

IAS PARLIAMENT

A Shankar IAS Academy Initiative

KURUKSHETRA - MAY 2017



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1. Strengthening The Agricultural System : New Approaches

With 69 percent of the rural population, agriculture becomes a vital sector of the Indian economy. Along with meeting of food and nutritional requirements of 121 crore Indians, it significantly contributes to production, employment and demand generation through various forward and backward linkages.

This sector is, however, currently facing a quandry. While it has made large strides in achieving the goals of food security, it is still being challenged by a formidable agrarian crisis. Innovating managerial solutions to maximise farmers' welfare rather relying solely on modern farming to raise production is the need of the day.

Against this scenery, to increase farmers' welfare Government initiated large number of schemes and programmes and some of them are listed below:

Pradhan Mantri Fasal Bima Yojana:

The scheme has been approved for implementation in all States and Union Territories from Kharif 2016 season in place of National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS)

PMFBY is a marked improvement over the earlier schemes on several counts and comprehensive risk coverage from pre-sowing to post-harvest losses has been provided under it.

In addition, a Unified Package Insurance Scheme (UPIS) has also been approved for implementation on pilot basis in 45 districts of the country from Kharif 2016 season to cover the other assets/activities like machinery, life, accident, house and student-safety for farmers along- with their notified crops.

Interest subsidy for short term credit to farmers:

Under this scheme short term crop loan of upto Rs.3.00 lakh is provided to farmers at an interest rate of 7% per annum. Farmers, who promptly repay their crop loans as per the repayment schedule fixed by the banks, get the benefit of interest subvention of 3%. Thus, the effective interest rate for the short term crop loan is 4% per annum.

Market Intervention Scheme:

The basic objective of MIS is to provide remunerative prices to the farmers in case of glut in production and fall in prices. Further, the MIS is implemented on the specific requests of the State Government/UT Administrations willing to share the loss with Central Government on 50:50 basis (75:25 in case of North-Eastern States).

Green Revolution:

Since green revolution promoted growth of paddy and wheat deteriorated the soil quality. So Crop diversification program is implemented in the original Green revolution states like Punjab, Haryana and Western U.P. The program is being implemented on 60 : 40 sharing basis between the GOI and states.

Rashtriya Krishi Vikas Yojana :

Rashtriya Krishi Vikas Yojana is a special Additional Central Assistance Scheme which was launched in August 2007 to orient agricultural development strategies, to reaffirm its commitment to achieve 4 per cent annual growth in the agricultural sector during the 11th plan. The scheme was launched to incentivize the States to provide additional resources in their State Plans over and above their baseline expenditure to bridge critical gaps.

Mission for Integrated Development of Horticulture:

The mission aims to promote horticulture sector, including Bamboo and coconut through area based regionally differentiated strategies, which includes research, technology promotion and post harvest management.

National Mission for Sustainable Agriculture:

NMSA has been formulated to make agriculture more productive, sustainable, remunerative and climate resilient by promoting location specific integrated / composite farming systems; conserve natural resources through appropriate soil and moisture conservation measures.

New initiatives:

New initiatives like Pandit Deendayal Unnat Krishi Shiksha Yojana, New awards from ICAR, Rashtriya Krishi shiksha divas and Jai kisan - Jai Vigyan week promotes the Agriculture sector in better path.

2. Towards A Gender Just And Child Friendly Society

Women and Children jointly constitute a large proportion of the country's population. The group is not only big, but equally significant as women giving birth to the new generation and the new generation act as the harbinger of tomorrow.

Attention of Women and children is also needed for achieving the sustainable development goals 2015 determined by the United Nations. The Ministry of Women and Child development along with other ministries stand together in achieving these goals by initiating various measures.

'**Beti Bachao Beti Padhao**' (BBBP) may be termed as one of the noblest interventions of the

present government which aims at survival protection and education of the girl child. Initially launched in 100 low child sex ratio districts have made an huge positive impact according to the recent studies.

'**Sukanya Samridhi Yojana**' was also launched along with BBBP as an indirect step towards encouraging birth of girl children leading to gender equality. This will act as a social security provider to the girls.

A very innovative step taken in the direction of safety of women is the '**Panic button on the Mobile Phone**'. Under the new mobile rules it is mandatory for the feature phones to have a panic button in the numeric key 5 or 9 or a separate key.

'**Sakhi**' or One stop centre (OSC) scheme launched for the women who are affected by violence. Utilising Nirbhaya Fund the scheme will cover every district in phased manner.

Another initiative is launching of '**Universal Women Helpline no-181**' which combines prevention as well as redressal on women security and provides packages of services on a single window.

Inclusion of women in police force is yet another measure of government towards ensuring Women's empowerment. This initiative is welcomed by all state governments and they begun working in that direction. Union cabinet approves 33 percent reservation for women in police forces of all seven union territories including Delhi.

An important initiative towards Women's economic empowerment is '**Mahila e - Haat**' which is an online platform for women entrepreneurs and SHGs. Elimination of intermediaries and direct contact of producers and consumers are the goals of this initiative.

'**Pradhan Mantri Ujjawala Yojana**' is a 'never before' kind of intervention which combines issues like Women - children health, reduction of Women's

drudgery and environmental protection. With an access to clean cooking fuel the BPL households will replace the practice of using unclean cooking fuels. This in turn, will reduce the number of deaths caused by such reasons.

Another important step in the direction of child tracking the missing children has been taken up technologically in the form of '**Khoya Paya**' portal. This will reduce dependence on police in tracking the missing children and allow citizen's engagement therein.

The **Juvenile Justice rules** have been modified for child friendly procedures for the Police, Juvenile Justice Board, and Children's Court. These rules will now prevent children from being treated like criminals and thus save them from physical and mental torture associated with these procedures.

Launch of **POCSO e-BOX** is an high tech intervention towards children's security. It is an online complaint box for reporting child sexual abuse.

These are the small steps taken by the government in these years to make a gender just and child friendly society in the country.

3. Transforming Rural India Through Skill Development

Transforming rural India is an imperative to make India a developed nation. Workforce will turn into a human resource only when workers are skilled. The government's efforts for skill development in the last three years are now reaping benefits and will see more impact in the near future.

Skill Development Ministry:

The ministry was developed to bridge the gap between demand and supply of skilled labour through vocational education and technical training, develop new skill sets and also evaluate and certify skill development programs. Earlier there were 60 schemes

run by 20 ministries but they are amalgamated into this ministry to avoid duplication and to provide better results.

DDY - GKY:

The main aim of DDU - GKY is to make rural youth economically independent. It is a placement linked skill training program which in partnership with private industries, which is empowering rural youths with skills and placing them in jobs.

PMKVY:

Government launched PMKVY to impart skills to 1 crore people in four years. Apart from catering to the needs of domestic skill needs PMKVY will also focus on skill training aligned with international standards for overseas employment including Gulf countries and Europe.

USTAAD:

The scheme USTAAD launched by Ministry of Minority Affairs for the skill development of artisans and craftsman from minority communities. The Ministry has also engaged knowledge partners like National Institute of Fashion Technology and National Institute of Design for the capacity building.

Nai Manzil Scheme:

It is an educational and livelihood initiative supported by World Bank which can be availed of by the school drop outs of six notified minority communities.

ASPIRE:

ASPIRE scheme was launched to set up a network of technology centres incubation centres to accelerate entrepreneurship and to promote start ups for innovation and entrepreneurship in the rural and agricultural based industry.

National Apprenticeship Promotion

Scheme:

Government started this scheme to train 50 lakh apprentices by 2019 - 20. This is for the first time a scheme like this has been designed to offer financial incentives to employers to engage apprentices.

Pradhan Mantri Mudra Yojana:

PMMY was launched to provide access to institutional finance to such micro / small business units. Under the aegis of this scheme three kinds of loans are created to signify the stage of growth / development and funding needs of the beneficiary.

Stand up India:

This program aimed to promote entrepreneurship among scheduled castes, scheduled tribes and women. Two projects are being promoted per branch per category.

4. Rural Electrification : Changing India's Landscape

The demand of power in rural areas is increasing day by day due to changing consumer base and improving living standards for which augmentation of rural infrastructure needs to be regularly undertaken.

Need for Rural Electrification Scheme:

The rural agricultural and non-Agriculture consumers (domestic and non-domestic load) of the country are generally serviced through the local distribution network. Many rural areas of the country face insufficient electricity supply, consequently the distribution utilities are forced to resort to load shedding, thus affecting the power supply to both Agriculture and non-Agriculture consumers.

The demand of power in rural areas is increasing day by day due to changing consumer base, improving living standards for which augmentation of rural infrastructure needs to be regularly undertaken.

The investment in the distribution network is low due to bad financial health of the distribution companies. Therefore in order to augment the reliability and quality of supply distribution network needs to be strengthened.

To improve the commercial viability of power distribution, there is need for metering of all categories of the consumers.

Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY):

Keeping in view the above problems, Ministry of Power, Government of India has launched Deen Dayal Upadhyaya Gram Jyoti Yojana for rural areas having following objectives:

- To provide electrification to all villages
- Feeder separation to ensure sufficient power to farmers and regular supply to other consumers
- Improvement of Sub-transmission and distribution network to improve the quality and reliability of the supply
- Metering to reduce the losses

Benefits of DDUGJY:

- Electrification of villages has resulted in socio economic improvements and villagers are able to utilise electrical appliances for additional convenience and education of their children.
- TV has been a major source in mass education on the benefits of safe health and hygiene habits. Access to TV has opened to new world to information which was not available before.
- Business of Small and household enterprises shall grow resulting into new avenues for employment.
- Improvement in Health, Education, Banking (ATM) services.

- Improvement in accessibility to radio, telephone, television, internet and mobile etc.
- Accessibility of electricity to schools, panchayats, hospitals and police stations etc.
- Rural areas shall get increased opportunities for comprehensive development.
- It has substantially reduced burden of women by reducing number of hours spent on household activities.
- Women feel a great deal of safety and are not afraid to venture outside the house in the evening. Electricity safeguards them and their children from intruders including in certain areas in wild animals.

5. Reaching Poor, Bridging Disparities

After seven decades of independence, the country is still suffering from poverty and disparities, though state resources are continuously utilised in the name of poverty alleviation and disparity reduction.

There are different approaches to inclusive growth. Effective implementation of pro poor programs by using digital path is the armoury now a day.

Barriers to Financial Inclusion Programmes:

The excluded sections feel that it is not necessary to go to bank for small transaction which is perplexing and time wasting.

The excluded villagers find it very difficult to reach the nearest bank due to transportation cost and wage loss in travelling to the bank.

Financial illiteracy and lack of basic education are prohibiting factors.

The poor develops an affinity towards money lenders which always drives them to approach them for their credit needs.

Inability to provide a legal identity such as voter id, residence proof, birth certificates, etc. often exclude women and migrants from accessing financial services.

Government Initiatives:

"Pradhan Mantri Jan-Dhan Yojana (PMJDY)" is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility.

Aadhaar is a 12 digit unique-identity number issued to all Indian residents based on their biometric and demographic data. The data is collected by the Unique Identification Authority of India (UIDAI), a statutory authority established by the Government of India, under the Ministry of Electronics and Information Technology, under the provisions of the Aadhaar Act 2016. Most of the schemes are integrated with this to avoid duplication of beneficiaries.

JAM (short for Jan Dhan-Aadhaar-Mobile) trinity refers to the government of India initiative to link Jan Dhan accounts, Mobile numbers and Aadhar cards of Indians to plug the leakages of government subsidies.

Direct Benefit Transfer is an attempt to change the mechanism of transferring subsidies launched by Government of India. This program aims to transfer subsidies directly to the people through their bank accounts. It is hoped that crediting subsidies into bank accounts will reduce leakages, delays etc.,

Pradhan Mantri Mudra Yojana under the Micro Units Development and Refinance Agency (MUDRA) Bank is a new institution being set up by Government of India for development and refinancing activities relating to micro units.

Pradhan Mantri Jeevan Jyoti Bima Yojana

is a government-backed Life insurance scheme in India. Pradhan Mantri Jeevan Jyoti Bima Yojana is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs.330. The amount will be automatically debited from the account. In case of death due to any cause, the payment to the nominee will be Rs.2 lakh.

Pradhan Mantri Suraksha Bima Yojana

is a government-backed accident insurance scheme in India. Pradhan Mantri Suraksha Bima Yojana is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of Rs. 12 exclusive of taxes. The amount will be automatically debited from the account. The accident insurance scheme will have one year cover from June 1 to May 31 and would be offered through banks and administered through public sector general insurance companies.

Atal Pension Yojana

is a government-backed pension scheme in India targeted at the unorganised sector. In Atal Pension Yojana, for every contribution made to the pension fund, The Central Government would also co-contribute 50% of the total contribution or Rs. 1,000 per annum, whichever is lower, to each eligible subscriber account, for a period of 5 years. The minimum age of joining APY is 18 years and maximum age is 40 years. The age of exit and start of pension would be 60 years. Therefore, minimum period of contribution by the subscriber under APY would be 20 years or more.

Digital boost to MNREGA

is a commendable initiative. A total of 35000 gram panchayats are covered to ensure better implementation through mobile monitoring system.

The Department of posts launched **e-Money order** initiative to 70 percent of its post offices. This service will enable the India Post to deliver the money next day to the doorstep that earlier took about a week.

Twitter Samvad will enable the citizens to know about new government initiatives and actions. It is a service which makes a communication between people and government through tweets and messages.

Digital Life Certificate for Pensioners Scheme of the Government of India known as **Jeevan Pramaan** seeks to address this very problem by digitizing the whole process of securing the life certificate. It aims to streamline the process of getting this certificate and making it hassle free and much easier for the pensioners.

With the help of **Digital Locker**, the sharing of the e-documents will be done through registered repositories thereby ensuring the authenticity of the documents online. Residents can also upload their own electronic documents and digitally sign them using the e-sign facility. These digitally signed documents can be shared with Government organizations or other entities.

PRAGATI is a unique integrating and interactive platform. The platform is aimed at addressing common man's grievances, and simultaneously monitoring and reviewing important programmes and projects of the Government of India as well as projects flagged by State Governments.
