Vikas** to foster balanced economic, industrial and social development of our nation.

Thank you.

Sincerely,



Rana Kapoor
President ASSOCHAM
Managing Director & CEO YES BANK

ACKNOWLEDGEMENT



It gives me immense pleasure that ASSOCHAM is organizing Summit on Livelihood Security. One of the fundamental aspects of Livelihood Security is Food Security. Undoubtedly India has made tremendous progress since independence in the area of food security. Paradoxically in spite of regular adequate food production, nearly 40% of the population still lives in poverty sometimes without two meals a day. The policies and schemes introduced by Government from time to time have been mostly good and far sighted; however, due to lack of effective implementation their impact is often limited in scale and scope. The limited scale & scope calls for strategic collaboration with social enterprises like NGO's among other solutions which though exists but are marred by diverse origins & varied institutional interests with a view of up-scaling of their efforts. I believe that holding this Summit on this very important subject will reignite the debate on provision of livelihood security for the poorest of the poor.

I extend my heartiest thanks to VIOM Networks, Adani, Lupin, Indospace, JSW, and multiple other organizations for their support. I also thank our Presenting Partner "YES BANK" who is also the Knowledge Partner of this Summit for its wonderful efforts in preparing this report on the subject of Livelihood Security.

I also acknowledge the efforts put in by Dr. Om S. Tyagi, Sandeep Kochhar, Vipul Gajingwar, Amit Bunger, Prashant Singh, and Nitesh Sinha for the organizing this Summit.

I not only wish the Summit a great success but also assume that ASSOCHAM shall continue to organize such programs for larger public benefits with great degree of excellence.

A handwritten signature in black ink, appearing to read 'D.S. Rawat'.

(D.S.Rawat)
Secretary General
ASSOCHAM

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Defining Livelihood Security in | 1 Indian Context

1. Defining Livelihood Security in Indian Context

There is nothing so degrading as the constant anxiety about one's means of livelihood...W. Somerset Maugham

A livelihood is the means by which a person or household makes a living over time. Livelihood Security has been defined differently by various entities and scholars. In a broader sense, it implies dignity in a secure and just society and being able to withstand stresses of death, disease, natural disasters or economic slumps. It means adequate and sustainable access to income and resources to meet basic needs (including adequate access to food, potable water, health facilities, educational opportunities, housing, and time for community participation and social integration). Swaminathan (1991) has defined sustainable livelihood security as **livelihood options that are ecologically secure, economically efficient and socially equitable in order to underscore three aspects - ecology, economics and equity.**

In simple terms, Job and Income security are the most critical components of 'Livelihoods'. Other than income, 'security' implies access to adequate nutritious food, clean water, health, sanitation and energy.

India is one of the fastest growing economies in the world. During the period from 1995-96 to 2007-08, the gross domestic product (GDP) averaged 7.6%. Thereafter, though growth has slowed as a result of the global economic crisis, the country has escaped severe slowdown. However, the benefits of growth have not been distributed equally, and high rates of poverty persist, heavily concentrated in rural areas. The worrying trend is the fact that the rapid growth of the last two decades has not translated into improvement in the living conditions of the people. India has even lagged behind its SAARC neighbors Bangladesh and Nepal in the pace of improvement in living conditions. There is probably no other example in the history of world development of an economy growing so fast for so long with such limited results in terms of broad-based social progress¹. Therefore, the 'trickle down' approach to delivering development has been seriously challenged.

¹ Putting Growth In Its Place, Jean Dreze, Amartya Sen (Outlook India, November, 2011)

Figure 1: India's Rank Among Six Asian Countries
(India, Bangladesh, Bhutan, Nepal, Pakistan, Sri Lanka (Top=1; Bottom=6))

	1990	2009
GNI per capita	4	3
Life Expectancy	3	6
Infant Mortality Rate	2	5
Under-5 Mortality Rate	2	5
Maternal Mortality Ratio	3	3
Total Fertility Rate	2	4
Access to Improved Sanitation	4-5a	5-6a
Mean Years of Schooling	2-3a	4-5a
Child Immunization (DPT)	4	6
Child Immunization (Measles)	6	6
Proportion of Underweight Children	4-5a	6
<i>a Ambiguous rank due to missing data for Bhutan (or Nepal, in case of 'underweight children')</i>		

Source: Putting Growth in its Place (Jean Dreze and Amartya Sen; Outlook India, November, 2011)

1.1 Challenges

With 60% of India's population employed in the agriculture sector, which contributes only ~15% of the GDP, challenges of livelihood security in India are highly complex. Farm based jobs have remained stagnated due to structural changes in the Indian economy. The share of primary sector in GDP has progressively declined from 26% to 15% between 1998 and 2013, while the share of rural population, which was dependent on this sector, has reduced only marginally. This means that India's development models have to be robust enough to deliver dignity of life and sustainability of livelihoods at a scale and in a pluralistic context that cannot be compared to any other country in the world.

Fragmented Land Holdings: India is a land of small farmers. According to Agricultural Census 2000-01, out of around 120 million total land households in the country, there were an estimated 98 million small and marginal holdings. The average size of small holdings is 1.4 ha² down from 2.3 ha in 1971-72. The small holding character of Indian agriculture is much more prominent today than ever before. Though from efficiency point of view, small holdings are equal or better than large holdings; poverty for small holding farmers is much higher than other farmers as small holdings do not raise enough agricultural income so as lift the marginal and small farm households above poverty level.

Low Level of Formal Education: Education and skills are important for improving farming practices, investment and productivity. The low level of farmers' education limits public dissemination of knowledge. The NSS Farmers' Survey shows that awareness about bio-fertilizers, minimum support prices and WTO is associated with education levels.

² Fertilizer Statistics, 1980-81 and 2009-10, Fertiliser Association of India, New Delhi; Department of Agriculture and Cooperation, Agricultural Census Division.

Figure 2: Literacy Rate and Mean Years of Education of Unorganized Agricultural Self-Employed Workers, 2004-05

Land Size/ Class	Literacy Rate			Mean Years of Education		
	Male	Female	Total	Male	Female	Total
Landless	45.6	25.5	34.0	2.2	1.5	1.8
.01-.40 ha	59.2	31.1	43.7	3.7	1.7	2.6
.41-1.0 ha	64.5	31.7	51.4	4.1	1.7	3.2
Marginal	62.5	31.2	48.1	3.9	1.7	2.9
Small	68.7	34.8	55.9	4.7	1.9	3.6
2.0-4.0 ha	70.2	37.1	57.6	4.9	2.1	3.8
>4.0 ha	77.4	42	63.3	5.8	2.5	4.5
Medium & Large	72.9	39	59.7	5.3	2.2	4.1
All	67.4	34.1	53.4	4.5	1.9	3.4

Source: NCEUS (2008) Computed using NSS unit level data 61st Round in Employment and Unemployment Situation in India

The literacy rate and mean years of education for unorganized farm workers is ~53.4% compared to national average literacy of ~74%³. Within the various categories of agricultural workers, the landless have the least literacy rate and mean years of education.

Financial Inclusion: Access to finance is critical for empowerment of rural communities. Though various initiatives have been taken by the Government and civil society organizations to mobilize the poor into self help groups (SHGs) and provide micro credit, much needs to be achieved. As per the NSSO 59th round (All India Debt and Investment Survey) (Reserve Bank of India, 2013) results,

- ✓ 51.4% of farmer households are financially excluded from both formal and informal sources
- ✓ Overall, 73% of farmer households have no access to formal sources of credit

Globalization Challenges: Increasing globalization has added to the problems faced by the small holding agriculture. The policies of huge subsidies and protection policies by developed countries have negative effects on small holding farmers in developing countries.

Bali Trade Facilitation Pact, Geneva: During the deliberations for the purpose of ratifying the Bali package of the WTO (July, 2014), it appeared that the food procurement component of India's food security programme violates the country's WTO obligations. This was due to the fact that under its WTO obligations, the value of subsidy India provides farmers on any agricultural product must be limited to 10% of the total value of the output of the product at the market price. Under the system of Minimum Support Price (MSP) followed by India, the WTO mandated methodology requires that per unit subsidy be measured by the difference between MSP and the average price of the product that prevailed between 1986 and 1988 (Panagariya).

The negotiation towards a permanent solution to the stockholding problem and the omission of this clause in the package led India to walk out and delayed the ratification of the Bali package.

³Census, 2011

Insufficient Capacity Building of Beneficiaries: Out of the estimated 70 million rural below poverty line (BPL) households, 45 million households still need to be organized into SHGs⁴. A significant number of these households are extremely vulnerable. In the absence of aggregate institutions of the poor, such as the SHG federations, the poor households could not access higher order support services for productivity enhancement, marketing linkage, risk management among others. Most of the SHGs remain crowded in low productivity, primary sector activities.

Poor Absorption of Technology: ICT can play a significant role in taking best livelihood practices to rural poor. However, absorption of technology remains poor in the countryside primarily due to lack of basic IT infrastructure, poor penetration of the internet and lack of awareness. Though mobile phone penetration has been robust, rural internet penetration has been estimated at just 6.7% in December 2013⁵. There is huge scope for open source software technology suitable for low resource settings especially for the under privileged communities.

Women's Ownership and Management of Land: There are ~400 million rural women who constitute 33% of the total population of India as per the Census of India 2011. Land, in a rural agrarian economy is the source of food security, income and credit power. On the other hand, Indian agriculture is being progressively feminized with women doing the bulk of the work. While 63% of India's rural male work force is engaged in agriculture, the figure is as high as 79% for women. Women are increasingly engaging in pre-production, production and post-production activities abandoning the taboo associated with women ploughing the fields. Average farm labor by women in rural production is 55–66% of the total labor.

In contrast to the large proportion of farm labor contributed by women, only 9.3% of rural women actually own land⁶. In most of the landless and semi-landless families, women and children suffer from acute poverty, malnutrition and illiteracy. 83% of women engaged in agriculture don't own the land. Since women do not own land, they are not recognized as 'farmers' in Indian agricultural policy even though they are working on it full time—thus, becoming laborers on their own family land.

Scalability: Since multiple entities (both state and non-state) and programs of various sizes and structures are targeting poverty alleviation through various programs, it becomes difficult to unlock the synergies that can be achieved through a degree of convergence and coordination across them. Large Government programs are coexisting with smaller private initiatives and endeavors by non-governmental organizations across India.

- ✓ Smaller programs which often demonstrate durable outcomes are unable to scale-up because they are not able to leverage the existing governmental infrastructure while designing their own supply chains
- ✓ **Partnerships for last mile access** with social entrepreneurs, civil society organizations, panchayats, innovators and corporate entities that can device solutions for last mile problems for large programs are missing

⁴ A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men

⁵ Internet in Rural India; i-cube-IMRB Report, 2013

⁶ Agriculture Census 2005/2006, Department of Agriculture and Cooperation, GoI; NSSO 2002

Human Resources: There is extreme dearth of qualified professionals willing to work in livelihood programs. Though management graduates can develop competency to handle livelihood projects, they are generally wired towards running businesses rather than managing livelihood issues which are connected with heterogeneous stakeholders and participants. There have been many instances where in states have not been able to fully utilize the funds received under the erstwhile SGSY⁷ due to lack of dedicated human resources and appropriate delivery system.

1.2 Strengths

Government Interventions: The Indian Government has realized the importance of providing livelihoods especially to the poor and weaker sections of the society. The country has a long history of Government led social safety net interventions, dating back to before independence in 1947. India is the only country in South Asia where, theoretically, 100% of the poor are targeted by either National or State-led social assistance programmes. Public works programmes have been the central component in safety net policies since the 1960s. Coverage of such programmes has increased significantly during the 1990s and 2000s, the most significant being the most recent - Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) launched in 2005. Besides the MGNREGA, the Government has set up the National Rural Livelihoods Mission and National Urban Livelihoods Mission, adopted skill development as a national priority and rolled out schemes like Rashtriya Krishi Vikas Yojana (RKVY) to reach out to poor families and link them to sustainable livelihoods opportunities.

Figure 3: Key Government Interventions for Livelihood Security

Livelihood Programs	Key Purpose	Year of Launch
Community Development Programme	✓ Holistic village development through creation of institutions both administrative and Panchayati Raj	1952
Integrated Rural Development Program ✓ Training of Rural Youth for Self-Employment (TRYSEM) ✓ Development of Women and Children in Rural Areas (DWCRA)	✓ Self-employment program intended to raise the income-generation capacity by a mix of subsidy and credit to the target groups (small and marginal farmers, agricultural laborers and rural artisans among the BPL)	1978

⁷ Swarnjayanti Gram Swarozgar Yojana reincarnated as National Rural Livelihood Mission was launched in 1999 by the Government of India to provide sustainable income to poor living in rural areas.

Jawahar Rozgar Yojana (JRY)	✓ Providing additional gainful employment for the unemployed and under-employed persons in rural areas	1989
Indira Awas Yojana (IAS)	✓ Financial assistance for BPL households to construct houses	1985
Swarnjayanti Gram Swarajgar Yojana (SGSY)	✓ Promoting self-employment through organization of rural poor into self help groups	1999
Wage Employment	✓ Provide wage employment to the rural poor	2005
National Rural Livelihood Program (NRLM)	✓ Demand driven strategy building upon SGSY and 'participative identification of poor'	2011

Higher Productivity of Small Holdings: The results from the nationwide surveys of farm households show that the lower size of holdings in India have been using higher doses of inputs, making more intensive use of land and adopting new technology on a much larger scale compared to farms in the larger size categories. This has led to higher per ha output in small and marginal holdings compared to larger holdings.

Figure 4: Agricultural Output per Household and per Capita in Different Farm Size Categories

Farm Size (ha)	Household Size	Per Capita Land (ha)	Output Value (INR)		
			Per Household	Per Capita	Per Ha
.01-.4	5	0.04	4,783	965	25,173
.4-1	5	0.12	12,563	2,364	18,921
1.01-2	6	0.24	23,292	3,801	16,780
2.01-4	6	0.43	40,403	6,734	15,091
4.01-10	7	0.82	77,120	10,588	13,564
>10	8	2.2	137,473	16,782	7,722
All	6	0.22	18,858	3,143	15,426

Source: Situation Assessment Survey, NSSO 59th round, Report No. 497

These patterns of negative association between farm size and productivity enhancing variables have not diluted over time with the advancement of technology or modernization of agriculture. In fact, marginal and smallholders make better use of inputs (irrigation, fertilizers among others) enabling higher productivity. It seems that emerging changes in labor market and the rising demand for labor will further increase advantage of smallholders over large size holdings. The much vaunted scale advantage has not provided any edge to larger size holdings, nor has it constrained production in marginal and smallholdings. The available evidence suggests that productivity of Indian agriculture will rise significantly if land inequality is reduced in favor of lower size holdings.

However, on the contrary 62% of the farmers in India who own less than 0.8 ha⁸ of cultivable land would be under poverty if they do not have the opportunity to earn income outside agriculture. This figure may further increase with further fragmentation of land holdings.

⁸ Breakeven farm size (ha) to keep above poverty line based on Tendulkar Committee analysis



Economic Security in a | 2 Global Scenario

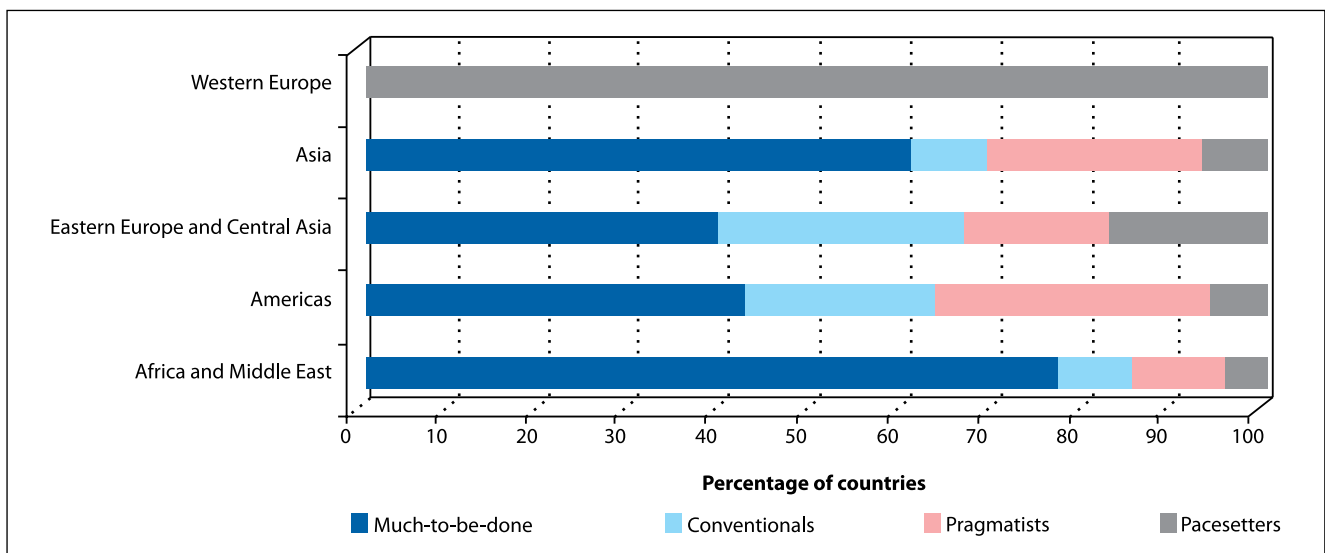
2. Economic Security in a Global Scenario

Economic Security has preoccupied National Governments across the world, particularly when the economic shocks have been so unprecedented and severe that existing social and political arrangements appeared threatened. The idea of economic security forms a combination of social and work-related securities for people, in order to flourish and develop.

Economic Security Index

Economic Security is measured as a combination of the normalized values of the socio-economic security indexes to yield a composite measure designated the Economic Security Index (ESI). According to International Labour Organization (ILO) - a country's ESI score indicates the country's extent of economic security, in a relative sense. A high score indicates that a country is providing more security than one with a low score. However a high score does not necessarily imply that the country is providing a very strong environment for economic security, but may also mark a reflection that it is doing just better than many others. Hence it is a relative measure and not an absolute one.

Figure 5: Economic Security Index: Countries as Clusters



Source: IFP-SES Database 2004.

Pacesetters: Countries with high scores on policy commitment to economic security, on the existence of mechanisms or institutions to bear effect on economic security outcomes. These countries include Canada, Japan, Israel, all of western European countries and a few from eastern Europe.

Pragmatists: Countries that have performed well in terms of outcome but seem to have a relatively modest commitment and relative modest mechanisms, to achieve good outcomes. USA and several other OECD countries are among this cluster, including South Africa and Mauritius.

Conventionals: Countries having relatively stronger formal commitment to the goals of economic security and appear to have institutions to give effect to them, but where outcomes have been less than impressive. Eastern European countries dominate this cluster.

Much-to-be-Done: Countries where the commitment, institutions and outcomes are all relatively weak, where there is much that could be done by policymakers, domestic and foreign advisors. This cluster contains most African and Middle Eastern countries (19 out of 24), and majority of the Asian and Pacific countries, including India.

Majority of the countries at all levels of national development could do better on economic security. It is a lot easier for the developed countries with well-established institutional capacities to achieve strong economic security for its population; however not all can manage to put it into force. Many of the lower-income countries could do much better without impeding their economic growth and development.

Globalization has brought about major difference between economic security of various countries, largely due to increased interdependencies. The rapid acceleration of globalization has seen its scope widened beyond the realm of economy to embrace the domains of social, cultural and political norms and practices of the society. The increased interdependency among the countries of the world, has far-reaching consequences for economic well-being, social structures and political processes.

Attributed to globalization by some, the economic security has worsened in most parts of the world, due to high levels of unemployment, precarious job conditions, deepening poverty and diminishing state support. The forces of globalization have made it more challenging for reformers and policy makers to devise new policies and institutions, while at the same time maintaining reliance on free market system for promoting economic progress. The existing system of social support for disadvantaged groups in countries across the world is under severe strain and being ineffective in coping with the arising problems.

The **Millennium Development Goals (MDGs)** are eight international development goals that were established following the Millennium Summit of the United Nations in 2000 to create a framework for countries to bridge the socio-economic gaps within their populations. MDGs set concrete targets and indicators for countries across the world to reduce poverty and provide dignity to every individual. This has helped in bringing a much needed focus and pressure on basic development issues, which in turn led the Governments at National and sub-National levels to do better planning and implement more intensive policies and programmes.

Figure 6: Millennium Development Goals



Source : United National Millennium Development Goals 2000

Over the last decade, economic growth has taken place in most regions across the world, providing evidence that this growth can be a particular driver for increased livelihood security, when translated into equitable growth on all social indicators. However, the impact of economic growth on livelihood insecurity reduction has not been similar everywhere. Some regions have fared particularly well, while others seem to lag behind and have not been able to fully capitalize on the potential created by economic growth.

In particular the key challenge for India is the slow progress in improving the social standards such as access to nutritious food and clean water, sanitation & hygiene, education, health facilities among others. While the country has experienced overall economic growth, most of the country's poor have not participated adequately. Due to the top-down approach of policy implementation, various social protection interventions have not been effective to improve the social conditions. To reduce poverty, growth needs to reach the poor and the increased income from economic growth needs to generate demand for the assets controlled by them. Poor households need to be able to use the additional economic assets to improve their diets both in quantity and quality, and increase food utilization.

In the decades to come India will be experiencing a new set of challenges, particularly with food security. Though, India is self-sufficient in cereal production and to an extent in non-cereal crops as well, but factors such as increasing population, decreasing agricultural land, stagnant crop yields and shift in lifestyles will drive the nation to higher import dependency for foods security. Policy makers should focus on this eventuality on urgent basis to ensure continued food security as a key parameter for economic growth.



Policy and institutional reforms as a medium to provide social and economic securities must reflect the reality of open markets, fierce competition and rapid technological advancements in the ever-changing global economy. In the long run, the globalization of economy must reflect through globalization of social policies, where its true advantages be embraced by every individual.

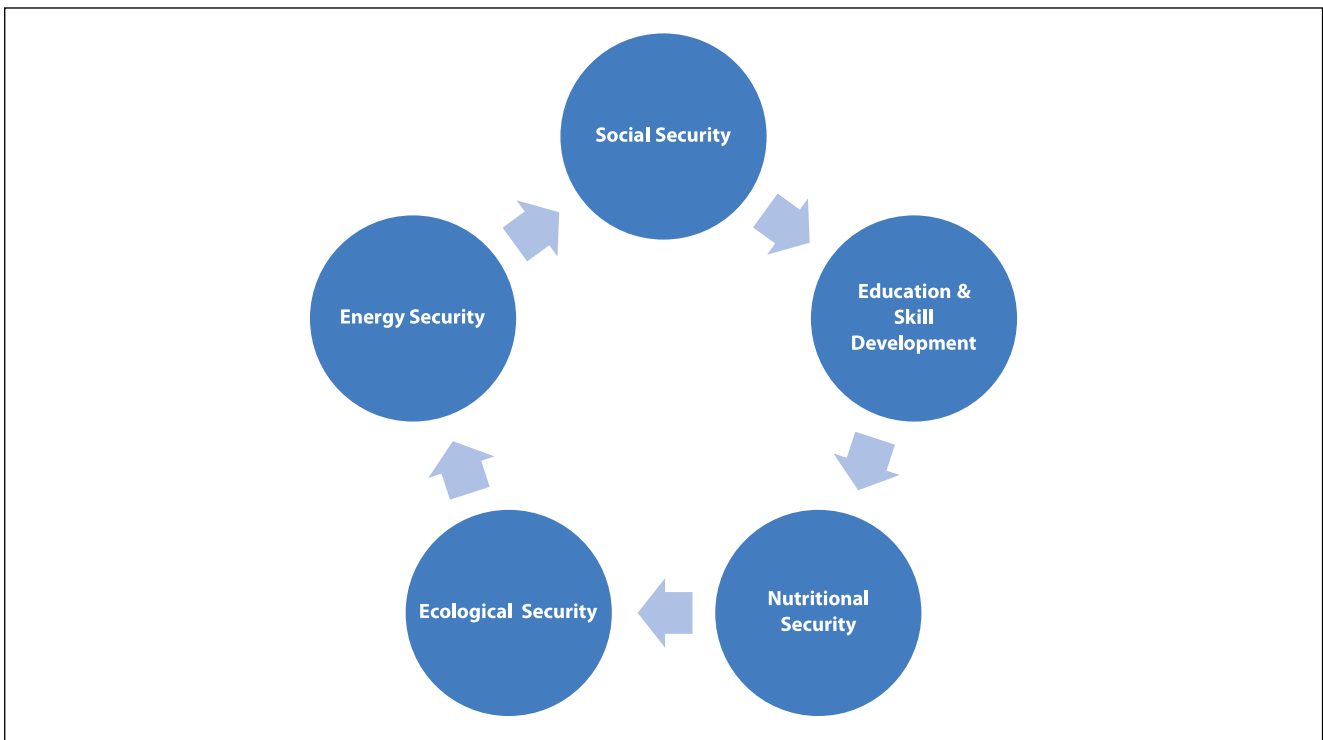


3. Positioning India

Poverty is not a static or fixed state, but instead a multi-dimensional concept encompassing nutrition, life expectancy, housing quality, literacy, access to energy, and a variety of other factors. Poverty is frequently expressed by researchers and policy makers from an income perspective, to earn less than USD 2 per day when adjusted for the purchasing parity of countries. Based on this definition, about 40% of the global population is poor.

Non-income dimensions of poverty are just as important as sources of employment and wages. It is clear from the MDG experience and a growing body of evidence that those living in poverty value freedom from fear and violence, social inclusion, access to basic services such as education and health and honest governance just as highly as income and employment.

Figure 7: Non-Income Dimensions of Poverty



Source: YES BANK Analysis

In India various development programmes / schemes have been formulated and implemented under the Five year Plans (FYP). The 12th FYP (2012-2017) goal has been to achieve faster, more inclusive and sustainable growth in conformity with the MDGs.

On some indicators, India has achieved the target set by MDGs well ahead of the dead line -halving the percentage of population below the poverty line, net enrolment ratio in primary education, proportion of people with sustainable access to improved water sources, halted and reversed the spread of HIV/ Aids, Malaria and Tuberculosis (TB). However, on some indicators such as Ratio of Girls to Boys in primary and secondary education and tertiary education, under Five Mortality Rate among others, there is still much to be achieved.

A wide range of policies beyond those focused on growth will be essential to redistribute resources, devise and implement targeted approaches to reduce poverty and inequality and to increase resilience. The future goals framework should 1) promote inclusive and sustainable economies that improve well-being and enable all, including the poorest, to participate in and benefit from economic growth 2) include a goal of reducing income inequality; and a set of indicators of inequality across the various dimensions of social security 3) be global, but recognize national realities and 4) integrate poverty and environment objectives.

3.1 Social Security

3.1.1 Healthcare Security

Ensuring best quality healthcare to its people is the prime goal that any nation aspires for. However, current indicators defining healthcare security of the country give a dismal picture:

- ✓ According to World Health Organization (WHO) public expenditure as a share of total spending on Healthcare in India is ~20%, ranking the country 171 out of 175 countries in the World
- ✓ According to a World Bank Report 2012, healthcare expenditure was one of the leading causes of poverty in India. Nearly 65% of India's poor get into debt and 3% fall below poverty line each year because of health related expenses
- ✓ Out-of-pocket expenses as a percentage of total healthcare spend is 61%⁹

Health coverage has been reaffirmed as a universal right by the WHO. The economic advancement in India has enabled the Government to take the cue and articulate its intent to increase the public financing of health to 2.5% of India's GDP from the current 1.1% in the 12th five year plan to move towards affordable, accessible and quality health care for all. In principle, a comprehensive package is available to the entire population through the public delivery system, but in reality the Government is far from delivering on this promise, especially to the poor. While the network of Primary Health Centers (PHCs) and Community Health Centers (CHCs) has grown over the years, public healthcare infrastructure remains woefully inadequate both in terms of accessibility and quality of healthcare. To ensure healthcare security and to fill this vacuum, extending health coverage has been the major focus of the new wave of Government-sponsored health insurance schemes (GSHISs).

⁹ *Universal Health Cover for India: Demystifying Financing Needs, EY Report, 2012*

Between 2003–04 and 2009–10, the amount of health insurance cover through GSHISs increased more than fivefold. Rashtriya Swasthya Bima Yojana¹⁰(RSBY) being administered by the Ministry of Labour and Employment, Government of India and two State schemes (Rajiv Aarogyasri, Andhra Pradesh and Kalaingar¹¹, Tamil Nadu) account for nearly all the growth achieved by GSHISs mostly after 2007. In the case of Rajiv Aarogyasri and Kalaingar, State Governments have in theory extended coverage to more than 80% and 50% of their respective populations, which they deemed low-income and vulnerable to health shocks. Thus, these States are approaching universal coverage at least for the defined benefits packages. Over this same period, commercial insurers also made impressive strides in coverage expansion, registering an estimated four-fold increase in coverage.

Figure 8: Population Coverage and Projected Growth (million people)

Scheme	2003-04	2009-10	2015E
Central Government			
Employees' State Insurance Scheme (ESIS)	31	56	72
Central Government Health Scheme (CGHS)	4	3	3
RSBY	NA	70	300
State Government			
Aarogyasri (Andhra Pradesh)	NA	70	75
Kalaingar (Tamil Nadu)	NA	40	42
Arogyashri (Karnataka)	NA	1	33
Yeshasvini (Karnataka)	2	3	3
Total Government Sponsored	37	243	528
Commercial Insurers	15	55	90
Grand Total (includes others not listed above)	55	300	630

Source: Government Sponsored Health Insurance in India: Are you Covered?, Gerard La Forgia and Somil Nagpal

With 243 million persons estimated to be covered in major Government-sponsored health insurance schemes (Figure 8), the World Bank estimates that more than 300 million persons, about 25% of India's population, now have access to some form of health insurance. In light of current trends, and assuming continued political and financial support from the Government, insurance coverage is expected to reach more than 630 million people, 50% of the population by 2015. Most of the growth is likely to occur along three lines - RSBY, Commercial

¹⁰ RSBY launched by Ministry of Labour and Employment, Gov aims at providing health insurance coverage for Below Poverty Line (BPL) families arising out of health shocks that involve hospitalization. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000/- for most of the diseases that require hospitalization. Government has fixed the package rates for the hospitals for a large number of interventions.

¹¹ Restructured and renamed Chief Minister Health Insurance Scheme in 2012

Insurance and State-sponsored schemes. RSBY aims to reach 60 million families by 2015 (roughly 300 million members), and will account for most of the growth in GSHISs.

The new generation of GSHISs aims to provide financial protection to the poor against catastrophic health shocks. For these schemes, “catastrophic” is defined in terms of inpatient care and ambulatory care is largely uncovered. Further, even among these schemes, wide variations in benefits coverage exist.



Image: RSBY Smart Card

Extent of Care and Healthcare Security:

- ✓ According to data from NSS (60th round), five of the top 10 disease groups leading to hospitalization for rural residents are mostly covered in the State Schemes including 25 heart diseases (including hypertension), diseases of the kidney and urinary systems, gynecological disorders, and accidents and injuries. These conditions account for 25% of admissions.
- ✓ However, high-frequency but less-complex conditions such as diarrhea, dysentery, gastritis, respiratory infections (including asthma), and malaria remain uncovered in all the State-level schemes. They are covered, however, in Central Government Health Scheme (CGHS), Employee State Insurance Scheme (ESIS) and RSBY. Together these conditions account for 23% of admissions, according to the NSS data. Although these conditions should ideally be treated at the primary level, an inpatient stay would represent a catastrophic expenditure for the poor.
- ✓ With the exception of CGHS and ESIS, no scheme covers ambulatory care except for some initial screening of patients (e.g. at camps) to determine if their ailments merit coverage for an inpatient admission.
- ✓ Some schemes also have limited coverage for post hospitalization care. In terms of the latter, RSBY and AP cover medications for the number of days specified, which are provided by the hospital upon a patient’s discharge. Rajiv Aarogyasri (AP) and Vajpayee Arogyashri (Karnataka) also cover ‘follow up packages’ for 125 and 50 conditions respectively. These follow-up packages are, however, poorly understood and utilized.

Impact: The absence of point-of-service charges and other forms of co-payments has increased access to care for the poor for the covered benefits. The explicit entitlement evident in insurance schemes has established a new and more binding contract between Government and citizens. In addition, the purchaser-provider split shifts provider payments from inputs to outputs and creates an enabling environment for increased accountability for results. Providers are held accountable for service provision. The Patient choice of providers further contributes to accountability.

Way Forward:

Universal Health Assurance Scheme (UHAS): The Ministry of Health and Family Welfare, Government of India is expected to launch the UHA scheme in the current financial year. The proposed PPP based social scheme would have a health insurance component (building on the existing scheme - RSBY), assured package of diagnostics and availability of at least 50 essential drugs. While the premium for the BPL population would be paid by the Government, those for others would be determined by market forces. The Government expects multiple benefits of the scheme including:

- ✓ Make medical treatment available to millions which has remained largely inaccessible and unaffordable due to prohibitive costs
- ✓ Providing huge boost in demand to hospital chains in tier III and IV towns, diagnostic and pharmaceutical companies

3.1.2 Water Security

India's water security outlook for 2013 has been labelled "hazardous" in a report published by the Asian Development Bank (ADB) titled Asian Water Development Outlook 2013.

India has about 16% of the world's population as compared to only 4% of its water resources. Currently, more than 80% of the 750 billion cubic meters (bcm) water used in India is for irrigation. The balance 20% is used to meet domestic, energy, industrial and other requirements¹². With the present population of more than 1,000 million, per capita water availability is around 1,545¹³ cu m/person/year. This compares with the global standard of 1,700 cu m below which a country is considered water stressed.

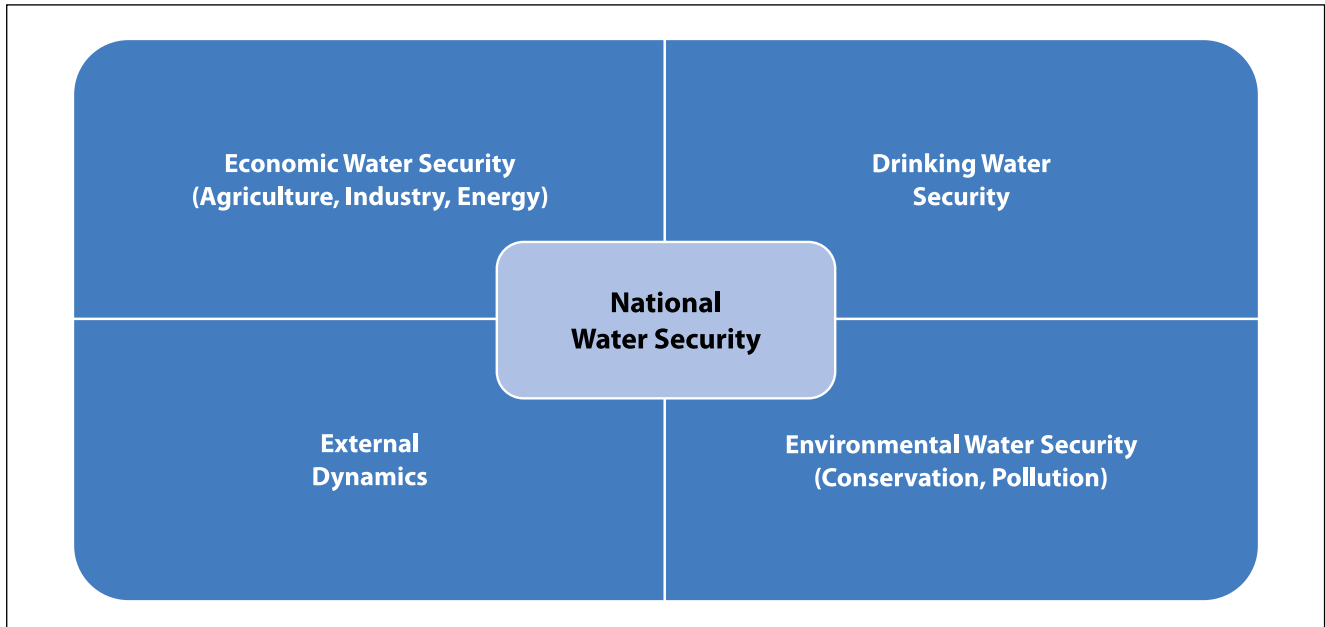
Even after 63 years of independence, most of the poor and marginalized communities continue to depend on the natural resource base for sustenance. Water security is absolutely essential to ensure livelihood security especially in the context of both rural and urban poor, as water is not only used in drinking, sanitation and irrigation, but also for livestock rearing, home gardens and other small-scale commercial activities.

The World Health Organization estimates that 97 million Indians lack access to safe water today, second only to China. Further, the World Bank estimates that 21% of communicable diseases in India are related to unsafe water. Unless sincere incremental efforts are initiated, the country's water problem would grow significantly in the coming decades as India overtakes China to become the world's most populous country. Figure 9 highlights the broad issues of water security in India.

¹² Central Pollution Control Board, Status of Water Quality in India, 2011

¹³ Census, 2011

Figure 9: National Water Security



Drinking Water: Drinking water security implies that every person has adequate safe water for drinking, cooking and other domestic needs on a sustainable basis. Household water security is an essential foundation for efforts to eradicate poverty and support economic development. As per the NSSO 2008-09, India has covered 90% of the rural households with the provision of safe drinking water. However coverage of piped water supply is still poor at 35% as per IMIS¹⁴. Moreover, there are critical issues of quality, sustainability and service delivery in the current scheme of things.

The Government of India, through the Department of Drinking Water and Sanitation, has taken significant steps to meet this challenge through the National Rural Drinking Water Programme (NRDWP) launched in April 2009. NRDWP provides grants for construction of rural water supply schemes with special focus on water-stressed and water quality affected areas, rainwater harvesting and groundwater recharge measures, and for operation and maintenance including minor repairs.

Drinking water security can be best ensured by capacity building of local communities to monitor and measure water resources, prepare water budgets and take steps to self-regulate demand for water from irrigation and industry.

External Dynamics: The hydrological outline of India, both as an upper riparian and a lower riparian, are at the core of riparian politics and diplomacy over trans-boundary rivers. The friction in bilateral relations with our neighbours is likely to increase if mutually acceptable bilateral or multilateral framework for cooperation to deal with integrated development of water resources is not worked out. In such situations, many of the existing treaties will have to be evaluated afresh and many new treaties need to be framed based on new hydrological knowledge.

¹⁴ Integrated Management Information System for Drinking Water

- ✓ **China:** China's aggressive south-to-north water diversion projects on the rivers that originate from the Tibet region, particularly on the Brahmaputra (Yarlung-Tsangpo in Tibet), is opening up a new front of uncertainty in Sino-Indian relations as well as the overall hydrological dynamics in South Asia. Due to diversion of water by China, flow of water in the north-east regions of India has become deficient and information sharing agreements are being violated by China.

It is important for India to create global awareness about water resources in Tibet and build regional pressure. According to Institute of Defence Studies and Analysis report on water security almost 2 billion people in South and Southeast Asia are dependent on the water resources originating from Tibet. China's water diversion plans can cause extensive ecological damage to the area.

- ✓ **Bhutan:** Hydro-relations with Bhutan have been mutually beneficial. The 2,640 megawatt Kuri-Gongri hydropower project is going to be the largest contributor in fulfilling Bhutan's commitment of developing 10,000 MW extra power, mainly to supplement India by 2020
- ✓ **Pakistan:** Stringent provisions of Indus Water Treaty are major hurdles to India's plans of developing projects on the western rivers. Modification of provisions of the treaty is required if full potential of western rivers has to be harnessed. However, negotiations have been marred by strained relations between the two countries.
- ✓ **Nepal:** Negotiations and collaboration with Nepal on water front have largely become dysfunctional over time. India can engage with Nepal by investing in its water infrastructure particularly in irrigation, flood control projects, identification and feasibility studies of river projects in Nepal.

Economic Water: With population of more than 1.2 billion, an agricultural economy based on intensive irrigation, and fast developing large urban industrial centers, there are a wide range of activities that have the potential to jeopardize the sustainability of available water resources in India. Poor and unreliable surface water supply has led farmers and urban dwellers to resort to unchecked groundwater pumping as an ad-hoc adaptation mechanism. Around 92% of India's irrigation needs and 85% of its domestic water supplies comes from groundwater¹⁵.

The water challenge in India is fundamentally related to agriculture. However, the interdependence of water and industrial use has now been emerging as a critical issue due to the substantial threat it poses to sustainability of local businesses.

- ✓ **Unregulated Groundwater Extraction:** According to Planning Commission, India extracted 251 bcm of groundwater in 2010, whereas the United States extracted only 112 bcm. A recent assessment by NASA¹⁶ showed that during 2002 to 2008, India lost about 109 km³ of water leading to a decline in water table to the extent of 0.33 metres per annum¹⁷. This is primarily due to the fragmented land holdings (average farm size of less than 2 hectares) in the country and groundwater being a open – access resource.

¹⁵ Planning Commission, 2002

¹⁶ National Aeronautics and Space Administration is the United States Government agency that is responsible for the civilian space program as well as for aeronautics and aerospace research.

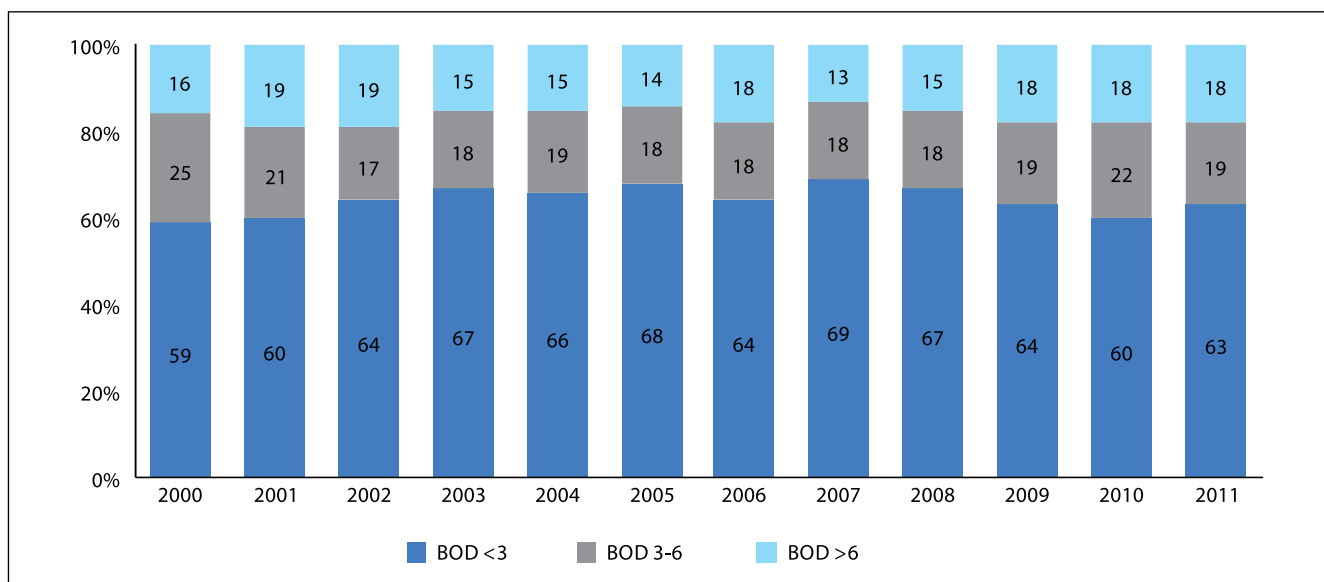
¹⁷ Tiwari, et al, 2009

- ✓ **Erratic Distribution of Rainfall and Intensive Irrigation:** Of the 140 million hectares (mh) of net cultivated area in India, only around 60 mh (~43.4%)¹⁸ is irrigated. According to the Planning Commission for agriculture to grow at its targeted rate of 4% per year, the country needs to increase the area irrigated, introduce new high-yield technology, or expand cultivable land. Further, according to National Bureau of Asian Research there is no scope to expand the cultivated area, which has remained around 140 mh for the last two decades. This means that agriculture has to depend upon additional irrigation facilities to gain and retain self sufficiency in food supply.

Environmental Water: The environmental water security implies the health of rivers and measures to restore rivers and ecosystems on a national and regional scale. The sustainability of development and improved lives depends on these natural resources.

According to Central Pollution Control Board (CPCB), water pollution is a serious problem in India as almost 70% of its surface water resources and a growing percentage of its groundwater reserves are contaminated by biological, toxic, organic, and inorganic pollutants. In many cases, these sources have been rendered unsafe for human consumption as well as for other activities, such as irrigation and industrial needs. The water quality monitoring results obtained by CPCB during 1995 to 2009 indicate that organic and bacterial contamination was critical in the water bodies. The main cause for such contamination is discharge of domestic and industrial wastewater in water bodies mostly in an untreated form from urban centres. Figure 10 clearly shows that over a decade the Biochemical Oxygen Demand (BOD>6) levels have remained the same in spite of various initiatives of the Government.

Figure 10: Water Quality Trend of BOD¹⁹(mg/l)



Source: Central Pollution Control Board (CPCB)

¹⁸ Press Information Bureau

¹⁹ Biochemical oxygen demand (BOD) is the amount of dissolved oxygen needed by aerobic biological organisms in a body of water to break down organic material present in a given water sample at certain temperature over a specific time period.

Municipalities have the treatment capacity only for about 30% of the wastewater generated in urban areas. This evidently indicates a dismal picture of sewage treatment which is the main source of pollution of rivers and lakes. To improve the water quality of rivers and lakes, there is an urgent need to increase sewage treatment capacity and its optimum utilization.

Economic Loss: Various studies have been undertaken to assess the economic loss caused due to water pollution and lack of safe water over the years:

- ✓ Lack of water, sanitation, and hygiene results in the loss of 0.4 million lives.²⁰ The socio-economic costs of water pollution are extremely high - 1.5 million children under 5 years die each year due to water related diseases, 200 million person days of work are lost each year, and the country loses about USD 6.1 billion (Rs 366 billion) each year due to water related diseases.
- ✓ Groundwater resources in vast tracts of India are contaminated with fluoride and arsenic. Fluoride problems exist in 150 districts in 17 states in the country with Orissa and Rajasthan being the most severely affected. High concentration of fluoride in drinking water causes fluorosis resulting in weak bones, weak teeth, and anaemia. The presence of arsenic, a poison and a carcinogen, in the groundwater of the Gangetic Delta causes health risks to 35–70 million people in West Bengal, Bihar, and Bangladesh.²¹
- ✓ According to IDFC Water Security report the estimated cost of industrial water pollution abatement account for about 2.5% of industrial GDP in India.

Historically, there have been policy responses for prevention and control of environmental degradation in the country since the 1970s including the Ganga and Yamuna Action Plans. The acts that directly concern water pollution in India are the Water Act (1974), the Water Cess Act (1977 and 1988), and the Environment (Protection) Act or EPA (1986).

These laws however, do not cover the regulation of water pollution originating from the household and agriculture sectors. The success of these instruments in controlling pollution depends upon the quality of governance and its ability to incur high transaction costs. A bottom-up or decentralized regulation involving civic society and local communities without significant Government intervention can save transaction costs and reduce procedural hurdles.

The management of environmental resources can no longer be taken as the responsibility of a single institution like a market or the Government. India should give emphasis on developing a 100% treatment capacity up to the secondary level of treatment (CPCB 2008). Treated water can be used for irrigation purposes and for recharging and replenishing groundwater. Industries should be encouraged to re-use treated municipal wastewater. Revenue obtained from the sale of treated wastewater for irrigation and industrial purposes could be used to supplement sewage treatment costs.

²⁰ *Water Security in India – An Economic Appraisal, IDFC*

²¹ *The Economic of Sustainable Development: The Case of India*

Initiatives to Conserve Water

Since independence, India has made significant progress in developing its water resources and supporting infrastructure. The country has witnessed large-scale investments in water storage structures which have contributed considerably in making India a self-sustaining economy. Today, India has the capacity to store about 200 BCM of water, an irrigated area of about 90 Mha, and an installed hydropower capacity of about ~40,000 MW²². However, due to rapid development, increasing population and iniquitous distribution of water, the demand for this natural resource far outweighs its supply. In spite of a sizeable water resource base and vast land resource, India continues to struggle to meet its water sector infrastructure requirements, including operation and maintenance costs.

There is emphasis throughout the country on watershed development. This involves levelling land and tapping rainwater in small ponds created by building small dams in the streams (called check dams). This water increases soil moisture, recharges groundwater, and permits a second crop to be planted.

- ✓ India's 11th five-year plan (2007–12) covered some 15 million hectare (mh) with watershed development. For instance, with the support of the Government, NGOs, community groups, and other civil society organizations, the State of Gujarat has built over 100,000 check dams; Gujarat's 8% plus growth rate of agricultural GDP can be attributed to these efforts. There have been numerous path breaking efforts in conservation through water harvesting and community cooperation in various parts of the country.

The 12th plan also emphasizes the need for community cooperation and empowerment for water conservation:

- ✓ Focus on awareness, real time information sharing on status of groundwater level so that extraction is managed in a cooperative way
- ✓ Promote watershed development involving the State and Local Governments, NGOs and local community
- ✓ Awareness creation on the benefits accrued by construction of storage dams is quintessential for adequate support and cooperation with local community and environment enthusiasts
- ✓ Strengthening Institutional Mechanism by empowering the State pollution control boards to enforce effluent standards. The technical and human resources currently available to the boards are inadequate to effectively monitor activities, enforce regulations, and convict violators.
- ✓ Develop Public Private Partnership (PPP) model to modernize urban water distribution system
- ✓ Incentivize farmers to grow water efficient crops

²² *Water in India: Situation and Prospects, UNICEF*

Way Forward:

Namami Ganga²³

A National effort to mobilize resources for improving the condition of the river Ganga has been initiated by the Government with the setting up of **an Integrated Ganga Conservation Mission** called 'Namami Gange' and an initial sum of USD 339 million has been allocated in the Union Budget 2014-15. The Government has proposed to spend USD 8.5 billion in the next five years to completely stop discharge of untreated sewer and waste water from 118 towns into the Ganga River. The following broad activities will be financed from the Fund created under the Mission:

- a) Activities outlined under 'Namami Gange' programme for cleaning of river Ganga.
- b) Control of non-point pollution from agricultural runoff, human defecation, cattle wallowing among others
- c) Setting up of waste treatment and disposal plants along the river around the cities
- d) Conservation of the biotic diversity of the river
- e) Community based activities to reduce polluting human interface with the river
- f) Development of public amenities including activities such as Ghat redevelopment.
- h) Research and Development projects and innovative projects for new technology and processes for cleaning the river
- i) Independent oversight through intensive monitoring and real time reporting
- j) Any other activity as approved by the Trust

3.1.3 Sanitation Security

The lack of water availability and poor management practices have also manifested in poor sanitation facilities, one of the biggest health and social challenges faced by the country.

A recent study conducted by the Water and Sanitation Programme (WSP), a global partnership administered by the World Bank, estimates that inadequate sanitation causes India considerable economic losses, equivalent to 6.4% of India's Gross Domestic Product (GDP) in 2006 (USD 53.8 billion).

There is huge variation in the sanitation availability statistics of NSSO, WHO/UNICEF and the Ministry of Drinking Water and Sanitation, Government of India.

- ✓ According to Planning Commission, individual household latrine coverage is around 71% as of April 2011. Coverage has progressively moved from 39% in the beginning of the 11th Five Year Plan to 73% as of August, 2011.
- ✓ The 65th NSSO Report of November 2010 for Housing Amenities in India in 2008-09 (up to June 2009), has indicated that 65.2% rural households and 11% urban households have no latrine facility.

²³ Nation Mission for Clean Ganga, Ministry of Water Resources, River Development and Ganga Rejuvenation

- ✓ The JMP report of WHO / UNICEF, 2010 says that in India 638 million people defecate in open. As per the report, sanitation coverage in rural areas in 2008 was 21% (improved sanitation), 4% (shared sanitation), 6% (unimproved facilities) and rest 69% (open defecation).

The externalities related to sanitation or its absence in the country has deep rooted health and social impact on the country:

- ✓ **Education:** Sanitation and Education are interlinked and have an impact on the other. Hygiene and cleanliness affect school participation and learning. Anecdotal evidence suggests that availability of functional toilets has a huge bearing on the attendance of girl students in schools. As per UNICEF, of India's 700,000 rural primary and upper primary schools, only one in six have toilets, deterring children - especially girls - from going to school.²⁴
- ✓ **Social Impact:** Though there are various laws banning caste based discrimination, there are instances of certain castes facing injustice due to the practice of manual scavengers. Eliminating this practice would not only help in the sanitation drive but also eliminate the entrenched attitude towards the affected communities.
- ✓ **Health Impact:** Increased sanitation would have a positive impact on the health scenario of the country. The major health risks related to a number of infectious diseases like diarrhoea, intestinal worms, typhoid and malaria can be reduced if adequate sanitation facilities are provided.

Challenges:

Scaling up for 100% coverage: Though sanitation facilities have improved during the 11th Five Year Plan period, further scaling up is required to cover the entire households especially in focus states like Bihar, Jharkhand and Jammu and Kashmir.

Incremental Behavioural Change: Behavioural change affected towards the need for sanitation and hygiene needs to be sustained for continuous change. This is not only essential for more sanitation but also usage of existing infrastructure. The mindset has to see a change so that people start using existing facilities. In a study undertaken by UNICEF in 2008, it was found that out of the 81% of the population having access to sanitation in NGP²⁵ panchayats, only 63% were using the facilities.

Community Involvement: To strengthen the movement towards sanitation, local community participation is also essential. Efforts of various organized entities at the community level - women SHGs, Panchayats, education institutions among others are important to inculcate the cleanliness culture in the society through training and awareness initiatives.

²⁴ UNICEF

²⁵ Nirmal Gram Puraskar- an award based Incentive Scheme for fully sanitized and open defecation free Gram Panchayats, Blocks, Districts and States of the Government of India launched in 2003

Swachh Bharat Mission: The Swachh Bharat Mission was launched on October 2, 2014. The Mission aims at making India free from open defecation and open drains by 2019, the 150th birth anniversary of Mahatma Gandhi, by building over 111 million toilets and setting up modern sewage systems in the next five years. The Government has earmarked USD 32.67 billion for the mission contributed through the Ministry of Rural Development, Water and Sanitation and the Ministry of Urban Development. The ratio of Centre and State Governments in the funding would be 75:25.

3.2 Education and Skill Development

According to 2013 estimates, India's labor workforce is 500 million strong.²⁶ However, over 90% of this workforce works in unincorporated, unorganized enterprises with no formal skill development training. Lack of formal vocational education for large segments of this population leads to poor efficiency and productivity, low income levels and workforce inertia, hindering economic evolution. By 2026, around 64% of the India's population will be in the working age group of 15-59 years.²⁷ This rich demographic dividend can be leveraged if India redesigns its Education and Skill development strategies with a clear road map. If on the contrary, we are unable to adequately address the dual challenges of educating the masses and imparting employability skills, this potential demographic dividend can turn into a demographic disaster.

Due to lack of formal education and skills, there is an influx of unskilled labor from the rural areas to towns and cities which adds significant pressure on the urban infrastructure, environment as well as rural livelihoods. The seasonal migrant labor population of India is estimated to be as high as 100 million. The quest for a livelihood leads a huge chunk of population to denial of social services and settlement into urban slums.

The issues and challenges faced by the Education system is multi-faceted and must be understood through School, Higher Education and Skill Development initiatives.

School Education

India's education policy, since India's independence, has been largely input driven with a focus on improving access and ensuring equity. The central Government's flagship programme for elementary education, Sarva Shiksha Abhiyan (SSA), 2003 and the enactment of the Right of Children to Free and Compulsory Education Act, 2009 (RTE) gave a big boost to enrolment rates for children aged 6 through 14. Due to this focus, India today has nearly achieved its goal of universal access to elementary education. The Gross Enrolment Ratio (GER) in primary education rose from 90 in 2003-04 to 106 in 2012-13.

- ✓ **Retention Issues:** Despite increase in enrolment rates, retention of students in elementary and secondary school remains a challenge as the GER falls from 106 in primary school to 39 in senior secondary school
- ✓ **Quality of Education:** The education system in the country continues to face quality issues. As per the Annual Status of Education Report (ASER) released by Pratham²⁸, the quality of learning as measured by reading, writing, and arithmetic has either shown no improvement or actually worsened in the last decade

²⁶ Reaping India's Promised Demographic Dividend Report, E&Y

²⁷ Reaping India's Promised Demographic Dividend Report, E&Y

²⁸ Pratham is the largest non-governmental organisation in India. It works towards the provision of quality education to the underprivileged children in India.

Higher Education

India has one of the largest higher education systems in the world, with 25.9 million students enrolled in more than 45,000 degree and diploma institutions in the country. It has witnessed particularly high growth in the last decade, with enrollment of students increasing at a CAGR of 10.8% and institutions at a CAGR of 9%. This was achieved because the 11th Plan saw nine fold increases in the public spend on higher education which fueled significant expansion in the public higher education sector. Moreover, the private sector has also played an instrumental role in this growth, with private institutions now accounting for 64% of the total number of institutions and 59% of enrollment in the country, as compared to 43% and 33%, respectively, a decade ago.

While India has shown impressive growth in the number of institutes and number of enrollments, it still faces challenges on several fronts including low and inequitable access to higher education, shortage of faculty, deficient infrastructure as well as low-quality and inadequate research. India needs an education system that can deliver quality in terms of a skilled and industry-ready workforce, without diluting focus on world-class research and innovation.

The 12th Five Year Plan (2012–2017) recognizes the challenges facing India's higher education system and proposes several initiatives to resolve these with the principal focus of strengthening the quality in the existing universities and institutions. The Government aims to achieve enrollment of 35.9 million students in higher education institutions, with a GER²⁹ of 25.2%, through these initiatives by the end of the plan period. The private sector can be expected to play an instrumental role in achieving these outcomes through the creation of knowledge networks, research and innovation centres, corporate-backed institutions, and providing support for faculty development.

Skill Development

According to the 12th Plan Document of the Planning Commission, 85% of India's workforce has educational qualification up to secondary level within which 55% have an educational qualification only up to the primary level and merely 2% of its workforce has any vocational training. The Government along with other agencies is trying to incentivize the students to enroll in higher education and vocational training to cater to the surge in demand for skilled labor.

It is estimated that by 2022, India will have the maximum number of working age population in the world (population between the ages 15 to 59). The total projected increase in workforce during the 12th Plan period was estimated to be 477.9 million in 2011 (for the 15 and above age group) and is estimated to increase to 502.4 million by the end of 2017.

Around 12 million people are expected to join the workforce every year over the next decade. In contrast, the country has a total training capacity of only around 4.3 million³⁰, thereby depriving around 64% entrants of the opportunity of formal skill development every year. Further, net enrolment in vocational courses in India is estimated at around 5.5 million per year, while that in China is 90 million and in the US 11.3 million.

²⁹ Gross Enrolment Ratio indicates the number of individuals who are actually enrolled in higher education divided by the number of individuals who are eligible to enroll

³⁰ Twelfth Five Year Plan, Planning Commission

Clearly, the country faces a major challenge of imparting employable skills to its growing workforce over the next few decades.

Multiple pointers indicate serious gaps between the output of skill development institutions and industry requirements.³¹

- ✓ Out of around 0.4 million engineering students graduating every year in India, only 20% are readily employable
- ✓ By 2020, the country is expected to face a shortage of 13 million medium-skilled workers, posing a big impediment to labor-intensive sectors
- ✓ Around 93% of the Indian workforce is employed in the unorganized or informal sector, which lacks any kind of formal skill development system
- ✓ Barely 2.5% of the unorganized workforce reportedly undergoes formal skill development, vis-à-vis 11% in the organized sector
- ✓ Only around 12.5% and 10.4% of the workforce in the unorganized and organized sectors respectively undergoes informal skill development
- ✓ This indicates that around 85% of the workforce in the unorganized sector does not imbibe any form of skill development - formal or informal

The magnitude of the effort can be comprehended by the estimates that States like UP and Bihar have a skilling target over 15-20 times the number of people actually skilled in the recent past in these States.

Government Initiatives

Modern vocational or skill education in India traces its origin to the Industrial Training Institutes (ITIs), setup under the Ministry of Labor and Employment. Along with Industrial Training Councils (ITCs), the ITIs were the mainstay for vocational training in this country for about five decades. Thereafter, various other policies such as the Apprenticeship Act, 1961, National Skill Policy 2009 and more recently the National Skills Qualification Framework (NSQF) have defined the roadmap for skill development in India.

The Central Government has sponsored the National Skill Development Corporation (NSDC), which has made significant progress at a pan-India level by promoting, sponsoring and facilitating the creation of nearly 30 industry-led Sector Skills Councils (SSCs) which are laying down sector-specific national occupational standards. The NSDC provides a robust framework for states to take the work forward.

Way Forward

The National Skill Development Policy 2009 is a turning point in the country's skill journey. It marks the beginning of some fundamental changes in the way vocational education was approached. Many important steps such as setting up of Sector Skill Councils and creation of National Occupation Standards, skill gap studies across sectors and geographies to understand youth aspiration, National Skills Qualification Framework among others have

³¹ National Skill Development Corporation (NSDC)

been taken up since then. National Skill Development Corporation – a PPP venture has also been successfully engaging private training providers in the skilling agenda.

In order to address the issue of multiplicity of agencies and duplication of efforts, a separate Ministry of Skill Development and Entrepreneurship to promote entrepreneurship and skill development has been formed. The Ministry is conceived to encompass all other ministries to work in a unified way, set common standards, coordinate and streamline the functioning of different organisations working for skill development and at the same time be cost effective. One of the aims of the new ministry is to ensure that India meets its target of skilling 500 million Indians by 2022 by integrating the efforts of 21 ministries.

Besides this, the NSDC formed in 2009 under National Skill Policy, which is a public-private partnership body mandated to skill 150 of the 500 million people by 2022 and the National Skill Development Agency (NSDA), an autonomous body formed in 2013 to coordinate the Government and the private sector initiatives to achieve the skilling targets of the 12th Plan and beyond, have been subsumed under the Ministry of Skill Development and Entrepreneurship to give coherence to skill training efforts in the country.

3.3 Nutritional Security

Nutritional Security implies physical, economic and social access to balanced diet, clean drinking water, safe environment and healthcare for every individual at an affordable cost. Under-nutrition is one of the world's most serious but least addressed health-related problems. The human and economic costs of under-nutrition are enormous, falling hardest on the very poor and on women and children. Nutrition should be the centrepiece of development initiatives in a country and not a trickle down beneficiary of economic and industrial growth.

The Planning Commission through its Five Year Plans has enunciated various policies, laid down multi-pronged strategies, outlined multi-sectoral programmes to improve food security and nutritional status of the population. As a result of these interventions, threats from famines and severe food insecurity have been controlled, though seasonal food shortage still occur in different pockets of the country. At the household level, food insecurity still persists in terms of quality, quantity, safety and cultural acceptability for all household members.

Countrywide diet surveys show that Indian diets are qualitatively more deficient in vitamins and minerals than proteins due to low intake of income-elastic foods like vegetables, fruits, pulses and foods of animal origin. The persisting low levels of anthropometric indicators of nutrition in India for both adults and children have been a cause of great concern even after intensified initiatives for poverty alleviation.

Nutrition indicators of India reveal alarming socio-economic inequalities. About 55% of women in the age group 15-49 years are anemic and 48% children under age five years are chronically malnourished. The complexity and multi-dimensional causes of maternal and child under-nutrition such as poverty, inadequate food consumption, inequitable food distribution, improper maternal, infant and child feeding and care practices, inequity and gender imbalances and restricted access to quality health, education and social care services. A number of other factors including economic, environmental, geographical, agricultural, cultural, health and governance issues complement these general factors. The cost of treatment of under-nutrition is much more than the preventive actions.

Figure 11: Key Deterrents to Nutritional Security in India

Economic

- ✓ Poor Purchasing Power
- ✓ Poverty
- ✓ Livelihood Insecurity
- ✓ Inequalities in Asset Distribution and Control
- ✓ Gender Inequities

Environmental

- ✓ Lack of Safe Drinking Water
- ✓ Poor Sanitation
- ✓ Poor Hygiene Practices

Agricultural

- ✓ Failure to include Nutrition concerns in Major Cropping and Farming Systems
- ✓ Limited Availability of Nutrient Rich Foods
- ✓ Seasonal Food Shortages
- ✓ Inequities in Food Distribution

Cultural

- ✓ Inadequate Knowledge of Nutrition
- ✓ Cultural Beliefs and Practices
- ✓ Discriminatory Intra-familial Food Distribution
- ✓ Inadequate Infant Care
- ✓ Discrimination against Girls and Women

Health

- ✓ Weak Health Service Systems
- ✓ Inadequate Human Resources
- ✓ Weak Health and Nutrition Education Systems
- ✓ Poor Utilization of Services
- ✓ Recurrent Infections
- ✓ Low Immunization Rates
- ✓ Lack of Awareness of Nutrition Issues

Political & Administrative

- ✓ Lack of Central Coordinating Mechanism
- ✓ Lack of a Nutrition Surveillance System
- ✓ Weak Implementation and Monitoring Systems
- ✓ Poor Governance

Source: YES BANK Analysis

Government Interventions

The Ministry aims to reduce malnutrition among children (underweight prevalence) in the age group 0–3 years to half its present level and reduce anaemia among women and girls. The Government has implemented various policy initiatives to reduce malnutrition; however, various indicators show that the rates of malnutrition in the country are still alarmingly high. Figure 12 gives key policy interventions of the Government to improve the nutritional security in the country.

Figure 12: Key Policy Interventions for Nutritional Security

Increasing Availability	<ul style="list-style-type: none"> ✓ Rashtriya Krishi Yojana ✓ National Horticulture Mission ✓ National Food Security Mission
Improving Access	<ul style="list-style-type: none"> ✓ National Rural Employment Guarantee Act (NREGA) ✓ Integrated Child Development Services (ICDS) ✓ School Mid-Day Meal Programme (MDM) ✓ Food Security Act ✓ Public Distribution System ✓ Micronutrient Supplemental Programmes
Improving Absorption of Nutrients	<ul style="list-style-type: none"> ✓ Rajiv Gandhi Drinking Water Mission ✓ Total Sanitation Programme ✓ National Rural Health Mission

Source: MDG India Country Report 2014

Due to these various interventions of the Government, there has been a substantial reduction in severe grades of under-nutrition and micronutrient deficiencies and some improvement in the nutritional status of all the segments of the population. However, to fully meet the global standards of nutritional requirements and make the interventions effective, there is an immediate need for convergence and synergy between various departments that are currently independently driving these schemes.

In order to effectively implement the programmes, actions must be at the level of family, for which knowledge of nutritional importance has to percolate. While the Government may be able to tackle generic issues, solutions for individual problems, often come from within the community. NGOs, private sector and community should all be playing a role, in creating an enabling environment.

- ✓ **Strengthening Nutrition Education:** There is urgent need to strengthen the Food and Nutrition Board (FNB) as the Nodal National Technical body for providing technical and collaborative inputs, inter-sectoral coordination, identifying training needs and methodologies, quality assurance of nutrition component of various programmes and coordination of activities related to nutrition education.
- ✓ **Nutrition Surveillance:** There is a need to develop national information systems to analyse underlying causes of under-nutrition and develop indicators of progress towards achieving targets. Effective surveillance systems are envisaged to embody – problem identification and advocacy, macro and micro level planning, and programme monitoring and evaluation.

- ✓ **Enhancing Participation of Women and Community:** The active participation of the community especially women is essential to identify ways of overcoming the bias limiting nutrition adequacy to infants and girls. It will also promote self-reliance in decision making and problem solving.

3.4 Ecological Security

Ecological Security deals with managing challenges due to climate change, environmental degradation and impacts on biodiversity for faster and equitable growth. It involves providing for schemes and facilitating efforts for maintaining ecological stress, ensuring cleaner air to breathe, minimization of waste, safeguarding flow of resources, and services at national level, formation of sustainable development strategies, mapping and conserving ecosystems and eco-sensitive areas. Many of the greatest challenges for humanity in the future will be related to the effects of global environmental changes – in climate, urbanization, water availability and loss of biological diversity.

Environmental concerns are now becoming an integral part of policy across the world and yet a broader set of concerns still remain unaddressed at the grassroots level. Ecological security rests on maintaining **four kinds of equilibrium** between human beings and the physical environment.

- ✓ Between the demands of human populations and the sustaining capabilities of environmental systems
- ✓ Between the size and growth rates of various human populations
- ✓ Between the demands of human populations and those of other species
- ✓ Between human populations and pathogenic micro-organisms

Large scale shifts in human demographic patterns are already threatening the equilibriums and thereby increasing insecurity for individuals, groups, and countries. In particular, the poor and the disadvantaged groups, who are directly dependent on nature for their livelihoods, are facing the direct impact of ecological changes. Healthy ecosystems supplying fodder, fuel wood, minor timber, medicines, wild foods among others on sustained basis provide sustainable livelihoods for the poor.

Figure 13: Key Deterrents to Ecological Security in India

Afforestation

- ✓ Demand and Supply Gaps in Fuelwood, Timber and Fodder
- ✓ Encroachment
- ✓ Shifting Cultivation
- ✓ Forest Fires

Climate Changes

- ✓ Industrial Emissions
- ✓ Increasing Vehicular Emissions
- ✓ Minimal Knowledge and Data on the Actual Impact on Ecosystems

Urbanization

- ✓ Large Migrations from Rural to Urban Areas
- ✓ Poorly Planned Urban Infrastructure
- ✓ Over Dependence on Ground Water Resources

Biological Diversity

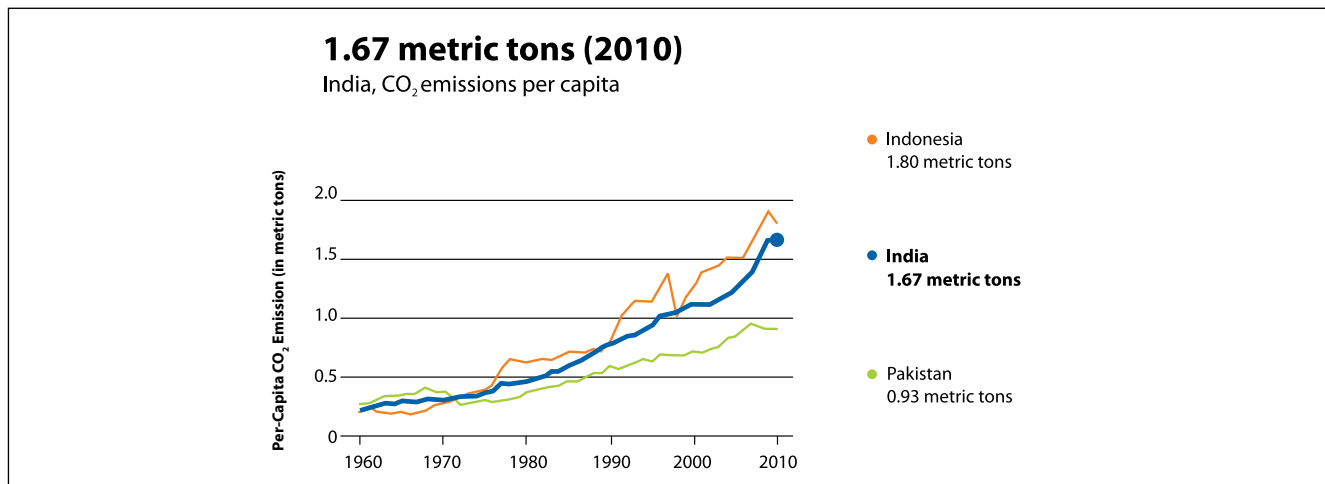
- ✓ Loss of Habitat
- ✓ Excessive Poaching
- ✓ Reducing Forest Cover

Source: YES BANK Analysis

Per-Capita CO₂ Emissions

Climate change, the greatest global challenge today, is already adversely affecting agriculture and environment in India. It is increasing the pressure on scarce resources and leading to migration to urban areas. Any change in climatic determinants could adversely impact food security and nutrition but also affect the well-being of the population that derives its income from Agriculture and allied sectors.

Figure 14: Per-Capita CO₂ Emission for India



Source: World Bank

Government Interventions

Figure 15: Policy Interventions for Ecological Sustainability

Name of Scheme	Target Activities
Environmental Monitoring and Governance	<ul style="list-style-type: none"> ✓ Encompasses functions and deliverables such as Operation of Air and Water Quality Monitoring Stations ✓ Environmental Impact Assessment, mapping eco-sensitive areas among others
Pollution Abatement	<ul style="list-style-type: none"> ✓ Promote clean technology and waste minimization strategies ✓ Management of hazardous substances ✓ Rehabilitate polluted sites ✓ Financial assistance to Common Effluent Treatment Plants
Climate Change Action Programme	<ul style="list-style-type: none"> ✓ Facilitation of India's participation in various international negotiations under the United Nations Framework Convention on Climate Change (UNFCCC) and Kyoto Protocol ✓ Enabling activity includes scientific analysis of various climate change related issues for formalizing India's stand on various international forums
National Coastal Management Programme	<ul style="list-style-type: none"> ✓ Mapping, delineation and demarcation of hazard lines ✓ Delineation for coastal sediment cells for the entire coast of India
National River Conservation Programme	<ul style="list-style-type: none"> ✓ Provide secretarial support to sub-schemes of river conservation ✓ Creation of 107.05 Million Liters per Day (MLD) of Sewage Treatment Capacity specifically for centres across the Ganga stretch ✓ Creation of 188 MLD of Sewage Treatment Capacity for all other plants
Afforestation and Forest Management	<ul style="list-style-type: none"> ✓ New plantations for each bio-geographic region ✓ Sequestration ✓ Modernize forestry administration by supporting strengthening of infrastructure
Conservation of Natural Resources and Ecosystems	<ul style="list-style-type: none"> ✓ Biodiversity conservation and rural livelihood improvement ✓ Promoting participatory conservation activities ✓ Designating sites as biosphere reserves ✓ Conservation of corals and mangroves ✓ Conservation of Aquatic Ecosystems
Green India Mission	<ul style="list-style-type: none"> ✓ Primary focus on improving density of forest cover ✓ Adoption of Landscape based approach ✓ Focus on ecosystem services – biodiversity, water and improved biomass
Integrated Development of Wildlife Habitat	<ul style="list-style-type: none"> ✓ Assisting States and UTs in development and management of Protected Areas (PAs) networks ✓ Protection of wildlife inside and outside PAs ✓ Support Conservation Reserves and Community Reserves ✓ Recovery programmes for critically endangered species
Project Tiger	<ul style="list-style-type: none"> ✓ To ensure maintenance of a viable population of wild tigers in the country

Project Elephant	<ul style="list-style-type: none"> ✓ To assist states having free ranging population of wild elephants ✓ Ensure long term survival of identified viable population of elephants in their natural habitats ✓ Welfare of captive elephants
Biodiversity Conservation	<ul style="list-style-type: none"> ✓ Strengthening the institutional capacity of National Biodiversity Authority ✓ Implementing specific provisions of the Biodiversity Act and Rules ✓ Undertaking capacity building activities for biodiversity conservation

Source: 12th Five Year Plan, Planning Commission

Urban Ecological Security

A new emerging paradigm in the scope of ecological security is the impact of modern urbanization on changing land-use patterns, pressure on infrastructure and its impact on availability of water, green spaces and its role in local climate change and weather patterns. Increasing concerns over 'urban ecological security' are now giving rise to strategies to reconfigure cities and their infrastructures in ways that help to secure the resources necessary for their ecological and material well-being. But cities have differing capacities and capabilities to develop strategic responses to the opportunities and constraints of key urban ecological security concerns such as resource constraint and climate change, and consequently these newly emerging strategies may selectively privilege particular urban areas over others.

The rapid globalization processes and overexploitation of resources, in fact, might lead to an ecological bankruptcy and ecological insecurity. To address this imbalance in the environment substantial changes are required, particularly in monitoring and implementation of various Government programmes.

3.5 Energy Security

Modern energy services are crucial to human well-being and to a country's economic development. Energy fuels development and is essential for the provision of clean water, sanitation, healthcare, reliable lighting, heating, cooking, mechanical power, transport and telecommunication services. According to International Energy Agency (IEA), energy poverty is comprised of lack of access to electricity and reliance on traditional biomass fuels for cooking. Economic poverty largely cohabits with energy poverty.

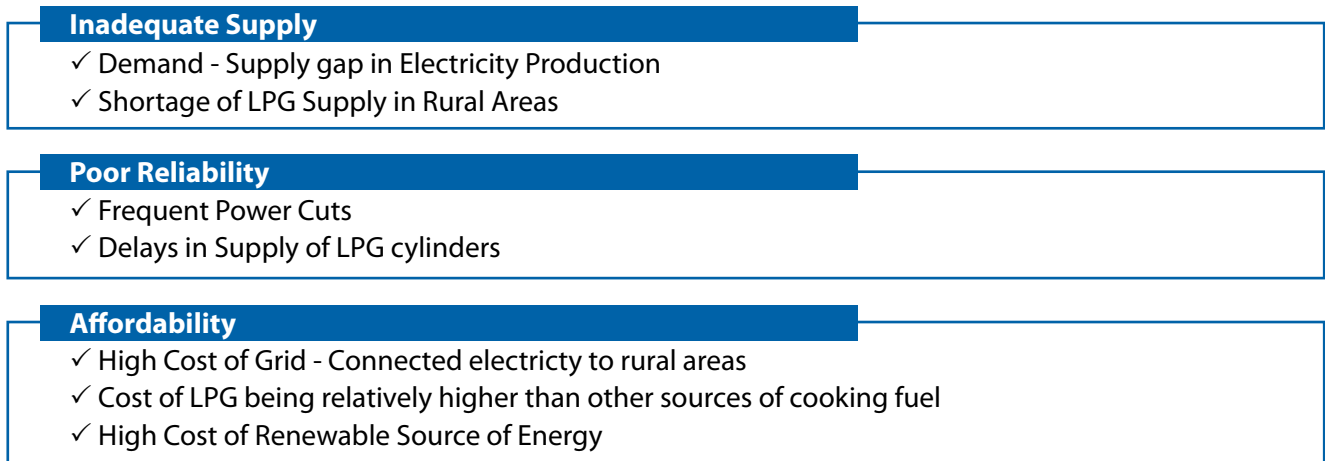
The pattern of household energy consumption represents stage of economic development of the family and the state of the women welfare. Greater access to modern energy services can provide significant social, economic, and psychological benefits for women and girls, since they are the primary providers and users of traditional fuels. As the economy develops, energy consumption increases with increased use in energy appliances induced through changing lifestyles. Income, education, occupation and location play an important role in fuel and technology shifts. The shift towards modern energy services which is more user friendly leads to the overall improvement of the household in the social ladder.

India ranks 5th in the world in terms of energy consumption, accounting for over 4% of the world commercial energy demand. Households account for 40% of direct energy consumption and influences 70% of the total energy use. More than 700 million people still lack access to modern energy services for lighting, cooking,

water pumping and other productive purposes in the country. Despite the overall increase in energy demand, per capita energy consumption in India is still very low as compared to other developing countries and India has been ranked at 115th position in Energy Sustainability Index developed by World Energy Council.

Although at present, rural households' face severe energy poverty concern, it is important to note that the level of access to clean fuels has shown an improvement in the last few years. It has been observed that the problem of energy poverty is acute among the poor households as people with less income have limited access to clean fuels. For instance, among rural areas, households below poverty line consume just 0.59 liters of kerosene per capita as compared to consumption of 1 litre of kerosene among the rural households above poverty line. Similar situation prevails in urban areas, where urban poor on an average consumes 0.3 kg of LPG as compared to average consumption of 2.15 kg of LPG per capita by urban population above poverty line.

Figure 16 : Key Factors for Energy Insecurity in India

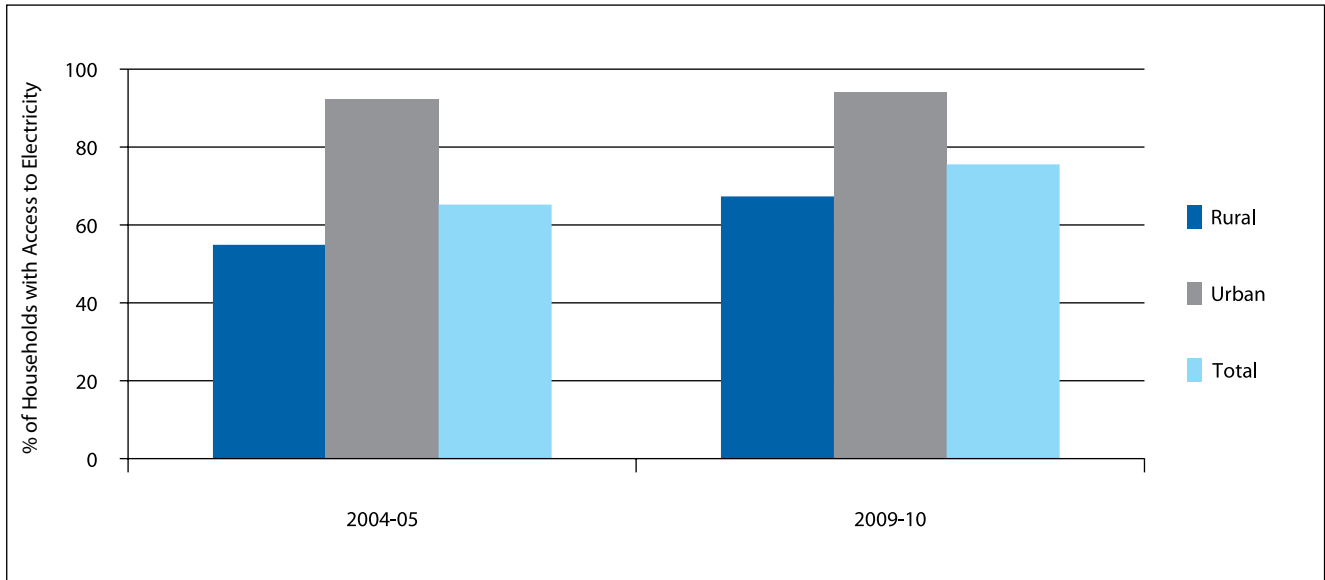


Source: YES BANK Analysis

Access to Electricity

As per the policy laid out in the Electricity Act 2003, the Government is obligated to provide a reliable supply of electricity to all rural areas in the country. However, rural households still face challenges such as low per-capita consumption and inadequate power supply of only 6-8 hours per day. Figure 17 shows the rural and urban household access to electricity.

Figure 17 : Household Access to Electricity

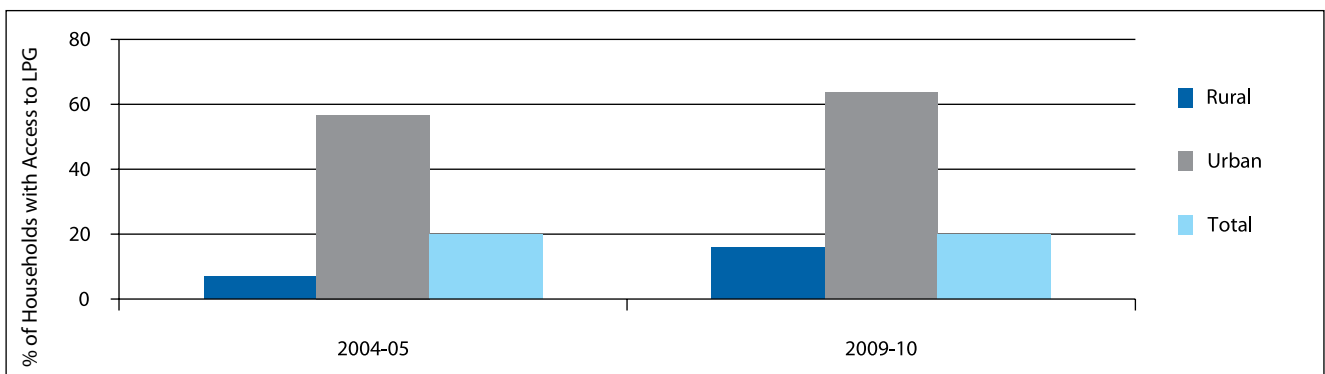


Source : 12th Five Year Plan, Planning Commission

Access to Modern Cooking Fuels

Rural energy problems are not limited to lack of access to electricity alone, the more critical issue is the lack of access to cooking energy. Burning of traditional energy fuels such as wood, dung or crop residue results in indoor air pollution which causes considerable damage to human health, particularly that of women and children since they work in close proximity to these fuels in poorly ventilated kitchens. Exposure of household members to toxic emissions from cooking and heating activities is the third highest health risk to humans. It is found that women spend nearly 50 hours a month for collecting fuel wood, wasting precious time in collecting low quality fuels, which reduces their efficiency and ability to engage in economic activities required for improving their livelihoods. Rural households also need to be educated about the benefits of shifting from freely accessible biomass to using priced biogas or LPG for cooking. Figure 18 shows the household access to LPG in rural and urban India.

Figure 18 : Household Access to LPG



Source : 12th Five Year Plan, Planning Commission

Government Interventions

In the last few decades, Government of India has made serious efforts to expand access to modern energy services. Earlier efforts were made by supplying kerosene through Public Distribution System and power through rural electrification programmes supported by Rural Electrification Corporation. However, the current status of rural energy access is a proof that the past initiatives have failed considerably in creating access to modern cooking fuels, while they have been partially successful in expanding rural electricity access. The reason for failure was largely due to lack of effective policies and programmes, institutional framework, misdirected focus and targets and ineffective delivery mechanisms.

Figure 19: Key Government Interventions for Modern Energy Access

Scheme	Activities
Rajiv Gandhi Grameen Vidyutikaran Yojana	- Comprehensive scheme for providing - access of electricity to rural households - Free connections to BPL households
Decentralized Distributed Generation	- Capital and Operative incentives to off-grid distribution projects in villages

Following are the suggested regulatory and policy interventions required to improve the effectiveness of measures taken so far to address the energy poverty concerns, keeping in view their relation to income poverty and gender issues.

Existence of Robust Institutional Mechanism: To accelerate a positive change among the households towards cleaner energy fuels, institutions in different sectors should come together and offer services in bundled packages for alleviating energy poverty. It is important that these institutions have a proactive approach and they must plan and implement innovative measures at regular intervals for addressing the relevant challenge.

Creation of Database for Effective Policy Making: To facilitate policy makers and other relevant stakeholders on energy security, it is important to gather data and understand intra-household differences to clearly establish the relationship between energy, income and gender.

Targeted Incentives: Households using traditional energy sources for cooking and spending large portion of their income on energy fuels have no incentive to switch to clean fuels, such as LPG, which have a high market value attached to them. Thus, to persuade this segment of households to use clean fuels, it is important that these fuels are made available to them at a lower price. Capital subsidies should be provided under RGGVY to (i) strengthen distribution and (ii) promote Decentralized Distributed Generation (DDG) to be extended to localized Generation and Supply.

Innovative Financial Mechanism: Limited access to cleaner energy sources reveal that the high initial cost of certain appliances, such as solar cookers, often acts as a barrier to their penetration in the market. Thus, introduction of innovative financial schemes, wherein the upfront cost is reduced, will assume

special significance among households. Viability Gap Funding in the form of operating incentives that are competitively determined can bridge the financial viability gap.

3.6 Alternative Livelihood Security: Providing for the Unskilled

Various studies and anecdotal evidence has suggested that farm incomes alone in the wake of progressively smaller farms holdings are not able to lift millions of people out of poverty. The structural transition of the Indian economy from that of a predominantly agrarian economy to a services led economy has meant that the manufacturing revolution experienced by China and other East Asian countries has not happened in India. This means that India has to build models on Alternative Livelihood to boost rural incomes as a significant poverty alleviation tool. This would have significant positive externalities in the form of reducing continuous migration to cities, preserving traditional knowledge, preserving the natural resources, improving critical social indicators and boosting rural morale.

Some of the current initiatives of the Government in this regard are the National Rural Livelihood Mission and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Livelihood security for the poor is one of the most important goals of MGNREGA and it has emerged as a powerful instrument for ensuring inclusive growth in rural India through its impact on social protection, livelihood security and democratic empowerment. Its stated objectives are:

1. Social protection for the most vulnerable people living in rural India through providing employment opportunities
2. Livelihood security for the poor through creation of durable assets, improved water security, soil conservation and higher land productivity
3. Drought-proofing and flood management in rural India
4. Empowerment of the socially disadvantaged sections of the population
5. Strengthening decentralized, participatory planning through convergence of various anti-poverty and livelihoods initiatives
6. Deepening democracy at the grassroots by strengthening Panchayati Raj Institutions
7. Effecting greater transparency and accountability in governance

In the last 6 years, MGNREGA has been an important fall-back source of income for millions of rural households; on an average 25% of the rural households seek employment under the Act, annually. The scheme has contributed to increased rural wages across the country, empowerment of marginalized sections and improved natural resource management.

National Rural Livelihood Mission

The National Rural Livelihood Mission (NRLM) is perhaps the largest poverty reduction initiative, the largest program for women, in the world with its goal of reaching nearly 70 million rural households.

The Mission was launched in 2013 replacing the existing Swarnajayanti Gram Swarozgar Yojana (SGSY). NRLM's overall objective is poverty reduction by building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services. Following are some of the key highlights of the program:

- ✓ It adopts a demand driven approach and provides the States flexibility to formulate their specific strategies of poverty alleviation
- ✓ Identifies the target group of poor through a participatory identification of the poor process instead of using the BPL list as was done in SGSY. This will ensure that the voiceless, poorest of poor are not ignored and the errors in the current BPL lists are avoided
- ✓ The formation of SHGs will be promoted on the basis of affinity and not on common activity alone
- ✓ The program will also ensure that SHG s are enabled to access repeat finance from Banks, till they attain sustainable livelihoods and decent living standards instead of one time support extended by previous schemes
- ✓ On a macro scale, aim to achieve universal financial inclusion; strengthen all existing SHGs and federations of the poor; and capacity building and skilling at the community level

It is expected that NRLM will support enterprise development in the local service sector and access to sustainable wage employment to supplement farm incomes. It would also take assistance from multilateral development bodies for technical and professional expertise.



Redefining the Policy | 4 Landscape to Achieve Security

4. Redefining the Policy Landscape to Achieve Security

Making India a Truly Welfare State

The country has a long history of Government led social safety net interventions, dating back to before independence in 1947. Public works programmes have been a central component in safety net policies since the 1960s. However, policy in India has been based on a welfare construct rather than one focused on creating sustainable livelihood options with adequate market linkages that can enable populations to be self-reliant. The policy landscape needs to be redefined to cater to the new aspirations and needs of the people dependent upon farm incomes. It has to come to terms to the new realities of the proliferation of the private sector into the countryside and the ICT revolution in the country. It also has to understand the aspirations of the poor in the 21st century and the gap in the available and required skill sets in the rural population. The migration of the unskilled from rural to urban areas which is turning out to be unsustainable for realizing good living conditions in cities also needs to be addressed.

To address these concerns, a degree of institutionalization is required and newer approaches need to be adopted which have deeper involvement of the local community and harness the increased presence and expertise of the private sector into the countryside.

4.1 Provide Alternative Sources of Employment

It is essential to provide alternative sources of employment to small land holders in or around their habitation to supplement their farm income. In spite of better productivity of small agricultural holdings in India, the present level of productivity leaves around two-third to three-fourths of the population of smallholders who are unable to meet their livelihood from farm income alone. Therefore, efforts should be taken to create employment avenues for small-holders outside agriculture, but within the countryside so that the workforce in small farms gets work and income from rural nonfarm activities without leaving the farms.

Despite attracting minuscule investments, declining farm sizes and massive inefficiencies in supply chain to consumer, agricultural production has displayed growth. Sustainable growth can be achieved through initiatives such as tenancy reforms, better practices in aggregation and supply chain development.

Model Villages

The foundation for the sustainable growth of the country has to emerge from rural India. As urban centers drive economic growth, the key agrarian systems and peripheral economies of our villages are crucial to balance our fundamental objectives of livelihood security. Moreover, the rural society is an important custodian of our culture and heritage, both natural and man-made. Given the current backdrop of development processes where sustainability has emerged as an important aspect, the rural landscape offers 'traditional solutions to modern problems'.

Opportunity and Triggers towards the Concept of Model Village

- ✓ Fruits of economic development not percolating adequately to rural India and poor
- ✓ Growth in digital landscape and ICT enabling rapid integration of rural India

Approach

The approach towards developing model villages has to be bottom up. Since India is a country of varied demographics and socio - economic variations, an uniform approach is unlikely to have the optimum impact. A 'one size fits all' approach has, in fact, led to the sub-optimal performance of various social schemes launched by the Government over time. Therefore, the approach has to be essentially driven by the unique social, natural and demographics circumstances of the region. The common thread binding the approach would be the following:

- ✓ Community engagement and leadership
- ✓ Enhanced focus on social infrastructure of healthcare and education
- ✓ Re-energizing the Panchayati Raj system as an instrument to promote social equity and shared development

On the basis of the broad variations, various models can be piloted, for instance:

- ✓ **Model Tourism Village:** areas rich in natural and scenic beauty; regions with rich crafts and cultural heritage
 - Develop and Institutionalize basic tourism infrastructure
- ✓ **Model Product Village:** areas home to unique agricultural produce; regions producing specific minerals or other natural resources
 - Reorientation in agricultural practices towards cash crops from sustenance farming
 - Creation of basic manufacturing base for the identified cottage or micro industry

4.2 Public-Private Partnership (PPP) for Maximizing Social Impact

India has made substantial efforts and progress post independence on the challenges posed by sustainable livelihoods, poverty, health and education. These social issues, considered the purviews of the Government, have proved very difficult to tackle and despite the progress, much still needs to be achieved. It is being increasingly recognized that the collaborative efforts of the government, private sector and civil society can bring in rapid and sustainable change in the human development and social indicators.

- ✓ The most important contribution of PPP can be in the area of **governance and management**. The institutional capabilities which the private sector can bring can lead to better implementation and sustainability of the programs. Involving the private sector can significantly improve the governance of social initiatives and brings greater focus on performance and accountability.
- ✓ The private sector can provide a **fresh perspective** and help address the component of spreading awareness of livelihood programs. It is better equipped to gauge the model of engagement of all stakeholders and also suggest corrective action if required.

Critical Success Factors for PPP in Social Security Initiatives

Stakeholder Involvement: PPPs in social sector would involve interaction with the community and heterogeneous stakeholders. Communication with these stakeholders throughout the program life cycle (planning, implementation and monitoring) is vital to ensure that the benefits percolate to the intended beneficiaries.

Performance Indicators: Measuring the performance of PPP in social sectors against realistic performance indicators is more complicated and more important than those in the economic sectors. Auditing contract performance in these sectors is more complex because of the difficulty of establishing clear benchmarks and measuring the key performance indicators.

Monitoring: Since there is no formal regulatory framework and institutions in the social sectors, it is important to develop alternative monitoring mechanisms to fill the gap.

Financial Viability: Most of the social programs would depend on Government grants and budgetary support for implementation. The component of user fees/contribution would be very low or negligible.

Identification of Beneficiaries: Most of the social security programs are also poverty alleviation programs that target the below poverty line population. A notable exception is the National Rural Livelihood Mission (NRLM) wherein the beneficiaries' identification is participative; a maximum of 30% beneficiaries in the scheme can be above poverty line.

Figure 20: Critical Success Factors for PPP in Social Security Programs



Empowering Villages for Project Ideation and Involvement in Implementation: There is a need for greater participation of local citizens to identify and prioritize projects that stand to benefit society at large. These projects are often based on the local knowledge and expectations and can make the PPP approach more inclusive and 'People' centric.

4.3 Rediscover Skilling through PPP

Skilling and Vocational Education are critical in the future growth of the country. A clear vision is a key first step and, so, the Government's target to skill and employ 500 million people by 2022 is a step in the right direction.

Greater Private Sector Participation: Given the limited capacity in Government institutions, private entities need to be encouraged to take up vocational training and skilling activities with appropriate incentives linked to assessment and employment outcomes with sound monitoring and evaluation mechanisms. Employment and skill development institutions of State Governments have to actively assist implementation agencies from the private sector to achieve targets by ensuring infrastructure availability, social mobilization of trainees, day-to-day support and assistance in assessment and employment linkages.

Leverage Private Sector Professional and Technical Expertise: Though the States are keen to meet the aspirational targets, a comprehensive institutional and operational delivery model needs to be developed by leveraging the professional and technical assistance of the private sector. This is required to not only rapidly scale up the programmes at the district and block levels but also to have a robust monitoring and evaluation process.

Restructuring Employment Exchanges: Another significant institution exists in the form of employment exchanges in districts which can be overhauled and transformed on a public-private partnership mode. Odisha's skill development programme is a fine example of this approach. The State has been among the early few to attempt converting district employment exchanges into Career Development Centres (CDCs) through the PPP route. The CDCs will not only screen candidates for their aptitude and skills but will also counsel and assist them in selecting the most suitable skill development programme being offered by the private sector training providers.

Case Study

Re-Structuring of Employment Exchanges in Orissa: The Government of Orissa has proposed that in each district a Youth Counselling Centre (YCC) will be opened by restructuring the Employment Exchanges through Public Private Partnership mode with a view to disseminate information to young people pertaining to education, scholarship, employment and entrepreneurship. The objective of the YCC will be to improve the relevance of Employment Exchange by improving the employability of registered job seekers and facilitate placements. This Institute at district level will also coordinate career fairs and all youth related initiatives.

In the first stage, the Scheme is being implemented in six districts namely Koraput, Rayagada, Sundargarh, Sambalpur, Khurda and Mayurbhanj on pilot basis. The scheme will be implemented in remaining Employment Exchanges in a phased manner. In the first year, around 18,000 youths will be covered under this programme and the expected budget requirement would be around Rs. 9 crore @ ` 11,200/- per candidate. The per capita cost includes assessment fees, Training fees wherever required and the placement.

National Skill Development Ecosystem: It is imperative that States align with the rapidly evolving national skill development ecosystem being shaped by the emergence of the National Skills Qualification Framework (NSQF). The NSQF aims at a common lingua franca for course curriculum, skill assessment and recognition through National Occupational Standards (NOS) and Qualification Packs that are essentially common job roles. Kerala stands out for its skill development delivery model whereby it has integrated vocational skills training into the State's higher secondary and undergraduate curriculum via a programme called Advanced Skills Acquisition Programme (ASAP).

Case Study

The Kerala State Skill Development Project was launched by the Government of Kerala (GOK) in July 2012 to enhance the employability of the State's youth and create opportunities for productive employment. It has two sub-programs to tackle the supply-side problems. First, the Additional Skill Acquisition Program (ASAP), has been designed by the Departments of Higher Education and General Education, GOK to address the preventive dimension of low employability. Second, the Additional Skill Enhancement Programme under the Labour and Local Self Government Departments is envisaged to encompass skill development and grooming initiatives for unemployed persons registered in the Employment Exchanges across the State.

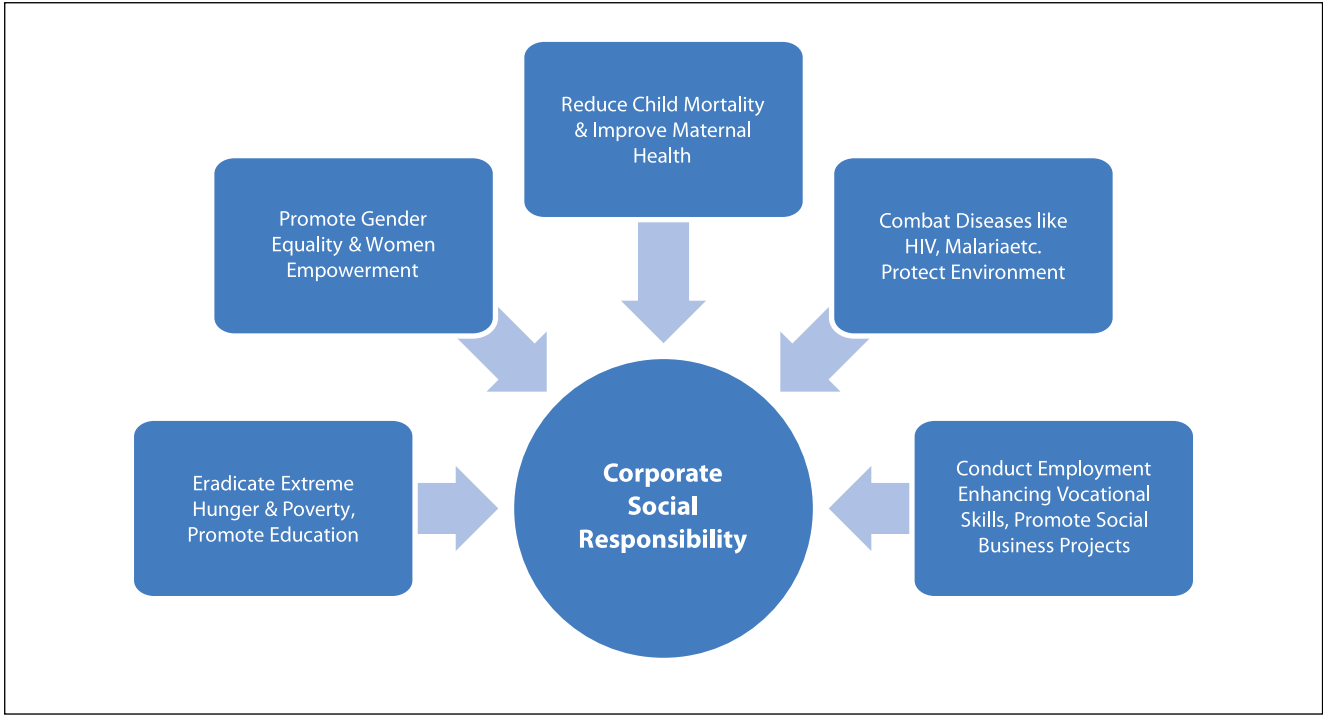
The ASAP has been designed on the basis of intensive consultations with all relevant stakeholders students, principals and teachers of higher secondary schools and undergraduate colleges, parents, industry associations, and sector skills councils. It has trained ~14000 students during the year 2013-14 with the help of 437 allied institutions and 33 Skill Development Centres. It has tie-ups with 15 public and private training service providers including Aptech, IL&FS Edu, BSE, NSE, FICCI, NASSCOM, BSNL and ITI.

4.4 Corporate Social Responsibility (CSR) as a means for Livelihood Security

Companies world over have different approaches to CSR, ranging from fair-trade to philanthropy. In developing countries like India, CSR for a number of companies has revolved around community-based development approach. Spending on CSR activities should positively impact the socially and economically disadvantaged sections of the society. Many have actively worked towards the economic and social empowerment of women. Some of them have also promoted the formation of self help groups which were supported to take up income generating livelihood activities after sufficient training and capacity building. In general CSR activities focus on short, medium and long terms goals in social development.

A number of larger Indian companies have spent millions of rupees on various social causes and betterment of community in which they are conducting their business operations. They have and continue to work towards improving health, education, basic amenities, condition of women and children. But with the new legislation, these activities would have to be streamlined and carried out in a regular and more systematic manner with definite budgets. Figure 21 highlights broad areas of CSR activities as recommended by Ministry of Corporate Affairs.

Figure 21: Broad Areas of CSR Activities



Source: Ministry of Corporate Affairs, Government of India

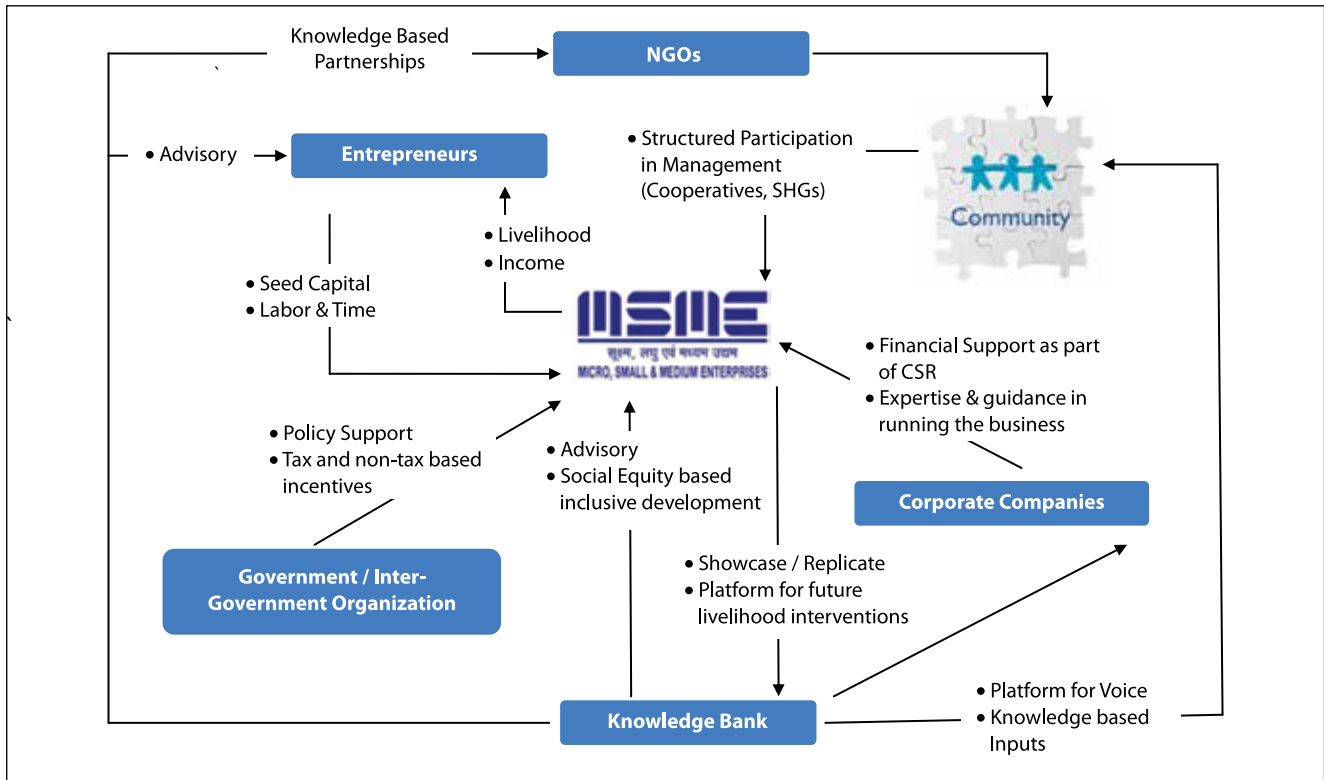
Sustainable development of rural India and the women could happen only through economic empowerment which requires creation of opportunities to earn decent livelihoods. This can happen through the creation of both self employment and wage employment opportunities.

Corporate companies can provide the necessary guidance towards setting up of micro-enterprises by groups of women belonging to SHGs as well as individual women who want to operate an enterprise as a sole proprietor. The expertise and involvement of a corporate will ensure that women receive sufficient support to market the product or service, thus positively impacting the viability and continuity of the enterprise over time. Therefore it is essential for corporate companies to handhold the entrepreneurs at least in the initial 24 months.

4.5 Collaborative - Community Based Approach to Livelihood Creation

Collaborative Community based principles demand special attention and careful intervention to facilitate rural community and deprived sections of the society by implementing need based programmes /schemes focused on enabling their emerging need for livelihood as well as food security.

Figure 22: Community-based Sustainable Livelihood Model



Source: YES BANK Analysis

4.6 Redefining Approach of Rural Household Access to Modern Energy

The proposed approach is a public-private-partnership-driven business model with innovative institutional, regulatory, financing, and delivery mechanisms. Some of the innovations recommended for adoption are:

- ✓ Creation of exclusive rural energy access authorities within the government system as leadership institutions
- ✓ Establishment of energy access funds to enable transitions from the regime of investment/fuel subsidies to incentive-linked delivery of energy services
- ✓ Integration of business principles to facilitate affordable and equitable energy sales to households and carbon trade
- ✓ Treatment of entrepreneurs as implementation targets and not millions of rural households

4.7 Civil Society Organizations (CSOs) to Spearhead Development Schemes

CSOs are spread across all areas of livelihood support and promotion, from livelihood protection to promotion, and from working with the extreme poor to those who can start businesses. CSOs are able to adapt to different forms and promote a variety of people organizations, including cooperatives and producer companies. CSOs have worked as partners with the Government, private sector and national and international donors, while

also challenging them. They have a great role to play in bringing Government development policies closer to the people. For example, Microfinance based CSOs were successful in broadening the credit in rural areas to poor and disadvantaged groups. Similar models have to be developed, where CSOs are allowed to spearhead implementation of government policies targeting livelihood security.

4.8 Empowering Women to be Change Agents

Women are now involved in a variety of activities that they were not involved in before. The focus should be on women as the change agents for improving both food security and nutrition, since they are able to bring about changes in the diets of their families and improve the overall food security situation of their households. They still face constraints such as lack of education, learning opportunities, societal restrictions and access to resources. Specific training programmes have to be instilled to ensure community-level engagement and women's empowerment.

4.9 Road to Universal Healthcare

The economic growth seen in the last decade, coupled with the growing recognition of the need for enhancing public investments in health, has catapulted talks of Universal Health Coverage (UHC) to the fore. UHC attained through a balanced and integrated approach that combines supply and demand side financing, building upon the existing health system in the country shall ensure continuity of care at optimum cost and efficiency in a sustainable and feasible manner.

A recent study by Ernst and Young estimates that to implement the UHC programme covering out-patient (consultation fee, drugs, diagnostic tests) and in-patient (ailments covered under RSBY and Aarogyasri) services for the entire population, a Government health expenditure of 3.7-4.5% of GDP by 2022 would be required. This is lower than comparable spends by emerging countries today. This implies that a gradual increment of 2.5% of GDP over the next decade would enable India to reach universal coverage. Another study published by the World Bank (La Forgia and Nagpal, 2012) suggested that an incremental 0.4% to 0.5% of GDP in 2015 could provide expanded primary, secondary and tertiary care in an integrated manner.

The proposed PPP based social program- Universal Health Assurance Scheme incorporates most of the ingredients of the Universal Health Coverage plan. The success of the existing RSBY scheme is due to the deep-rooted collaborative PPP model in its design which ensures a business model for each intermediary-beneficiary, insurer, hospitals and the intermediaries.

Empowering the Beneficiary: RSBY provides the participating BPL household with freedom of choice between public and private hospitals.

Insurers – The insurer is paid premium for each household enrolled for RSBY. Therefore, the insurer has the motivation to enroll as many households as possible from the BPL list. This will result in better coverage of targeted beneficiaries.

Hospitals – A hospital has the incentive to provide treatment to large number of beneficiaries as it is paid per beneficiary treated. Even public hospitals have the incentive to treat beneficiaries under RSBY as the money from the insurer will flow directly to the concerned public hospital which they can use for their own purposes. Insurers, in contrast, will monitor participating hospitals in order to prevent unnecessary procedures or fraud resulting in excessive claims.

Intermediaries – The inclusion of intermediaries such as NGOs and MFIs which have a greater stake in assisting BPL households. The intermediaries are compensated for the services they render in reaching out to the beneficiaries.

Other Key Success Factors for the Universal Health Assurance (UHA) Scheme would be:

- ✓ **Focus on Health Outcomes:** It is critical to balance the aspiration of UHC and the enhanced spend on health care, with an equally sharp focus on results and on improving health outcomes.
- ✓ **Quality of Care:** This would necessitate a regulatory environment that assures quality of delivery through the implementation of standard treatment guidelines, accreditation of hospitals, clinical audit and monitoring protocols and strengthening of patient safety at public health facilities.
- ✓ **Health Infrastructure:** Adequate public and private healthcare infrastructure has to be ensured especially in the primary healthcare setting. Further, private sector has to be suitably incentivized for penetration of quality healthcare infrastructure availability in tier-III, tier-IV cities and rural areas.
- ✓ **Human Resources:** it is estimated that 9 lakh graduate doctors would be required for primary care services and around 1.2 lakh specialist doctors for secondary and tertiary care services. For this, 20,000 undergraduate medical seats need to be added by 2018. Again, the focus for increasing medical seats should be on States with relatively lesser number of medical seats per capita, namely, Bihar, Uttar Pradesh, Madhya Pradesh and Rajasthan. In addition to doctors and specialists, approximately 13.6 lakh nurses and midwives, as well as a large number of paramedics will be required over the next decade.
- ✓ **Referral Systems:** Currently, we lack a strong referral system which has resulted in a situation wherein anyone can visit a secondary care or tertiary care centre without going to a general physician or health worker leading to over consumption of unnecessary secondary and tertiary care with high costs and no better outcomes. Better referral systems, supported by guidelines, gatekeepers and monitoring system, would help reduce unnecessary referrals.
- ✓ **Leveraging IT:** Hospital management systems have to be implemented on a large scale to drive operational efficiencies and ensure clinical governance. After the notification of national standards for Electronic Health Records (EHRs), it can be leveraged for substantial improvement in clinical outcomes, lowering of cost of treatment and better focus on health policy.

As discussed in the report, Inclusive Growth is a function of multiple basic parameters like health security, nutrition, sanitation & hygiene, clean energy and sustainable employment opportunities. While all the parameters are right of humanity, it is difficult to attain the same for 1.3 billion citizens of India given the resource constraints and increasing competitive scenario due to globalisation. All the above interventions and approaches would help make a significant improvement to living conditions of the population. A combined effort by corporate, community along with Government will surely pave the way for sustainable economic security of India thus underlying Livelihood Security.



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