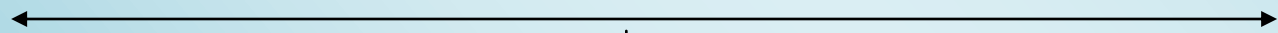


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## BALANCE BETWEEN “GROWTH” AND “INCLUSION”: ‘INCLUSIVE GROWTH’ IN POST LIBERALISED INDIA

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### ABSTRACT

*The concept of inclusive growth which was first envisaged in the eleventh five year document which defined it as “growth process which provides broad based benefits and ensures equality of opportunity for all”. It stands for “equitable development” or “growth with justice”. Twelfth plan document highlighted this agenda with specific focus on reducing poverty, improving health and education facilities and livelihood opportunities. The theme of governments since last two decades is “towards faster and more inclusive growth” which clearly indicates the need to balance between ‘growth’ and ‘inclusion’ the present paper attempts to examine the emerging challenges India is facing towards inclusive growth particularly after 1990’s. The paper attempts to highlight several issues that are posing challenge in addition to this paper will also examine reforms initiated by government. Developing country like India with heterogeneous society and rural based economy is facing global competition at international stage. NGO’s, MNC’s, TNC’s and other state actors or stakeholders are playing an important role and are influencing decision making process of government. Today government’s top priority is inclusive growth covering the poorest of poor. Government of late has realised that there is a gap between the pace and pattern of growth in India. This work will give first hand information regarding digitization of governance and its impact on inclusive growth in the country.*

**Keywords-** Benefits, liberalization, heterogeneous, governance. Inclusive growth, digitisation.

### INTRODUCTION

India’s growth story during six and half decades of independence has been phenomenon. Despite several up’s and down’s in international market she has been able to hold fort and reached the growth rate of 7.5% in the last quarter. Recent report of World Bank has projected India as World’s fastest growing economy. As per report, her GDP is expected to grow at 7.5% in 2015-16 followed by further acceleration to 7.9% in 2016-17 and then 8% in 2017-18. Government now is taking into consideration financial inclusion in its ambit on governance. Several steps recently has been taken by present government like *Pradhan Mantri Jan Dhan Yojna (PMJDY)*, Mudra Bank

, Skill India Mission, Pradhan Mantri Jeevan Jyoti Bima Yojna, Pradhan Mantra Jeevan Suraksha Yojna, Atal Pension Yojna to name a few.

India adopted a new economic policy in 1991 and went ahead with LPG modal. She has witnessed impressive growth rate since 90's. According to Economic Survey 2015 real gross national income grew at the average annual rate of 7.8% in 2007-12, 7.6 % in 2002-07 and 5.6% in 1997-2002 five year plan. India finally seems to have surpassed the much talked about path of Hindu rate of growth. But impact of this growth on poor and vulnerable section of our society gives a very disturbing and grim picture. The 12<sup>th</sup> five year plan highlighted the desirability of inclusive growth. It argued that "inclusive growth should result in lower incidence of poverty, brought based and significant improvement in health outcomes, universal access for children to school, access to higher education and improved standard of education including skill development. It should also be reflected in better opportunities for both wage employment and livelihood and in improvement improvising of basic amenities like water, electricity, social sanitations and housing (Planning Commission 2011)

## **ECONOMIC GROWTH AND SOCIAL DEVELOPMENT**

No doubt India has registered high growth in past few years and moving ahead boldly facing international challenges and competitions. But there seems to be a gap between growth and social development. If we believe millennium development goals, reports and trends, a very different picture surfaces i.e. out of 18 indicators India is on track only in 4 indicators. In rest of other indicators India is either off track or moderately on track.

The idea of inclusive growth focuses on growth benefitting poor and needy strata of society. It aims at distribution of income not only generation of the same. Recent development like starting of comprehensive technical inclusion plan that helps in redistribution of income making help of aadhar network and mobile scheme is right direction to ensure socio economic development to take place uniformly among all the sections of society.

## **EMPLOYMENT PATTERN AND PERSPECTIVES**

Employment of work force is one of the major concerns of our country. If we believe a government report (2011-12) only 18% of the work force was in formal sector out of which only around 7.5 % was with regular formal employment with social security casual and contract work force are around 58%. Apart from unemployment low earning of the majority of workers in the informal sector has aggravated the scenario. Need of an hour is not only sustainable growth but reorientation and restructuring of growth process. A healthy combination of fiscal and monetary policy can play an important role towards inclusive growth by generating employment.

Government has come up with lot many scheme and programs that create employment through skill development. For instance *Deen Dayal Upadhyay Yojna* that will take care of rural youth employment and reduce unemployment and provide opportunities to many. *Pradhanmantri Vidya Lakshmi Karyakaram* that will enable all poor and Middle Class students to pursue higher education of their choice. Self employment and talent Utilisation (SETU) that will support all aspects of start up business and other self government activities. It is further highlighted in this context that employment generation, pro-poor growth strategy for sustainable growth strategy will go a long way in achieving social inclusion in India in days to come.

### **MAKING AGRICULTURAL TOOL OF INCLUSIVE GROWTH**

It goes without saying that in agrarian country like India no development plan and scheme will succeed without keeping agriculture as a centre-stage. It is not because we have very high percentage of people as consumer of food grains but because more than half of Indian population owes their social, economic and even cultural life to the state of this sector. Government after government after independence spoke in volume regarding importance of agriculture but when it comes to policy formulation and implementation it was left to struggle for its fate. Such an apathetic attitude towards agriculture resulted in chronic problem which is still been faced by this country .In 1960 the then Prime Minister Lal Bahadur Shastri successfully led the country to “Green revolution” but then that was limited in scope and mandate. Government after liberalisation has realised of late to take agriculture not only a mechanism to feed the people but as basic means to uplift socio-economic indicator of the country.

Recently Cabinet committee on economic affairs gave approval to linking sector scheme for promotion of National Agriculture Market through “Agri- Tech infrastructure Fund” which will integrate wholesale market across the country by setting up an Online platform of Soil Health Scheme. Furthermore *Prime Minister Krishi Sinchayee Yojna* (PMKSY) has been started with an aim to irrigate the field of every farmer and improve water use efficiency. Very soon “DD Kissan” a new channel will be dedicated to farmers for getting information about new opportunities available and weather conditions to the farmers.

In the era of Information and Technology we can never think of holistic, inclusive growth and development if we do not adapt ourselves to changed scenario. The concept of e-mandi is quite vogue these day. It is an electronic mechanism, a platform to sell the vegetable online at the best prices for both the retailers and wholesalers by providing a convenient way to keep the transparency in whole marketing system.

## **E-GOVERNANCE AND SOCIO-ECONOMIC DEVELOPMENT**

The declared objective of digital India is to transform India into a “digitally empowered society” preparing it for “knowledge future”. Digital India appears to be an aggregation of all the e-governance and connectivity plans and projects of Central Government. For instance BSNL’s Rural Broadband connectivity Project using Optical Fibre to connect 2, 50,000 Gram Panchayat has been brought under the digital India umbrella and rechristened as Bharat Net. The basic thought behind e-governance or digital empowerment of citizen is to bring citizen and the government closer by the moving layers of red tape, the intermediaries and ending corruption.

Looking at the five sectors, namely, agriculture, manufacturing, education, Healthcare and government services, it is obvious that the application of new digital technology is going to transform these sectors. In order to achieve the full benefit of the new modern technologies it is imperative to build physical infrastructure for the digital economy, remove the possible barriers to technology, adoption and provide effective policies regulations and Standards of monitoring and controlling the ill effect of Technology.

It must be mentioned here that in western countries adoption of Digital technology has improved efficiency and productivity along with creation of several business options. In India it is expected that application of e-governance is going to increase more job opportunities hence providing people an opportunities to enhance per capita income that is equally important for inclusive growth.

## **FOOD SECURITY AND INCLUSIVE GROWTH**

One of the important segments in context of India at present is Food Security. We can never think of Inclusive growth when millions sleeps without food. Food security, as defined by the World Health Organisation, “is when all the people at all times have access to sufficient, safe, nutritious food to maintain healthy and active life”. Despite the high and fast growing emerging market economy India has some shocking statistics when it comes to food security. As per recent UNICEF report at least one million children under five die due to malnutrition related issues. The Global hunger index report for 2014 shows that India ranks at 55 among 76 countries based on prevalence of underweight children under 5 years, under 5 child mortality rate and proportion of undernourished in the population. Looking at this grave situation India has recently passed the National Food Security act (NFSA) in 2013 aiming to provide subsidised food to two-third of the country’s population. Food securities to the people will results into sound development of human resource which is urgent requirement of day.

## SOCIAL SECURITY NET

The Government of India recently launched three measure Schemes that included *PM Jeevan Jyoti Bima Yojna (PMJJBY)*, *PM Suraksha Bima Yojna (PMSBY)* and *Atal Pension Yojna (APY)*. These three schemes respectively will cover the life risk of life accidental disability and income in old age for the people in certain age groups. These schemes however pose some challenges before a government, bank and the people. Firstly, lack of awareness and understanding about the scheme is a major hurdle in rural areas. There is no system in place in rural areas which can deliver desired information precisely to all within time frame. Without the involvement of gram panchayat at any stage makes the task of creating awareness in villages even more difficult. Secondly, the high maintenance cost of a zero balance account associated with the Jandhan Yojna is reduced to some extent with deposits of some money in these accounts under JJBI and SBY, yet the cost of maintaining and processing of insurance accounts is major challenge before banks. Thirdly, it may not viable additional staff to increase the capacity for banks to appoint and student additional staff to increase the capacity to maintain these low deposit accounts, where as diverting the existing staff towards these may be at cost of other works.

## CONCLUSION

To sum up, it can be said that in the recent period India has been trying to address the issue of divergence between growth and social development. However the success of these initiatives is limited to a few regions and Groups. The integration of Information Technology with banking as well as Aadhar network is expected to substantially improve that the public delivery mechanism. Such an integrated system could help in reducing the gap between regions, communities and help in achieving overall social development of the nation. But, most importantly in there is a larger role for state government in bridging the gap. With the increased resources at the state level the following 14th Finance Commission recommendations and downsizing of Centrally Sponsored Scheme it becomes crucial for states to design and implement suitable schemes to bring in social progress and development

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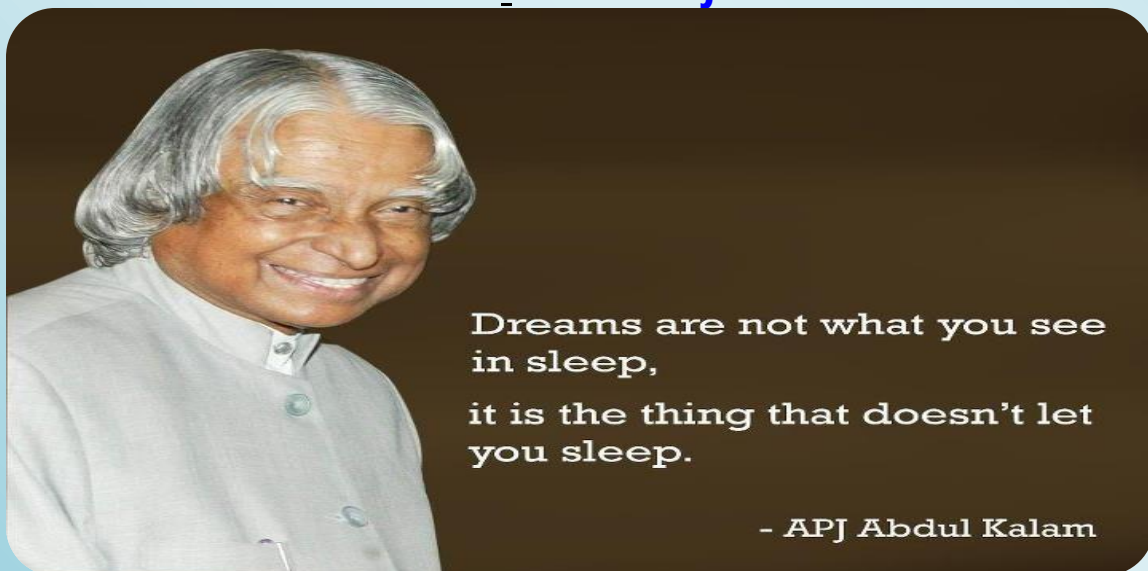
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Dreams are not what you see  
in sleep,  
it is the thing that doesn't let  
you sleep.

- APJ Abdul Kalam