



## TNPSC GROUP I MAIN 2021

### ADDITIONAL NOTES FOR MANDATORY TEST XIX (ECONOMICS III)

1. Write about working women hostels functioning in Tamil Nadu.

தமிழ்நாட்டில் செயல்படும் பணிபுரியும் பெண்களுக்கான விடுதிகள் பற்றி குறிப்பிடவும்.

Opening up of new avenues of employment in urban areas has motivated many young women to take up employment away from their homes to cities. Due to the rise in prices and high rentals, the cost of living has gone up. Girls from poor and middle class families find it difficult to manage financially in their new places of employment with the meagre income they get. In order to help such working women, the Government runs 28 Working Women Hostels.

Administrative approval has been given to start 14 more new working women hostels during the year 2014-15. Women who earn upto ₹ 25,000 per month at Chennai and ₹ 15,000 per month in other places are eligible to get admission in these working women hostels. They have to pay a monthly rent of ₹ 300 in Chennai and ₹ 200 in other places. Sharing system is followed for food expenses, electricity and other charges. The staff salary is paid by the Government.

2. Bring out the importance of Tamil Nadu Third Genders Welfare Board.

தமிழ்நாடு மூன்றாம் பாலினத்தவர்கள் நல வாரியத்தின் முக்கியத்துவத்தினை வெளிக் கொணரவும்.

#### TAMILNADU THIRD GENDERS WELFARE BOARD - 2008

Considering the problems faced by the Third Genders and to redress their grievances through welfare measures, the Government has constituted a Welfare Board for Third Genders. The foremost difficulty faced by the Third Genders is to earn their livelihood through a decent and respectable profession. To empower the Third Genders economically, bank loans upto ₹ 15.00 lakh with 25% subsidy are provided to the Third Genders Self Help Groups to take up income generating activities.

Various economic activities like provision stores, rearing of milch animals, canteens, production units of soap, napkin, milk products, plying passenger autos, load autos and business activities related to cloth, coir, rice etc., have been taken up by Third Gender Self Help Groups. 51 Third Gender Self Help Groups, with 442 Third Gender members have been provided assistance for various projects totaling ₹ 2.20 Crore with 25% subsidy amounting to ₹ 55.00 lakh and ₹ 1.65 crore as bank loan.

As a first of its kind in India, The Hon'ble Chief Minister has introduced a Pension scheme for destitute Third Genders who are above 40 years. wherein ₹ 1,000 is paid as monthly pension. 933 Third Genders are being provided with monthly pension at present under this scheme.

3. **Write short note on State Resource Centre for Women.**

பெண்களுக்கான மாநில ஆதார வள மையங்களைப் பற்றி சிறு குறிப்பு வரைக.

**State Resource Centre for Women 2012**

Under the National Mission for Empowerment of Women, State Resource Centre for Women (SRCW), has been constituted, to assist and liase with the existing institutions/structures for monitoring and reviewing of flagship programmes and other schemes of Central and State Governments, for eliciting the information required to be placed before the State Mission Authority. The primary objective of SRCW is to work for holistic empowerment of women in the state. It will facilitate government and other stakeholders involved in women empowerment to implement Gender sensitive programmes, laws and schemes through effective coordination.

The Commissioner of Social Welfare has been nominated as the Nodal Officer for Government of India on matters relating to State Mission Authority and State Resource Centre for Women.

4. **Give a brief explanation on SABLA.**

சப்லா (SABLA) என்பது பற்றி சிறுகுறிப்பு வரைக?

The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA) to address the multidimensional problems of Adolescent Girls, has been introduced (during 2011-2012) in 139 projects on pilot basis in 9 districts viz., Chennai, Coimbatore, Cuddalore, Kanniyakumari, Madurai, Tiruchirapalli, Tiruvannamalai, Ramanathapuram and Salem. This scheme has two components viz., Supplementary Nutrition Component and Non-Supplementary Nutrition Component. The State Government provides 50% financial assistance towards Supplementary Nutrition Component in which the out of school going adolescent girls of 11 - 18 years and school going adolescent girls of age 15 - 18 years who are registered in Anganwadi Centres are provided with supplementary food in the form of Take Home Ration (THR) at the cost of ₹6.50 per individual per day for 300 days in a year. A sum of ₹76.00 crore was spent during 2014 - 2015 benefitting 4.04 lakh adolescent girls. Under Non Supplementary Nutrition Component, the adolescent girls are provided with IFA tablets, life skill education, nutrition and health education, counselling, health check-up and vocational training.

5. **What is meant by Mobile Anganwadi Services?**

நடமாடும் அங்கன்வாடி சேவைகள் என்றால் என்ன?

Mobile Anganwadi Services:-

Under universalization of ICDS services, no eligible beneficiary should be left uncovered, people from other States have migrated to Tamilnadu with their families in search of better livelihood opportunities. Besides intra State migration also have taken place. These migrants are generally involved in masonry work in construction sites, bricklins etc., In order to cater to such children of migrant population, adolescent girls, AN/PN mothers mobile Anganwadi services have been introduced in synergy with labour and employment department by operating two mobile vans in each 5 districts viz., Chennai, Thiruppur, Thiruvallur, Coimbatore and Kancheepuram

**6. State the objectives of Tamil Nadu Narikoravar Welfare Board.**

தமிழ்நாடு நரிக்குறவர் நல வாரியத்தின் நோக்கங்களைக் குறிப்பிடவும்.

Tamil Nadu Narikoravar Welfare Board is functioning in the State with the basic objective of assisting the Narikoravars in Education and alternative employment through various economic development and welfare oriented programmes and also to monitor the implementation of the schemes to ensure the overall development of Narikoravars.

The members enrolled in this Board are sanctioned welfare assistances like accident relief, educational assistance, marriage assistance, maternity assistance and old age pension etc., as in the case of members of the Welfare Boards for unorganized labourers functioning under the administrative control of Labour and Employment Department.

To start self employment, individually or in a group, to enhance their economic status, financial assistance is provided at Rs.7,500 as grant for an individual and a maximum subsidy of Rs.1,25,000 for a group as a backend subsidy.

**7. Write a short note on Pudhu Vaazhvu Project in Tamil Nadu.**

தமிழ்நாட்டின் புது வாழ்வுத் திட்டம் பற்றி சிறு குறிப்பு வரைக.

Pudhu Vaazhvu Project was launched in Tamil Nadu on 15th November '2005 This pioneering poverty eradication initiative of Government of Tamil Nadu is being implemented with financial assistance from the World Bank.

The Project adopts a multi-dimensional poverty mitigation approach that focuses on building institutions of the poor and very poor, enhancing their capacity, leveraging resources through commercial banks, improving livelihoods and decreasing the risks faced by poor households by extending social safety nets and entitlements to ensure that they do not revert back to poverty.

Pudhu Vaazhvu Project aims at reducing poverty by enabling the poor households to access adequate quantum of credit, helping them to secure gainful self-employment, skilled wage employment with monthly income and opening up livelihood opportunities with complete involvement of the community.

**8. Write a note on Mahalir Thittam.**

மகளிர் திட்டம் பற்றி ஒரு குறிப்பு வரைக.

**Mahalir Thittam**

TNCDW implemented the International Fund for Agricultural Development (IFAD) assisted Women Development Project by forming Self Help Groups (SHGs) amongwomen who were involved in agriculture based activities during 1991-92 in Dharmapuri District and later extended to Salem, South Arcot (Cuddalore and Villupuram), Madurai and Ramanathapuram Districts in a phased manner upto 1994. Based on the success of this Women Development Project, the State Government launched "Mahalir Thittam", a State Funded programme to all Districts. Since then, TNCDW became the focal point for women development by spearheading the SHG movement in the State. TNCDW is playing a pivotal role in organizing women into SHGs, building their capacity, networking them through federations, providing bank linkage for taking up income generation activities for the Socio, Economic empowerment of Women

9. **Bring out the significance of SHG.**

சுய உதவிக் குழுக்களின் முக்கியத்துவத்தைக் குறிப்பிடவும்.

A group of 12 to 20 poor women in the age group of 18-60 years who are residing in the same area is organized as a "Self Help Group" (SHG). The objective of SHG is to promote savings and internal lending among its members as per the group's decision.

**Key features of SHGs**

- Periodical meetings, regular attendance, systematic training, continuous saving, internal lending, prompt repayment, maintenance of book of accounts are the salient features of the SHGs.
- SHG movement has helped the poor to break away from the clutches of exploitative money lenders.
- Each group has one Animator and two Representatives selected among themselves.
- The Animator is responsible for providing leadership to the group.
- The Representatives assist the Animator and maintain the books of accounts of the group.

10. **Describe the functions of Tamil Nadu Housing Board.**

தமிழ்நாடு வீட்டு வசதி வாரியத்தின் பணிகளை விவரிக்கவும்.

**TAMIL NADU HOUSING BOARD**

City Improvement Trust was formed in 1947 to cater the housing needs of Madras City. Later, in 1961, it was reorganised as Tamil Nadu Housing Board to fulfil the housing needs throughout the State. The main motto of Tamil Nadu Housing Board is to provide "**Housing for All**".

Tamil Nadu Housing Board is proud to have pioneered affordable housing for all categories of people along with all infrastructure facilities under its Hire Purchase Schemes and has made the dreams of lakhs of people to become plot / house owner come true. Tamil Nadu Housing Board ensures quality construction by adopting modern construction tools and techniques and is front runner in developing large number of sustainable eco-friendly neighbourhood schemes.

Many neighbourhood schemes / Mega townships were created by Tamil Nadu Housing Board. It also developed various sites and service schemes in Chennai and other cities in the State with the aim of providing more number of plots for Economically Weaker Sections and Low Income Group category at an affordable cost. Tamil Nadu Housing Board has played an important role in rapid urbanisation in Tamil Nadu and rendered 50 years of service to people and completed **Golden Jubilee year** during 2011.

Tamil Nadu Housing Board functions under the administrative control of the Housing and Urban Development Department of the Government of Tamil Nadu. It functions under a Chairman appointed by the Government who is assisted by Managing Director, Secretary and Personnel Officer, Financial Adviser, Chief Revenue Officer / District Revenue Officers.

The Technical Wing of the Board is headed by Chief Engineer assisted by Superintending Engineers / Executive Engineers. The Board is functioning from its Head quarters at

Nandanam, Chennai with 6 Circles and 26 Divisions all over the State under the control of Superintending Engineers and Executive Engineers respectively.

11. **Describe the objectives of TAHDCO and schemes implemented through TAHDCO.**

தாட்கோவின் (TAHDCO) நோக்கங்களைப் பற்றியும், தாட்கோ வாயிலாக செயல்படுத்தப்படும் திட்டங்கள் பற்றியும் விளக்குக.

Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO) was commissioned in 1974 under the Companies Act, 1956 initially as a construction company for construction of fire proof houses for the people of Scheduled Caste. Since 1980-81, the Corporation has also been involved in socio economic development activities for the benefit of Adi Dravidar people.

**OBJECTIVES**

1. Construction Activities.
2. Economic Development Activities
3. Training-both Skill Development & upgradation and top class education.

TAHDCO aims to improve the living standard of Adi Dravidar and Tribal population who are at the last rung of social ladder through formulation of need based programme. But there is a gap inspite of the continued efforts of the Government between the socio-economic development and the social status of the Adi Dravidar people. To bridge this gap, various socio-economic development schemes are implemented. The commitment to bridge the gap of socio-economic status and accessibility of resources for the Adi Dravidar people is ensured by increasing the **quantum of subsidy for the first time from Rs.25,000 to Rs.2.25 Lakh from the year 2011-12** which definitely makes a visible change in their life.

**SCHEMES IMPLEMENTED FOR ADI DRAVIDARS THROUGH TAHDCO:**

1. Land Purchase Scheme exclusively for women
2. Land Development Scheme
3. Entrepreneur Development Programme (EDP)
4. Special Scheme under EDP - Assistance for Petrol / Diesel / Gas retail outlets
5. Self Employment Programme for Youth (SEPY)
6. Self Employment Programme for Youth - SEPY Special - for Medical and Paramedical establishments.
7. Revolving Fund to women Self Help Groups.
8. Economic Assistance to women Self Help Groups.
9. Financial Assistance to Civil Services aspirants (UPSC)
10. Financial Assistance to State Civil Service aspirants (TNPSC Group-I)
11. Financial Assistance to Law Graduates to set up their profession
12. Financial Assistance to Chartered Accountant / Cost Accountant to set up their profession.
13. Managing Director's Discretionary Fund
14. Collectors' Discretionary Fund.

12. **Evaluate the activities of Tamil Nadu Corporation for Development of Women.**  
தமிழ்நாடு மகளிர் மேம்பாட்டுக் கழகத்தின் செயல்பாடுகளை மதிப்பிடவும்.

### **Tamil Nadu Corporation for**

### **Development of Women**

“In order to create gender equality, women should be economically independent and self confident”.

- Honourable Chief **Minister of Tamil Nadu**

Tamil Nadu Corporation for Development of Women (TNCDW) was established in the year 1983 by the Government of Tamil Nadu, with the objective of social and economic empowerment of women. TNCDW is implementing two major schemes.

- i. **Mahalir Thittam**, a State Government funded scheme.
- ii. **Tamil Nadu State Rural Livelihoods Mission**, a scheme funded by Government of India (GoI) and Government of Tamil Nadu (GoTN) in the ratio of 75:25.

### **Mahalir Thittam**

TNCDW implemented the International Fund for Agricultural Development (IFAD) assisted Women Development Project by forming Self Help Groups (SHGs) among women who were involved in agriculture based activities during 1991-92 in Dharmapuri District and later extended to Salem, South Arcot (Cuddalore and Villupuram), Madurai and Ramanathapuram Districts in a phased manner upto 1994. Based on the success of this Women Development Project, the State Government launched “Mahalir Thittam”, a State Funded programme to all Districts. Since then, TNCDW became the focal point for women development by spearheading the SHG movement in the State. TNCDW is playing a pivotal role in organizing women into SHGs, building their capacity, networking them through federations, providing bank linkage for taking up income generation activities for the Socio, Economic empowerment of Women.

### **Tamil Nadu State Rural Livelihoods**

### **Mission (TNSRLM)**

The Government of Tamil Nadu is implementing a special Scheme called Tamil Nadu State Rural Livelihoods Mission from the year 2012-13 onwards. This special Scheme provides for the creation of sustainable livelihood opportunities for the poor, living below the poverty line in rural areas. The objective of TNSRLM is to build strong and vibrant institutional platforms of the poor in the

rural areas which enable them to increase their household incomes through livelihood enhancements and access to financial and other services. The Mission activities are funded by Government of India and the State Government in the ratio of 75:25.

### **The salient features of TNSRLM**

- Identification and mobilization of the left out poor into the SHG network.

- Establishing and strengthening community institutions of the rural poor.
- Social empowerment of the rural poor through capacity building.
- Promotion of livelihoods of the poor including the vulnerable and differently-abled.
- Improving the quality of the SHG products and providing opportunities to market their products.
- Providing financial assistance to SHGs for on-lending to their members for taking up economic activities.
- Employment linked skill training for rural youth.
- Convergence with the Government departments and NGOs to leverage their financial and non-financial services and utilizing them in an effective manner.
- Equipping the rural poor to access their basic rights and make them protect their environment and sanitation.

13. **Elucidate the Chief Minister's Uzhavar Pathukappu Thittam.**

முதலமைச்சரின் உழவர் பாதுகாப்புத் திட்டத்தைப் பற்றி விளக்கமாக எடுத்துரைக்கவும்.

**Chief Minister's Uzhavar Pathukappu Thittam 2011**

'Chief Minister's Uzhavar Pathukappu Thittam (CMUPT)' is implemented with effect from 10.9.2011.

**Eligibility**

**Farmer Members**

All small/ marginal farmers who are owning below 2.50 acres of wet lands or 5.00 acres of dry lands and doing agricultural occupation directly, cultivating tenants, and agricultural labourers, in the age group of 18 to 65 years who are doing works relating to agriculture or allied to agriculture are eligible for registration as members under the scheme. Agriculture includes allied occupation such as horticulture, sericulture, cattle rearing and dairy farming, fodder cultivation, grazing, nursery raising, poultry, growing trees and inland fishing.

**Dependent Members**

The non-earning members of his/her family are also eligible for registration as dependent members.

1. Wife or husband (as the case may be)
2. Children
3. Wife and children of the deceased son, and
4. Parents

## **Enumeration of members**

Under the scheme, 72,40,387 family tokens have been issued to the beneficiaries in order to avail the benefit continuously. Complete enumeration was taken up under the Scheme and this is maintained in Enumeration Registers at Revenue Village level and in a computerized data base. Presently (as on 31.07.2015), the members enumerated are as below: The inclusion and deletion of members due to marriage, new farmer/ dependent member, death, etc., are made as per eligibility.

### **Financial Assistance**

Under the Scheme, the following financial assistance is given to members and dependent members:

#### **For Members**

1. Marriage Assistance
2. Old Age Pension
3. Monthly payment to the members during their temporary incapacitation period
4. Accident Relief
5. Natural Death Assistance
6. Funeral Expenses

#### **For Dependents**

1. Educational Assistance
2. Marriage Assistance
3. Grant to Orphan children of the member who died due to HIV
4. Funeral Expenses

The dependents of the farmer member can avail their benefits even after the death of farmer member.

Under the scheme, all the assistances are given to the beneficiaries by the Special Tahsildar (Social Security Scheme) under the supervision of District Collectors.

#### **For members**

##### **Marriage Assistance**

Marriage assistance of Rs.8,000/- for men and Rs.10,000/- for women is given to the farmer member on his/her legal marriage. This is the only scheme where marriage assistance for men is given. This is higher compared to the earlier scheme namely, Tamil Nadu Agricultural Labourers Farmers (Social Security and Welfare) Scheme 2006 where only Rs.3,000/- for men and Rs.5,000/- for women was given. From 10.9.2011 to 31.7.2015, a sum of Rs.16.07 crore has been given to 19,183 beneficiaries.

##### **Old Age Pension**

Monthly Old Age Pension of Rs.1,000/- is given to the beneficiaries through the Revenue Administration Department.



### **Monthly payment to the members during their Temporary Incapacitation period**

During the period of certain diseases/ terminal illness, the member cannot go for agricultural work and during this temporary incapacitation period, the family of the member would suffer without any income.

Hence, with a view to give security to such family, monthly assistance of Rs.1,000/- is given during the period of temporary incapacitation to the farmer members who are affected by TB, HIV/AIDS, Dialysis for Kidney diseases, Cancer, Upper Limb and Lower Limb related fractures and dislocations, Spinal cord injury, Neurological disorder, Cardiac problems, Loss of vision, Liver failure, Chronic kidney diseases, Acute Psychosis, etc.

This new scheme was introduced in the year 2012-13 and is being widened in scope and coverage annually. From 2012-13 to 31.7.2015, a sum of Rs.44.42 crore has been spent covering 81,265 beneficiaries.

### **Accident relief**

If the member died due to accident, a sum of Rs.1,00,000/- is given to the family of the deceased member with a view to provide financial redress to the family. This amount has been a great support to the family of the deceased member. Further for accidental injury, the following assistance is given:

From 10.9.2011 to 31.7.2015, a sum of Rs.132.58 crore has been given to 13,629 beneficiaries including funeral assistance of Rs.2,500/- for accidental death.

### **Natural death assistance**

On natural death of a farmer member, a sum of Rs.10,000/- is given to the family of the deceased farmer member towards relief to the family. From 10.9.2011 to 31.7.2015, a sum of Rs.259.54 crore, has been given as natural death assistance covering 2,08,864 beneficiaries inclusive of Rs.2,500/- towards funeral assistance.

### **Funeral expenses**

On death of a farmer member, a sum of Rs.2,500/- is given to the family of the deceased member towards funeral assistance.

#### **14. Write an essay on ICPS in Tamil Nadu.**

தமிழ்நாட்டில் ஒருங்கிணைந்த குழந்தைகள் பாதுகாப்புத் திட்டம் (ICPS) பற்றி எழுதுக.

### **INTEGRATED CHILD PROTECTION SCHEME (ICPS)**

In consideration of overall development and secured environment for children in the Country, the Ministry of Women and Child Development, Government of India has introduced a scheme called "Integrated Child Protection Scheme" (ICPS) in 2009, a Centrally Sponsored Scheme. The scheme is implemented and monitored by Departments of Social Defence and Social Welfare in the State.

### **Objectives:**

The objectives of the scheme are effective implementation of Juvenile Justice Act, contribution for the well being of children in difficult circumstances and ensuring protection

of children in community as well as reducing the vulnerabilities of children to situations and actions that lead to abuse, neglect, exploitation, abandonment and separation from parents.

These objectives are achieved by -

- Improving access and quality of child protection services,
- raising public awareness about child rights and current situation prevailing in India,
- enforcing responsibility and accountability for child protection,
- creating child protection data management system, child tracking system and monitoring of child protection services
- ensuring appropriate inter-sector response at all levels.

### **AGENCIES UNDER ICPS**

To implement the above scheme, the Government have formed the following agencies:-

- State Project Support Unit (SPSU)
- State Child Protection Society (SCPS)
- District Child Protection Societies/Units (DCPS/DCPU)
- State Adoption Resource Agency (SARAs)
- Specialized Adoption Agencies (SAAs)
- Special Juvenile Police Units (SJPU)

Steps have also been taken to inter-link all the services available with Child Care Institutions run by the Government / Non-Governmental Organisations and Childline programme with Child Welfare Committees and Juvenile Justice Boards.

Under this scheme, children in need of care and protection and juvenile in conflict with law are benefited directly. The children in the community are benefited through training and awareness programmes conducted under Integrated Child Protection Scheme.

### **REGISTRATION OF CHILD CARE INSTITUTIONS UNDER THE JUVENILE JUSTICE ACT, 2000**

To closely monitor the functioning of all the Child Care Institutions and to avoid irregularities, prevent unlawful activities and protect children in private run Child Care Institutions, the State Government has made it mandatory to register all the Child Care Institutions in Tamil Nadu under section 34(3) of the Juvenile Justice (Care and Protection of Children) Act, 2000.

These institutions have to submit applications to District Social Welfare Officers/Probation Officers with relevant documents as prescribed in the Juvenile Justice Act and rules made there under.

Tamil Nadu is one of the leading States in India in registering the Child Care Institutions under the Juvenile Justice (Care and Protection of Children) Act, 2000.

### **TRACK CHILD SYSTEM**

Incidences of children missing, running away, kidnapped by others are occurring daily all around the world. These children may be exploited and abused for various purposes such as begging, employment in circuses, victims of organ trade, forced prostitution, etc. In some cases, missing children who land in Child Care Institutions purposely refuse to disclose their

address or they may not be in a position to communicate it and hence they could not be restored with their families. Lack of sharing of information from among the stakeholders of Juvenile Justice System is a major setback in tracing out missing children.

The Government of India has set up a National Portal on Missing Child Tracking System and the National Informatics Centre (NIC) has developed the national website to trace missing and found children by using the data on missing children besides a live database to monitor the progress of the children in the institutions.

In Tamil Nadu, Child Track System has been functioning very efficiently. It has become possible by linking all the Police Stations, District Offices and Child Care Institutions in interior parts of the State with computers and network connections and also periodical trainings imparted to the Staff.

In this connection, the Department of Social Defence had organized the training programmes on “usage of the software for entering data on the National Portal on Missing Children Tracking System”.

Due to the effective training given to all Data Entry Operators of both the Department of Social Defence and Police Department, details of 1,08,066 Children from 1,781 Homes were uploaded in the Child Track System so far.

Due to these special efforts, Tamil Nadu has been acknowledged as a leading State in updating the Missing Child Tracking System in India. Tamil Nadu was also included as one of the Members in the National Level Monitoring Body

15. **Describe the importance of ICDS.**

ஒருங்கிணைந்த குழந்தைகள் மேம்பாட்டுச் சேவைத் திட்டத்தின் (ICDS) முக்கியத்துவத்தை விளக்கவும்

**Vision of ICDS:-**

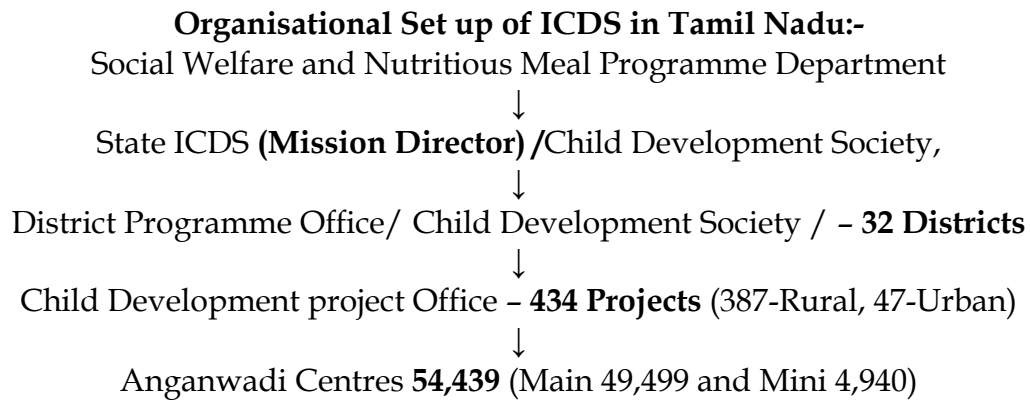
Restructured ICDS visualises:

1. A holistic physical, psychosocial, cognitive and emotional development of children under 6 years of age.
2. To nurture protective child friendly development learning and promotion of optimal early childhood care with greater emphasis on children under three years.
3. A gender sensitive family, community programme and policy environment including adolescent and maternal care.

**ICDS in Mission Mode:-**

During the 12th Five Year Plan (2012-2017), Integrated Child Development Services Scheme has been restructured to carry out, programmatic management and institutional reforms in a phased manner, where Anganwadi Centres are repositioned as a “**Vibrant Early Childhood Development Centre**” to become the “first out post” for learning, health and nutrition by providing additional human resource and infrastructure.

Government have formed State Mission Steering Group (MSG), State Empowered Programme Committee (SEPC), State ICDS Mission and the State and District Child Development Society with its Governing Body and Executive Committee.



**Objectives and Strategies:-**

- To institutionalize essential services and strengthen infrastructures at all levels
- Implementing ICDS in Mission Mode to prevent under nourishment and assure children of the best possible start to life, focussing on children under-3 years; focussing on early child care and learning environment
- To enhance capacities at all levels
- Training of all functionaries / staff to strengthen field based joint action and teamwork to achieve desired results and laid down objectives.
- To ensure appropriate inter-sectoral responses at all levels
- Ensure convergence at the grassroots level by strengthening partnerships with the Health, Rural Development and Panchayat Raj Institutions, Municipal Administration and Water Supply and Communities to improve outreach and quality of child development services.
- To raise public awareness at all levels and participation
- Inform the beneficiary group and public on the availability of the four core child development services under ICDS and promote social mobilization and voluntary action.
- To create database and knowledge base for child development services Strengthen ICDS Management Information System (MIS); Use Information Communication Technology (ICT) to strengthen the information base and facilitate sharing and dissemination of information; Undertake research and documentation.

**Services provided under ICDS Mission:-**

1. Early Childhood Care Education and Development (ECCED)
  - Supplementary Nutrition
  - Preschool Education
2. Care and Nutrition Counseling
  - Infant young child feeding practices (IYCF)
  - Community based management of severely and moderately undernourished

### 3. Health Services

- Health Check up , Ensuring Immunization services
- Referrals

### 4. Community Mobilization, Awareness, Advocacy and IEC

#### **Supplementary Nutrition:-**

Supplementary Nutrition in the form of Complementary Nutrition Food is provided to Integrated Child Development Services Scheme beneficiaries i.e. Children 6 months - 36 months, Adolescent Girls, Pregnant Women and Lactating Mothers for 300 days in a year. By providing supplementary feeding through the Anganwadi Centres an attempt is made to bridge the protein and energy gap between the Recommended Dietary Allowance (RDA) and average dietary intake of children, pregnant women and Lactating mothers

To combat malnutrition in the State, multipronged strategy has been planned as a special initiative, the Department of Integrated Child Development Services introduced the supply of millets based bakery products like biscuits / cookies etc to all Children in the age group of 37 to 60 months (covering normal, moderately underweight and severely underweight) in 2 districts viz., Tirunelveli & Thiruvannamalai with poor nutritional indicators for a period of 6 months.

#### **Supplementary Nutrition to under nourished children in Japanese Encephalitis affected areas:-**

Japanese Encephalitis (JE) is a vector-borne disease. Under nutrition is an important risk factor for Japanese Encephalitis / Acute Encephalitis Syndrome. Special efforts are made to improve the nutritional status of the children in high risk areas.

The Ministry of Health and Family Welfare has identified 5 high risk districts in the State such as Karur, Madurai, Thanjavur, Thiruvarur and Villupuram. All the children in the age group of 6 to 36 months are provided with take home ration irrespective of the nutritional status and the government have taken steps to provide additional supplementary nutrition @ ₹4.00 / day / child for 300 days in a year to improve the nutritional status of moderately and severely undernourished children in the age group of 37+ to 60+ months at the Anganwadi centers in these districts

#### **Introduction of Variety Meal at Anganwadi Centres:-**

Considering the special nature and nutritional requirements of the children in the age group of 2 to 5 years attending Anganwadi Centres, the scheme of Variety Meal was introduced with effect from 20.03.2013 in one block in each district on a pilot basis covering 3,973 Anganwadi Centres with the following menu and extended to all (54,439) Anganwadi Centres with effect from 15.08.2014

#### **Health Services:-**

##### **Weight Monitoring:-**

Under Integrated Child Development Services Scheme, weight of 0 to 5 years children is being taken and monitored every month and plotted in the WHO register, Mother and Child

Protection Cards nutritional status from the growth curve is assessed and measures are taken to reduce malnutrition.

### **Supply of First Aid Kits to Anganwadi Centers:-**

The Anganwadi Center is the most peripheral and first contact point with the community. There was a felt need for quality management in health care delivery system by the field worker and hence the Hon'ble Chief Minister of Tamilnadu has made an announcement under 110 Rule on 24.07.2014 about the supply of First Aid Kit to all Anganwadi Centres @ ₹460 per centre to the tune of ₹250.42 lakh. The First Aid Kit materials have been supplied to all Anganwadi Centres, contains one digital thermometer and essential items like Bandage Scissors, Bleached Guaze pad, Micropore, Handy Plast etc.,

## **GENDER BUDGETING**

### **What is Gender Budgeting (GB)?**

- GB is concerned with gender sensitive formulation of legislation, programmes and schemes; allocation of resources; implementation and execution; audit and impact assessment of programmes and schemes; and follow-up corrective action to address gender disparities.
- A powerful tool for achieving gender mainstreaming so as to ensure that benefits of development reach women as much as men.
- Does not seek to create a separate budget but seeks affirmative action to address specific needs of women.
- Monitors expenditure and public service delivery from a gender perspective.
- Entails dissection of the Government budgets to establish its gender differential impacts and to ensure that gender commitments are translated in to budgetary commitments.

### **Gender Budgeting in India**

- Gender Budget Statement (GBS) was first introduced in the Indian Budget in 2005-06. This GB Statement comprises two parts–
  - Part A reflects Women Specific Schemes, i.e. those which have 100% allocation for women.
  - Part B reflects Pro Women Schemes, i.e. those where at least 30% of the allocation is for women.
- India's gender budgeting efforts stand out globally because they have not only influenced expenditure but also revenue policies (like differential rates for men and women in property tax rates and reconsideration of income tax structure) and have extended to state government levels.
- Gender budgeting efforts in India have encompassed four sequential phases: (i) knowledge building and networking, (ii) institutionalizing the process, (iii) capacity building, and (iv) enhancing accountability.
- Gender budgeting in India is not confined to an accounting exercise. The gender budgeting framework has helped the gender-neutral ministries to design new programs for women.
- **Gender Budgeting Cells (GBC)** as an institutional mechanism have been mandated to be set up in all Ministries/Departments.

- GBCs conduct gender based impact analysis, beneficiary needs assessment and beneficiary incidence analysis to identify scope for re-prioritization of public expenditure and improve implementation etc.

## **Human Development Index:**

The United Nations Development Programme has developed a new method of assessing the welfare of the country by means of Human Development Index (HDI) is a **composite index of each country's health, status, education, per capita gross domestic product.**

The National launch of the United Nations Development Programme's (UNDP) "Human Development Report" (HDR)-2000 released on June 29<sup>th</sup> 2000 had praised India. India has been ranked 128<sup>th</sup> among 174 countries in the Human Development Index which is based on the combined measure of longevity, educational attainment and ability to buy basic goods and services. India ranked 130 in 2016.

The HDI ranks all countries on a scale of O (lowest human development) to I (highest human development) based on three goals of development : longevity as measured by life expectancy at birth, knowledge as measured by a weighted average of adult literacy (two - thirds) and mean years of schooling (one - third), and standard of living as measured by purchasing power Parity (PPP) of each country's currency to reflect cost of living. Using these three measures of development, HDI ranks all countries into three groups. Low human development (0.0 to 0.499), medium human development (0.50 - 0.799), and high human development (0.80 to 1.0). According to HDR 2004, (based on HDI for 2002), India found place in Medium Human Development group.

One major advantage of HDI is that it tells that even countries with a low level of income can achieve better human development than countries with substantial incomes.

The HDI points out that there are greater disparities in income than other indicators of development such as health and education measures. So by development, we mean broad human development, not just higher incomes. Some countries (oil-rich countries), it is said experienced growth without development.

## **HDI INDEX for India**

2013 - **136<sup>th</sup>** rank out of 188 countries

2014 - **135<sup>th</sup>** rank out of 188 countries

2015 - **130<sup>th</sup>** rank out of 188 countries

2016 - **130<sup>th</sup>** rank out of 188 countries

2017 - **131<sup>st</sup>** rank out of 188 countries

## **Gender Related Development Index:**

GDI adjusts the HDI to reflect the inequalities between men and women. The three measures used related to (1) female life expectancy, (2) female adult literacy and gross enrolment ratio and (3) female per capita income.

## **IMPACT OF BLACK MONEY ON THE INDIAN ECONOMY**

### **What is black money?**

There is no official definition of black money in economic theory, with several different terms such as parallel economy, black money, black incomes, unaccounted economy, illegal economy and irregular economy all being used more or less synonymously. The simplest definition of black money could possibly be money that is hidden from tax authorities. That is, black money can come from two broad categories: illegal activity and legal but unreported activity.

The first category is the more obvious of the two. Money that is earned through illegal activity is obviously not reported to the tax authorities, and so is black. The second category comprises income from legal activity that is not reported to the tax authorities. For example, let us assume that a piece of land is sold, with the payment made in the proportion of 60% by cheque or electronic transfer, and 40% in cash. If that 40% cash component is not reported to the Income Tax Department, then it is black money. A large number of small shops around the country almost exclusively do business in cash without receipts. All of this could potentially be black money.

Another major source of black money is income earned by companies that is routed through shell companies abroad, thereby evading tax authorities.

### **Introduction & Background**

Black money is one of the serious issues in many countries and when talking about a country like India it is one of the biggest issues. This issue is not a new issue for India but an issue which has been in continuation since long back. Before understanding the core of this issue one needs to understand its actual meaning. "Black money is money earned through any illegal activity controlled by country regulations" Such money is earned usually in cash from various activities and is not declared for paying tax. The term black money came into existence in the early 20s'. After the country started developing i.e. in the post-independence period black money came under the limelight but now in the modern times, black money has become a dominative issue in moulding the national policies, determining new economic activities and sometimes determining the law of the country.

### **Causes for the creation of black money**

#### **Corruption**

There are many reasons because of which black money is created in our country and corruption is one of them. Corrupt practices such as taking or giving bribes, transactions in black money done by bureaucrats, politicians, civil servants and high profile businessman leads to the creation of black money. The transactions in black money are rarely caught because of the high profile back-ups because of which the culprits are never caught by the government. Every person from



every class such as from a B grade employee to a high ranking officer of the government is involved in the creation of black money. Hundreds of cases were registered regarding admission through forged certificates and documents in Delhi University because of which the University came up with an idea of hiring forensic experts for verifying the certificates and documents produced by the students during admissions.

### **High Taxes**

This is another root cause of black money. Higher rate of taxes has forced the earning part of the population for not paying taxes and keeping that part of income illegally with them which is later termed as black money. Tax evasion has led to the generation of a huge amount of black money in India. A middle-class person cannot survive under high rate tax laws because of which tax evasion is quite common.

As India is a democracy, elections are must which begins by-election campaigns. Elections campaigns are the other main sources which generate black money. Campaigns conducted by the candidates for elections of parliament or assembly elections or any other elections at the local level has led to the generation of crores of black money.

During the campaigning for Lok Sabha Elections, 2019 more than Rs 3,166 crore worth cash, liquor, drugs jewellery was seized by the Election Commission of India and all of which was unaccounted.

### **Donations or Funds**

The huge amount of donations given to educational institutions for admissions are another big generator of black money. Such donations are never paid by cheques, even the institutions don't write such transactions in their official accounts, neither any proper receipt is issued for the made transactions. Nowadays almost all the educational institutions have fixed seats for admission in quota management.

During the exams the leaking of question papers at the examination centres and unfair ways of cheating for helping the students passing in the exams circulation of black money takes place. This unfair means and donations are not only the generator of black money but also the generator of weak educated youth. In the 2019 CBSE Board examination, CBSE used various measures such as live web-streaming from test centres, accountability of centre superintendents and encrypted question papers in some of the subjects for checking paper leaks before the examination.

There are many other factors including the mentioned above which are the reason for the generation of black money such as corrupt tax officials, chit funds, money laundering financial companies, corrupt charitable trusts and societies, smuggling and commissions etc. It is not always the government organizations which are corrupt and are the banks for black money but Non-Governmental Organizations (NGOs) are also reported to be corrupt and fraud.

### **Impact of Black Money on Indian Economy**

Consequences of black money will have an adverse impact on the Indian economy. Along with the economic effects, black money also has social consequences. Some of them are mentioned below:-

- ❖ **Loss of revenue to the government and running of parallel economy in the country-** The increase and spread of black money has a serious impact on the economy as it results in the reduction of government revenues. The black money is in such amount that it is said that a separate economy including only black money is running parallel to the current Indian economy. If only some part of the black money which has been in circulation in the economy could have been paid as taxes to the government, it would have benefitted the Indian economy to a large extent.
- ❖ **Vicious circle as a result of black money and corruption-** As a known fact India already has a number of corrupt practices going on. Black money has added to this corruption by the illegal transactions which are made to hide the black money. The bribes are given by the people to the bureaucrats, government officials, etc. for getting their work done go to the unaccounted books and is never shown as income which adds more black money to the society. Therefore black money is the result of corruption and the already existing corruption is the result of black money which forms a vicious circle which is never going to end unless some serious step is taken by the government.
- ❖ **Effects on national income and real capita income-** Black money is a result of revealing low income to the government while paying tax by the people which also results in low national income of the country. The national income of the country will take a big jump if the amount of black money in circulation is backed up to the national economy of the country. This will also increase the quality of life for the whole country.
- ❖ **Decrease in the quality of public goods & services-** This is somewhat related to the existing corruption in the country. The people who give bribe to the producers and marketing staff or the services provider will naturally get good quality products and services in comparison to the general public who will not be provided with the same products and quality of services has to suffer. The real-life example which is experienced by almost every person that if one goes to any government official for getting some work done, the one who will pay him some bribe will get his work done faster when compared to the one who did not pay anything and will have to wait. This wait can be in days, weeks, months and sometimes even in years. Bribing the government official is quite popular and is popularly known as “the easy way out”.
- ❖ **Higher taxation and inflation-** The main reason behind the taxation is to earn revenues for the expenditures done by the government in order to make a balanced budget. Therefore it is obvious that if the amount of black money which the people are hiding from the government is revealed and included in the budget of the government then the tax rate will surely come down as the revenues which the government wants to earn from the people by imposing high taxes will already be with the government. Similarly, rising prices are the result of too much money in circulation for some particular goods in the market. The Reserve Bank of India itself has admitted that the amount of money in circulation in the Indian economy is quite more than the money inflow on papers. According to the accounts, there is a particular amount circulating in the market but apparently, the market also includes black money which has not been included as a fact of being black money which leads to more money than the calculated amount. Therefore the amount of goods and services which were there in the market according to the accounted money gets a hike in their prices which results in inflation.

- ❖ **Difficulty in the formation of monetary and fiscal policy**– This is an obvious impact as the government while making these policies is not able to count the exact national income because of the hidden black money which makes such policies unrealistic. Such policies can only have some impact on the Indian economy if these are made with exact calculation keeping in mind the consequences and needs of the people.
- ❖ **Increased criminal activities in the society**– The illegally earned or the black usually gives rise to various illegal activities in society and corruption is one of them. The duration of elections is also the time when the illegal use of black money can be seen. Various terrorist activities have backup power of hoarders of black money which is even harmful to the whole country. The illegal weapons with various groups of unsocial elements are usually bought up by the use of black money. Drugs are the biggest enemy for the youth of the country. The smuggling of drugs in various colleges, hostels, hotels, clubs and bars is done with the help of black money which further leads to various criminal activities. Various murders are the result of black money which are done for political revenge and are done by the contractors engaged by the various political leaders. It is usually said money corrupts the life of even a normal person, and money in excess corrupts excessively. The situation is worse when that money is black money. This black money is a type of excessive money which is spent carelessly and lavishly by the owners of this money. The law sometimes has no effect at a situation which involves black money as money shuts off even the high ranked government officials.

### **Government initiatives to curb black money**

1. **Black Money Declaration Scheme 2017**– This scheme was recently launched by the government headed by Mr Modi. This scheme enabled the black money hoarders to declare their whole illegal income and gave them the time limit to declare it till 31st March 2017. In this scheme, everyone was allowed to disclose their illegal income either with the bank or the post office. It was also said that one has to pay tax, surcharge and penalty which will amount a total of 49.90% of the total unaccounted income. From the unaccounted income, 25% of it was to be deposited in Pradhan Mantri Garib Kalyan Yojna. The deposits made in this scheme were interest-free and were deposited for a fixed period of 4 years without any allowance of withdrawal. Even the person against whom a search or survey operation was initiated was allowed for a declaration under this scheme.
2. **Demonetization**– This was one of the biggest step taken by the Modi's government to curb black money from the country. 8 November 2016 was the day when the central government declared the demonetization of Rs 500 and Rs 1000 and introduced new notes of Rs 500 and Rs 2000. This initiative was taken by the government because of lacking the economy behind the other economies of the world and to curb various terrorist activities which were generated in the country. Simultaneously to this scheme exchange of old notes was also initiated. RBI declared that old notes were allowed to be deposited till 30 December 2016. A particular limit was set up for exchanging of old notes. Even the withdrawal limit was set up for withdrawing new currency from the ATMs and banks.
3. **Linking bank accounts with Aadhaar & Pan**- The linking of Aadhaar card and Pan card was initiated by the government so that it can keep a track of accounts of each and every citizen and even their bank statements so that the government could have a source to know what a citizen is earning and how much he is paying tax for. This linkage is still in continuation as the government has extended the last date of linking aadhaar and pan with

the bank accounts many times. Though this scheme has a huge hand in taking off the fake bank accounts or the ghost accounts. This scheme is also really helpful in tracking suspicious transactions involving huge amounts.

4. **Benami Transactions (Prohibition) Amendment Act, 2016**– The word itself means without any name. This Act prevents Benami transactions and has provision for confiscation of the benami property. Though this act is in existence since 1988 the amendment bill introduced in Lok Sabha on May 13, 2016, seeks to amend this act. The amended law provides that if a person is found guilty of offence under benami transactions by the court, he will be punished with imprisonment for a term not less than 1 year but this can be extended to a maximum of 7 years along with that person will be liable to pay fine which can be maximum up to 25% of the exact market value of the property. The Benami Transactions (Prohibition) Amendment Act, 2016 came into effect on 1<sup>st</sup> November 2016. This amendment act has been stricter in the confiscation of various benami properties. As many as 140 cases involving property value of more than Rs. 200 crore. These cases involve huge amounts of deposits in bank accounts and immovable properties.
5. **Double Tax Avoidance Agreement (DTAA)**- The DTAA is a treaty in relation to tax signed by India with other countries to prevent the taxpayers from paying the taxes of their earned income twice i.e. prevention from paying both at the resident country as well as the source country. Currently, India has signed this treaty of prevention of double taxation with more than 80 countries of the world. The problem arises when the government has to calculate the total tax of a particular person and there arises imbalance in tax collection on account of global income of individuals. To understand this better there is a real-life example, A is an Indian and he has his business running both in India and in some foreign country, so the income will be earned both in India and in that foreign country. To prevent the person from paying taxes in both the countries government of India signed this treaty with other countries. DTAA is one of the most beneficial agreements signed by India which is helpful for both the taxpayer and the tax collecting authority. It is beneficiary for the tax collecting authority in the sense that the authorities will not face any problem or issues in calculating the tax of an individual and not even the taxpayer has to pay the tax twice in different countries.
6. **Action against Shell Companies**- Basically a shell company is a company which does not have any active business or any major assets. It can also be said as a nontrading company. The government of India in January 2018 decided to cancel the registration of lakh of companies who were suspected of being involved in money laundering activities. Almost 2.26 lakh companies have been stroked off by the government and around 3.09 lakh directors who were in association with these companies. Currently, the government has decided to cancel the registration of more 1.20 lakh companies. State Minister for Corporate Affairs P P Chaudhary, the chairman of the reviewed meeting, has ordered the officials to take strict and immediate actions against the companies which are to be struck off from the official records. Considering much reason more than 1.20 lakh companies have been found for striking-off. Indian Securities Regulator, SEBI otherwise called Securities Exchange Board of India has forced exchanging confinements on 331 recorded substances which it recognized as shell organizations. An unexpected move that was pronounced by the controllers as the piece of a wide crackdown on illicit seaward exchanges and tax avoidance.

7. **New Benami Transactions Informants Reward Scheme, 2018**– This scheme is recently launched by the Income Tax Department to encourage large participation by the people for evading black money from the economy. Under this scheme, the informant will be rewarded an amount up to Rs one crore if he provides the Joint or Additional Commissioners of Benami Prohibition Units (BPUs) in Investigation Directorates of Income Tax Department the specific information about any benami transactions and properties in a prescribed manner.

