

## 7 PM COMPILATION

11<sup>th</sup> - 17<sup>th</sup> May, 2020

### Features of 7 PM compilation

- ❖ Comprehensive coverage of a given current topic
- ❖ Provide you all the information you need to frame a good answer
- ❖ Critical analysis, comparative analysis, legal/constitutional provisions, current issues and challenges and best practices around the world
- ❖ Written in lucid language and point format
- ❖ Wide use of charts, diagrams and info graphics
- ❖ Best-in class coverage, critically acclaimed by aspirants
- ❖ Out of the box thinking for value edition
- ❖ Best cost-benefit ratio according to successful aspirants

Financial Inclusion and Digital India: A Critical Assessment

**Topic: Indian Economy**

**Subtopic: Mobilisation of resources**

Are labour law reforms the panacea to the investment problem?

**Topic: Indian Economy**

**Subtopic: Indian economy and issues related to employment**

India may miss Global Nutrition Targets: On Global Nutrition Report 2020

**Topic: Indian Society**

**Subtopic: Population and associated issues**



**Financial Inclusion and Digital India: A Critical Assessment**  
**Source:** [Financial Inclusion and Digital India: A Critical Assessment](#)

**What has happened?**

The Reserve Bank of India (RBI) has unveiled a National Strategy for Financial Inclusion 2019-24 in January 2020. It is aimed at providing access to formal financial services in an affordable manner to reduce poverty and create jobs. It also aims to promote financial literacy among customers.

*Financial inclusion is one of the cornerstones of a developing economy. Though there has been improvement in digital transactions in the country, there are still issues of dormant accounts, last-mile connectivity of banks and other financial institutions.*

This brings to questions of financial inclusion in India. In this article we will discuss the following:

- ❖ What is financial inclusion?
- ❖ Why there is need for financial inclusion?
- ❖ What the steps taken by government to increase financial inclusion?
- ❖ The success story
- ❖ What are the challenges associated?
- ❖ Way forward
- ❖ Conclusion

**What is financial inclusion?**

- According to World Bank, “financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs such as transactions, payments, savings, credit and insurance; and delivered in a responsible and sustainable way”.
- In other words, financial inclusion means connecting marginalized and the underprivileged in the mainstream economy, by providing financial literacy and access to banking and financial services.
- The main intention of providing the access of financial resources to the underprivileged and marginalized is to improve their lives. It has also been observed that financial inclusion has the potential to reduce poverty and create job.

**Why there is need for financial inclusion?**

- **Financial Exclusion:** According to a World Bank’s report in 2017, about half of India’s population is financially excluded.
- **Financial Illiteracy:** Also, according to a survey conducted by Standard & Poor’s Financial Services (S&P), only 24% adults in India are financially literate.
- **Critical part of the development process:** Successive governments, private institutions and the civil society have altogether helped in increasing the financial-inclusion net in the country since independence. There has been an emphasis to provide last-mile connectivity of banks and other financial institutions.
- **Lack of Inclusive Growth:** The lack of inclusive growth due to inequalities in economic and social factors, mostly translate into inequalities in terms of opportunities. This further lead to huge disparities in the health and education sectors.

**What the steps taken by government to increase financial inclusion?**

- **Using the institutions like the Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) promote financial inclusion.**

Both the institutions have promoted financial inclusion by:

- opening bank branches in remote areas,
  - issuing Kisan Credit Cards (KCC)
  - using information technology to spread awareness and literacy,
  - linkage of self-help groups (SHGs) with banks,
  - increasing the number of automated teller machines (ATMs)
  - increasing the number of business correspondents,
  - increasing credit facilities
  - increasing insurance covers for the marginalised people
- **Pradhan Mantri Jan Dhan Yojana (PMJDY):**
    - It was launched in 2015 with the objective of providing zero-balance bank accounts to every individual above 10 years of age.
    - As per the estimates of Ministry of Finance, in March 2020, the total number of beneficiaries of the programme has been more than 380 million.
  - **Jan Dhan–Aadhaar–Mobile (JAM) trinity:**
    - The JAM trinity has a positive impact on the banking sector and financial inclusion.
    - The zero-balance Jan Dhan accounts are linked to Aadhaar numbers of the individuals. These are then linked to the Direct Benefit Transfer (DBT) scheme.
    - The use of JAM trinity has made significant improvements in targeted and accurate payments. This has helped in removing duplication of entries and bringing down the reliance on cash mode of payments.
  - **Promotion to Digital Payments:**
    - Digital India initiative has brought changes in terms of payment facilities available to the underprivileged sections.
    - KCC, General credit cards (GCC) and mobile banking facilities have encouraged the poor to participate in the digital ecosystem.
    - Digital payments have been made secure by the introduction of Unified Payment Interface (UPI) by RBI.
    - The payment system has been made more accessible by offline transaction-enabling platforms, like Unstructured Supplementary Service Data (USSD). USSD makes it possible to use mobile banking services without internet and even on a basic mobile handset.
    - The Aadhaar-enabled payment system (AEPS) enables an Aadhaar enabled bank account (AEBA) to be used at any place and at any time by using micro ATMs.
  - **Implementation of Goods & Service Tax (GST):**
    - The small and medium scale enterprises (SMEs) have come under the ambit of financial inclusion by the reforms brought by the GST platform.
    - The GST has enabled electronic filling and monitoring system. This helps in pre-filling of information and integration of database. This reduces the compliance burden of assesses and motivates them to be a part of formal financial system.
  - **Project Financial Literacy:** The RBI initiated Project Financial Literacy to promote financial inclusion by engaging business correspondents to provide banking services to the poor.

After discussing the initiatives of government regarding financial inclusion, let us look towards the success story of these initiatives and challenges associated.

### **The success story:**

The success of Digital India and financial inclusion can be measured by the growth in digital transactions, the proportion of the poor and their ability to access banking facilities.

- According to the World Bank's Global Findex report (2017), 80% Indian adults have a bank account. It is 27 points higher than the 53% estimated in the Findex 2014 report. The Findex 2017 report also estimates that 77% Indian women have bank accounts as against 43% and 26% respectively in 2014 and 2011.
- As per another World Bank report, the total volume of digital transactions in India grew by compound annual growth rate (CAGR) of 30% between 2015 and 2017.
- The mobile banking transactions grew more than five times, from 19.75 million in April 2015 to 106.18 million in April 2017.
- Similarly according to the data of RBI (2020), mobile wallet transactions grew from 11.96 million transactions in April 2015 to 387.6 million transactions which worth Rs 15,408 crore in January 2020.

### **What are the challenges associated?**

- **Lack of access to bank accounts:** Despite all the initiatives, India is still behind in providing universal access to bank accounts to its citizens. According to the Findex 2017 report, about 190 million adults in India do not have a bank account. This makes India the world's second largest nation in terms of unbanked population after China.
- **Digital divide:** The low-income consumers are still left out of the process of financial inclusion because of the digital divide prevalent in India.
  - Poors or low-income consumers are unable to afford the technology required to access digital services.
  - There is non-availability of suitable financial products,
  - There is lack of skills among the stakeholders to use digital services,
  - There are infrastructural issues
- **Implementation flaws:**
  - Another challenge to digital financial inclusion arises from the attitude of the stakeholders. For instance Jan Dhan scheme has resulted in the opening of many dormant accounts which never saw actual banking transactions.
  - All such activities incur huge operative costs and are only proved to be detrimental to the actual objective.
- **Cash dominated and informal economy:**
  - Indian economy is heavily dominated by cash. The data from RBI reveals that cash circulation has increased in 2018 after demonetisation.
  - Also, according to International Labour Organization (ILO), about 81% of the employed persons in India work in the informal sector.
  - This combination of informal sector and high dependence on cash mode of transaction poses an obstacle to digital financial inclusion.
- **Gender disparities and Socio-economic factors:**
  - According to the 2017 Global Findex database, 83% of males in India held accounts at a financial institution in 2017 compared to 77% females.
  - This is further attributed to socio-economic factors such as the availability of mobile handset and internet data facility are being available to men more than women.

**Way forward**

- **Target Based Approach:** Financial inclusion policies are generally targeted towards specific sectors like MSME, Agriculture or specific regions like Aspirational Districts. It is important to develop sector specific action plans and monitor targets and review the progress.
- **Regulatory Framework:** There should be a strong regulatory and legal framework aimed at protecting the interests of the customers, promoting fair practices and curbing market manipulations.
- **Market Development:** The process of market development can be in the form of
  - expansion of rural networks and access points;
  - allowing preferential prudential rules to encourage lending to rural areas
  - setting up special sub-branches in rural areas;
  - digitising large-scale payment streams like pension, insurance, and subsidies for rural households etc.
- **Strengthening Infrastructure:**
  - Development of an ecosystem with requisite infrastructure, including credit infrastructure, receipt and payment infrastructure etc., are essential.
  - Providing a national level identification, setting up a credit registry database, creation of open and inclusive payment systems are some of the key steps in this direction.

**Conclusion**

Financial inclusion is increasingly being recognized as a key driver of economic growth and poverty alleviation the world over. Access to formal finance can boost job creation, reduce vulnerability to economic shocks and increase investments in human capital. Without adequate access to formal financial services, individuals and firms need to rely on their own limited resources or rely on costly informal sources of finance to meet their financial needs and pursue growth opportunities. At a macro level, greater financial inclusion can support sustainable and inclusive socio-economic growth for all.

India thus needs a multidimensional approach through which existing digital platforms, infrastructure, human resources and policy frameworks are strengthened. More importantly, human resources need to be leveraged by skilling and positively engaging with them to achieve the last-mile connectivity of financial institutions.

**Mains Practice Question:**

**“In a diverse country like India, financial inclusion is a critical part of the development process. However, as per the World Bank, about half of India’s population is financially excluded.” What are the steps taken by the government and the challenges faced in promotion of financial inclusion? (250 words)**

### Are labour law reforms the panacea to the investment problem?

Source: [Are labour law reforms the panacea to the investment problem?](#)

**What has happened?** Several states including UP, Gujarat, Rajasthan has diluted labour laws.

India has more than 40 central labour laws and about 200 state enacted labour laws. Such a huge number of laws make it difficult for a business to setup and run smoothly. In order to attract business (private investment), several states have recently brought changes/dilution in labour laws, through ordinances. The states argue that these reforms in labour laws will generate employment, attract private investment and will provide flexibility to business and industry. However, labour law experts believes that such changes in labour laws will lead to dilution of worker rights and pave the way for exploitation of workers. Reforms in labour laws alone is not sufficient to bring in investment.

This brings to us the question of labour law reforms brought by several states in India and whether this could bring investment in the states. In this article we will discuss the following:

- ❖ What are the steps taken by states?
- ❖ What are the Arguments given by states to dilute labour laws?
- ❖ What are the issues pertaining to dilution of labour laws?
- ❖ Why labour law reforms alone will not bring investment?
- ❖ Conclusion

#### What are the steps taken by states?

In total 9 states have brought changes in the labour laws which include, Uttar Pradesh, Madhya Pradesh, Gujarat, Rajasthan, Goa, Himachal Pradesh, Assam, Punjab and Odisha. Changes by some of the states are given below:

- The **Uttar Pradesh** government has cleared an ordinance, 'Uttar Pradesh Temporary Exemption from Certain Labour Laws Ordinance, 2020', exempting businesses and industries from labour laws, for the next three years to increase industrial activities in the state.
- The **Gujarat** government announced exemption from a certain labour laws for 1,200 days to the firms that want to set up new units in the state in order to boost economic activities.
- **Madhya Pradesh** government has announced several reforms in labour laws. As per the new laws, registrations and licences under different labour laws will be issued in a day versus the earlier 30 days, renewal of factory licence will be for 10 years instead of one year now.

#### What are the Arguments given by states to dilute labour laws?

- **Complexity in India's labour law regime:** Under the Constitution of India, Labour is a subject in the Concurrent List where both the Central & State Governments enacts laws. As a result, there are more than 40 central labour laws and about 200 state enacted laws. There are numerous overlapping, rigid and isolated acts, which are applicable to firms at any point of time. Lifting of these labour laws, will relieve the industry from cumbersome regulatory compliances. It will also provide relief to industries from red tapism and rent seeking of labour inspector.
- **Huge informal sector:** More than 90% of the workforce in India is working as informal labor, and thus are not protected by these labour laws. Further, with the rise in competition in the economy, flexibilization of work has occurred, resulting in gig economy.

- **Providing Employment** - Reverse migration of labour from industrialized states back to their homelands due to lockdown is expected to create a glut of labour in the parent state. The states argue that relaxing labour laws is expected to encourage local industry to hire more and thus provide a large number of new jobs to these migrant labour.
- **To attract MNC's shifting from China-** Relaxing labour laws is intended to provide a positive signal to companies who want to relocate from China. It improves cost of compliance and provides an opportunity to attract MNCs and investment in the manufacturing sector.
- **Suspension is temporary:** The state says that suspension of some of the labour laws are temporary in nature. For example in UP, suspension is for three years.
- **Applicability of laws:** The applicability of various labour laws differs. For example, the Factories Act, 1948 is applicable to a factory with 10 or more workers, the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 (EPF Act) is applicable to establishments with 20 or more employees, the Minimum Wages Act, 1948 is applicable to all establishments and so on. Such different provisions are a cause of confusion for the businesses and thus creates problem.
- **Trade Unions:** Frequent strikes by trade unions hamper the productivity and efficiency of the industries. These frequent strikes bring down the confidence of investors to invest in India.
- **Rigid laws:** The Indian labour laws such as Industrial Disputes Act, 1947 are too rigid in nature. Some of the provisions of the act states that employers can not hire and fire at will. It leads to further disincentive to private investment.
- **Entry and exit Barriers for firms:** According to the Economic Survey 2015-16, most of the private companies/industries enter into the market easily. Despite the low productivity, industries are given limited exit options that hamper the economic growth.

#### What are the issues pertaining to dilution of labour laws?

- **Might increases worker agitation and activism:** Many of the labour reforms in India are a result of prolonged struggle of the labour class against the suppression and exploitation prevailed since the British era. Thus the dilution of these hard-earned changes may spark resentment leading to increased worker agitation and activism.
- **Minimum wages:** The changes made by Uttar Pradesh government include the suspension of Minimum Wages Act, 1948. This will take away the statutory guarantee of minimum wages to the workers.
- **Statutory Protections:** The statutory protection such as social security, right to form unions etc provided bargaining powers to the workers. The dilution of the laws will take away the bargaining power of workers and this would lead to exploitation of working class.
- **Further increase in informal sector:** The dilution of these labour laws will further increase the gig economy with workers having no access to social security and other benefits.
- **Complete removal of labour reform is unwarranted** – The major issues in the labour laws pertains to provisions for lay-offs, retrenchment and closure and the administrative implementation of labour laws. Hence wholesale removal of so many labour laws is unnecessary.
- **Labour Laws and Employment** - There is limited evidence that relaxing labour laws alone will increase employment. Labour law reforms must be accompanied by structural reforms for the generation of unemployment.



- **Economic Recovery:** - India's current economic slowdown is especially due to slump in private demand. With the relaxation in labour laws, wages may be lowered and thus private demand may further decline, especially in rural areas. This further makes economic recovery difficult.

After discussing the issues of the labour laws in India and the issues pertaining to the dilution of these labour laws, let us discuss as to why these reforms alone will not bring investment in India.

### **Why labour law reforms alone will not bring investment?**

According to WEF's Global Competitiveness Index, India ranks 58th out of 140 countries and it ranks 33rd on the flexibility of labour markets. While China ranks 28th in overall ranking and 62nd on labour markets. It clearly shows that lack of competitive labour markets is not the main factor driving India's poor competitiveness. Also, there is little evidence that relaxing labour laws alone will attract overseas investment.

Thus, there is need for India to opt for other structural reforms along with labour laws reforms. Some of the reforms suggested below are:

- **Infrastructure:** Infrastructure is the backbone of the economy. But in India, various infrastructural projects like roads, power projects etc faces various constraints such as, land acquisition, delays in environment and forest clearances, funding issues etc. the government should try to minimize these constraints and thereby promote infrastructural development.
- **Ease of Doing Business:** Though India's ranking in Ease of Doing Business ranking (73<sup>rd</sup> in 2020) has improved, but India still lags in areas such as enforcing contracts (163<sup>rd</sup>) and registering property (154<sup>th</sup>). So the government should focus on these parameters and to further promote Ease of Doing Business in India.
- **Employment:** To the drive the economy on a sustainable path, the government should focus on strengthening:
  - Apprentice and vocational training system
  - Quality of our school education

The government should focus on streaming high-school youth into the vocational path to improving the quality and relevance of vocational education, and also creating an apprentice supply chain from these institutes into the workforce.

- **Banking Reforms:** Present banking system in India is facing several problems like twin balance-sheet syndrome, governance issues. So the government should implement P.J Nayak committee recommendations like streamlining of board level appointment process, development of effective risk management systems, and creation of a pool of independent directors. The government should also take measures to bring down the NPAs.
- **Agricultural Reforms:**
  - For decades, Indian governments have largely failed in their attempt to improve agricultural productivity and provide alternative occupational paths for rural households.
  - The government must focus on structural fixes that include access to better seeds and technology, drip irrigation and crop planning for the farmer, an easier path from farms to markets for products, a steadier offtake of farm products and a reduction in middleman costs.
- **Industrial Reform:** Despite the economic reforms of 1991, the improvements in the manufacturing sector were minimal. So the government should focus on the initiatives like Make in India, Stand-Up and Start-Up India to promote manufacturing growth and innovation in India.

- **MSMEs Sector:** MSMEs are vital to the economy as they are the innovators, job-creators and risk-takers. Government of India launched many schemes to promote MSMEs like TReDS, Credit Guarantee trust for medium and small entrepreneurs (CGTMSE). Government should take further measures like timely credit and low tax compliance to promote MSME sector.

### **Conclusion**

Labour Law is adapted to the economic and social challenges of the India. It establishes a legal system that facilitates productive individual and collective employment relationships and therefore a productive economy. However, the changes brought by the states are not sufficient alone to improve the industrial activities. India at present needs to focus on the structural reforms as suggested above.

### **Mains Practice Question:**

**The labour laws are much more needed in the present time to ward off the humanitarian crisis of lockdown. Critically analyse the statement in light of relaxation of labour laws by various states. (250 words)**

**India may miss Global Nutrition Targets: On Global Nutrition Report 2020**Source: [The Hindu](#)

**What has happened:** - World Health Organisation (WHO) has released 'The Global Nutrition Report 2020'.

The Global Nutrition Report (GNR) is the world's leading independent assessment of the state of global nutrition. The 2020 report presents the most comprehensive picture of the state of nutrition at the global, regional, and country level, and tracks progress against global nutrition targets and the commitments made to reach them. The 2020 report focuses on equity and unpacks the role of inequities in ending malnutrition in all its forms. The report says India is likely to miss the Global nutrition target 2025. It also identified the India as country with the highest rates of domestic inequalities in malnutrition.

This bring us to the question of continued prevalence of malnutrition in the world (and in India) and steps to tackle this problem. In this article we will discuss the following:

- What do we mean by Malnutrition?
- What is the extent of problem of malnutrition in India?
- Why Malnutrition is prevalent in India?
- What are Major Recommendations of Global Nutrition report to fight malnutrition?
- What are steps taken by India to fight Malnutrition
- Conclusion

**What do you mean by Malnourishment?**

Malnutrition refers to deficiencies, excesses, or imbalances in a person's intake of energy and/or nutrients.

The term malnutrition addresses 3 broad groups of conditions:

1. **Undernutrition** - It includes wasting (low weight-for-height), stunting (low height-for-age) and underweight (low weight-for-age);
2. **Overnutrition** - Overweight, obesity and diet-related noncommunicable diseases (such as heart disease, stroke, diabetes and some cancers).
3. **Micronutrient-related malnutrition** - It includes micronutrient deficiencies (a lack of important vitamins and minerals) or micronutrient excess.

Note – **Double Burden of malnourishment** – It is coexistence of undernutrition along with the overnutrition (such as overweight, obesity etc)

**Extent of problem: Prevalence of Malnourishment in India**

As per the Report, Malnutrition is still a challenge for India. Though, the malnutrition has declined over a period of time, much more needs to be done

- Between 2000 and 2016, rates of underweight have decreased from 66.0% to 58.1% for boys and 54.2% to 50.1% in girls. However, this is still high compared to the average of 35.6% for boys and 31.8% for girls in Asia.
- 38% of children under age five years is stunted (too short for their Age) (Asia average is 22.7). It is a sign of chronic under nutrition. Stunting is higher among children in rural areas (41%) than Urban areas (31%).
- 21% of children under age five years are wasted (too thin for their height) (Asia Average is 9.4%). It is a sign of acute undernutrition
- 36% of children under age five years are under weight
- 50% women of reproductive age is anaemic.
- 2% of children, 21.6% adult women and 17.8% adult men are overweight

With this coexistence of undernutrition and overweight or obesity, India faces the double burden of malnutrition

- The Report identifies India among the three worst countries (along with Nigeria and Indonesia) for steep within country disparities on stunting, overweight and obesity.
  - Stunting prevalence is 10.1% higher in rural areas compared to urban areas
  - Stunting level in Uttar Pradesh is over 40% and their rate among individuals in the lowest income group is more than double those in the highest income group at 22.0% and 50.7%, respectively.
  - Rate of Obesity in females is 5.1% as compared to 2.7% in males
- India is among 88 countries that are likely to miss global nutrition targets by 2025. India will miss targets for four nutritional indicators i.e. stunting among under-5 children, anaemia among women of reproductive age, childhood overweight and exclusive breastfeeding.

#### Global Nutrition Targets – 2025

World health Assembly, in 2012, identified six nutrition targets for maternal, infant and young child nutrition to be met by 2025. These require governments

1. to reduce stunting by 40% in children under 5
2. to reduce prevalence of anaemia by 50% among women in the age group of 19-49 years,
3. to ensure 30% reduction in low-birth weight
4. to ensure no increase in childhood overweight
5. to increase the rate of exclusive breastfeeding in the first six months up to at least 50%
6. to reduce and maintain childhood wasting to less than 5%.

#### **Why Malnutrition is prevalent in India?**

Malnutrition in India is due to multiple factors.

1. Immediate Factors
  - Inadequate food intake by the children. It may be due to poverty and unemployment leading to low purchasing power. Discrimination with the girl child also lead to malnutrition
  - Poor breast feeding practices along with inadequate complementary feeding practices by mother, mainly due to lack of awareness
  - Early marriage of girl child which result in teenage pregnancies (child born has low birth weight)
2. Intermediate Factors
  - Improper child immunization to prevent and eradicate the diseases that contribute to lower nutritional status
  - Lack of Antenatal care facilities
3. Underlying factors
  - Inadequate and unsafe drinking water
  - Poor sanitation and unhygienic practices leads to many diseases in children (diarrhea)
  - Poor socio-economic status of women. Poverty and illiteracy among women.
  - high rate of population growth and low access of population to health education
  - Lack of diversity in dietary system. Focus is on consumption of food grains such as wheat and rice and less on fruits and vegetables.

After discussing the basics of malnutrition, its status in India and why it is prevalent in India, let us understand the major recommendations of the Report to tackle malnutrition in India

The report emphasises on the link between malnutrition and different forms of inequity, such as those based on geographic location, age, gender, ethnicity, education and wealth malnutrition in all its forms. It emphasises that inequity is a cause of malnutrition – both undernutrition and overweight, obesity and other diet-related chronic diseases. Inequities in food and health systems exacerbate inequalities in nutrition outcomes that in turn can lead to more inequity, perpetuating a vicious cycle.

The report says that Food systems must be inclusive, local and diverse to address food security and malnutrition and build economic and climate resilience. The report has placed equity as the cornerstone of all efforts to overcome global malnutrition

### **Major recommendations of the report to tackle Malnutrition**

The report highlights that to end malnutrition in all its forms and achieve nutrition equity – we must focus on three key areas: Food Systems, Health Systems and Financing

**1. Nutrition Inequities in food system must be addressed:** Healthy food is accessible, affordable and desirable choice for all.

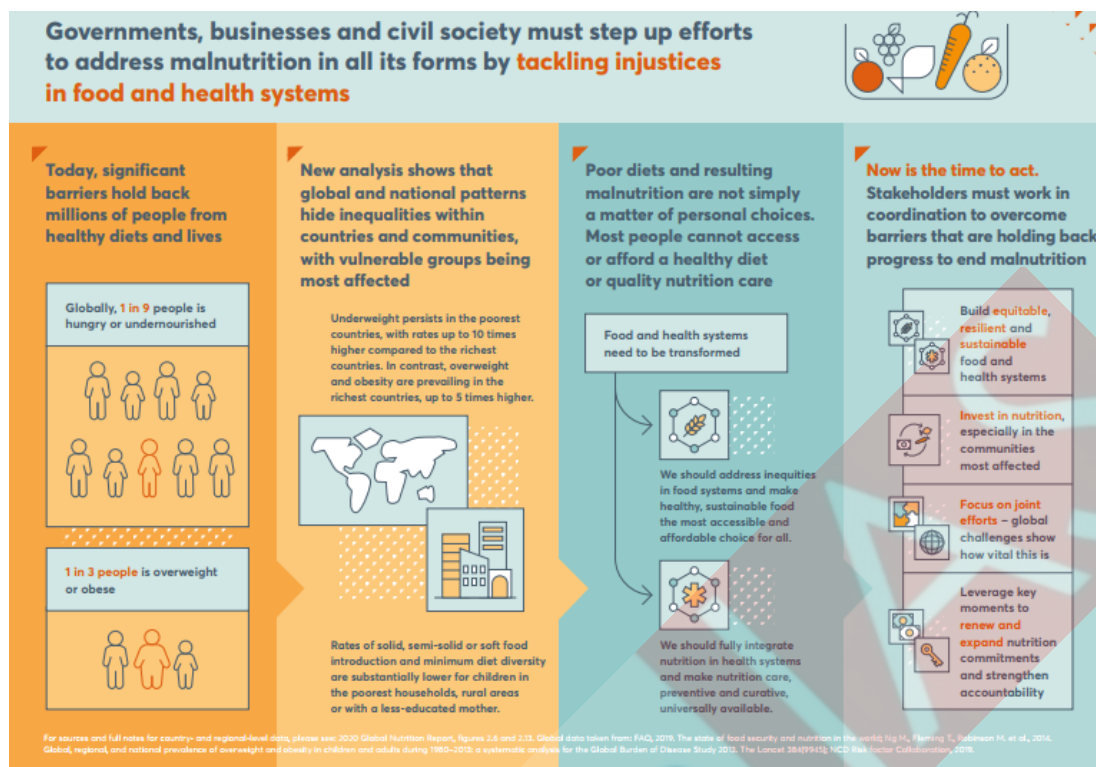
- Strong regulatory and policy framework to support healthier diets
- Diversification of crops – move from staple food grains to fruits, vegetables, nuts etc. In India, focus should be on non staples like fruits, fish nuts etc and make them available to people. Further, In India, focus can be on incentivising millets production and consumption to provide nutritional food, especially for rural poor. It may be included in the Public Distribution System, ICDS and Mid-Day Meal Scheme.
- Strengthen supply chain system to provide fresh food products especially to nutritionally disadvantaged or harder-to-reach groups
- Strengthen and increase research spending to identify cost effective solutions to address major nutrition question

**2. Nutrition inequalities in Health system must be addressed:** Mainstream nutrition as basic health service

- Provide nutrition service within health service to cover all forms of Malnutrition (i.e. Integration of nutrition services with health service delivery)
- Invest in human resources to increase the number of qualified nutrition professionals to provide quality nutrition care
- Include nutrition-related health products like therapeutic foods and innovative technological solutions like digital nutrition counselling, where appropriate – especially when working with more remote and harder-to-reach communities

**3. Adequate Investment/Finances to improve nutrition outcomes:** For improving the nutritional status of people, the country must invest to improve nutrition outcomes.

- Increase domestic financing to respond to the needs of communities most affected by malnutrition
- Establish an international system of governance and accountability to address power imbalances in the food and health system and hold to account those responsible for creating inequities in food and health systems



### **Steps Taken by India to tackle problem of malnourishment**

To address the problem of Malnutrition government is implementing following scheme

1. POSHAN Abhiyaan **with a theme of “Sahi Poshan-Desh Roshan” to tackle all forms of malnutrition on a mission mode.**
2. Pradhan Mantri Matru Vandana Yojana
3. Aagan-Wadi Services
4. Mission Indradhanush to immunize all children against seven deadly diseases
5. Scheme for Adolescent Girls under the Umbrella Integrated Child Development Services Scheme (ICDS)
6. Mid Day Meal Scheme
7. National Food Security Act 2013
8. Swachh Bharat Abhiyaan
9. National Health Mission
10. Fit India Movement
11. Eat Right India movement

**Conclusion** – Achieving nutritional security is necessary to ensure inclusive growth and attain SDG – 2 (Zero Hunger). Nutritional security also assume importance in the light of COVID-19 pandemic as lockdown has impacted food supply chain. Empowering local bodies (panchayats and municipalities) and providing sufficient flexibility to states (against one size fits all approach) in determining their strategy to provide nutrition will go a long way to provide healthy nutrition to citizens of India.

### **Mains Practice Question**

**‘Nutritional security for all is imperative for inclusive development’. Discuss. Enumerate the challenges in tackling the problem of malnutrition in India?**

**[15 Marks]**