

PREFACE

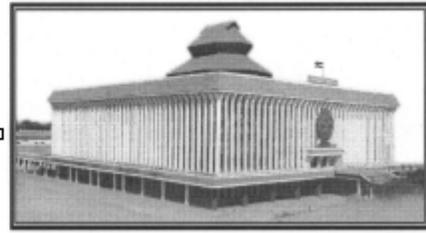
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Ageing in India

Need for Universal Pension Scheme

Charan Singh, Kanchan Bharati, Ayanendu Sanyal

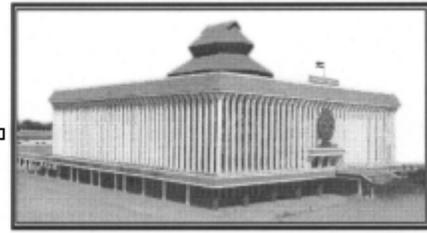
1. Introduction

In the last century, with industrialisation and economic development, certain demographic changes have been observed in many parts of the world. In view of increasing medical advancements, mortality rates have declined rapidly in higher age groups leading to improved life expectancy. Combined with a comparatively lower birth rate, the old-age dependency ratio has increased over the years! This phenomenon is commonly referred to as ageing, and it has certain economic implications for the country, like increases in social security and health expenditure, and the need for new financial instruments.

The increasing ratio of the aged in the total population has created a substantial demand for old-age social security. Thus, currently for a welfare state like India, it has become important to provide social security to its elderly, who numbered 110 million in 2013. One of the major components of old-age social security is pension, as it not only helps in consumption smoothening, but also mitigates longevity risks, poverty, and inter- and intra-generational inequality.

Developed countries are characterised mainly by highly organised formal labour markets and have systems of providing pensions to all those who contribute (through social security taxes) during their working years. On the contrary, developing countries are characterised mostly by informal labour markets, which force respective governments to provide pensions on a discretionary basis. It reduces the overall coverage of pension in such countries, and India is no exception.

The current study attempts to examine why there is a requirement of a universal pension for the elderly. It argues that the prevailing Indian pension system is unable to fulfil its purpose, and that a non-contributory, basic pension can guarantee a regular income in old age to all residents



of the country, regardless of level of earnings or occupation. It further explores the feasibility of introducing such a pension in India and argues for a properly crafted universal pension scheme (UPS), which will increase the coverage of pensions without placing stress on the fisc.

Pension serves various objectives like poverty release, consumption smoothing, and insurance in respect of ageing population. Social security also helps in assuring the young that in old age there would be national savings to take care of any difficulties, implying that over-accumulation is not necessary during the younger days.

In India, dependence on children during old age has traditionally been the norm for millennia, but the situation is undergoing change because of socio-structural transformations. The elderly are facing different insecurities with respect to health-financial, physical and mental-thus warranting attention from policymakers, government authorities, and voluntary organisations. This difficult situation resulted in several governmental schemes/programmes and support mechanisms for the elderly as an alternative form of ensuring old age care in absence of regular pensions.

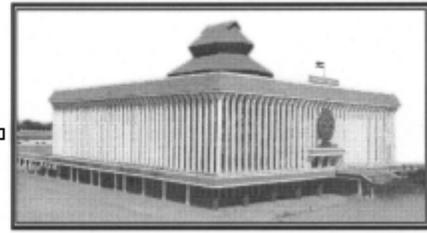
The paper is organised in six sections. Section 2 discusses the current scenario of ageing in India. Section 3 illustrates the need for a pension for the elderly, and Section 4 examines the current Indian pension system and its coverage. Section 5 articulates a proposed scheme on UPS in detail and performs simulation exercises to understand the extent of the pension burden in India. Finally, in Section 6 conclusions are presented.

2. Ageing India

In the 20th century, the proportion of the aged population (60 years or more) increased in many countries (Sample Registration System 2012). The global share of old people, that is, aged 60 years or above, increased from 9.2% in 1990 to 11.7% in 2013 and is estimated to reach 21.1% by 2050 (United Nations 2013). Worldwide population reveals that currently, ageing is predominant in more-developed regions (MDRS) in comparison to less-developed regions (LDRS). However, the LDRS will also face the same demographic scenario in the not-so-distant future. Further, the gender dimension of ageing would also be evident by 2050. There will be significantly more women in comparison to men in the higher age cohorts due to increased life expectancy over their male counterparts.

Until the 1980s, the developing and developed world shared the elderly population in equal proportions. In recent years, developing countries are ageing faster, with India and China being the two largest ageing nations in Asia accounting for a significant share of the world's aged people (Prakash 1994; United Nations 2013). This phenomenon has led the Government of India to initiate policies to address the situation.

In the Indian context, available data on demographic trends reveals a gradual decline in the proportion of the young in the population and an increase in proportion of the elderly. The data



for the last three decades highlights this development (Table 1). The number of aged people has increased from 56.7 million in 1991 to 103.8 million in 2011. In terms of their proportion to the total population, their share increased from 6.8% to 8.6% over the period. Improved life expectancy, and low fertility and mortality rates due to progress in healthcare facilities are important causes that are assisting this development. The increase in the number of elderly implies the need for supportive socio-economic, emotional and health infrastructure for which India seems unprepared, as it probably considers that ageing issues and elder care are part of the family domain and not a responsibility of the state.

Table 1: Population in India across Different age Groups (million)

Age groups	Census 1991	Census 2001	Census 2011
All ages	838.6	1,028.6	1,210.6
0-14 years	312.4	363.5	372.4
15-59 Years	464.8	585.6	729.9
60 years and above	56.7	76.6	103.8
Age not stated	4.7	2.9	4.5
% of 0-14years	37.3	35.3	30.8
% of 15-59 years	55.4	56.9	60.3
% of 60+ years	6.8	7.5	8.6
Decadal Growth Rate of 0-14 years (%)	-	16.4	2.4
Decadal Growth Rate of 15-59 years (%)	-	26.0	24.6
Decadal Growth Rate of 60+ years (%)	-	35.1	35.5

Source: *Census of India*, various issues.

Another factor that is of concern is that ageing in India is becoming more of a female and rural experience, as among these categories the proportion of the elderly is higher and increasing. Available sample data for 2012 shows that aged (60+) population accounts for 8.3% of the total population with an equally distributed proportion in both rural and urban areas (Table 2). In addition, the proportion of ageing males in the population (7.9%) is same across the



country and at the rural-urban level, but the proportion of females above the age of 60 years is higher across the country.

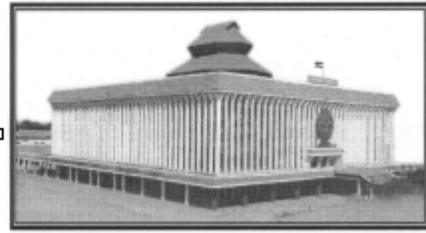
Table 2: Percentage Distribution of Population by Broad Age Groups, Sex and Residence, 2012

Residence Sex		Broad Age Groups		
		0-14 years	15-59 years	60+ years
Total	Total	29.1	62.6	8.3
	Male	29.7	62.4	7.9
	Female	28.4	63.0	8.6
Rural	Total	30.5	61.2	8.3
	Male	31.1	60.9	7.9
	Female	29.8	61.5	8.7
Urban	Total	25.2	66.5	8.2
	Male	25.9	66.2	7.9
	Female	24.5	66.9	8.6

Source: Sample Registration System (2012).

The analysis of current and projected population of India further strengthens the emergence of the gender dimension in ageing. It is evident that the share of the population in case of both males and females in the lower age cohorts will decrease and that in the higher age cohorts will increase in the future. Thus, the old-age dependency ratio would increase, and India will start to age much faster by 2035.

In view of available statistical evidence of India's population, it can be said that the higher age cohorts, that is, population of 60 years and above is significantly showing its presence in population structure. At the same time this demographic category profile also has increased share of older females than older males, and that of the more elderly in rural areas than urban areas. Altogether, it suggests that India is fast becoming an ageing society, with predominance of rural aged and feminisation of ageing. Though it has various repercussions for the country, but at the foremost this demographic transition demands attention to the 'crucial aspect of ensuring



security and care for the elderly-both of the present and of the future. Though authorities have initiated gradual steps, given the seriousness of the ageing problem, measures that have longer and wider reach are necessary.

3. Need for Pension

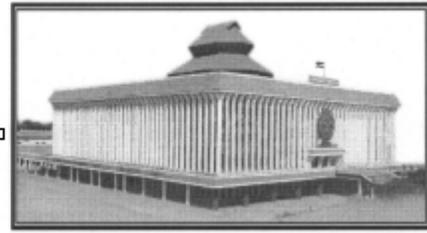
Although improvement in health, decline in fertility and increase in longevity, are desirable features, in the economy, the increase of the elderly population and its gender dimension over the next few decades is a concern. It warrants priority attention from policymakers, especially due to various problems that people confront when they grow old (Subaiya and Bansod 2011). There is a need to explore various avenues that could provide security to aged people, especially ageing women who tend to live longer (Singh 2013).

Health problems, including medical care, is a primary concern among the large majority of aged as they become more and more susceptible to chronic diseases, physical disability and mental incapacity (Shah 1993; Raju 2000; Rajan 2006). It is reported that people over 65 years spend on average 1.5 times on healthcare compared to those in the 60-64 years age category (Mahal et al 2002).

The aged sick lack proper familial care and public health services were insufficient to meet health care needs of the aged (Kumar 1991). India's inadequate and inefficient public system of healthcare has led to the growth of unregulated and mostly expensive private sector. This phenomenon has made elderly Indians vulnerable to high health expenditure and spiralling poverty (Pal 2010).

Inadequate access to health insurance is also a reality for a majority of the elderly. Health insurance under the Pradhan Mantri Jan Dhan Yojana announced on 28 August 2014 might make some difference. Its impact is yet to be studied. In general, the insurance covers inpatient hospital expenditure whereas most of the elderly incur large outpatient charges, as they are more prone to chronic diseases (Sharawat and Rao 2011). Further, the coverage of insurance is limited in India, and people end up paying for themselves (Duggal 2007). Thus, despite having poor health, a majority of the elderly refrain from seeking medical assistance due to financial and other constraints. It implies that their health needs go unattended (Raju 2000; Rajan 2007).

Old age is also associated with changing social and economic roles accompanying physical change and reduced capacity to contribute or sustain a livelihood (Heslop and Gorman 2002). It raises the question of an individual's immediate economic insecurity in their old age, along with their social status in the family as they are normally assumed to be a burden to the family due to their non-economic status. Therefore, a great anxiety of old age undoubtedly relates to economic in- security, especially among the elderly poor.



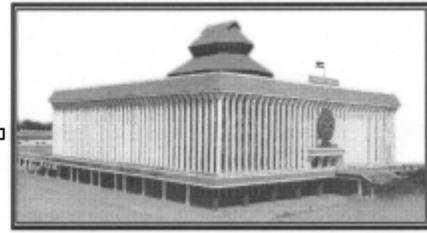
In 2011-12, approximately 21.9% of the population in India were living below the poverty line. A higher percentage of people in rural areas lived below the poverty line (25.7%) compared to 13.7% in urban areas (Planning Commission 2013). It can be safely construed that the economic situation of the elderly people living below the poverty line is fragile. Increase in the average life expectancy and life expectancy at age 60 years implies that people are surviving for a longer duration and require long-term care. Long-term healthcare involves expenditure that increases financial stress within the family. The situation gets aggravated by the fact that a large proportion of the total workforce is employed in the unorganised sector without any financial security such as pension or other post-retirement benefits (World Bank 2001). In the absence of financial security for the self and the household, many aged people are forced to remain engaged in work even in the late years of life (NSSO 2006b).

In India, over 50% of the elderly lack financial security and are “fully dependent on others” for their economic needs. Moreover, complete economic dependence is higher for women than men and those who are partially dependent on others are around 50%. Overall, about 65% of the elderly are economically dependent on others either completely or partially (NSSO 2006b).

Informal social arrangements, like intra-family transfers, have been the pillar of social security in India for centuries. The rapid decline in the joint family system is considered yet another cause for destitution of elderly and their increasing impoverishment (Shah 1993; Bose and Shankardass 2004; World Bank 2005; Raghaviah 2005). This scenario has resulted in seeking secondary alternative sources of social support and care for the elderly. The introduction of governmental schemes/ programmes providing economic and social security in terms of pensions and other services, especially for the elderly, is one such alternative form of ensuring old-age care and active ageing (Bharati and Singh 2013).

4 Current Pension System

India has a long tradition of old-age income support system. The concept of old-age security in India dates back to the third century BC. The practice of civil services pension was evident in 1881 when retirement benefits were provided by the Royal Commission on civil establishments during British colonial rule. The Government of India Acts of 1919 and 1935 made further provisions in civil service pension schemes. These schemes were later consolidated and expanded to provide retirement benefits to the entire working public sector population. Post-independence, several provident funds were also set up to extend social security coverage among private sector workers (Goswami 2001). The above mentioned forms of pension serve the formal sector only. In the informal sector, the existing pension schemes are largely targeted in nature. One of the most important amongst these, which is targeted towards the elderly poor, is the Indira Gandhi National Old Age Pension Scheme (IGNOAPS). The government also introduced the Annapurna Scheme to ensure food security for those elderly



who are eligible for IGNOAPS, but are presently not receiving it. Pension amounts that the elderly receive contributes in fulfilling their basic needs along with instilling a sense of security and improving sense of well-being among them. Thus, the pensions that the elderly receive from the government as a part of the National Social Assistance Programme (NSAP) under IGNOAPS play a significant role in providing old-age security (Help Age International 2008; PRC-GOI 2009; Knox-Vydmanov 2011; Babu 2013; Bharati 2014).

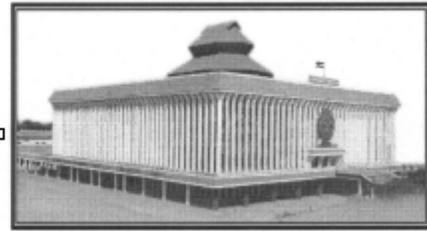
In order to widen the coverage of pension, a contributory pension scheme based on individual retirement accounts was started for all citizens of India. However, due to the lukewarm response of the scheme, soon two more schemes were added, namely, National Pension System (NPS)-Lite, and NPS-Swavalamban. The target of Swavalamban is to encourage people from the unorganised sectors to save for the future.

Despite these efforts, the coverage of the Indian pension system has remained low (Table 3). It is because the schemes were either discretionary or voluntary in nature. Further, the coverage of NPS remains low, probably as people are largely myopic about future and prefer present consumption to future consumption (Pecchenino and Pollard 2005).

Table 3: Coverage of the Indian Pension Network

Different Stakeholders	Years	Coverage Millions
EPFO ^a	2012-13	30.9
Civil servants ^b	2009-10	3.1
State government ^c	2009-10	7.4
Local Bodies ^d	2009-10	2.1
Central government autonomous bodies ^e	2009-10	3.5
State government autonomous bodies ^f	2009-10	2.4
Defence ^g	2009-10	1.3
PPF ^h	2009-10	1.0
NPS (excluding bcdef) ⁱ	2009-10	2.9
Formal sector coverage outside EPFO ^h	2009-10	5.0
Micro-pension and other private pension ^h	2009-10	2.1

Source: (a) EPFO Annual Report, 2012-13;(b), (c), (d), (e), (f) <http://mospi.nic.in>;(g)IISS (2013); (h) Stelten 2011; (i) <http://pfrda.org.in>



Until 2013, only 1.2% of the working population had subscribed to the NPS, of which more than 50% were civil servants for whom the scheme was mandatory. Thus, it can be stated that it is the working population of the formal sector who are benefiting from such schemes and large group of people who are working in an informal sector and non-working population have remained out of any such schemes (Sanyal et al 2011). Therefore, in such a case, presently various welfare schemes of government seem to be the saviours for many of the elderly population.

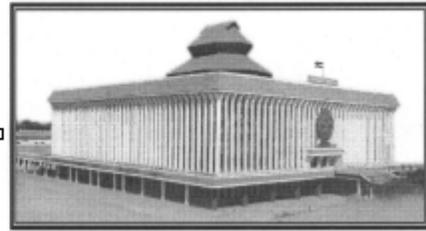
The paper now examines the fiscal burden of government on account of pension. The real pension expenditure (base 2004-05) has grown at a compound annual growth rate (CAGR) of 13.8% from 2005-06 to 2010-11, which is much higher than the growth of gross domestic product (GDP). Apparently, it shows that the fiscal burden on account of pensions is gradually becoming a liability to the country.

Table 4: Total Pension Expenditure of Central and State Government in India

Year	Expenditure Pensions (Rs. Billion)	% of GDP	% of Total Revenue Receipts of Central and State Governments
2005-06	890.6	2.5	13.1
2006-07	946.0	2.4	12.0
2007-08	1028.5	2.4	11.4
2008-09	1183.0	2.7	13.5
2009-10	1641.6	3.4	18.3
2010-11	1696.9	3.2	15.8

Source: Combined Finance and Revenue Accounts of the Union and State Governments of India; Union Budget; Annual Report of Railways, various years.

Table 4 reveals that pension expenditure of the government in 2010-11 was 3.2% of GDP or 15.8% of the total revenue receipts of the central and state governments. It, on face value implies that, 8.6% of the total population is receiving 3.2% of the GDP. In a developing country



like India, it can be considered quite substantial. However, in order to have a better understanding of the above situation, a decomposition of the above data into civil service pensioners and old-age pensioners is essential.

Table 5: Decomposition of Annual Pension Expenditure

Year	Expenditure on Civil Service Pensions (Rs. Billion)	% of GDP	% of Total Revenue Receipts of Central and State Govt.	Expenditure on Social Pensions (Rs. Billion)	% of GDP	% of Total Revenue Receipts of State Govt.
2005-06	861.2	2.4	12.7	29.4	0.1	0.4
2006-07	907.0	2.3	11.5	39.0	0.1	0.5
2007-08	980.3	2.3	10.8	48.3	0.1	0.5
2008-09	1128.7	2.6	12.9	54.3	0.1	0.6
2009-10	1586.5	3.3	17.7	55.2	0.1	0.6
2010-11	1643.5	3.1	15.3	53.4	0.1	0.5

Source: Same as Table 4.

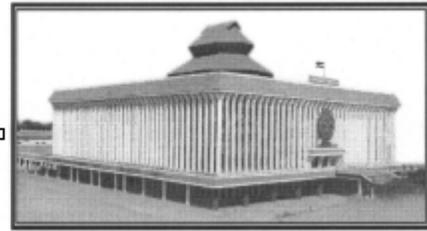
Table 5 reveals that expenditure on social pension for the elderly in 2010-11 accounted for 0.1% of the GDP and 0.5% of the revenue receipts. On the contrary, the civil service pension expenditure of the government for retired government employees was as high as 3.1% of GDP and 15.3% of the revenue receipts.

Table 6: Details of Pension Beneficiaries of Selected Pension Schemes

Schemes	Number of Beneficiaries (Million)	Year	% of Total 60+ Population	% of Total Population
Old Age Pension Scheme	18.0	2011-12	17.4	1.5
Civil Service Pension Schemes	11.5	2010-11	11.1	1.0
Employees' Provident Fund Organisation	2.8	2013-14	2.7	0.2

Source: *Times of India*, and Government of India.

The study now tries to explore the number of beneficiaries covered under the existing pension system of India. It is clear from Table 6 that 11.1 % of the 60 + population, or 1 % of the total



population is receiving 3.1% of the GDP or 15.3% of the revenue receipts. In contrast, 17.4% of the 60 + population or 1.5% of the total population is receiving only 0.1% of GDP or 0.5% of total revenue receipts. An approximately 70% of the total 60+ population receives no pension at all. Thus, there is a necessity for a new pension scheme in India to ensure a minimum Beveridgean pension to cover a majority of the workforce.

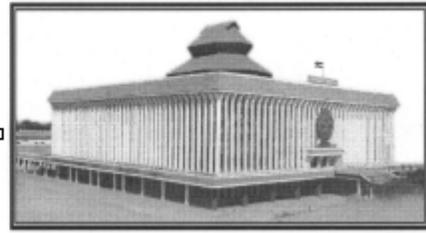
5. A Proposed Universal Pension Scheme

The above discussion brings forth the importance of pension for the elderly. It also highlights that the present IGNOAPS has ensured the economic security of the elderly, but its coverage remains low. Such a dichotomous situation where a smaller population of the elderly is receiving benefits and a larger population is not getting benefits requires immediate attention. Therefore, there is a need to extend the pension support to the later segment of elderly population who remained outside its purview because of the prescribed non-eligibility criteria (Sanyal and Singh 2013). Under this scenario, the study concedes that the universal form of old-age pension seems to be a better alternative because it takes care of ensuring security for all elderly citizens of the country. Moreover, it is more inclusive and would cover a wider population of elderly, compared to the existent targeted pension scheme.

Additionally universal pension has its advantage as it is the easiest to monitor, and ,also has very low administrative costs in comparison to the other schemes. This scheme can be implemented by the government under direct benefit transfers scheme, which is expected to be operational with the efforts placed on financial inclusion being extended on mission mode. Moreover, the scheme is found to be far better in terms of coverage when compared to means tested schemes (Willmore 2004).

The Netherlands and Norway provide universal basic pensions to their citizens that are tax-financed. Similarly, South Africa, Australia, Brazil, Lesotho and Chile also have pension schemes that exclude only a few. A basic universal pension based on the criteria of citizenship, residence, and age is provided by New Zealand, Mauritius, Botswana, Namibia, Bolivia, Nepal, Samoa, Brunei, Kosovo and Mexico City. Ironically, except for New Zealand none amongst these is a developed country. It means that various developing countries have also been providing economic security to their elderly population by formulating UPS mainly because the scheme is more inclusive in nature in comparison to any other scheme.

Despite of the advantages, UPS has been adopted by very few countries as it is often criticised for high fiscal costs. Nevertheless, empirical evidence shows otherwise. In no country



is the programme cost more than 3% of the GDP (Subbarao 1998; Schleberger 2002; Barrientos 2002). Clearly, it is large, but if it is compared to expenditure on other social sector programmes by countries, it is quite small. It is often argued that there will be a rise of pension liabilities as a result of population ageing. However, these studies often fail to take account of economic growth and the impact of the pension programmes themselves. Ideally, growth in per capita income would enable such programmes to become less dependent on external support over time (Barrientos and Lloyd Sherlock 2002).

In view of the need for pensions for all, the study proposes the idea of UPS for India. For this, a scenario analysis is presented for extending the scheme. This stipulation is done by presenting an analysis of the economic situation by estimating cost and burden that the country will have to bear if it adopts UPS as against the present target-based scheme that is partial in coverage.

An attempt has been made by proposing an estimation of the fiscal cost of a UPS applicable to residents above 60 years of age in India if the country goes for it. It would be the simplest form of flat pension, based on age and residence (born resident) irrespective of income or participation in the labour force or retirement from the service. It means that all Indians of the qualifying age and above will have to bear if it adopts UPS as against the present target-based scheme that is partial in coverage.

The estimates are made on the following assumptions:

- (a) The real GDP (base year 2004-05) is assumed to grow at the rate of 4%, 5% and 6%. (CAGR from 1950-51 to 2012-13 is 5%.)
- (b) The qualifying age is simulated from 60 to 65 years of age, given that the qualifying retirement age for pensions may change in view of the rising longevity of the population in India.
- (c) All persons of the qualifying age and above will receive a pension.
- (d) Pension amount per month is assumed to be Rs 500, Rs 1,000, Rs 1,500 and Rs 3,000 (base year 2004-05).
- (e) The future population of India has been calculated from data presented in United Nations Department of Economic and Social Affairs (UNDESA) (2010).
- (f) Pension estimates are made for 2015, 2025 and 2050.

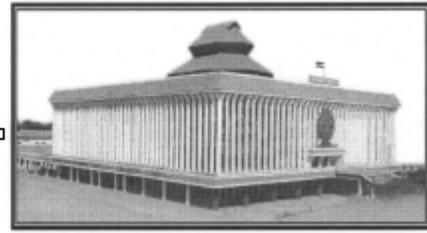
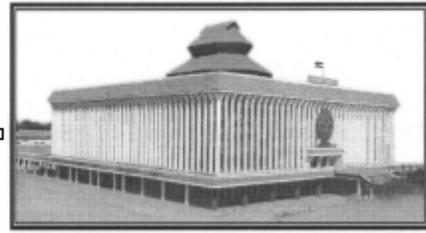


Table 7: Pension GDP Ratio in the Case of UPS

Year	Growth Rates (96%)/ Age of Retirement	Pension GDP Ratio											
		Rs 500 Per Month			Rs 1,000 Per Month			Rs 1,500 Per Month			Rs 3,000 Per Month		
		4	5	6	4	5	6	4	5	6	4	5	6
2015	60 Years	1.0	1.0	1.0	2.1	2.0	2.0	3.1	3.0	2.9	6.2	6.1	5.9
	61 Years	1.0	0.9	0.9	1.9	1.9	1.8	2.9	2.8	2.7	5.8	5.6	5.4
	62 Years	0.9	0.9	0.8	1.8	1.7	1.7	2.6	2.6	2.5	5.3	5.1	5.0
	63 years	0.8	0.8	0.8	1.6	1.6	1.5	2.4	2.3	2.3	4.8	4.7	4.6
	64 years	0.7	0.7	0.7	1.5	1.4	1.4	2.2	2.1	2.1	4.4	4.2	4.1
	65 years	0.7	0.6	0.6	1.3	1.3	1.2	1.9	1.9	1.8	3.9	3.8	3.7
2025	60 years	1.0	0.9	0.8	2.0	1.8	1.6	3.0	2.6	2.3	6.0	5.3	4.7
	61 years	0.9	0.8	0.7	1.9	1.6	1.5	2.8	2.5	2.2	5.6	4.9	4.3
	62 years	0.9	0.8	0.7	1.7	1.5	1.3	2.6	2.3	2.0	5.2	4.6	4.0
	63 years	0.8	0.7	0.6	1.6	1.4	1.2	2.4	2.1	1.9	4.8	4.2	3.7
	64 years	0.7	0.6	0.6	1.5	1.3	1.1	2.2	1.9	1.7	4.4	3.8	3.4
	65 years	0.7	0.6	0.5	1.3	1.2	1.0	2.0	1.7	1.5	3.9	3.5	3.1
2050	60 years	0.8	0.5	0.4	1.5	1.0	0.7	2.3	1.6	1.1	4.5	3.1	2.2
	61 years	0.7	0.5	0.3	1.4	1.0	0.7	2.1	1.5	1.0	4.2	3.0	2.1
	62 years	0.7	0.5	0.3	1.3	0.9	0.6	2.0	1.4	1.0	4.0	2.8	1.9
	63 years	0.6	0.4	0.3	1.2	0.9	0.6	1.9	1.3	0.9	3.7	2.6	1.8
	64 years	0.6	0.4	0.3	1.2	0.8	0.6	1.7	1.2	0.8	3.4	2.4	1.7
	65 years	0.5	0.4	0.3	1.1	0.7	0.5	1.6	1.1	0.8	3.2	2.2	1.5

Source: Authors' Calculation

The results of the simulation exercises show that, the burden of UPS is nominal even if the economy is estimated to grow at a conservative rate of 6% or less (Table 7). Implementation of the UPS would entail additional expenditure of 1% in 2015 if the qualifying age for pension is 60 years, and the economy grows at 4% per annum, given that the pension amount is Rs 500 per month (base year 2004-05). If the qualifying age for pensions rises to 65 years then at a monthly pension of Rs 500 per month the additional expenditure would just rise by 0.7% of GDP in 2015.



All (centre and states) pension amounts constitute 2.3% of the GDP in 2012-13. This expenditure is borne on account of civil servants that are a very small proportion of the elderly in India. Funding of UPS, therefore, remains a major problem, as pension expenditure is already high. Nevertheless, as the NPS has been implemented for civil servants, pension expenditure is expected to come down by 1% in the future provided the real growth rate of average salary exceeds 3% (Sanyal 2014). On the other hand, continue to work or have investment income (rich pensioners) simply by making the non-contributory pension taxable as ordinary income, which is done in both Mauritius and New Zealand, with encouraging results (Willmore 2004).

6. Conclusions

Ageing has an impact on economic growth, savings, investment, consumption, labour market, public finance-taxation, pension-intergeneration transfers, healthcare expenditure and financial markets.

India has a limited pension system that is restrictive and does not cover the country. There is a social dimension in terms of intergenerational equity. Pensions have an implication for growth and stability, especially about contractual savings. There is also a fiscal dimension in terms of impact of payment of pensions to government employees, payment to poor as part of social safety net, and contingent liabilities that may arise due to the nature of regulatory prescriptions pertaining to provident funds and pensions.

The Indian government provides primary benefits to families below the poverty line. However, approximately 70% of the working population is not entitled to any pension or social security. Thus, existing old-age support measures are found to be inadequate as they exclude a large section of the elderly.

The purposes of a pension are smoothening of consumption, mitigation of longevity risks, elimination of poverty and addressing inter- and intra- generational inequality. The proposed scheme of UPS for the elderly is found to do this successfully for every person of the country. The introduction of this scheme will enhance the welfare of both the present and future aged population. A pension, even if a minimal amount, can maintain the usefulness of the elderly to the household through their economic contribution or by being “non-dependent” to the household to meeting their needs. If initiated, it will ensure to an extent that the elderly live a good quality/ healthy life in their ageing years. It will still ensure the economic security of the elderly if they are unable to work due to any health emergency.

The demographic dividend that the country enjoys would diminish by 2050. India’s population structure by then would mirror that of the major industrial countries as of now. The fiscal impact of ageing is substantial and, therefore, in India, measures should be initiated in time to address the problem. A significant proportion of individuals in the country lack the foresight to save for their retirement years, this may be due to financial illiteracy or due to economic reasons. Therefore,

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the impact of ageing in terms of financial planning in the absence of adequate provisions would directly fall on the government.

Given the existing situation of the elderly in India and the substantial increase of their proportion in the coming decades, there is a need to take a step towards the reorientation of existing policies and programmes. It is required so that better care for the aged cohorts in the present and the future could be ensured. The study concludes that the scheme based on universal pension could be one of those adequate steps with its inherent goal of providing economic security and of wider reach to the elderly.

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‘മേക് ഇൻ ഇന്ത്യ’യുടെ പ്രസക്തി

കസ്തുരി ചക്രവർത്തി, മനീഷ് മിശ്ര

കഴിഞ്ഞ കുറെ വർഷങ്ങളായി വികസിത രാജ്യങ്ങൾ പലതും സാമ്പത്തിക മാനദണ്ഡത്തിന്റെ ആഘാതങ്ങളിൽ നിന്നും കടപ്രതിസന്ധിയിൽ നിന്നും കരകയറാൻ പ്രയാസപ്പെടുകയായിരുന്നു. എന്നാൽ ലോകത്തിലെ അതിവേഗം വളരുന്ന സമ്പദ്വ്യവസ്ഥകളിൽ ഒന്നായി ഇന്ത്യ തുടർന്നു. ഇക്കഴിഞ്ഞ ജനുവരി 31-ന് കേന്ദ്രസ്ഥിതിവിവര കണക്ക് പദ്ധതി നടത്തിപ്പ് മന്ത്രാലയം പുറത്തുവിട്ട പുതിയ മാനദണ്ഡപ്രകാരമുള്ള ജി.ഡി.പി കണക്കനുസരിച്ച് നമ്മുടെ രാജ്യമാണ് ഏറ്റവും വേഗത്തിൽ വളരുന്നത്. എന്നാൽ ഈ നേട്ടത്തിൽ സംതൃപ്തരായി നമുക്ക് തുടരുവാൻ കഴിയുമോ? ഇല്ല എന്നാണ് ഉത്തരം. കാരണം ഈ ത്വരിത സാമ്പത്തിക വളർച്ചയുടെ നേട്ടം സമൂഹത്തിന്റെ എല്ലാ തട്ടുകളിലും എത്തിക്കാൻ നമുക്ക് കഴിഞ്ഞിട്ടില്ല. ഒരു സമ്പദ്വ്യവസ്ഥയുടെ വികസനം എന്നു പറയുന്നത് അത് കാണിക്കുന്ന വളർച്ചാനിരക്കിനെ മാത്രം ആശ്രയിച്ചല്ല. സമൂഹത്തിന്റെ താഴേതട്ടിലേക്കു വരെ സാമ്പത്തിക വികസനത്തിന്റെ പ്രതിഫലനം എത്തിച്ചുകൊണ്ട് വേണം വളർച്ചാനിരക്ക് എന്ന അക്കങ്ങളുടെ കളി പ്രായോഗിക തലത്തിലെത്തേണ്ടത്.

സേവന മേഖലയുടെ വളർച്ചയിലൂന്നിയുള്ള ജി.ഡി.പി വർദ്ധനയാണ് കഴിഞ്ഞ ഏതാനും ദശാബ്ദങ്ങളായി ഇന്ത്യ ദർശിക്കുന്നത്. എന്നാൽ സേവനമേഖല ഏറെ തൊഴിലവസരങ്ങൾ സൃഷ്ടിക്കാത്ത ഒന്നായതിനാൽ ജനസംഖ്യയിലെ ഗണ്യമായ ഒരു വിഭാഗം വളർച്ചയുടെ ഗുണഫലങ്ങൾക്ക് പുറത്തായി. ജനസംഖ്യയുടെ നല്ല പങ്കും തൊഴിലെടുക്കാവുന്ന പ്രായത്തിലുള്ളവരാണെന്നത് തന്നെ ഇരുതല വാളാണ്. അതിനാൽ ഗവൺമെന്റും നയരൂപീകരണം നടത്തുന്നവരും വളർച്ചാഗാമയുടെ പരാജയങ്ങൾ സംബന്ധിച്ച് പഠനം ആരംഭിച്ചു. ഇവിടെയാണ് ഉത്പാദന മേഖലയുടെ പ്രസക്തി. സ്വയംപര്യാപ്തമായ സമ്പദ്വ്യവസ്ഥ പടുത്തുയർത്തുന്നതിലും അതുവഴി ഏറ്റവും ആവശ്യമായ തൊഴിലവസരങ്ങൾ സൃഷ്ടിക്കുന്നതിലും ഉത്പാദന മേഖലക്കു പകരം വയ്ക്കാൻ മറ്റൊന്നില്ല.



ആശയപരമായ വീക്ഷണം

ഒരു സമ്പദ് വ്യവസ്ഥയുടെ വികസനത്തിലേക്കുള്ള പ്രയാണത്തെ മുന്നായി തിരിക്കാമെന്ന് നേരത്തേതന്നെ തിരിച്ചറിഞ്ഞിട്ടുണ്ട്. തൊഴിലെടുക്കുന്നവരിൽ ഭൂരിഭാഗവും കൃഷിപ്പണി ചെയ്യുന്ന പരമ്പരാഗത സമൂഹമാണ് ഒന്നാമത്. വളർച്ചയെ നിർണ്ണയിക്കുന്ന ഉത്പാദനമേഖലകൾ അടങ്ങുന്നതാണ് രണ്ടാം വിഭാഗം. അവസാനമായി സേവനമേഖലയുടെ വളർച്ചയിലൂന്നിയ വികസിത സമ്പദ്ഘടനകളും. അമേരിക്ക, ബ്രിട്ടൺ, ജർമ്മനി തുടങ്ങി വികസിതലോകത്തെ പ്രതിനിധാനം ചെയ്യുന്ന രാജ്യങ്ങൾ ഈ രീതിയാണ് വളർച്ചാ രംഗത്ത് പിന്തുടരുന്നത്. ഏഷ്യയിലെ വിശേഷിച്ച് തെക്കുകിഴക്കൻ ഏഷ്യയിലെ വളർന്നുവരുന്ന സമ്പദ്വ്യവസ്ഥകളായ ദക്ഷിണ കൊറിയ, ചൈന, തായ്‌വാൻ, വിയറ്റ്നാം എന്നിവയും ഇതേ പാതതന്നെ പിന്തുടരുന്നു.

ഇന്ത്യയിൽ നിർമ്മിക്കേണ്ടതിന്റെ ആവശ്യം എന്ത്?

(മേഖലാടിസ്ഥാനത്തിലുള്ള ഇന്ത്യയിലെ വളർച്ച)

പരമ്പരാഗത വളർച്ചാ സിദ്ധാന്തങ്ങളിൽ നിന്ന് വേറിട്ട് നിൽക്കുന്ന വളർച്ചാ പാതയാണ് ഇന്ത്യ പിന്തുടരുന്നത്. പഞ്ചവത്സരപദ്ധതിക്കാലത്തെ വളർച്ചാനിരക്ക് സ്ഥിരമായ പുരോഗതി (ചിലപ്പോൾ ചാഞ്ചാട്ടം കാണിച്ചും)-നേടി. സ്വാതന്ത്ര്യത്തിന്റെ ആദ്യവർഷങ്ങളിൽ ഇന്ത്യയുടെ ജി.ഡി.പി.യിൽ പകുതിയും കാർഷികരംഗം സംഭാവന ചെയ്തു. 30 ശതമാനം സേവന മേഖലയും ബാക്കി 20 ശതമാനം വ്യവസായ മേഖലയും സംഭാവന ചെയ്തു. എന്നാൽ 1990 കളോടെ സേവന മേഖലയിൽ ഊന്നിയ വളർച്ചാരീതിയിലേക്കുള്ള മാറ്റത്തിന് തുടക്കമായി.

കാർഷികമേഖലയുടെ പങ്ക് കുറഞ്ഞുവന്നപ്പോൾതന്നെ സേവനമേഖല ജി.ഡി.പി.യിൽ പിടിമുറുക്കി. അങ്ങനെ നിലവിൽ ജി.ഡി.പി.യുടെ 60 ശതമാനവും സേവന മേഖലയുടെ സംഭാവനയായി. മറ്റു വികസിത രാജ്യങ്ങളിൽ നിന്ന് ഭിന്നമായി, കാർഷിക മേഖലയിൽ നിന്നും സേവന മേഖലയിലേക്ക് ഊന്നൽകൊടുത്തുകൊണ്ടുള്ള വളർച്ചയിലേക്ക് ഇന്ത്യ മാറി. 1951-2014 കാലത്ത് ജി.ഡി.പി.യിലേക്ക് വ്യവസായ മേഖലയുടെ സംഭാവന 16 മുതൽ 26 വരെ ശതമാനമായിരുന്നു. ഈ പ്രവണത ആശങ്ക ഉയർത്തുന്നുണ്ട്. കാരണം വസ്തുക്കളുടെ നിർമ്മാണം, രാജ്യത്തെ തൊഴിലവസരസൃഷ്ടി എന്നിവയുടെ അടിസ്ഥാനം വ്യവസായങ്ങളും ഉത്പാദനവും ആണ്. വളർച്ചയുടെ ഗുണഫലങ്ങളും ജി.ഡി.പി.യിൽ വിവിധ മേഖലകളുടെ പങ്കിലുള്ള മാറ്റവും മനസിലാക്കണമെങ്കിൽ നാം തൊഴിൽ-തൊഴിലില്ലായ്മ സ്ഥിതി പരിശോധിക്കേണ്ടതുണ്ട്. അങ്ങനെ മാത്രമേ സാമ്പത്തിക



വളർച്ചയുടെ ഗുണഫലങ്ങൾ സമൂഹത്തിൽ എല്ലായിടത്തും എത്തുന്നുവെന്ന് ഉറപ്പുവരുത്തുവാൻ കഴിയും.

ഇന്ത്യയിലെ തൊഴിലില്ലായ്മ പ്രശ്നം രൂക്ഷമായി തുടരുകയാണ്. കൂടാതെ ജി.ഡി.പി.യിൽ 14 ശതമാനം മാത്രം സംഭാവനചെയ്യുന്ന കാർഷിക മേഖലയിൽ ആകെ തൊഴിലാളികളുടെ പകുതിയും പ്രവർത്തിക്കുന്നു. തൊഴിൽരംഗത്തെ കുറഞ്ഞ ഉല്പാദനക്ഷമതയ്ക്ക് തെളിവാണ് ഇത്. സേവനമേഖല ജി.ഡി.പി.യിൽ 60 ശതമാനത്തോളം സംഭാവനചെയ്യുന്നുവെങ്കിലും 25 ശതമാനം പേർക്കു മാത്രമേ തൊഴിൽ നൽകുന്നുള്ളൂ.

സേവനത്തിലൂന്നിയ വളർച്ച

സേവന മേഖലയിൽ ഇന്ത്യക്ക് സ്വാഭാവികമായിതന്നെ മുൻതൂക്കം ലഭിക്കുന്നുണ്ട്. സമ്പദ്വ്യവസ്ഥകൾ പകുത നേടുന്നതോടെ നിയമസുരക്ഷാ സേവനങ്ങൾ, ഗവേഷണ വികസനപ്രവർത്തനങ്ങൾ തുടങ്ങിയവ പുറം കരാറുകളിലൂടെ നടത്താൻ വ്യവസായങ്ങൾ തയ്യാറാകുന്നു. ഇങ്ങനെ ജി.ഡി.പി.യിൽ സേവനമേഖലയുടെ പങ്ക് വർദ്ധിക്കുന്നു. ഐ.ടി അനുബന്ധ സേവനങ്ങൾക്ക് യോജിച്ച വിധത്തിൽ ഇന്ത്യയിൽ കുറഞ്ഞ ചെലവിൽ മാനവവിഭവശേഷി യഥേഷ്ടം ലഭ്യമാണ്. വിദേശകമ്പനികൾ അവയുടെ ശാഖകൾ ഇവിടെ സ്ഥാപിച്ച് വൻതോതിൽ സേവനങ്ങൾ ഇന്ത്യൻ കമ്പനികളിലൂടെ പുറംകരാർ നൽകുന്നു. കൂടാതെ പ്രതിശീർഷ വരുമാനം ഉയർത്തുന്നതിനനുസരിച്ച് ആരോഗ്യം, വിദ്യാഭ്യാസം, വാർത്താവിനിമയം തുടങ്ങിയ സേവന മേഖലകളിൽ ചെലവാക്കുന്ന സംഖ്യയുംകൂടി.

പട്ടിക: മേഖല തിരിച്ചുള്ള തൊഴിലവസരങ്ങൾ

വർഷം	കൃഷി/ അനുബന്ധ മേഖല	വ്യവസായം	സേവനങ്ങൾ
1951	72.1	10.6	17.3
1991	66.9	12.7	20.4
2009-10	53.2	21.5	25.3

ഇന്ത്യൻ സമ്പദ്വ്യവസ്ഥയിലെ തൊഴിലവസര ഘടന വിവിധ മേഖലയിലെ മാറ്റങ്ങൾക്ക് അനുസരിച്ച് മാറിയിട്ടില്ലെന്ന് പട്ടികയിൽ കാണാം. ജി.ഡി.പി.യിലെ മേഖലാടിസ്ഥാനത്തിലുള്ള വിഹിതം, തൊഴിൽ ഘടന എന്നിവയുടെ വിശകലനം



നമ്മെ എത്തിക്കുന്നത് സേവനമേഖലയുടെ വികസനം വളർച്ചാനിരക്കിനെ ഉയർത്തിയെങ്കിലും തൊഴിലവസരങ്ങൾ കൂടുതലായി ഉണ്ടായിട്ടില്ലെന്ന കണ്ടെത്തലിലേക്കാണ്. ഇന്ത്യയുടെ തുല്യതയാർന്ന വികസനം എന്ന വിശാല ലക്ഷ്യത്തിന് ഇത് സഹായകമല്ലല്ലോ.

വിപണി താല്പര്യങ്ങളിൽ അധിഷ്ഠിതമായി നിന്ന് സേവനമേഖലയിലുന്നിയ വളർച്ചയുടെ സ്ഥാനത്ത് ഗവൺമെന്റിന്റെ സജീവപിന്തുണയിൽ ഉത്പാദനമേഖലയിലുന്നിയ വളർച്ചയിലേക്ക് ചുവട് മാറേണ്ടതിന്റെ ആവശ്യം ഇത് എടുത്തുകാട്ടുന്നു.

ഇന്ത്യൻ ഉത്പാദന മേഖലയുടെ ആരോഗ്യം

സ്വാതന്ത്ര്യത്തിന് ശേഷം 1990 കളുടെ തുടക്കത്തിലെ ഉദാരവൽക്കരണം വരെയുള്ള വ്യവസായ ഉത്പാദന കാലഘട്ടത്തെ വ്യവസായ മേഖലയുടെ പ്രകടനത്തിന്റെ അടിസ്ഥാനത്തിൽ മൂന്നായി തിരിക്കാം. വേഗത്തിലുള്ള വ്യവസായ ഉത്പാദനത്തിന് (ഹലനോബിസ് മാതൃകയിൽ) സാക്ഷ്യം വഹിച്ച 1951-65 കാലം, വ്യവസായ മാന്ദ്യം ഉണ്ടായ 1965-80 കാലഘട്ടം, ഏറെക്കുറെ തിരിച്ചുവരവ് കാണിച്ച 1981-91 കാലഘട്ടം. പിന്നീടുള്ള കാലം വ്യവസായ മേഖലയ്ക്ക് പൊതുവിലും ഉത്പാദനരംഗത്തിന് പ്രത്യേകിച്ചും സമ്മിശ്രകാലമായിരുന്നുവെന്ന് പറയാം. പതിനൊന്നാം പദ്ധതി വരെ വളർച്ച 5-7 ശതമാനമായിരുന്നു. എന്നാൽ 2012-ന് ശേഷം പന്ത്രണ്ടാം പദ്ധതിക്കാലത്ത് ഉത്പാദന രംഗം മരവിപ്പ് നേരിടുകയാണ്. 2012-14 എന്നീ വർഷങ്ങൾ ഉത്പാദനമേഖലക്ക് നിരാശാജനകമാണെന്ന് 2013-14 ലെ സാമ്പത്തിക സർവ്വേ ചൂണ്ടിക്കാട്ടിയിരുന്നു. വളർച്ച 0.2 ശതമാനം മാത്രമായിരുന്നു ഇക്കാലത്ത്.

ഭൂമി ഏറ്റെടുക്കൽ, പുനരധിവാസം, നിയമങ്ങളുടെ ആധിക്യം, വ്യക്തത ഇല്ലായ്മ, ഒരു ഫാക്ടറി സ്ഥാപിക്കുന്നതിന് അനുമതികൾ ലഭിക്കുന്നതിലെ തടസ്സങ്ങളും സങ്കീർണ്ണതയും, വിപണന തന്ത്രങ്ങളുടെ അഭാവം, കയറ്റുമതിക്ക് ഊന്നൽ കൊടുക്കാത്തത്, വെള്ളം, വൈദ്യുതി, അടിസ്ഥാന സൗകര്യ അപര്യാപ്തത തുടങ്ങി ഉത്പാദന രംഗം നേരിടുന്ന വെല്ലുവിളികൾ നിരവധിയാണ്. കഴിഞ്ഞ കാലങ്ങളിൽ സ്തംഭനാവസ്ഥ നേരിടുന്ന പദ്ധതികളിൽ അധിക പങ്കും ഉത്പാദന മേഖലയിലാണെന്ന് 2014-15 ലെ സാമ്പത്തിക സർവ്വേ പറയുന്നു. ഉരുക്ക്, സിമന്റ്, വസ്ത്ര നിർമ്മാണം, ഭക്ഷ്യസംസ്കരണം തുടങ്ങിയവയാണ് ഇവയിൽ



പലതും. ഫണ്ട് ഇല്ലായ്മ, ആവശ്യം കുറവ്, പ്രതികൂല വിപണി സാഹചര്യം എന്നിവ മൂലം 212 ഉൽപാദന പദ്ധതികൾ സ്തംഭനാവസ്ഥയിലാണ്.

ഉൽപാദന മേഖലയെ ഉത്തേജിപ്പിക്കാനുള്ള നയങ്ങൾ

സംരംഭകർ, തൊഴിലാളികൾ എന്നീ രണ്ട് പങ്കാളികൾക്ക് ചുറ്റും കറങ്ങുന്ന താണ് ഉൽപാദന മേഖല. ഇതിനിടയിൽ വരുന്ന ഗവൺമെന്റ് ഇവർ തമ്മിൽ സന്തുലനം ഉറപ്പാക്കുകയും ആശയ വിനിമയത്തിന് അവസരം നൽകുകയും ശരിയായ പ്രവർത്തനം ഉറപ്പു വരുത്താൻ വിധത്തിൽ വേണ്ട സൗകര്യങ്ങൾ ലഭ്യമാക്കുകയും ചെയ്യുന്നു. ഗവൺമെന്റ് പ്രഖ്യാപിക്കുന്ന നയങ്ങളും പദ്ധതികളും ഉൽപാദന മേഖലയാകെതന്നെ ഉത്തേജനം നൽകുന്നു.

എന്തുകൊണ്ട് ഇന്ത്യയിൽ നിർമ്മിക്കണം?

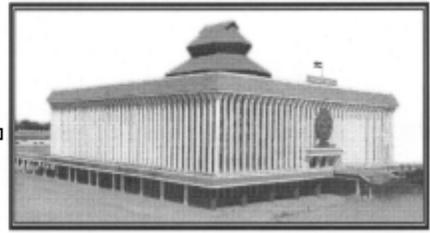
ഇന്ത്യയെ ആഗോളാടിസ്ഥാനത്തിൽ തന്നെ ഉൽപാദന കേന്ദ്രമായി വികസിപ്പിക്കാനുള്ള ഗവൺമെന്റിന്റെ നയപരിപാടിയാണ് 'മെയ്ക്ക് ഇൻ ഇന്ത്യ'. ഉൽപാദനം വർദ്ധിപ്പിക്കാൻ വേണ്ടിയുള്ള നിക്ഷേപങ്ങൾ രാജ്യത്തേക്ക് ധാരാളമായി ആകർഷിക്കാൻ ലക്ഷ്യമിടുന്ന നയം ഉൽപാദന മേഖല നേരിടുന്ന പ്രശ്നങ്ങൾ കണ്ടെത്തി ഉചിതമായ പരിഹാരമാർഗങ്ങൾ നിർദ്ദേശിക്കും.

നടപടിക്രമങ്ങളിലെ കാലതാമസം ഒഴിവാക്കാൻ

വ്യവസായ ലൈസൻസ് അപേക്ഷകൾ ആഴ്ചയിൽ മുഴുവൻ ദിവസവും 24 മണിക്കൂറും സമർപ്പിക്കാൻ കഴിയും വിധം ഇ-ബിസ് പോർട്ടലിന് രൂപം നൽകി. പരിസ്ഥിതി അനുമതി ലഭ്യമാക്കുന്നത് ഓൺലൈൻ സംവിധാനത്തിലൂടെയാക്കി. ദേശീയ നിക്ഷേപ ഉൽപാദന മേഖലകൾക്ക് നയം അംഗീകാരം നൽകി. ഇതിനായി ഏകജാലക സംവിധാനം നടപ്പാക്കും.

പുതിയ വിപണികളുടെ വികസനവും വിദഗ്ധ തൊഴിലാളികളെ ലഭ്യമാക്കലും

പുതിയ സ്മാർട്ട് സിറ്റികൾ, വ്യവസായ ഇടനാഴികൾ, വ്യവസായ കൂട്ടങ്ങൾ തുടങ്ങിയവയുടെ വികസനം യാഥാർത്ഥ്യമാകുന്നതോടെ മൂന്നാക്ക-പിന്നാക്ക മേഖലകൾ തമ്മിൽ ബന്ധപ്പെടുത്താൻ സാധിക്കും. ബഹുതലങ്ങളിലായി നൂതന നിർമ്മാണ സാങ്കേതിക വിദ്യകളും ഇതുവഴി വികസിപ്പിക്കാം. ലോകത്തിൽ ഇന്ത്യൻ കമ്പനികൾക്ക് മെച്ചപ്പെട്ട വിപണി കണ്ടെത്തുന്നതിന്റെ ഭാഗമായി കമ്പോഡിയ, മ്യാൻമാർ, ലാവോസ്, വിയറ്റ്നാം എന്നീ രാജ്യങ്ങളിൽ ഉൽപാദന കേന്ദ്രങ്ങൾ ആരംഭിക്കാൻ നയം ലക്ഷ്യമിടുന്നു. കൂടാതെ യുവജനങ്ങളെ ലക്ഷ്യമിട്ട് പദ്ധതി



കളും നൈപുണ്യ വികസന കേന്ദ്രങ്ങളും സ്ഥാപിക്കും. നൈപുണ്യ വികസനം, സംരംഭകത്വം എന്നിവയ്ക്കായി പ്രത്യേക മന്ത്രാലയം സ്ഥാപിക്കുന്നതാണ് സ്വാഗതാർഹമായ മാറ്റം. രാജ്യത്തെ യുവാക്കൾക്ക് നവീന സാങ്കേതിക വിദ്യയിലും മറ്റും പ്രാവീണ്യം ലഭ്യമാക്കുന്നതിനായി മന്ത്രാലയം ദേശീയ നൈപുണ്യ വികസന കോർപ്പറേഷൻ, ദേശീയ നൈപുണ്യ വികസന ഏജൻസി എന്നിവ മുഖേന നേതൃത്വം നൽകും. തുകൽ, ടെക്സ്റ്റൈൽ, ഭക്ഷ്യസംസ്കരണം, ചണം, പട്ടു നൂൽ കൃഷി, കരകൗശലം തുടങ്ങി തൊഴിലവസരങ്ങൾ കൂടുതൽ ലഭ്യമായ രംഗങ്ങളിൽ യുവാക്കൾക്ക് പ്രാവീണ്യം നൽകുന്നതിന് 'സ്കിൽ ഇന്ത്യ' പ്രാമുഖ്യം നൽകുന്നു. പ്രതിവർഷം 1,44,000 യുവാക്കൾക്ക് പരിശീലനം നൽകാൻ ഇന്ത്യൻ തുകൽ വികസന പരിപാടിയെ ചുമതലപ്പെടുത്തി. 2011 ൽ രൂപം നൽകിയ ദേശീയ ഉത്പാദന നയം 2022 ഓടെ 100 ദശലക്ഷം തൊഴിലവസരങ്ങൾകൂടി സൃഷ്ടിക്കാൻ ലക്ഷ്യമിടുന്ന ഒന്നാണ്. ഇങ്ങനെ ആഗോള തലത്തിൽ മത്സരക്ഷമമായ ഉത്പാദന മേഖല രാജ്യത്ത് വികസിച്ചുവരും.

ഉന്നത മൂല്യമുള്ള വ്യവസായ മേഖലകളെ പ്രോത്സാഹിപ്പിക്കുക

ഉന്നത മൂല്യമുള്ള വ്യവസായ മേഖലകളിൽ വർദ്ധിച്ച ആഗോള പങ്കാളിത്തം ലക്ഷ്യമിട്ട് നിക്ഷേപ പരിധിയിലും മറ്റു നിയന്ത്രണങ്ങളിലും അയവ് വരുത്തി. പ്രതിരോധ രംഗത്ത് നേരിട്ടുള്ള വിദേശ നിക്ഷേപ പരിധി 26 ശതമാനത്തിൽ നിന്നും 49 ശതമാനമായി ഉയർത്തി. അത്യാധുനിക സാങ്കേതിക വിദ്യ പ്രയോജനപ്പെടുത്തുന്ന പ്രതിരോധ ഉല്പന്ന പദ്ധതികളിൽ അതത് പദ്ധതികൾ പരിശോധിച്ച് 100 ശതമാനം വരെയും നേരിട്ടുള്ള വിദേശ നിക്ഷേപം അനുവദനീയമാണ്. റെയിൽവേയിൽ നിശ്ചിത റെയിൽ അടിസ്ഥാന സൗകര്യ പദ്ധതികളുടെ നിർമ്മാണം, നടത്തിപ്പ്, അറ്റകുറ്റപ്പണി എന്നീ പദ്ധതികളിൽ 100 ശതമാനം നേരിട്ടുള്ള വിദേശനിക്ഷേപം അനുവദിച്ചിട്ടുണ്ട്. ഇത്തരം നീക്കങ്ങളിലൂടെ ഉന്നത മൂല്യമുള്ള ഉത്പാദന പദ്ധതികളിൽ ഇന്ത്യക്ക് പ്രാവീണ്യം നേടാൻ കഴിയും.

തൊഴിൽ മേഖലയുമായി ബന്ധപ്പെട്ട പരിഷ്കരണങ്ങൾ

അപായ സാധ്യതയില്ലാത്ത വ്യവസായങ്ങളിൽ സ്വയം സാക്ഷ്യപ്പെടുത്തൽ സംവിധാനം ഏർപ്പെടുത്തിയത് ചെറുകിട സംരംഭകരെ പ്രോത്സാഹിപ്പിക്കുന്ന നടപടിയാണെന്നു പറയാം. നമ്മുടെ തൊഴിൽ സേനയുടെ കേവലം 5 ശതമാനത്തിന് മാത്രം നൈപുണ്യ വികസന പരിശീലനം ലഭ്യമാകുന്ന സാഹചര്യത്തിൽ ഗ്രാമീണ യുവാക്കൾക്കായി ദീൻ ദയാൽ ഉപാധ്യായ ഗ്രാമീണ കൗശൽ യോജനയ്ക്ക് ഗവൺമെന്റ് തുടക്കമിട്ടത് മാറ്റത്തിന് നാനദി കുറിക്കും. വിവിധ മന്ത്രാലയ



ങ്ങളിലായി വ്യാപിച്ചു കിടക്കുന്ന നൈപുണ്യ വികസന പദ്ധതികൾ ധനമന്ത്രി ബജറ്റ് പ്രസംഗത്തിൽ ചൂണ്ടിക്കാട്ടിയതുപോലെ ദേശീയ നൈപുണ്യ ദൗത്യത്തിന് കീഴിൽ ക്രോഡീകരിക്കേണ്ടത് അനിവാര്യമാണ്.

ചെറുകിട-ഇടത്തരം നിർമ്മാണ സ്ഥാപനങ്ങൾ മെയ്ക്ക് ഇൻ ഇന്ത്യയിൽ വഹിക്കുന്ന പങ്ക്.

തൊഴിലവസര സൃഷ്ടി, ജിഡിപിയിൽ ഉത്പാദന മേഖലയുടെ പങ്ക് വർദ്ധിപ്പിക്കൽ, കയറ്റുമതി പ്രോത്സാഹനം തുടങ്ങിയ വെല്ലുവിളികൾ നേരിടുന്നതിലൂടെ ചെറുകിട-ഇടത്തരം ഉല്പന്ന സ്ഥാപനങ്ങൾക്ക് മെയ്ക്ക് ഇൻ ഇന്ത്യ ദൗത്യത്തെ ശക്തിപ്പെടുത്താൻ കഴിയും. ഇപ്പോൾ തന്നെ മൊത്തം വ്യവസായ ഉത്പാദനത്തിൽ ചെറുകിട-ഇടത്തരം മേഖല 45 ശതമാനം വിഹിതം നൽകുന്നുണ്ട്. കയറ്റുമതിയിൽ 40 ശതമാനവും.

സമ്പദ് വ്യവസ്ഥ മൊത്തത്തിൽ, ഉത്പാദന മേഖല പ്രത്യേകിച്ച്, മാന്ദ്യം നേരിടുന്ന കാലത്ത് ഉത്പാദനത്തിന്റെയും തൊഴിലവസരത്തിന്റെയും കാര്യത്തിൽ ചെറുകിട-ഇടത്തരം മേഖല സ്ഥിരമായ സംഭാവന നൽകുന്നുണ്ട്. എന്നിരുന്നാലും, മേഖല നേരിടുന്ന വെല്ലുവിളികൾ ആശങ്ക നൽകുന്നുണ്ട്. മൂലധന-വായ്പാ സൗകര്യങ്ങളുടെ പോരായ്മ, നവീന സാങ്കേതികവിദ്യയുടെ അഭാവം, ആഗോള വിപണയിലേക്കുള്ള പരിമിതമായ അടുപ്പവും അവബോധവും ആശയവിനിമയവും, റോഡ്, വൈദ്യുതി, ജലവിതരണം തുടങ്ങി അടിസ്ഥാന സൗകര്യങ്ങളുടെ അപര്യാപ്തത, തൊഴിൽ നിയമങ്ങളുടെ ബാഹുല്യം, വിദഗ്ധ തൊഴിലാളികളുടെ അഭാവം തുടങ്ങി മേഖല നേരിടുന്ന വെല്ലുവിളികൾ പലതാണ്.

ദേശീയ ഉത്പാദന മത്സരക്ഷമതാ പരിപാടി, വായ്പ ഗാരന്റി പദ്ധതി, വ്യവസായ കൂട്ടങ്ങളുടെ വികസനം, 20,00 കോടി രൂപ സഞ്ചിത നിധിയോടെ ബജറ്റിൽ പ്രഖ്യാപിച്ച മുദ്ര ബാങ്ക് തുടങ്ങി ഗവൺമെന്റ് പദ്ധതികൾ മെയ്ക്ക് ഇൻ ഇന്ത്യയിൽ ചെറുകിട-ഇടത്തരം മേഖലയുടെ പങ്കാളിത്തം ശക്തിപ്പെടുത്തുന്നതാണ്. അപ്രന്റീസ് പ്രോത്സാഹൻ യോജന ചെറുകിട ഇടത്തരം മേഖലയ്ക്ക് ഉത്തേജനം പകരും. ദേശീയ ചെറുകിട വ്യവസായ കോർപ്പറേഷൻ വഴി ചെറുകിട ഇടത്തരം മേഖലയുടെ ഉല്പന്നങ്ങൾ ഓൺലൈൻ മാർഗം ലഭ്യമാക്കുന്നത് തികച്ചും നവീനമായ വിപണന മാർഗമാണ്. www.mseshopping.com എന്ന വെബ്സൈറ്റ് വഴിയാണ് വിലകുറഞ്ഞതും ഗുണമേന്മയേറിയതുമായ ഉല്പന്നങ്ങൾ ഉപഭോക്താക്കളിൽ നേരിട്ട് എത്തുക.



അനായാസം വ്യവസായ നടത്തുന്നതിനുള്ള സാഹചര്യം

ആയാസരഹിതമായി വ്യവസായം നടത്തുന്നത് സംബന്ധിച്ച് ലോകബാങ്ക് 2015 ൽ പുറത്തിറക്കിയ പട്ടികയിൽ ഇന്ത്യക്ക് 189 രാജ്യങ്ങളിൽ 142-ാം സ്ഥാനം മാത്രമാണുള്ളത്. ഇത് ഉത്കണ്ഠാജനകമായ വസ്തുതയാണെന്നതിൽ തർക്കമില്ല. വ്യവസായം നടത്താനുള്ള അന്തരീക്ഷം ഒരുക്കുന്നതിൽ മെയ്ക്ക് ഇൻ ഇന്ത്യ സവിശേഷ ശ്രദ്ധ കൊടുക്കുന്നുണ്ട്. ഈ രംഗത്തേക്ക് ആദ്യമായി കടന്നുവരുന്ന സംരംഭകരെ മാർഗനിർദ്ദേശം നൽകി വഴി നടത്തുന്നതിൽ നൽകുന്ന പ്രാധാന്യം ഉൽപാദന മേഖലയിൽ നിക്ഷേപം പ്രോത്സാഹിപ്പിക്കും. കൂടാതെ, ലളിതവും നിയത രൂപമുള്ളതും ആയ നികുതി ഘടന കൊണ്ടുവരുന്നതിലും വിട്ടുവീഴ്ചയില്ല. ചരക്കുസേവന നികുതി (GST) എത്രയും വേഗം നടപ്പിൽ വരുന്നതോടെ ഇന്ത്യയിലെ വ്യവസായ അന്തരീക്ഷം തന്നെ മാറ്റത്തിന് വിധേയമാകും.

ഉൽപാദന മേഖലയുടെ മുന്നോട്ടുള്ള പ്രയാണം

ആഗോള വ്യാപകമായി തന്നെ പരിസ്ഥിതി സൗഹൃദ ഉല്പന്നങ്ങൾക്ക് അനു കൂലമായ സാഹചര്യം ഉരുത്തിരിഞ്ഞ് വന്നത് നമ്മുടെ ഉൽപാദന മേഖലക്ക് പ്രയോജനം ചെയ്യും. നമ്മുടെ സ്വന്തം തുണിത്തരങ്ങൾ, ചണം ഉല്പന്നങ്ങൾ എന്നിവയും കാറ്റിൽ നിന്നും സൗരോർജ്ജത്തിൽ നിന്നും വൈദ്യുതി ഉൽപാദിക്കാവുന്ന ഉപകരണങ്ങളും നിർമ്മിക്കാൻ പ്രോത്സാഹനം നൽകാൻ ഈ അവസരം ഉത്തമമാണ്.

രാജ്യത്തിനകത്തും പുറത്തും ഗതാഗത സൗകര്യങ്ങൾ വർദ്ധിപ്പിക്കേണ്ടതും അനിവാര്യമാണ്. റോഡ്, റെയിൽ, ഉൾനാടൻ ജലഗതാഗത മാർഗങ്ങൾ എന്നിവ വികസിപ്പിക്കുന്നതും വിശാലമായ കടൽത്തീരം വേണ്ടവിധം പ്രയോജനപ്പെടുത്തുന്നതും ഉൽപാദന മേഖലക്ക് ശക്തമായ അടിത്തറ പാകും. നിർദ്ദിഷ്ട ചരക്ക്-വ്യവസായ ഇടനാഴിയുമായി ബന്ധപ്പെട്ട പ്രവർത്തനങ്ങൾ വേഗത്തിലാക്കണം. ഇങ്ങനെ വ്യവസായ ഉൽപാദന രംഗത്ത് സുസ്ഥിരമായി ആവശ്യം നിലനിർത്താൻ സാധിക്കും.

തദ്ദേശീയമായ സംസ്കാരവും പാരമ്പര്യവും തൊഴിലവസരങ്ങൾക്കും ഉൽപാദന മേഖലക്ക് മൊത്തത്തിലും പ്രയോജനപ്പെടുത്തണം. വിവിധ കലാരൂപങ്ങളും കരകൗശല വസ്തുക്കളും സംബന്ധിച്ച് സമഗ്രമായ അറിവ് ഉണ്ടായിരുന്നാൽ മികച്ച വിപണന തന്ത്രങ്ങളുടെ പിൻബലത്തോടെ അവ ആഭ്യന്തര ഉപഭോക്താക്കൾക്ക് എത്തിക്കാനാവും. കാശ്മീരിന്റെ കമ്പിളി ഉല്പന്നങ്ങൾ, പഞ്ചാബിലെ ഫുൽക്കാരി, രാജസ്ഥാനിലെ ബന്ധേജ്, ആന്ധ്രാപ്രദേശിലെ പോച്ചംപള്ളി, ബംഗാ



ളിലെ ജംദാനിയും ടാന്റും, യുപിയിലെ ബനാറസ് എന്നിവ തദ്ദേശീയമായ തുണിത്തരങ്ങളിൽ ചിലതാണ്. പ്രദർശനങ്ങൾ, മേളകൾ തുടങ്ങിയവയിലൂടെ ഇന്ത്യയുടെ സവിശേഷമായ ഇത്തരം തുണി ഉല്പന്നങ്ങൾ ലോകഫാഷൻ വേദികളിൽ എത്തിക്കാം. കൂടാതെ പുതിയ തലമുറ ഓൺലൈൻ വ്യപാരത്തിൽ താല്പര്യം കാണിക്കുന്നതു മുതലെടുക്കാൻ ഓൺലൈൻ വിപണന കമ്പനികളുമായി സഹകരിച്ചും ഉല്പന്നങ്ങൾക്ക് പുതിയ വിപണി കണ്ടെത്താം. യുവാക്കൾക്ക് സ്വയം തൊഴിൽ കണ്ടെത്താൻ ഇത്തരം നടപടികൾ സഹായിക്കും. ഗുണമേന്മ ഉറപ്പ് വരുത്താനും വിപണന സൗകര്യം ലഭ്യമാക്കാനും ഗവൺമെന്റ് സന്നദ്ധമായാൽ ഗ്രാമീണ മേഖലകളിൽ അത് പുതിയ വരുമാന ഉപാധിയാകും. ഇങ്ങനെ വളർച്ചയുടെ നേട്ടം ജനസംഖ്യയുടെ എല്ലാ തട്ടുകളിലും പരമാവധി എത്തിക്കാനും കഴിയും.





Strengthening the Roots through Clean Administration

N. D. Joshi

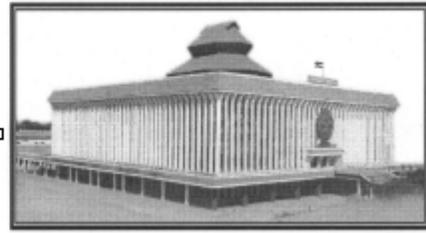
The TV channel news was about a State Government that the Lok Ayukta was able to unearth Rs 40 cr. worth asset from a clerk in electricity board and Rs 80 cr. worth asset from a conservator of forest. It is not clear whether this is the purchase value or market value of the assets. Whichever the figure is, it seems to be very high for the salary level these persons are earning. The existing level of salary has been given Rs. 50,000/ pm in case of the clerk and Rs. 75,000/ pm in other case. In fact their starting salaries would have been less than one fifteen of the figure they are getting now. In such situation there has to be different source of income to generate asset worth these values.

The disposable income of these persons will be lower than the salary and savings would be further lower. The normal return on savings will not be more than 15 %. Hence, building such assets with salary is not feasible.

As per the service rules the employee is required to submit his asset position to government on annual basis. Acquisition of any fixed asset, jewellery, household equipment above certain value has to be immediately intimated to the employer. It is not clear whether this provision has been removed. If that is true, there has been deliberate attempt to dilute the controls and it should be restored. In case the provision does exist, the employee should be submitting the annual statement and what does it show. Whether the employee has been giving wrong information or administration has been not monitoring it. When the assets were purchased how the payments were made? Whether the payments made were matching with market values. It is expected that these items should have been checked.

If the person has land there must be some agricultural income also. This would be tax free income. Similarly there could be house rental income.

The person and his relatives must be filing annual income tax return. This should give full account of sources of income and taxes on them. The liability created for acquiring the asset



should also be available therein. In such cases it cannot be disproportionate to known income. One is only trying to understand that before declaring a person having illegal money or involved in bribe, some ground work should be done. Most likely, for such large asset value, one has to resort to dubious means. It is not clear that whether all these assets were shown in the tax return. If there is difference in the tax return and the actual assets, the person is guilty of financial embezzlement.

Decision Making Process in Government / Public Sector

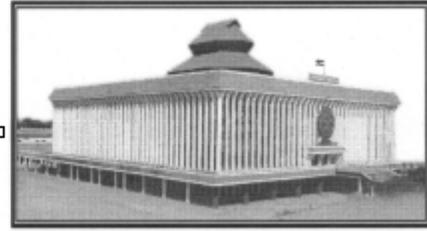
The government follows financial hand book which is quite comprehensive. In addition to this there are procedures prescribed by the government. The authority delegation is well defined. It is not concentrated. The committees are constituted for decision making. In most of the committees there is representation of internal finance. The sanctioning authority is different than the recommending authority. It is not feasible for one person to favor someone and get money in return. There has to be number of people involved in this embezzlement. One distinctly remembers the discussion between a section officer and the Secretary to the State Government. The secretary had assured the minister to get the proposal done in a particular fashion. But the proposal put up to secretary was not in line with the instruction given. The initial note was written by the section officer. The under secretary, deputy secretary, joint secretary and special secretary could not reverse it and they expressed their inability to change the proposal. Hence the section officer was called by Secretary. He was confident that he will be able to persuade the section officer to change the proposal. The section officer entered the room half bent and with folded hands and remained with folded. But he very firmly told the secretary that he has only put the fact and given recommendation on the basis of the facts. He assured the secretary that he takes the full responsibility for the facts presented and as head of department he can take final decision. He politely refused to change the facts. Finally the recommendation given by section officer stood even against the will of the Secretary.

If the systems designed are followed, there are inherent checks and balances. But there are number of cases where all concerned persons are involved. Typically in a government department, stores, purchase, operations and accounts were involved with suppliers. The supplies will be actually short as compared to ordered quantity. But stores and operation would show full quantity. The payment will be made by accounts for full. The value of the short supplies is shared among purchase, stores, accounts, operation and supplier. The other scenario is that persons are not willing to take the stand.

Both the situations are dangerous for the society and nation as a whole.

Fraud Triangle

This envisages that the there are three elements for fraud/bribe/embezzlement:



1. Pressure/motivation
2. Opportunity
3. Rationalization

Pressure/motivation

This is one which makes the person to think to make money. The pressure could be personal on account of personal need. This could be from family where money is needed. The social pressure has also important role in pushing the person to make money. Nowadays, even the official pressures are very high.

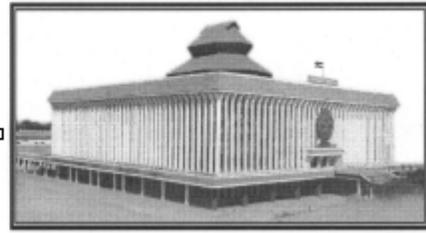
Many of the government employees live beyond their means hence they need additional source of income. If they do not have legal source of income they are likely to resort to dubious means of earning the money. The social pressures are really high in India.

The pressures at the office are extremely high. One may have to pay money to get jobs, pay for medical certificate, manage transfers, posting, vigilance clearance etc. At times there is demand from senior persons or ministers. He may have also to prepare documentation where benefit goes to politician. However, if case is surfaced the official will be held responsible. If he is taking risk for politician he would like to make something for him also. Thus the pressures are really high and one need to be strong enough to resist this. But most of the time the people are not able to resist when it impacts the job. This could be promotion, transfer, training, posting, fake vigilance case or even simple harassment. The pressure in Indian condition is more in this area.

The pressure becomes more relevant when wrong behavior is rewarded and right behavior is punished. In a public sector CMD was making a fake vigilance against a person who was not making proposal as per his evil desire. The other threat was transfer to a remote area. The pressures would continue as long as the top public sector bosses and top bureaucrats continue to oblige the politicians for personal gains. Thus the well built in system of checks and balances has been side tracked both by politicians and bureaucrats.

Opportunity

Since the checks and balances have been set aside by the top people in most of the cases this presents enormous opportunities. People not only get away with bribe/ embezzlement but at times get rewarded. The opportunity starts from recruitment of people in the organization. There have been number of scams in recruitment. Indian police, education departments, health services, banking, Indian railways, public sectors, staff selection board and many others have appeared in news for irregularities. The medical examination is other source of making money. Purchase contracts, sales contracts, inflated expenses, schemes for the benefits of poor, approvals



to public and any activity done in the department provides the opportunity. At times internal finance has been able to reduce the opportunity but people have been able to find ways of handling it. However, some time there are people with high integrity in the system and opportunity vanishes. This is a temporary phenomenon as the person will get shifted.

There is urgent need of eliminating the opportunities for bribe/ fraud embezzlement. The mechanisms are available and people at the helm of the affairs need to act and themselves be objective and honest. This requires lot of courage and willingness to sacrifice. This is feasible when there are real pressures from the public while they go to vote. Only slogans will not help.

Rationalization

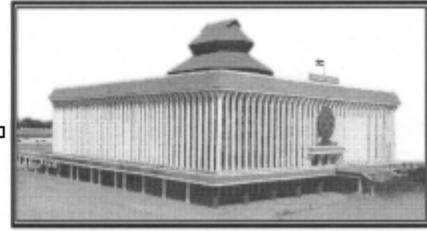
Every human being wants to do right things which are socially/ organizationally acceptable. If things done by him are different he needs to rationalize his action. There are typical ways to rationalize the action of bribe/fraud/embezzlement.

1. I paid money to enter the organization, to get posting or to get promoted hence it is my right to make money. One sin leads to another. Those who have paid money to get job by mortgaging their land would need money to get it back. This is single factor which compels/ encourages people to take bribe.

2. I am making for the bosses and why not for myself. One of the young engineer joined state irrigation department as assistant engineer. That time the salary was Rs350/ pm and person used to save Rs200/pm. In the third month of his job the wife of Superintendent Engineers visited the town and this young engineer was asked by his Executive Engineer to accompany the lady for shopping of handloom items. The lady purchased material worth Rs 200/ and asked the young man to pay. He paid the money but never got back. Somehow he reconciled.

Next time the lady came the young man has to again accompany her and this time the bill was Rs1400/. The shop keeper requested the young man to pay within one month. The young man went to his boss (Executive Engineer) who suggested him to generate the money. When the young man was blank, the boss asked him to discuss with junior engineer who was reporting to the young man. He suggested fake repair of equipment, got approval from Executive Engineer, paid cheque to vendor and took cash to pay the shopkeeper. But cash generated was more than the amount paid to shopkeeper. The cheque amount was higher than the cash receipt.

3. When everybody is making money I should also make. I am paid low and perhaps my employer expects me to supplement my income. In some of the states the teachers get jobs by paying money but do not get salary. They generate large amount by tuition, cheating in examination and rigging in assessment.



Handling of Money

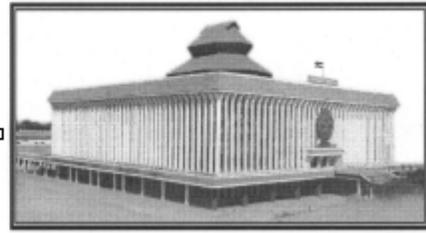
The money received by illegal means cannot be kept in the bank account. Some people get into bad habits and spend the money. They need to generate money for acquired habits. In fact the case against the dance bar in Mumbai is said to be patronized by young generations of the people generating black money. Some invest in agricultural land and get tax free income. Gold has been favorite item for many years. Buying property at very low price has been other way. People also keep cash in house and bank lockers. Benami property and hawalatransactions have been popular with people generating large quantum of black money. This results in moneylaundering, evasion of taxes, wastage of taxpayers money. But those who are doing this have no shame but are proud of it.

Impact of these Activities

When money is collected for recruitment, the solid foundation of the corrupt organization is well laid. It is a clear message to the person that you have paid and now you earn. When individual employee is made to pay for recruitment, medical fitness, postings, transfers, promotion, release of payment etc. the process of making the organization corrupt has been well laid. Nothing can convince these employees that they should be honest. The member of such organization would always look for an opportunity to make money by all dubious means.

Money can be taken in supply or service contract from the vendor. It may be remembered that the vendor never pays from his pocket. He always takes money from the customer. This could be in terms of higher prices, low quality, short supplies, delays in supplies, no after sales service, high cost of spares and service. In a particular situation vendor was supplying table at Rs. 775/per piece. He was asked the possibility of reduction. He narrated that from same batch he is billing another company at Rs. 1650/per piece. This was something unbelievable. When it was verified it turned out to be correct. When the vendor was approached the reason for price difference and the difference in quality, he confirmed the quality being exactly same. He further stated that there is difference in customer's behavior hence different prices.

In the first case the company sends the requirement and specifications and collects the quotations. If the rates are lowest order is delivered at the shop. Once the material is supplied without any hassle the payment is made on time. The only way of getting business was to quote the lowest price. This price gives 10 to 15% profit and no one else will quote this price. There are no other expenses in dealing with this customer. In respect of second customer one has to make many visits to the company and pay 3% of the contract value to release the order. The payment is to be made when inspection is done. The payments are delayed and 3% has to be paid to get the cheque. In addition they may ask for some item out of the order and not pay for. Thus cost of doing business is high and risk factors are higher, hence higher prices. The organization pays more money for goods and services.



Kickback in sales contracts is common in case of scarce items. Providing more discounts and diverting some money for self or for bribing the authority is a common thing.

Many case the departments take facilitation money and finally land up in issuing permits/licenses/document to wrong persons or wrong documents. This is because focus is money and not the correct working. Criminals are getting number of passports with different identity under this category.

Large embezzlement of funds is being done under various schemes made for the poor. In fact the funds do not reach to the target group. The basic purpose of the formulating the scheme is lost.

Internal Controls

1. Administrative: All schemes, procurements, sales, disbursements, receipts have administrative controls both physical and financials. When there was stamp scam in Maharashtra the first person to detect would have been a person in finance department if administrative control was operative. When receipt in treasury is reduced an alarm would have been raised. The number of registrations of properties are going up but stampduty revenues are going down. Similarly, each physical activity has corresponding cost associated with it and variation in it should have been questioned. If there are bogus activities shown for payment the control should detect it. The controls do exist but need to be insisted.

2. Financial: Financial controls are exercised first when the estimates are made and the proposal is put for approvals. If the estimates are not correct, the person who is financially concurring and person who is sanctioning should be responsible. The blame cannot be put down the line after sanctioning. If the proposals are incorrect these should be detected by finance and sanctioning authority. They have administrative authority to penalize the persons putting wrong proposals. The second financial control comes at the time of disbursement. Money should not be paid unless the work is done correctly. Necessary checks should be applied at this stage. No contractor is going to pay kick back if he does not get any benefits.

3. Audit: All the activities and transactions are required to be audited by independent agencies. In all probabilities transactions with irregularity should appear in the audit reports. Most of the times these are not identified. Sometimes the operating people are able to get them dropped either by persuasion or by payment. Even if it appears in the audit report the top management does not take necessary action.

The failure of internal controls has encouraged persons for corruption, fraud, embezzlement, misappropriation and many other crimes.

In order to have clean administration, we need to eliminate opportunities for corruption.

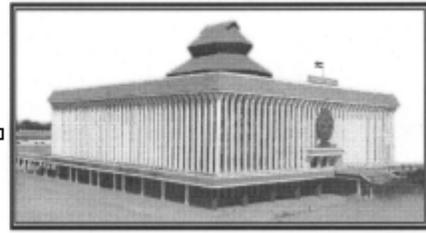
FOCUS



The other important factor is risk of getting caught and penalty there upon. The pressure/motivation to be involved in corruption should be identified and reduced. The systematic corruption in some department should be eradicated. The involvement of top people in corruption or patronizing the corruption is a matter of concern. There need to be special incentive and protection for the whistle blowers and all those who do not want to be part of the corruption community.

**SOUTHERNECONOMIST,
MAY 1, 2015.**





MALNUTRITION IN RURAL INDIA WITH SPECIAL REFERENCE TO CHILD MALNUTRITION

P. Loganathan and C. Gomathi

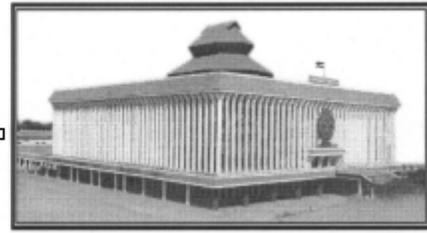
INTRODUCTION

When a person is not getting enough food or not getting the right sort of food, malnutrition is just around the corner. Disease is often a factor, either as a result or contributing cause. Even if people get enough to eat, they will become malnourished if the food they eat does not provide the proper amounts of micronutrients - vitamins and minerals - to meet daily nutritional requirements. Malnutrition at an early age leads to reduced physical and mental development during childhood. Iodine deficiency is the rural India's greatest single cause of mental retardation and brain damage. Undernutrition affects school performance and studies have shown it often leads to a lower income as an adult. It also causes women to give birth to low birth-weight babies.

The first two years of life are the "window of opportunity" to prevent early childhood under-nutrition that causes largely irreversible damage. WFP focuses on the earliest phase of life, i.e. from conception (-9 months) to 24 months of age, providing essential nutrients including vitamins and minerals. Eliminating malnutrition involves sustaining the quality and quantity of food a person eats, as well as adequate health care and a healthy environment. WFP helps fight malnutrition by treating it - giving malnourished people the food and nutrients they need - but also by preventing it.

INDIA'S POSITION

India is one of the fastest growing countries in terms of population and economics, sitting at 'a population of 121 growing at 10-14% annually (from 2001-2007). India's economy is growing where its GDP that is Gross Domestic Product growth is 9.0% from 2007 to 2008; since Independence in 1947, its economic status has been classified as a low-income country with



majority of the population at or below the poverty line. Though most of the population is still living below the National Poverty Line especially in rural area, its economic growth indicates new opportunities and a movement towards increase in the prevalence of chronic diseases which is observed in at high rates in developed countries such as United States, Canada and Australia. The combination of people living in poverty and the recent economic growth of India has led to the co-emergence of two types of malnutrition: undernutrition and overnutrition. The implications of both overnutrition and undernutrition indicates that a country can exert rates of infectious diseases and chronic diseases simultaneously: A situation that has not been observed before in history. This new phenomenon of the rising incidence of chronic diseases such as heart disease, cancer and type II diabetes along with the presence of infectious diseases such as pneumonia, and tuberculosis is mainly attributed to rapid population growth and the increase in the country's economy. The increase in income has made it possible for people living in urban areas to have access to a wider range of food outlets, to afford transportation and other luxuries of western society that have led to an increase in fast food consumption and a more sedentary lifestyle.

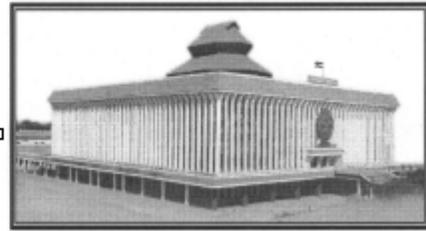
The World Bank estimates that India is ranked 2nd in the world of the number of children suffering from malnutrition, after Bangladesh (in 1998), where 47 per cent of the children exhibit a degree of malnutrition. The prevalence of underweight children in rural India is among the highest in the world, and is nearly double that of Sub-Saharan Africa with dire consequences for mobility, mortality, productivity and economic growth. The UN estimates that 1.8 million Indian rural children die before reaching the age of 5 every year - four every minute - mostly from preventable illnesses such as diarrhea, typhoid, malaria, measles and pneumonia. Every day, 1,000 Indian children die because of diarrhea alone. According to the 1991 census of India, it has around 150 million children, constituting 17.5 per cent of India's population, who are below the age of 6 years.

UNDERNUTRITION

According to the World Food Program and the M.S. Swaminathan Research Foundation (MSSRF), over the past decade there has been a decrease in stunting among children in rural India, but inadequate calorie intake and chronic energy deficiency levels remain steady.

Today child malnutrition is prevalent in 7 percent of children under the age of 5 in China and 28 percent in sub-Saharan African compared to a prevalence of 43 percent in India. Undernutrition is found mostly in rural areas and is concentrated in a relatively small number of districts and villages with 10 percent of villages and districts accounting for 27 -28 percent of all underweight children.

Undernutrition includes both protein-energy malnutrition and micronutrient deficiencies. Undernourishment not only affects physical appearance and energy levels, but also directly affects many aspects of the children's mental functions, growth and development which



has adverse effects on children's ability to learn and process information and grow into adults that are able to be productive and contributing members of society. Undernourishment also impairs immune function leaving them more susceptible to infection. Children with infections are more susceptible to malnutrition and the cycle of poverty and malnutrition continues. Child malnutrition is responsible for 22 percent of India's burden of disease.

Micronutrient deficiencies are also a widespread problem in rural India. The prevalence of micronutrient deficiencies vary in different states. More than 75 percent of preschool children suffer from iron deficiency anemia (IDA) and 57 percent of preschool children have sub-clinical Vitamin A deficiency (VAD). Iodine deficiency is endemic in 85 percent of districts, mostly due to the lack of iodized salt that is common in the developed world. Progress in reducing the prevalence of micronutrient deficiencies in India has been slow. The prevalence of different micronutrient deficiencies varies widely across states.

Most growth retardation occurs by the age of two, and most damage is irreversible. The prevalence of underweight in rural areas 50 percent versus 38 percent in urban areas and higher among girls (48.9 percent) than among boys (45.5 percent).

DEMOGRAPHIC FACTORS AND NUTRITIONAL STATUS

Many factors, including region, religion, and caste affect the nutritional status of Indians. Living in rural areas also contribute to nutritional status.

Gender

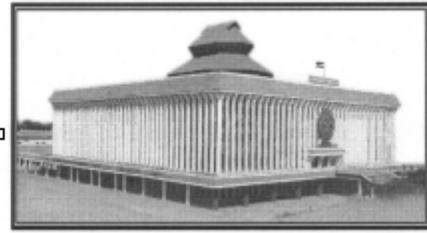
Women tend to be at higher risk of both under and over-nutrition than men. Nearly 50% of females aged 15 -19 face under-nutrition, with a very low percentage of over-nutrition, however this trend reverses with age. As women get older, they are more at risk for over-nutrition and less for under- nutrition. Women are also at higher risk of developing anaemia than men.

Socio-economic status

In general, those who are poor are at risk for under-nutrition, while those who have high socio-economic status are relatively more likely to be over-nourished. Anaemia is negatively correlated with wealth.

Region

Under-nutrition is more prevalent in rural areas, again mainly due to low socio-economic status. Anemia for both men and women is only slightly higher in rural areas than in urban areas. For example, in 2005, 40% of women in rural areas, and 36% of women in urban areas were



found to have mild anaemia. In urban areas, overweight status and obesity are over three times as high as rural areas.

In terms of geographical regions, Madhya Pradesh, Jharkhand, and Bihar have very high rates of under-nutrition. States with lowest percentage of under-nutrition include Mizoram, Sikkim, Manipur, Kerala, Punjab, and Goa, although the rate is still considerably higher than that of developed nations. Further, anemia is found in over 70% of individuals in the states of Bihar, Chhattisgarh, Madhya Pradesh, Andhra Pradesh, Uttar Pradesh, Karnataka, Haryana, and Jharkhand. Less than 50% of individuals in Goa, Manipur, Mizoram, and Kerala have anemia. Punjab, Kerala, and Delhi also face the highest rate of overweight and obese individuals.

Religion

Studies show that individuals belonging to Hindu or Muslim backgrounds in India tend to be more malnourished than those from Sikh, Christian, or Jain backgrounds.

Caste

Those belonging to scheduled castes, schedules tribes, or other backwards castes are also at increased risk of malnutrition. In particular, children of scheduled tribes have the poorest nutritional status and the highest wasting.

IDENTIFYING MALNUTRITION

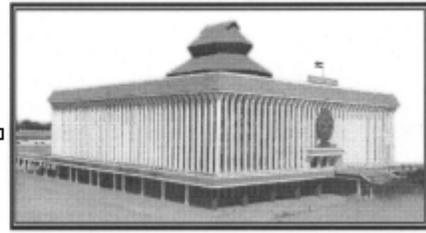
Malnutrition can be identified into two constituents, protein-energy malnutrition and micronutrient deficiencies, where protein-energy malnutrition is clearly observed in India and other developing countries. There are different methods of identifying malnutrition; physical findings generally help in the diagnosis of advanced malnutrition. In identifying it early in the development malnutrition, it is of advantage to allowing early rehabilitation. One of the classification of protein-energy malnutrition is done by Gomez, which uses anthropometric indices.

GOVERNMENT'S INITIATIVES TOWARDS MALNUTRITION

The Government of India has launched several programs to converge the growing rate of undernourishment children. They include ICDS, NCF, and National Health Mission.

Mid-day meal scheme in Indian schools

The Akshaya Patra Foundation runs the world's largest NGO-run midday meal programme serving freshly cooked meals to over 1.2 million hungry school children in government and government-aided schools in India. This programme is conducted with part subsidies from the Government and partly with donations from individuals and corporate. The meals served by



Akshaya Patra complies with the nutritional norms given by the government of India and aims to eradicate malnutrition among children in India.

Integrated child development scheme

The Government of India has started a program called Integrated Child Development Services (ICDS) in the year 1975. ICDS has been instrumental in improving the health of mothers and children under age 6 by providing health and nutrition education, health services, supplementary food, and pre-school education. The ICDS national development program is one of the largest in the world. It reaches more than 34 million children aged 0-6 years and 7 million pregnant and lactating mothers. Other programs impacting on under-nutrition include the National Mid-day Meal Scheme, the National Rural Health Mission, and the Public Distribution System (PDS). The challenge for all these programs and schemes is how to increase efficiency, impact and coverage.

National Children's Fund

The National Children's Fund was created during the International Year of the Child in 1979 under the Charitable Endowment Fund Act, 1890. This Fund Provides support to the voluntary organizations that help the welfare of children.

National Plan of Action for Children

India is a signatory to the 27 survival and development goals lay down by the World Summit on children 1990. In order to implement these goals, the Department of Women & Child Development has formulated a National Plan of Action on Children. Each concerned Central Ministries/Departments, State Governments/U.Ts. And Voluntary Organizations' dealing with women and children have been asked, to take up appropriate measures to implement the Action Plan. These goals have been integrated into National Development Plans. A Monitoring Committee under the Chairpersonship of Secretary (Women & Child Development) reviews the achievement of goals set in the National Plan of Action. All concerned Central Ministries/Departments are represented on the Committee.

The Department addressed the Chief Secretaries of States to prepare State Plans of Action (SPAs) on the lines of NPA, specifying their targets for 1995 as well as for 2000 and spelling out strategies for holistic child development.

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United Nations Children's Fund

Department of Women and Child Development is the nodal department for UNICEF. India is associated with UNICEF since 1949 and is now in the fifth decade of cooperation for assisting most disadvantaged children and their mothers. Traditionally, UNICEF has been supporting India in a number of sectors like child development, women's development, urban basic services, support for community based convergent services, health, education, nutrition, water & sanitation, childhood disability, children in especially difficult circumstances, information and communication, planning and programme support. India is presently a member on the UNICEF Executive Board till 31 December 1997. The board has 3 regular sessions and one annual session in a year. Strategies and other important matters relating to UNICEF are discussed in those meetings. A meeting of Government of India and UNICEF officials was concurred on 12 November 1997 to finalise the strategy and areas for programme of cooperation for the next Master Plan of operations 1999-2002 which is to synchronise with the Ninth Plan of Government of India.

National Health Mission

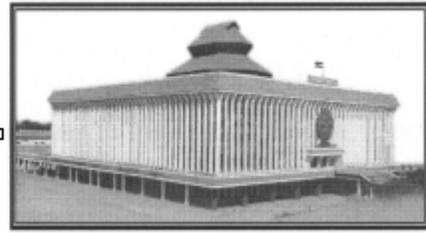
National Rural Health Mission

This mission was created for the years 2005-2012, and its goal is to "improve the availability of and access to quality health care by people, especially for those residing in rural areas, the poor, women, and children."

The subset of goals under this mission is:

- Reduce infant mortality rate (IMR) and maternal mortality ratio (MMR)
- Provide universal access to public health services
- Prevent and control both communicable and non-communicable diseases, including locally endemic diseases
- Provide access to integrated comprehensive primary healthcare
- Create population stabilization, as well as gender and demographic balance
- Revitalize local health traditions and mainstream AYUSH
- Finally, to promote healthy life styles

The mission has set up strategies and action plan to meet all of its goals. [23]

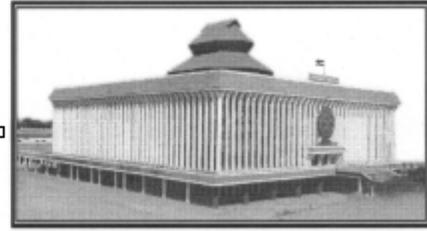


Childhood Malnutrition in India

The malnourished of India are located in urban, but more so in rural, areas where income and food variety is lower. According to the National Family Health Survey of India, 55% of children living in rural areas suffer from malnutrition compared to 45% of children in urban areas. The situation is particularly grave in states like Bihar, Uttar Pradesh, Madhya Pradesh and Rajasthan. 29% of the Indian population is below the poverty line, 70% of which live in rural areas. Nearly 30% of newborns have low birth weights and it is proven that females with little to no education more commonly raise malnourished children. Large families with more than three children have greater malnourishment than smaller families due to competition for food and medical care. Those who have childcare practices, such as delayed complementary feeding, are also at risk of malnutrition. Women are largely responsible for maintaining the household and caring for the children and elderly relatives, even if they have careers. Education is mandatory for the first five years but many children do not have access to schools or the schools are too unsanitary to attend. The illiteracy rate is 31.6% of males and 54.6% of females. Adults have an average of 5.1 years of schooling and the net primary school enrollment rate is 91 % of males and 76% of females.

The present status of malnutrition amongst children in India is that a devastating half of all newborns are born malnourished and 30% are born underweight making them more vulnerable to further malnutrition and disease. The infant mortality rate is 90 per 1 000 and malnourishment is a factor that attributes to almost half of all childhood deaths. Underweight children is the greatest problem found with 54% of the population under four years old followed by stunted growth in 52% of the population and 17% who are wasted. Anemia affects 74% of children under the age of three and more than 90 % of adolescent girls and 50% of women. There are 1 497 000 118 people living in India, one third of which are malnourished. The poor are spending 80% of their income on food and there is barely enough to feed the whole family, males usually being favored to girls but statistics show that males and females are both equally malnourished.

There are economic issues related to malnutrition as well. Because of the large population of poor living in India, many rely on the government for financial aid and billions of dollars are spent in an attempt to help so many struggling families. The World Food Prize estimates that about US\$1 0 billion a year is spent on improving malnourishment in India. Malnourishment amongst children results in a loss of productivity, illness, and death and is seriously retarding improvements in human development. Malnutrition reduces the returns on investments in education and acts as a major barrier to social and economic progress as well as it blights the lives of individuals and families. I believe that the government of India needs to make a political commitment to the problem of malnutrition and tackle it with greater vigor and more rapid improvements. The government, along with international organizations, needs to target the poorest of the population who are living below the poverty line, especially in rural areas, to achieve a major impact. Effective implementation and coverage is necessary if the programs are to be a success



because without the maximum efforts, money will be wasted and less people will be helped. A larger percent of the GDP needs to be spent on directed nutritional programs with greater quality and impact, which will help improve health services, education for females and antipoverty measures simultaneously. Programs in India such as the Public Distribution Systems receive only 0.5% of GDP and they have been unsuccessful because they are not reaching those who are the poorest in the rural areas. Sri Lanka successfully dealt with malnutrition in 1980 by spending 1 % of GNP on direct nutritional programs, which shows that if the government makes malnutrition a priority and spends adequate money on it, then greater accomplishments can be achieved towards solving malnutrition amongst children in India. The government needs to focus on malnutrition and come up with a comprehensive policy and implementation structure to make sure their efforts are carried out in the best and most effective way. Decentralization of program implementation is necessary for this to happen and local governments need to be involved. Offering work for food may also be a good idea in helping families to receive the appropriate nutrition and secure foods. Programs should aim to improve the situation of child malnutrition today in India by educating families about foods and their nutritional value, safe feeding practices, household food security, preventable and curative health services, and consequences of malnutrition. Family planning needs to be available to help decrease the rapid population growth in order to help reduce the amount of poverty and competition for food. Programs should combat malnutrition by offering information verbally, through the media, and hands on education for those who are illiterate. The government needs to take a stand on pollution and insure that food security is attained and that water is safe for all to drink so that disease and illness brought on by pollutants are decreased. Money should be spent on agricultural research so that maximum yields of food production and quality can be conquered. Promotion of female equality is important along with the importance of education for everybody if the cycle of poverty and malnourishment is to be improved.

CONCLUSION

Child malnutrition in India is a matter of great concern. Child malnourishment in India can be improved dramatically with the active participation and prioritization of this issue by the government and international organizations. By targeting those who are living below the poverty line and suffer the most from malnutrition in urban and rural areas, success will be the greatest. Education about nutrition, household food security, health services and proper childcare is essential for the general population to improve the state of children's nutrition today. The government needs to spend more money on quality nutritional programs in order to improve the state of malnutrition and therefore health services, education for females and poverty.

**KISAN WORLD
MAY 2015.**





For a green GST

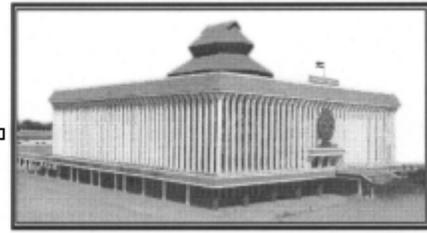
S. Gopikrishna Warriier

The National Democratic Alliance (NDA) government has been promoting goods and services tax (GST) as one making a paradigm shift in taxation that will reduce taxes and enhance the ease of doing business. Finance Minister Arun Jaitley has said that the government plans to move the Constitution 122nd Amendment, or GST, Bill, 2014, in the Lok Sabha during the second half of the Budget session in April end. However, according to media reports quoting State Finance Ministers, there is still no clarity on sharing resources between the Centre and the States and on whether the post-GST tax burden will be less or more than the current rates.

The book under review, *Environmental and Fiscal Reforms in India*, adds to an informed discussion on incorporating eco-taxes and eco subsidies in the GST system. D.K. Srivastava and K.S. Kavi Kumar, the lead authors of this volume, discuss ways in which eco-taxes could be disincentives for polluting industries and processes, and how eco subsidies could provide incentives for green processes. The idea is to bring environmental cost, which is currently an externality, into the accounting and taxation system.

The authors say: “Eco-taxes are not meant to be a revenue augmenting device. Instead, the idea is to change the structure of taxation without putting an additional burden on the taxpayers. They reduce the use of resources and pollution by making them more expensive. At the same time, they facilitate the reduction of distortionary taxes on labour and capital, making them cheaper.”

The main conceptual framework discussed in this volume emerges from the environmental economics research undertaken at the Madras School of Economics (MSE), Chennai. Srivastava is a former director of the MSE at which Kumar is currently a professor. The MSE study blends its research strength in environmental economics with its core competency in fiscal policy research, imparted from the time of the school’s inception by its founder Raja Chelliah.



Srivastava and Kumar suggest two important considerations to be taken into account when planning for India's growth. "First, there is a need to recognise what the pollution load that is growing at potential rate implies. Secondly, while the proposed transition to GST might imply efficiency effects and, therefore, facilitate growth, left to itself it might also encourage pollution."

They developed a methodology to examine the energy-growth-pollution linkages, which uses a macro-economic model to generate future demand and output profiles and an input-output model to examine inter-sectoral choices. The macroeconomic model estimates potential growth and potential tax revenues under suitable fiscal, trade and policy configurations up to 2030.

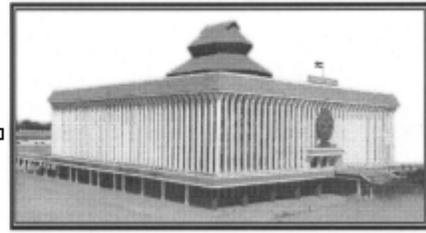
COMMON TAXATION REGIME

The proposed GST aims to bring about a common taxation regime with a view to eliminating the cascading of taxes, removing tax barriers in inter-State movement of goods and services, and ushering in a system under which taxation will be destination based. It visualises a system where goods and services will be taxed at the same rate. The rates will be common across States and the inter-State sales tax will be eliminated. This, in effect, is expected to create an integrated common market across the country, and replace the current fragmented system of taxation by the Centre and the States and the varying rates of taxation across States.

"However, the GST in this form may have perverse environmental consequences unless suitable provisions are built into the system," Srivastava and Kumar argue. "For instance, if a polluting good is taxed at a lower rate under the GST regime than under the present tax structure, the resulting consumption of the good is expected to be higher. Further, in a destination-based system, the tax revenue will accrue to the consuming State rather than the producing State. This will not only increase emissions in the producing State, but will also leave it with lesser revenue to cope with the negative externalities of production."

The "green" GST that the authors propose does not change the basic character of the proposed GST. There will be a single and uniform rate for both the Central GST (CGST) and the State GST (SGST), which together will be represented by the Integrated GST (IGST). In addition, the Centre and the States will have the power to levy non-rebatable excise/sales tax or cess over and above the CGST and SGST rates on petroleum products, demerit goods and polluting goods and services.

The authors state that "using eco-taxes in the GST framework works better for the sustained environment-friendly growth for India. It enables fixation of the core GST rate at relatively lower levels (initially at 14 per cent) thereby generating efficiency effects and better compliance. With low overall GST rates, resource allocation and compliance would be better, unleashing the productive forces of the economy and taking it towards achievable potential growth. The reduction



in output of polluting goods and services is brought about by an increase in the non-rebatable component of the tax.”

What should be the amount of this non-rebatable eco-tax? That will depend on the good and an assessment of the point at which the price increase will reduce its consumption to the predetermined level.

Srivastava (along with Rita Pandey and C. Bhujanga Rao) suggests complementary eco subsidies to strengthen the environmental efficiency of the GST. “Subsidies can promote environment-promoting technologies and use of environment-friendly inputs. Subsidies can be targeted to specific sectors more easily than taxes, where adopting a sector-specific approach is not preferred In fact, tax revenue from environmental taxes can be used to promote environment-promoting subsidies.”

According to them, the four primary objectives that should guide the use of eco subsidies are encourage the use of environment-friendly inputs; encourage outputs that intensively use eco-friendly inputs; encourage technological innovation that will reduce the use of polluting inputs; and facilitate promotion of environment-friendly technologies.

The funds for eco subsidies can be obtained from the general tax revenue; a specifically created cess (such as the coal cess); private resources for environmental purposes lever-aged by the government; and international sources such as the carbon fund and the Global Environment Facility. They have also suggested reduction and reallocation of environmentally perverse subsidies.

In the energy sector, eco subsidies can help the country phase out the current polluting coal-based thermal power technologies. While this would mean additional support for renewable solar, wind and mini-hydro energies, coal-based technologies can also be made cleaner with support. Combustion based on supercritical and ultra-supercritical steam can offer higher efficiency.

The use of cleaner ore-mining technologies and energy-optimising furnaces can make the iron and steel industry more environment friendly. There are options to make textile processing cleaner through the value chain. Considering that every habitation and every road in the country is filled with plastic waste, new ways of using plastic waste (in road construction, for instance) and new ways of reducing and recycling such waste deserve support.

ENVIRONMENTAL REGULATION

Tax-based incentives and disincentives for environmental protection have been offered in many developed countries, especially Sweden, Germany and the United Kingdom, and in a few developing countries. Even in India, there has been talk of economic interventions though it has generally opted for the command-and-control method for environmental regulation. Industries



are given permission to operate under various environmental laws. If pollution from their activities is above the prescribed limit, then the State Pollution Control Boards and the Union Ministry of Environment, Forests and Climate Change can stop the industrial facility from functioning.

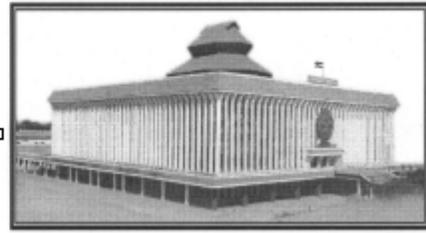
Command-and-control systems are difficult to implement, need far greater number of personnel than what the governments employ currently, and can become sources of rent seeking. In a system of economic incentives and disincentives the onus of managing environmental concerns and thereby increasing profitability falls on the industries.

The timing of the publication of Environmental and Fiscal Reforms in India is appropriate, considering that the government is planning to move the GST Bill in Parliament. Srivastava and Kumar have introduced well-researched arguments for incorporating eco-taxes and eco subsidies into the GST system.

An effective inclusion of eco-taxes in the GST will help the government gain greater access to financial resources to provide higher exemptions to individual middle-class taxpayers. The measures can also strengthen the element of environmental sustainability to the “make in India” agenda.

However, for that the government would have to be serious about conserving the environment even as it pushes the development agenda.

**FRONTLINE,
MAY 15, 2015.**



Himachal Pradesh Legislative Assembly
RESUME OF WORK TRANSACTED
FROM 11TH MARCH, 2015 TO 10TH APRIL, 2015

The business transacted during the 8th Session of the Himachal Pradesh Legislative Assembly which commenced on the 11th March, 2015. The Session commenced with established convention of playing of the National Anthem. This being the Budget Session, major business before the House was presentation, consideration and passing of the Supplementary Budget (First and Final Batch) for the year 2014-2015 and the Budget Estimates for the financial year 2015-2016. The House had 22 sittings in all and adjourned sine-die on 10th April, 2015 after transacting important business.

‘On the opening day, this being the first sitting of the year, Shri Kalyan Singh, His Excellency, the Governor of Himachal Pradesh addressed the House on 11th March, 2015 at 11.00 A.M.

The Secretary, H.P. Legislative Assembly laid on the table of the House a copy each of the Bills passed during the Seventh Session and assented to by His Excellency the Governor of Himachal Pradesh.

The discussion on the Governor’s Address started on 12th March, 2015 and lasted for 4 days. The Motion of Thanks to the Governor’s Address was passed on the 17th March, 2015 .

Shri Virbhadra Singh, Hon’ble Chief Minister presented the Budget Estimates for the financial year 2015-2016 on 18th March, 2015. The general discussion on Budget was held for 4 days. In all, 42 Members participated in the debate which was replied by the Hon’ble Chief Minister in detail on 26th March, 2015.

On 23rd March, 2015, the House paid tribute to late Shri Sagar Chand Nayyar former Education Minister & Member of Himachal Pradesh Legislative Assembly. The Hon’ble Chief Minister, Leader of Opposition and other Hon’ble Members including the Hon’ble Speaker, made obituary references to the departed soul.



The discussion and Voting on Demands was held for 3 days and the Budget Estimates for the financial year 2015-2016 passed on 31st March, 2015.

The Question Hour, as usual, remained lively throughout the Session. During the Session, the Government provided answers to 677 notices of Starred Questions and 210 notices of Un-Starred Questions. The Government also apprised the House of the latest position of 16 matters of special mention raised by Members under Rule-324. One notice of short duration discussion under Rule-61 and Six notices of Calling Attention to the matters of urgent public importance under Rule-62 were discussed. One motion under Rule-130 was admitted and discussed. Four Private Members' resolutions were discussed and out of these three were withdrawn by the concerned Members and one resolution which was moved in the House would be taken-up for discussion during the next Session.

During the Session, the documents relating to Annual Administrative Reports, Annual Accounts/Audit Reports etc. of various Autonomous Bodies/Corporations of the State Government and Recruitment & Promotion Rules of various Departments including the Reports of the Comptroller and Auditor General of India for the year 2015- 2016 (Civil / Revenue / Financial / Appropriation Accounts) were laid on the table of the House. 32 Original Reports of the House Committees were also presented and laid on the Table of the House.

In the sphere of Legislative Business, the following Bills were introduced, considered and passed by the Legislative Assembly:-

1. The Himachal Pradesh Appropriation Bill, 2015 (Bill No. 1 of 2015);
2. The Himachal Pradesh Appropriation (No.2) Bill, 2015 (Bill No.2 of 2015);
3. The Shimla Road Users and Pedestrians (Public Safety and Convenience)(Amendment) Bill, 2015 (Bill No.3 of 2015);
4. The Himachal Pradesh Village Common Lands Vesting and Utilization (Amendment) Bill, 2015 (Bill No.4 of 2015);
5. The Himachal Pradesh Subordinate Courts' Employees (Pay, Allowances and Other Conditions of Service) Amendment Bill, 2015 (Bill No.5 of 2015);
6. The Himachal Pradesh Value Added Tax (Amendment) Bill, 20 IS (Bill No.6 of 2015);
7. The Himachal Pradesh Co-operative Societies (Amendment) Bill, 2015 (Bill No.7 of 2015);
8. The Himachal Pradesh Town and Country Planning (Amendment) Bill, 2015 (Bill No.8 of 2015);

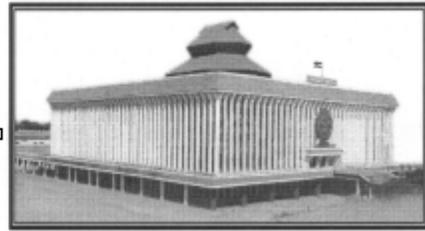


9. The Himachal Pradesh Panchayati Raj (Amendment) Bill, 2015 (Bill No.9 of 2015);
10. The Himachal Pradesh Sports (Registration, Recognition and Regulation of Associations) Bill, 2015 (Bill No. 10 of 2015);
11. The Salaries and Allowances of Ministers(Himachal Pradesh) Amendment Bill, 2015 (Bill No. 11 of 2015);
12. The Himachal Pradesh Legislative Assembly Speaker's and Deputy Speaker's Salaries (Amendment) Bill, 2015 (Bill No. 12 of 2015);
13. The Himachal Pradesh Legislative Assembly (Allowances and Pension of Members) Amendment Bill, 2015 (Bill No. 13 of 2015).

In order to keep the House informed, the Hon'ble Chief Minister and other Ministers made *Suo Moto* statements on various important issues in the House during the Session.

Before adjourning the House sine-die, the Hon'ble Speaker expressed his thanks to the Hon'ble Chief Minister and Members for their co-operation in the smooth conduct of the Business of the House.

The House was adjourned sine-die by the Hon'ble Speaker on 10th April, 2015 and prorogued by His Excellency, the Governor of Himachal Pradesh on 18th April, 2015.



Jharkhand Legislative Assembly

RESUME OF WORK TRANSACTED

FROM 6TH JANUARY, 2015 TO 9TH JANUARY, 2015

FIRST SESSION OF FOURTH JHARKHAND LEGISLATIVE ASSEMBLY

First session of 4th Jharkhand Legislative Assembly which commenced on 06th January, 2015 and was adjourned sine-die on 09th January, 2015. The house had a total of 04 sittings spread over about 10 hours 15 minutes.

SPEAKER PRO-TEM AND OATH TAKING

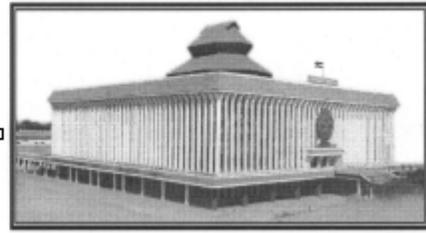
The Hon'ble Governor of Jharkhand appointed Hon'ble Prof. Stephen Marandi a senior member of the Jharkhand Legislative Assembly to administer the Oath or affirmation to the New elected members and also to act as Speaker till the Speaker is elected by the House. Prof. Stephen Marandi took oath as member before the Governor at Raj Bhawan on 2nd January, 2015.

INAUGURAL SPEECH OF PRO-TEM SPEAKER.

On 06th January, 2015, newly elected hon'ble members of the fourth Jharkhand Legislative Assembly were greeted with warm wishes by the Hon'ble Pro-tem Speaker. A great respect and honour was expressed for all the Martyrs and sacrificers namely God Birsa Munda, Siddhu Kanhu, Tilka Manjhi etc. remembering their sacrifices as well as making us remember the responsibility of the fulfillment of dreams of the inhabitants of Jharkhand. He also communicated the House about the role of the Hon'ble Pro-tem Speaker. Along with this oath was taken by the 76 (Seventy six) newly elected hon'ble members through the Hon'ble Pro-tem Speaker. Rest of the hon'ble members took their oaths through the Hon'ble Speaker.

ELECTION OF SPEAKER

The House was informed by the Pro-tem Speaker about the five proposals related to the



election process of the Hon 'ble Speaker under the rule -8(1) of Jharkhand Legislative Assembly procedure and conduct of business.

Sl. No.	Proposer Member	Supporting Member	Proposal
01.	Shri Raghubar Das	Smt. Loise Marandi	Shri Dinesh Oraon, MLA should be elected the Speaker of Jharkhand Legislative Assembly.
02.	Shri Chandreswar Prasad Singh	Shri Anant Kumar Ojha	” ”
03.	Shri Hemant Soren	Shri Nalin Soren	” ”
04.	Shri Chandra Prakash Choudhry	Dr. Neera Yadav	” ”
05.	Shri Alamgir Alam	Shri Pradeep Yadav	” ”

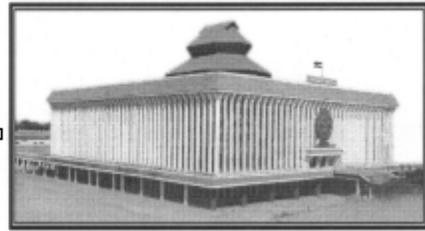
On 7th January, 2015 the proposal of the first proposer Hon'ble Chief Minister Shri Raghubar Das was unanimously approved by the House by voice vote. Heartly congratulation was given by the Hon'ble Pro-tern speaker after Shri Dinesh Oraon getting elected as the Hon'ble Speaker of Jharkhand Legislative Assembly. Consequently he urged the Hon'ble Chief Minister Shri Raghubar Das and the leader of opposition Hon'ble Shri Hemant Soren to request and help Shri Dinesh Ora on to take the respectful chair. After this, speech was given by Hon 'ble Speaker.

ADDRESS OF THE HON'BLE GOVERNOR

On 08th January, 2015 at the first session of the 04th Jharkhand Legislative Assembly, after the arrival of Hon'ble Governor, recital of Rashtradhun was performed and address was given among the newly elected members. House was informed by the Hon'ble Speaker that the members may present the amendment on the address of the Hon'ble Governor to the Secretary of Assembly till 03.00 p.m. today on date-08th January, 2015.

CONSENT ON BILLS BY THE HON'BLE GOVERNOR

Detail of the Bills 14th Session of the 3rd Jharkhand Legislative Assembly passed by the House and approved by the Hon'ble Governor are as follows :-



DETAILS OF CONSENT BILLS BY HON'BLE GOVERNOR

Sl. No.	Name of Consent Bills	Date of Permission	No. of Act
01.	02.	03.	04.
01.	Jharkhand Appropriation (No.-03) Bill, 2014	11.08.2014	05/2014
02.	Jharkhand Value Added Tax (Amendment) Bill, 2014	15.09.2014	06/2014
03.	Jharkhand State Agricultural Produce Market (Amendment) Bill, 2014	24.09.2014	07/2014
04.	The Jharkhand Prevention of Defacement of Property (Amendment) Bill, 2014	16.10.2014	08/2014
05.	Jharkhand Non-Government Secondary Schools (Taking over of Control and Mangement) Bill, 2014	21.10.2014	09/2014
06.	Jharkhand Water Resources Regulatory Authority Bill, 2014	21.10.2014	10/2014

FINANCIAL BUSINESS

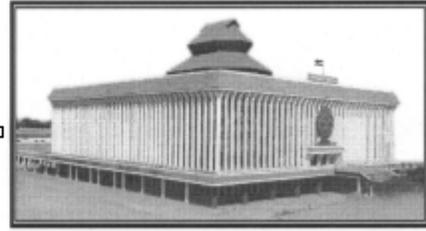
On 08th January, 2015 the Parliamentary Affairs Minister Mr. Chandreshwar Prasad Singh introduced the second supplementary expenses for the financial year 2014-15. On 09th January, 2015 debate occurred on the demands of the grants of second supplementary expense which was discussed on the same day. After the response of Government and vote the appropriation bill was introduced and passed.

GOVERNMENT RESOLUTION

On 09th January, 2015 the constitution(121 amendment) bill 2014 under Indian Constitutions Article-368 Section (2)(b) which was passed by both Houses of the Parliament was ratified by the Assembly.

FORMATION OF COMMITTEES

On 09th January, 2015 Hon'ble Speaker, Jharkhand Legislative Assembly was authorised



for the formation of the committee namely Public Accounts Committee, Estimates and Public Undertakings Committee under the rules-237, 239 & 241 respectively of Jharkhand Legislative Assembly Procedure & Conduct of Business.

CASE OF PRIVILEGE

During the period of 03rd Jharkhand Legislative Assembly the former Hon'ble Member Shri Sanjay Prasad Yadav had given information the former privilege community against the former Deputy Development Commissioner, Godda, Mr. Dilip Kumar Jha for removal of privilege the decision taken on os" August, 2014, by the then privilege committee was cancelled/quashed by the Assembly on 09th January, 2015.

ANNOUNCEMENT

On 08th January, 2015 the Speaker under the rule-315(2) of Jharkhand Legislative Assembly rules of Procedure and conduct had given order under number 77 which stated that JMM would be the Leader of Opposition, Shri Hemant Soren, MLA and member of JMM was recognized as the Leader of Party Legislature as well as the Leader of Opposition, and itself take effect from 07th January, 2015.

OBITUARY REFERENCE

During this session the House mourned the death of the following dignitaries :-

- (i) Late Visheswar Khan
- (ii) Late H. K. Lal
- (iii) Late Kamla Sinha
- (iv) Late A. R. Antuley
- (v) Late Banmali Singh Munda
- (vi) Late Marshal Jhulu
- (vii) Late Murli Devda
- (viii) Late Mahant Avadhnath
- (ix) Late Robin Saw Pusp, Litterateur
- (x) Late Devan Verma, Film Actor



(xi) Late Shadashiv Amrapurkar, Film Actor

(xii) Late Dhan Singh Mundari, Founder Member of JMM

Beside these, on 05th December, 2014 the Lt. Col. Sankalp Kumar Shukla (Ranchi) along with ten other person were killed by terrorist in Jammu & Kashmir. The terrorist attack in Assam killed 70 people, 33 people were killed in a stampede at Patna after Rawan Dahan due to unmannered and unstable folks, 11 soldiers along with two officers of C.R.P.F. camp in Chattisgarh were killed by terrorist attack, 132 School students of Army School of Peshwar in Pakistan were killed by terrorist. Great sorrow was expressed for the brutal murder of these students. In this matter Shri C. P. Singh, Shri C. P. Choudhary, Leader of Opposition Shri Hemant Soren and Hon'ble member Shri Prakash Ram also mourned. After that, the member stood in silence for a short while as mark of respect to the memory of the departed soul.

VALEDICTORY SPEECH

On 09th January, 2015 at the conclusion of the business of the session, the Hon'ble Speaker made a Valedictory Speech before adjourning the House Sine-die. In his Valedictory address, Hon'ble Speaker thanked the Leader of the House, the Hon'ble Chief Minister, the Hon'ble Leader of the Opposition, the Hon'ble Members of the House for extending their co-operation for participating in all the business of the House and to all the representatives of Electronic Media and Press and all the Officers and Staff of the Assembly Secretariat.

On the whole the Session passed off peacefully: The House was adjourned Sine-die by the Hon 'ble Speaker Shri Dinesh Oraon after the conclusion of its sitting on 09th January, 2015. The House was also prorogued by His Excellency the Governor of Jharkhand on the same day.



Uttarakhand Legislative Assembly

RESUME OF WORK TRANSACTED

FROM 11TH MARCH, 2015 TO 21ST MARCH, 2015

The business transacted during the Second session of the year 2013 of Uttarakhand Legislative Assembly. The first session of the year 2015 of Uttarakhand Legislative Assembly commenced on 11th March, 2015 with the Address of His Excellency, the Governor, Dr K.K. Paul and concluded on 11th March, 2015. During the session, the main business transacted by the House was Presentation, Consideration and Passing of the Budget for the year 2015-16 along with some other important Bills. There were five sittings in all and the average attendance of the Hon 'ble Members during the session was 95%.

On the first day after the Governor's Address, the House paid tributes to its sitting Member Late Shri Surendra Rakesh and Late Smt. Manorama Sharma Dobriyal, a sitting Member of Rajya Sabha from Uttarakhand both of whom passed away in February this year. Obituary references were also made to Late Shri Bihari Lal, former Member of Uttar Pradesh Legislative Assembly and Hon 'ble Speaker, the Leader of the House, the Parliamentary Affairs Minister, Leader of Opposition and the leaders of the Legislative groups of BSP and Uttarakhand Kranti Dal made obituary references to the departed souls. Shri Rakesh was also a member of the Council of Ministers having charge of the Transport and Social Welfare Departments. Accordingly, the House was adjourned for the day after the obituary references.

On 13th March, 2015, Hon 'ble Member Shri Navprabhat moved the motion of Vote of Thanks on the Governor's Address which was passed by the House after discussion on the same day.

On 16th March, 2015, Hon 'ble Finance Minister presented the Budget for the Financial Year 2015-16. The General Discussion on the Budget took place on 17th, 18th and 19th March, 2015 and the House discussed, voted and passed the Demands for grants on 19th and 20th March, 2015. The Appropriation Bill was introduced, discussed and passed on 20th March, 2015.

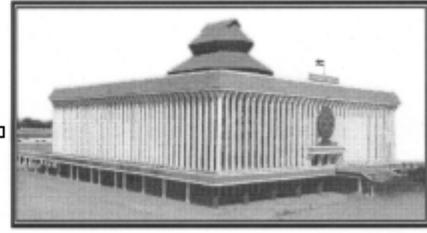


During the Session, Notices of 710 questions including Starred and Un-Starred Questions were received from 27 Members. Out of these, 202 were admitted as Starred Questions and 435 as un-Starred Questions, while 17 were admitted as Short Notice Questions. A total of 299 questions were asked and answers given. Out of these, 82 were starred, 208 un-Starred and 09 were Short Notice Questions.

Under Rule 300 of the Rules of Procedure and Conduct of Business in Uttarakhand Legislative Assembly, 108 notices of drawing attention were received, out of which, 59 were admitted. 102 notices of Adjournment motion were received, out of which, 30 were heard on admissibility. After hearing, all were rejected. Under Rule 53, 98 notices were received out of which 05 were admitted for Statement and 05 for mere Statement. Under Rule 310 relating to Suspension of rules, 09 Notices were received out of which 7 notices were heard under Rule 58 and after hearing all were rejected.

On 13th March, 2015, the Secretary, Legislative Assembly announced that the following Bills passed by the House have received the assent of His Excellency, the Governor and have become Acts of 2014-2015 of the State of Uttarakhand: -

Sl.No.	Name	Date of		Act No. of 2014
		Passing by the House	Receiving Assent	
1.	Indian Registration (Uttarakhand Amendment) Bill, 2011	16-03-2011	09-09-2014	24
2	Uttarakhand Appropriation (Second Supplementary of 2014-15) Bill, 2014	26-11-2014	02-12-2014	25
3	Uttarakhand State Gairsain Development Council Bill, 2014	27-11-2014	02-12-2014	26
4	Uttarakhand State Infrastructure Development Council Bill, 2014	27-11-2014	09-12-2014	27
5	Uttarakhand Lokayukta (Amendment) Bill, 2014	25-11-2014	28-12-2014	28
6	Uttarakhand State Mineral Development Council Bill, 2014	27-11-2014	30-12-2014	1 (2015)



7	Uttarakhand Ropeway Bill, 2014	26-11-2014	30-12-2014	2
8	Uttarakhand Green Energy Surcharge Bill, 2014	26-11-2014	30-12-2014	3
9	Uttarakhand Krishi Evam Prodyogik Vishwavidyalaya (Amendment) Bill, 2014	18-02-2014	07-01-2015	4
10	Motherhood University Bill, 2014	27-11-2014	07-01-2015	5
12	Uttarakhand Krishi Evam Prodyogik Vishwavidyalaya (Second Amendment) Bill, 2014	27-11-2014	07-01-2015	6

During the session, following papers were laid on the Table of the House:-

1. Uttarakhand District Planning Committee (Amendment) Ordinance, 2015
2. Uttarakhand Cooperative Committee (Amendment) Ordinance, 2015
3. Explanatory Memorandum of the Action taken by the State Government on other recommendations in the report of third State Finance Commission (Panchayati Raj and Town Local bodies) (2011-2016) under Article 243-I (4) and Article 243-Y (2)
4. Particulars of action taken by the Government on the notices under Rule 300 brought to the notice of the House during the third session of year 2014 of Uttarakhand Legislative Assembly
5. First Report of the Public Accounts Committee (2014-15) of Uttarakhand third Vidhan Sabha.

The following Bills were introduced, considered and passed by the Assembly during the session:-

1. Uttarakhand Khadi and Gramodyog (Amendment) Bill, 2015
2. Uttarakhand Protection of Cow Progeny (Amendment) Bill, 2015
3. Uttarakhand Scheduled Castes and Scheduled Tribes Commission (Amendment) Bill, 2015
4. Uttarakhand Subordinate Services Selection Commission (Amendment) Bill, 2015



5. Uttarakhand Scheduled Tribes Commission Bill, 2015
6. Uttarakhand Entertainment and Betting Tax (Amendment) Bill, 2015
7. Uttarakhand Krishi Evam Prodyogik Vishwavidyalaya (Third Amendment) Bill, 2015
8. Uttarakhand Value Added Tax (Amendment) Bill, 2015
9. Uttarakhand Cooperative Committee (Amendment) Bill, 2015.
10. Uttarakhand Medical Services Selection Board Bill, 2013
11. Uttarakhand Appropriation Bill, 2015

On 17th March, 2015, Hon'ble Panchayti Raj Minister moved a motion to consider Uttarakhand District Planning Committee (Amendment) Bill, 2015. After Consideration the bill was unanimously referred to a Select Committee of the Legislative Assembly.

On 21st March, 2015, Hon'ble Chief Minister moved a motion to consider Uttarakhand Reservation zn State Services for Activists imprisoned/wounded during State Movement Bill, 2015. During the discussion, many members expressed their views on the Bill. Keeping in view feelings of the House to the need for more deliberations, the bill was unanimously withdrawn.

The House was adjourned sine-die by the Hon 'ble speaker at the conclusion of its sitting on 21st March, 2015.



West Bengal Legislative Assembly
RESUME OF WORK TRANSACTED
FROM 19TH FEBRUARY, 2015 TO 4TH MARCH, 2015

The Fifteenth Session of the 15th Legislative Assembly which commenced on the 19th February, 2015 and was adjourned *sine-die* on 4th March, 2015 after conclusion of the sitting of the House on that day. .

His Excellency Shri Kesri Nath Tripathi I Governor of West Bengal prorogued the Session of the Assembly on 4th March, 2015. The House, during this period transacted legislative and other business in its 11 (eleven) sittings spanning over 52 hours and 9 minutes.

A brief synopsis of the business transacted during this Session is placed below:

OBITUARY REFERENCES

The House expressed its warm and heartiest sympathy for

- i) Shri Sunil Kumar Majumdar, ; Former Minister of State of the Government of West Bengal;
- ii) Shri Ashoke Mukherjee, Former Member of West Bengal legislative Assembly;
- iii) Dr. Qamre Elahl, Former Member of West Bengal legislative Assembly Assembly;
- iv) Shri Subhash Ghislngh I Former Chairman of the earstwhile Darjeeling Gorkha Hill Council;
- v) Shri Makhan Lal Natta, Legendary Jatra Exponent;
- vi) Shri Jaswant Singh Rajput , Former Olympic gold medal winning hockey player;
- vii) Shri Benode Oas I former Member of the West Bengal Legislative Assembly.

As is customary, Hon'ble Members stood in silence for 2 (two) minutes as a mark of respect to the deceased.



QUESTIONS

During this session, 658 Notices of Questions were received; 262 Questions including 222 Starred and 40 Unstarred Questions were admitted. 172 Questions involving 87 Starred and 85 Unstarred Questions were replied to on the floor of the House.

ADJOURNMENT MOTION

During this session four notices of Adjournment Motion were received but Hon'ble Speaker withheld his consent to all the Motions.

CALLING ATTENTION

The procedural device of 'calling Attention' to raise issues of urgent public importance was made use of by the Members. Attention of the concerned Ministers was drawn to several important issues regarding Government activities. During this Session 21 (twenty-one) Notices of Calling Attention were received. 5 (five) Notices were admitted and statements were given by the Ministers concerned on 3 (three) of them on the floor of the House. Replies to the remaining 2 (two) admitted Notices of Calling Attention were sent direct to Members concerned.

LEGISLATION

During this Session, 6(six) Government Bills were introduced, considered and passed, titles of which are elucidated below:

- i) The West Bengal Commission for Backward Classes (Amendment) Bill , 2015 - Introduced, considered and passed on 24.02.2015 ;
- ii) The West Bengal University of Technology (Amendment) Bill, 2015 - Introduced, considered and passed on 24.02.2015 ;
- iii) The West Bengal Town and Country (Planning and Development) (Amendment) Bill , 2015 -Introduced, considered and passed on 25.02.2015;
- iv) The West Bengal Finance Bill , 2015 - Introduced, considered and passed on 04.03.2015 ;
- v) The West Bengal Appropriation (Vote on Account) Bill , 2015 - Introduced, considered and passed on 04.03.2015 ; and
- vi) The West Bengal Appropriation Bill, 2015 - Introduced, considered and passed on 04.03.2015.



Message from the Governor under Rule 23

On 3rd March, 2015, the Hon'ble Speaker read out the letter from His Excellency, the Governor of West Bengal, received in reply to the Motion of Thanks adopted by the House and sent to him in regard to his introductory speech on the floor of the House on 19th February, 2015 on the day of the first Sitting of the Fifteenth Session of the Fifteenth legislative Assembly.

MENTION CASES

During this Session, the House devoted its attention to several issues of public interest through 'Mention Cases' and 'Zero Hour Mention'. The Speaker allowed 72 (seventy-two) Members to raise 'Mention Cases' and 20 (twenty) Members to raise 'Zero Hour Mention' on different subjects relating to contemporary economic, social and political issues.

PAPERS LAID ON THE TABLE

During this Session, 1 (one) Rule was laid, 1 (one) Rule was re-laid. Apart from that, 1 (one) Notification and 18 (eighteen) Reports and Accounts of Government Companies and Undertakings were laid.

Privilege Issue

During the Session under reference, two (2) notices of alleged breach of Privilege were received. One of them was referred to the Committee of Privileges for investigation, enquiry and submit a report thereon at an early date. The other notice is currently under the consideration of Hon'ble Speaker and ruling thereto will be given in due course.

Statement under Rule 346

On 26.02.2015 the Minister-in-Charge of the Food and Supplies Department made a statement on the subject of Procurement of Paddy across the State during KMS 2014-15.

Short duration discussion under Rule 194

On 3rd March, 2015, a Notice of Motion of short duration discussion under rule 194 of Rules of Procedure and Conduct of Business in the West Bengal legislative Assembly on the subject of non-refund of money to the depositors by the Chit Fund Organisations since 1980 was admitted by Mr. Speaker, but it was not taken up for discussion during this Session because of paucity of time:

Motion under rule 185

A Notice of Motion on the subject of decision taken by the Union Government for privatization



of Kolkata Airport was admitted by Mr. Speaker on 3rd March, 2015 and the motion was discussed and carried on 4th March, 2015.

A second Notice of Motion on the subject of development of Tea Industry in the State was disallowed by Mr. Speaker.

Closing of the Fifteenth Session

On the 4th March, 2015 at the conclusion of the business of the Session, the Hon'ble Speaker made a valedictory speech before adjourning the House Sine-die. In his valedictory address, Hon'ble Speaker thanked the leader of the House, the Hon'ble Minister-in-Charge of Parliamentary Affairs Department, the Hon'ble leader of the Opposition, the Hon'ble Deputy Speaker, the Hon'ble Members of the Cabinet and Members of the House for extending their co-operation in ensuring smooth transaction of legislative and other Business of the House. The Officers and Staff of the Assembly Secretariat as well as representatives of the Print and Electronic Media covering the proceedings of the House also found mention in the speech of the Hon'ble Speaker for their constructive participation during the Sessional period.

Dr. Partha Chatterjee, Minister-in-Charge of Parliamentary Affairs Department; Dr. Surjya Kanta Mishra, Leader of the Opposition; Shri Md. Sohrab; Shri Paresh Chandra Adhikary; Shri Subhas Naskar; Shri Prabodh Chandra Sinha; Dr. Tarun Kanti Naskari; Shri Samik Bhattacharya and Shri Sobhandeb Chattopadhyay, Chief Government Whip, Government of West Bengal also gave their respective valedictory addresses.

On the whole, the Session passed off peacefully. The House was adjourned sine-die followed by prorogation with effect from the 4th March, 2015 after the conclusion of the sitting of the House on that day.

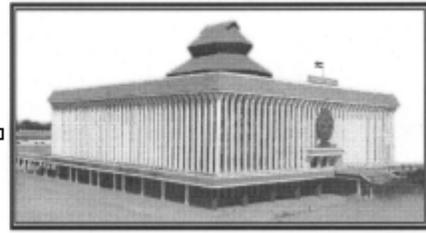
**THE LEGISLATIVE BODIES IN SESSION DURING THE MONTH OF MAY 2015**

Sl. No.	Name of Assembly/Council	Duration
1.	Manipur Legislative Assembly	03.05.2015 - 22.05.2015
2.	Uttarakhand Legislative Assembly	18.05.2015 (Still continuing)
3.	West Bengal Legislative Assembly	18 th , 23 rd , 27 th April, 2015- 3 rd , 7 th , 10 th May, 2015



Site Address of Legislative Bodies in India

Sl.No	Name of Assembly/Council	Site Address
1.	Loksabha	loksabha.nic.in
2.	Rajyasabha	rajyasabha.nic.in
3.	Andhra Pradesh Legislative Council	aplegislature.org
4.	Andhra Pradesh Legislative Assembly	aplegislature.org
5.	Arunachal Pradesh Legislative Assembly	arunachalassembly.gov.in
6.	Assam Legislative Assembly	assamassembly.nic.in
7.	Bihar Legislative Assembly	vidhansabha.bih.nic.in
8.	Bihar Legislative Council	biharvidhanparishad.gov.in
9.	Chhattisgarh Legislative Assembly	cgvidhansabha.gov.in
10.	Delhi Legislative Assembly	delhiassembly.nic.in
11.	Goa Legislative Assembly	goavidhansabha.gov.in
12.	Gujarat Legislative Assembly	gujaratassembly.gov.in
13.	Harayana Legislative Assembly	haryanaassembly.gov.in
14.	Himachal Pradesh Legislative Assembly	hpvidhansabha.nic.in
15.	Jammu and Kashmir Legislative Assembly	jklegislativeassembly.nic.in
16.	Jammu and Kashmir Legislative Council	jklegislativecouncil.nic.in
17.	Jharkhand Legislative Assembly	jharkhandvidhansabha.nic.in
18.	Karnataka Legislative Assembly	kar.nic.in/kla/assembly
19.	Karnataka Legislative Council	kar.nic.in/kla/council/council



20.	Madhya Pradesh Legislative Assembly	mpvidhansabha.nic.in
21.	Maharashtra Legislative Assembly	mls.org.in/Assembly
22.	Maharashtra Legislative Council	mls.org.in/Council
23.	Manipur Legislative Assembly	manipurassembly.nic.in/
24.	Meghalaya Legislative Assembly	megassembly.gov.in/
25.	Mizoram Legislative Assembly	mizoramassembly.in
26.	Nagaland Legislative Assembly	http://nagaland.nic.in
27.	Odisha Legislative Assembly	odishaassembly.nic.in
28.	Puducherry Legislative Assembly	www.py.gov.in
29.	Punjab Legislative Assembly	punjabassembly.nic.in
30.	Rajasthan Legislative Assembly	rajassembly.nic.in/
31.	Sikkim Legislative Assembly	sikkimassembly.org
32.	Tamil Nadu Legislative Assembly	assembly.in.gov.in
33.	Tripura Legislative Assembly	tripuraassembly.nic.in/
34.	Uttar Pradesh Legislative Assembly	uplegassembly.nic.in
35.	Uttar Pradesh Legislative Council	upvidhanparishad.nic.in
36.	Uttarakhand Legislative Assembly	ukvidhansabha.uk.gov.in
37.	West Bengal Legislative Assembly	wbassembly.gov.in/
38.	Telengana Legislative Assembly	telenganalegislature.org.in