Health Insurance for India’s poor

Situation

In India, public spending on health still hovers at roughly one percent of the GDP, one of the lowest figures worldwide. Two-thirds of health expenses are paid through private sources, of which 86 percent comes from out-of-pocket spending. As a result, over two percent of India’s population slips into poverty every year due to catastrophic illness-related expenditure.

In 2008, the Government of India launched the Rashtriya Swasthya Bima Yojana (RSBY), a health insurance scheme for below poverty line (BPL) families and progressively expanding categories of unorganised sector workers.

While RSBY is a central government scheme, the implementation rests with the state governments. Apart from this, there are multiple actors involved in its implementation. These shared responsibilities within RSBY entail a complex management structure and require well-tested processes to operate the scheme.

Approach

RSBY was developed as a paperless and cashless health insurance scheme valid in empanelled healthcare facilities across India. It allows non-literate and migrant families to avail hospitalisation services easily. The Indo-German Social Security Programme (IGSSP) supported the Ministry of Labour & Employment (MoLE) in improving the design and implementation of RSBY.

The key activities were:

- enhancing the design of RSBY and its key features to improve the coverage;
- conceptualisation and deployment of parts of the smartcard-based IT infrastructure;
- strengthening the Management Information System to regularly monitor the scheme;
- supporting state and central governments in conducting independent process and outcome evaluations;
- training of RSBY professionals to manage the programme implementation.

Objective

The objective of the Sustainable & Environment-Friendly Industrial Production project is to support the Indian public and private stakeholders in jointly implementing strategies for efficient, environment-friendly, and climate-friendly industrial development.

APPROACH

The Sustainable & Environment-Friendly Industrial Production is a joint project with the Ministry of Environment, Forest and Climate Change (MoEFCC) within the framework of the Indo-German Technical Cooperation. The project works on mitigating selected risks associated with industrial development include increasing pollution levels, overuse of natural resources, and increasing amounts of waste and waste water leading to the endangerment of ecosystems. In 2009, the Central Pollution Control Board declared 150 river stretches and 43 industrial areas as critically polluted. Pollution caused by hazardous substances from industry (such as waste, wastewater, and emissions) and the overuse of natural resources puts sustainable development at considerable risk. The Indian government has made a clear commitment towards industrial growth and protection of the environment. Also the private sector is increasingly interested in adopting modern processing techniques for clean and resource efficient industrial production.
environmental problems of national importance, with focus on industrial waste water and solid waste management. The project aims at demonstrating solutions on reducing acute environmental pollution and improving resource efficiency in industrial production for which technical solutions and business and management models can be showcased with positive results and direct impact on improving the environmental conditions at the selected sites. Further on, the cases can serve as models to be replicated nationwide subsequently.

The project activities are grouped into the following three areas:

- environment-oriented modernisation of three industrial areas (showcasing solutions),
- establishing appropriate framework conditions at the national and state levels, and
- knowledge management and dissemination.

The project activities are focused to waste water conveyance, treatment, recycle and reuse, waste management, monitoring, process modification in individual industries etc. These will be complemented by training and skills development and by setting up of a virtual platform that offers exchange of best practice technologies.

At the central and state level, the project will support the creation of an enabling framework by suggesting measures on new policies, plans, and support programmes to prevent and reduce pollution and improve resource efficiency in industrial zones.

The project will include and engage actors such as industry associations, operators of industrial sites and companies, and relevant entities at the central and state level at various stages. Slowly but steadily, women are emerging as the change-makers in the context of environment-friendly behavior change. Hence the project will create practical women-oriented examples of management and planning for sustainable industrial zones.

States selected for this project are Uttarakhand, Gujarat, and Delhi.

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**EXPECTED ACHIEVEMENTS**

The project is expected to provide a demonstration of the possible means and ways to make industrial development efficient, environment-friendly, and climate-change-resilient.

The project aims to achieve the following results:

- Decrease in pollution by an average of 20 percent in the surroundings of three industrial sites.
- Launch of development programmes and promotional guidelines that aim at increasing resource efficiency and reducing pollution in selected states.
- Launch of two additional compulsory central government policies, plans and/or programmes, and measures to prevent and reduce pollution as well as improve resource efficiency in industrial zones.
- Adoption of best practices through technology and management methods for an efficient, environment- and climate-friendly industrial development in 10 industrial zones.
- Provision of two additional practical examples regarding management and planning methods of sustainable industrial zones that support women.