

1. Last mile delivery of government services to the intended beneficiary has been a key design priority of various government schemes. Discuss various measures that have been taken in this direction.

Introduction

Government schemes aim at welfare of people via distribution of benefits. However, most times the benefits do not reach the intended beneficiaries rendering the schemes ineffective.

Body

Reasons for lack of last-mile delivery:

- **Exclusion error-** Eligible beneficiaries are excluded from benefits due to infrastructural issues, lack of awareness on part of people, lack of verifiable documents etc.
- **Access issue-** Remote areas, lack of access points, unawareness of people etc. act as impediments in effective last mile delivery.
- **Leakages-** Often the benefits are diverted towards other sectors or profits by middleman, for example case of urea fertilizer which was diverted to industries and across border due to its cheap price owing to huge subsidy.
- **Migration-** As the schemes are implemented at state level, migration of poor denies them benefits of scheme in another state.

Last mile delivery has been the key design priority because lack of it causes:

- Further impoverishment of poor
- Diversion of taxpayers money
- Drain on public exchequer
- Reduction in social economic indicators

Measures taken to ensure last mile delivery:

- **PM Jan Dhan Yojana-** Providing zero balance bank accounts to unbanked population has ensured their connectivity with the formal system.
- **JAM trinity-** Jan Dhan, Aadhar and Mobile makes verification of beneficiary and giving information about benefits easier.
- **Direct Benefit Transfer (DBT)-** Direct transfer of subsidy to the bank accounts prevents its leakage through middlemen, eg. LPG Pahal scheme.
- **Point of Sale terminal (PoS)-** To prevent leakages of ration and ensure its distribution to the intended beneficiaries only and to give push to 'One nation-One ration card' scheme.
- **Mid Day Meal scheme-** That ensures distribution of food and nutrition to children as well access to education.
- **Asha workers-** A large network of asha workers that is helping strengthen the healthcare for rural poor women through institutional deliveries and nutritional intake.

- **Promoting Self Help Groups (SHG)**- There has been increased last mile delivery of credit services through SHGs by deploying its members as Banking Correspondents, as in case of Deendayal Antodaya Yojana.
- **Door step delivery**- Delhi Government has launched a scheme for doorstep delivery of essential government services by mobile sahayaks at a minimal fee.

Conclusion

In current times, the last mile delivery of services is being taken up in a vigorous manner through tools like Sevottam Model, Social Audit etc. Need is to further strengthen the existing measures to ensure a smooth delivery of benefits and improve governance in the country.

Q 2. What is your assessment of the Pradhan Mantri Jan Arogya Yojana? Has it been able to bring in positive transposition in people's lives? Comment.

Introduction:

Launched in 2018, Pradhan Mantri Jan Arogya Yojana (PMJAY), under Ayushman Bharat umbrella is world largest healthcare program. The scheme extends access to hospital care for 10.74 Crore beneficiary families and about 50 crore Indian citizens. It is a Centrally Sponsored Scheme under the Ministry of Health and Family Welfare (MoHFW).

Body:

Highlights of the Scheme

- The scheme guarantees eligible families are covered for inpatient expenses of up to Rs 5 lakh per year in any government or empanelled private hospitals all over India.
- It addresses concerns of expenditure by vulnerable families for secondary and tertiary care. The extension of comprehensive primary health care is given under Health and wellness centres.
- An autonomous and empowered National Health Agency (NHA) has been established with corresponding state-level health agencies (SHAs).
- The benefit cover under it also includes pre and post-hospitalization expenses.
- Unlike private insurance schemes, PMJAY does not exclude a person on account of pre-existing illnesses.
- One unique feature of the PMJAY is its national portability once fully operational.

Assessment of the Scheme:

- PM-JAY has dramatically changed the picture of the health sector and directly benefit poor people.
- Increased benefit cover to nearly 40% of the population, especially the poorest & the vulnerable.
- The poor and vulnerable can now avail benefits in both public and empanelled private facilities. It ensures all people can access quality health services when and where they need them, without suffering financial hardship.
- It provides cashless and paperless access to services for the beneficiary at the point of service.
- It guarantees quality, affordability and accountability in the health system.
- It has rationalized the cost of care in the private sector.

But still there exist some Concerns and Challenges with PMJAY:

- PM-JAY focuses on secondary and tertiary care, taking away the attention from primary care and public health-related investments.
- Massive shortages in the supply of services (human resources, hospitals and diagnostic centres in the private/public sector). So PMJAY will raise the demand without raising supply.
- The current package prices are too low to encourage private-sector hospitals to fully participate in the scheme.
- Unfair practices by doctors and officials at every level.
- Hospital insurance addresses only a small amount of out-of-pocket expenditures
- Still, millions of people across India are pushed into poverty because of out-of-pocket spending on health care.
- PMJAY excludes the 500 million people or so of the middle-class segment.

Way Forward:

- Raise the percentage of GDP allocated to health from 1.2% today to 2.5% by 2022.
- Government hospitals need infrastructure and machinery up-gradation, which can be done by the earnings of public hospitals under PMJAY.
- Ensuring adaptive price setting, third-party monitoring, strict regulation, and quality improvements in public sector hospitals.
- PMJAY will need a gamut of skilled manpower as facilitators and administrative staffs at various levels.
- Universal health coverage (UHC) will require an insurance program for the middle class also.
- Need to strengthen the country's primary care services.
- A larger share of India's public health expenditure to be allocated to preventive care.

3. The Pradhan Mantri Ujjwala Yojana has proved to be a boon for the poor women in India. Discuss. What are the indirect yet far reaching benefits of this scheme? Examine.

Introduction:

The Pradhan Mantri Ujjwala Yojana (PMUY) was launched in May 2016 with the objective of providing free LPG connections to 50 million (subsequently 8 Crores) women belonging to below poverty line (BPL) households over a period of three years. LPG distributors, local NGOs, and self-help groups were involved to make it an inclusive social movement.

Body:

It has impacted the lives of poor women in India for the better through numerous ways:

- **Health:** Research showed that people using solid biomass frequently suffer from headaches, nausea, chronic bronchitis and many skin diseases. Indoor air pollution and the acute respiratory illnesses caused by it were observed in most rural women. Ujjwala has empowered women and protected them and their families through the use of clean burning fuel by helping prevent a significant number of acute respiratory illnesses and other ailments. PMUY implementation has been appreciated by the World Health Organization (WHO) as a decisive intervention to check the indoor health pollution being faced by the women of the country.
- **Safety:** Women going to the forests for collecting firewood are also often exposed to health and safety issues, even sexual harassment at times. This is considerably decreased as a result of the LPG connections.
- **Economic empowerment:** Release of LPG connection under this Scheme shall be in the name of the women belonging to the BPL family enabling the subsidy provision in the women's account. Also, using LPG saves time for women as they do not have to collect solid fuel and then use it for cooking, with this cooking time can be effectively used in other economic activities. Women in many villages formed self-help groups to indulge in community economic activities in their free time.

Indirect benefits of the PMUY:

- **Environment:** There is a definite positive impact on forest cover and the environment from stopping the use of firewood.
- **Youth employment:** It will also provide employment for rural youth in the supply chain of cooking gas. Employment in the logistics and maintenance services are an additional benefit.
- **Climate and air pollution measures:** Significantly helps in control of particulate matter and indoor air pollution, giving way to a clean energy cooking process.

- **Female financial empowerment:** To get an LPG gas connection under Ujjwala scheme, it is compulsory to have a bank account in the name of a female member of a family. Many Jan Dhan accounts were opened for women. Government statistics from January 2018 show that of 30.97 crores accounts opened under Jan Dhan scheme, 16.37 crores (roughly 50 percent) were opened in the name of women resulting in financial inclusion and betterment of women's economic status.
- **Development of children:** Women can now engage in socialisation of children and take care of their nutrition and education, thus building a robust future.
- **Recognition from International Agencies:** Developed countries and International agencies like WHO and IEA have hailed the scheme as clean, convenient and energy-efficient source provision and also serving as an inspiration for developing countries.

However, there have been some issues concerning the scheme:

- **Issue of refill and affordability:** refilling of LPG gas connections saw a fall in refill from 35000 in 2016-17 to 13000 in 2018. Also, several complaints of affordability was raised as a reluctance of adoption was shown.
- **Behavioural Limitations:** It requires behavioural changes as it is difficult to give up on age old practices of using traditional chulhas with a lack of awareness among people regarding benefits of use of LPG gases.
- **Inactive and corrupt uses:** Many inactive accounts were identified, with some accounts bearing false beneficiaries using LPG for commercial and profitable purposes.
- **Economic impact:** To meet the requirements, LPG imports may cost the exchequer significantly.

Way forward:

- **Encourage behavioural campaigns:** 'Give it up' campaign, LPG Panchayat etc have been remarkable in bringing in behavioural changes. Every LPG panchayat is expected to share the experience of early local adopters of clean fuel, an exercise on comparing the costs of alternative biomass fuels, safety demonstration and feedback on services.
- **Regulate DBT and beneficiary identification:** Target beneficiary expansion and identification must be carried out carefully to eliminate fake accounts and corrupt use of the scheme.

Conclusion:

According to the official PMUY website, by January 2019, 64 million LPG connections have been provided under the Ujjwala scheme, resulting in it being considered one of the most successful and effective social sector programmes in India. Thus effective benefits should be realised by addressing all the loopholes and shortcomings of the implementation.

4. What are the behavioural constraints that limit the performance of various government schemes? Analyse.

Introduction

Behavioural economics points out a new set of constraints on behaviour that can help to sharpen public policy making tools – interventions based on this concept might be able to help to balance out potential forms of behavioural market and political failure. It is responsibility of policy makers to incorporate behavioural constraints into their frameworks for policy evaluation.

Body

Behavioural constraints that limit the performance of government schemes:

- **Lack of awareness:** Government is not fully aware of ground reality and they don't have proper mechanism to reach the beneficiaries. And public are also not aware of the details of the schemes.
- **Lack of communication:** There are number of schemes introducing every month. Lack of advertisements, miscommunication among the public, misleading middleman will lead to ineffective implementation.
- **Lax attitude of public:** though government makes various schemes and initiatives with great vision. It is public interests to make use of those initiatives. Lax attitude, prejudice, high expectation leads to poor execution.
- **Corruption:** To enrol in certain schemes documents are mandatory. Various departments delay the documents and demand bribe. This results in waste of money and time.
- **Caste and gender discrimination:** In rural women are given less importance due to lack of knowledge. And caste discrimination still prevails helping only certain sectors.
- **Target audience:** New schemes to fund care for old age and childcare need to accommodate family attitudes that today constrain the reform of child benefit and caring schemes.
- **Impractical target:** Huge money, huge resources, and impractical targets shows failure of policy making and results in trust deficit in future government initiatives
- **Digital divide:** 70 per cent of over one billion Indians lives in rural areas, and only about 400 million have Internet access.
- **Idle government RFPs:** Many Request For Proposals (RFPs) issued by the government are not being picked up by competent private sector organisations since they are not commercially viable. Example: Biggest challenge faced by Digital India programme is the slow/delayed infrastructure development. Spectrum availability in Indian metros is about a tenth of the same in cities in developed countries.

Measures:

- **Coordination:** Better coordination among private entities, community, civil society, NGOs and government in designing a public policy in order to improve the transparency, quality and effectiveness of a policy or scheme.
- **Evaluation and feedback mechanism:** Can get feedback from time to time from public and errors can be minimized.
- **Make use of technology:** Grievance redressal mechanism can be made using apps in mobiles for quicker solutions
- **Nudge theory concept:** The concept is a relatively subtle policy shift that encourages people to make decisions that are in their broad self-interest. It's not about penalising people financially if they don't act in certain way. It's about making it easier for them to make a certain decision

Conclusion

The Economic Survey has advocated use of the behavioural economics concept of 'nudge' to encourage desirable social and economic change in the country. The Survey recommends that the proposal to set up a behavioural economics unit in the NITI Aayog must be immediately activated.

5. Discuss the features, significance and performance of Pradhan Mantri Kisan Samman Nidhi.**Introduction**

Pradhan Mantri Kisan Samman Nidhi a scheme announced in the interim budget, under which vulnerable landholding farmer families, having cultivable land up to 2 hectares, will be provided with direct income support of Rs. 6000 per year.

Body

Recently the scope of the scheme has been expanded to cover all farmers in the country irrespective of the size of their landholdings. The revised scheme is expected to cover around 2 crores more farmers and increase total coverage of PM-KISAN to around 14.5 crore beneficiaries. It also costs Central Government around Rs. 87,000 crores for the year 2019-2020.

Features of PM KISAN Scheme:

- PM KISAN is a Central Sector scheme with 100% funding from Government of India
- Under the scheme income support of Rs.6000/- per year in three equal instalments will be provided to small and marginal farmer families having combined land holding/ownership of up to 2 hectares

- Definition of the family for the scheme is husband, wife and minor children.
- State Government and UT Administration will identify the farmer families which are eligible for support as per scheme guidelines.
- The fund will be directly transferred to the bank accounts of the beneficiaries.

Significance of PM KISAN Scheme

- It provides support to small and marginal farmers who are largely involved in subsistence farming and struggles to invest in agriculture inputs or technology,
- It will boost the rural consumption and positive for agriculture and allied sectors.
- **Poverty reduction:** Cash transfer programmes are an important tool of social protection and poverty reduction. They have an immediate impact on reducing hunger and rural poverty.
- **Better use:** This can increase productive investment, increase access to markets and stimulate local economies. Income support can be used to make a repayment or at least activate a bank account which can then receive a loan.
- **Rural development:** It can serve as an important complement to a broader rural development agenda, including a pro-poor growth strategy focusing on agriculture.

Similar programmes by states:

- **Bhavantar Bhugtan Yojana** in Madhya Pradesh was sought to provide relief to farmers by providing the differential between MSPs and market prices.
- The **Rythu Bandhu scheme** of the Telangana government provides ₹5,000 per acre for every season to all the farmers of the state.
- **Krushak Assistance for Livelihood and Income Augmentation (KALIA)** of Odisha is more complicated in design and implementation. It commits to give Rs 5,000 per SMF, twice a year, that is Rs 10,000 a year.

Performance of PM KISAN Scheme

- About 60 per cent eligible farmers are deprived of the PM Kisan Samman Nidhi benefits as the States have not added them to the list of beneficiaries.
- Uttar Pradesh, Maharashtra, Andhra Pradesh and Gujarat are the top States which have registered the maximum number of beneficiaries while West Bengal has not joined the scheme yet.
- About 79 per cent of the current beneficiaries have received the first instalment, while 59 per cent have received the second instalment.
- Payment has been stopped in a few circumstances as there were discrepancies in their bank account details.

The Need of the hour is to improve infrastructure in agriculture which would help farmers in getting a competitive price for their produce and access to markets. Government must focus on three things: crop insurance, better irrigation and subsidised seed and fertilisers.

Conclusion

PM-KISAN is an ambitious scheme that has the potential to deliver significant welfare outcomes. However, the current top-down, rushed approach of the government ignores governance constraints and therefore an alternative bottom-up strategy and well-planned implementation mechanism would allow weaknesses to be identified and rectified at the local level.

