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GIST OF YOJANA

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Shankar IAS Academy™

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YOJANA MARCH 2020

1. Gender Budgeting & Senior Citizens

What is Women Empowerment?

- Women's empowerment is a process in which women gain greater share of control over resources - material, human and intellectual - like knowledge, information and ideas and financial resources like money and access to money and control over the decision making in the home, community, society and nation and to gain power.

What are the highlights of this Budget 2020 - 21 for Women and Senior Citizens?

- Union Budget 2020 - 21 demonstrated the Government's will to work for the aspirations, welfare and empowerment of women and welfare of senior citizens.
- In the Union Budget 2020-21, the Finance Minister (FM) clearly emphasized this with a three-pronged agenda of "Aspirational India", "Economic Development",

and "Caring Society" to achieve ease of living for all its citizens.

- In her Budget speech in the Lok Sabha, the Finance Minister said, "I am pleased to inform the House that 'Beti Bachao Beti Padhao' has yielded tremendous results. Gross enrolment ratio of girls across all levels of education is now higher than boys."
- At elementary level, it is 94.32 % as against 89.28 % for boys, Smt. Sitharaman highlighted.
- Similar trends in gross enrolment ratio were also observed at Secondary and higher secondary levels, she added.
- Emphasising on nutrition as a critical component on health, Smt. Sitharaman proposed to provide Rs 35,600 crore for nutrition-related programmes for the year 2020-21.
- She drew attention to the 'Poshan Abhiyan' which was launched in 2017-18 to improve the nutritional status of children (0-6 years), adolescent girls, pregnant women and lactating mothers.
- The Union Minister further said that more than six lakh Anganwadi



workers had been equipped with smart phones to upload the nutritional status of more than 10 crore households, which was an unprecedented development.

- In her Budget speech, Smt. Sitharaman noted that with India's progress, opportunities were opening up for women to pursue higher education and careers, and the entire issue about age of a girl entering motherhood, therefore, needed to be seen in a new light.
- She proposed to appoint a task force for this purpose which would present its recommendations in six months' time.
- Highlighting the government's continued commitment to the welfare of women, the Finance Minister proposed an outlay of about Rs 28,600 crore for programs that were specific to women.
- The allocation for the Pradhan Mantri Matru Vandana Yojana (PMMVY), a maternity benefit program has been increased.
- The allocation for the Child Protection Services Programme under the Integrated Child Development Services has been

increased to Rs.1500 crore from Rs.1350 crore.

- The announcements relating to the "Blue Economy" especially fisheries will also benefit women due to their significant participation in the sector.
- She said, the government is mindful of the concerns of senior citizens and Divyang.
- Accordingly, an enhanced allocation of Rs 9,500 crore is being provided for 2020-21 for taking measures towards the development of this section of the society.

2. Skills, Employment and Human Resource Development

What are the provisions made for enhancing Skill Development in the Budget 2020 -21?

- Starting apprenticeship embedded courses through 150 higher educational institutions by March 2021.
- To increase apprenticeships within the country, it was proposed to start a programme where urban local bodies across the country



would provide internship opportunities to fresh engineers for a period up to one year.

- In the fisheries sector government will involve youth in fishery extension through 3,477 sagar mitras.
- A National Police University and a National Forensic Science University are being proposed in the domain of policing science, forensic science, cyber-forensics etc.
- It is proposed that special bridge courses be designed by the Ministries of Health, Skill Development.
- In the medical field, it has been proposed to build a Medical College in an existing district hospital in a PPP mode.
- A special Nirman Kaushal Vikas Yojana with an initial outlay of Rs. 50 crore is proposed.
- Supported by the National Infrastructure Pipeline covering 6,500 projects with the allocation of 100 lakh crore, infrastructure development will create a he demand for skilled workforce.
- The budget states that it has provided Rs. 99,300 crore for education sector in 2020-21 and about Rs. 3,000 crore for skill development.
- However, since skills programme are spread across different ministries, the amount is actually higher.
- The budget also talks about improving the financial support mechanism for capitalizing on foreign financing wherewithal, which is also necessary for attracting foreign institutions and students, besides the much needed enhancement of the teaching and training standards.
- The budget has covered all the areas of education and skill development comprehensively – beginning from the reforms required to the ground to the ground level implementation with the help of integrated approach – and the best part is that education and skill development have been made an integral part of the sectoral growth strategies.



3. An Analysis of Education Sector Budget

What are the Key Initiatives Proposed Under Union Budget 2020 - 21?

- The education budget allocation amounts to a total of Rs. 99,311 crore.
- The current allocation reflects an increase of 5% from the previous year.
- There has been significant emphasis on higher education which is evident from the increased share of higher education from 34% in 2014-15 to 42% in 2017-18 in the total budgetary outlay of MHRD.
- **Teacher Education:** The GOI is already focusing on training all the untrained teachers in the country through various institutions including National Institute of Open Learning (NIOS).
- The GOI is also striving to utilize ICT in teacher training (e.g. Diksha Portal); however generally, portals like these are strewn with the jumble of contexts and users are spoilt worth choice.
- Therefore a focused approach towards content curation should be used by teachers.
- **Equalization of Opportunities to Access Higher Education:** The current budget by proposing a degree level full-fledged online education programme will attract youth towards higher education, which in turn will improve India's position at the global level in terms of access to higher education.
- A degree level full-fledged online education programme will help in increasing Gross Enrolment Ratio in higher education.
- **Global Higher Education:** To enhance the inflow of international students, the current budget has proposed to initiate Ind-SAT which is to be held in Asian and African countries under the 'Study in India' programme.
- Under the Budget a total of 65 crores has been allocated which is higher than 32 crores which is allocated last year.
- **Improved Financing:** The current budget proposes to introduce sourcing External Commercial Borrowing (ECBs) and FDI so as to



be able to deliver higher quality education.

- Such a proposition can be seen as gap funding to support innovation and research and development.
- **Training:** A National Police University and a National Forensic Science University are being proposed in the domain of policing science, forensic science, cyber-forensics etc.
- It is proposed that special bridge courses be designed by the Ministries of Health, Skill Development.
- **Enhancing and Ensuring Employability:** The budget has proposed to address the issue of unemployment with the initiative of apprenticeship embedded degree/diploma courses in about 150 higher education institutions.
- Another important initiative pertains to the proposed internship program for engineering students with urban local bodies for a period up to one year.

4. Indian's Quest for Universal Coverage

What are the four pillars of the new health policy?

- The new vision for health for India rest on four pillars namely – ensuring preventive health, providing affordable healthcare, improving supply of quality health services and effectively implementing government schemes in a mission mode.
- **Ensuring preventive health:** Under the first pillar of preventive health, there is special emphasis on yoga, Ayurveda and fitness.
- To reign in the harmful effects of smoking, the Government of India has gone a to put a complete ban on e-cigarettes.
- The Government of India launched an ambitious scheme Ayushman Bharat.
- Ayushman Bharat through its two components Health and wellness Centres (HWCs) and Pradhan Manti Jan Arogya Yojana (PM-JAY) addresses health holistically covering preventive care.
- **Providing affordable healthcare:** The second pillar of this vision is



affordable healthcare which is addressed by the second component of Ayushman Bharat scheme—PM-JAY.

- PM-JAY Is the world's largest publicly -funded health assurance scheme and provide more than 50 crore poor and vulnerable citizens with a health cover of Rs.5 lakh for cashless secondary and tertiary inpatient care.
- The Government has launched 'Jan Aushadhi Scheme' to make available quality generic medicines at affordable prices to all, especially the poor, throughout the country, through outlets known as Jan Aushadhi Stores (JASs).
- **Improving supply of quality health services:** As the third pillar of this vision, supply side expansion focuses on building medical infrastructure and providing quality medical education.
- A key reform in this area is the National Medical Commission act, 2019.
- This will transform healthcare in the country by paving the way for the establishment of the country's new regulator of medical education

and certification, reducing the number of exams on students, bringing down the cost of education and providing wider access to quality health care to all.

- **Effectively implementing government schemes in a mission mode:** The fourth pillar effective implementation of government health schemes in mission – mode is essential to achieve the above goals.
- As a signatory to sustainable development goals, other mission mode Interventions include eliminating tuberculosis by 2025 and single use plastic by 2022.

What are the key announcements in this budget for the health sector?

- Dwelling on the Wellness, Water and Sanitation theme, Smt Sitharaman said Rs 69,000 crore is being provided for Health care including Rs 6400 crores for Prime Minister Jan Arogya Yojana (PMJAY).
- She said, under PM Jan ArogyaYojana (PMJAY), there are more than 20,000 empanelled hospitals more in Tier-2 and Tier-3 cities for poorer people.



- Setting up hospitals in the PPP mode mainly in Aspirational Districts, using machine learning and AI, in the Ayushman Bharat scheme, “TB Harega Desh Jeetega” campaign to end Tuberculosis by 2025, expansion of Jan Aushadhi Kendra Scheme to all districts offering 2000 medicines and 300 surgicals by 2024 are some of the other wellness measures in the Budget.

What are the challenges on the path to UHC?

- The awareness and uptake of the scheme among the targeted population has to be vastly increased.
- The supply side need to be strengthened by empanelling all public hospitals in the country so that beneficiaries can avail good quality care provided by these facilities.
- The coverage should be expanded to other vulnerable groups like construction workers, truck drivers, ASHAs etc.,.
- The quality of care needs improvement and standardization.
- The fraud and abuse control machinery needs to be further

bolstered to minimize all kinds of malpractices.

5. Key Highlights of Economic Survey 2019 - 20

What are the Key highlights of Economic Survey?

Wealth Creation: The Invisible Hand supported by the Hand of Trust:

- The Survey shows that the liberalized sectors grew significantly faster than the closed ones.
- Exponential rise in India's GDP and GDP per capita post liberalization coincides with wealth generation.
- It posits that India's aspiration to become a \$5 trillion economy depends critically on:
 - strengthening the invisible hand of the market.
 - supporting it with the hand of trust.
- The Survey also suggests that policies must empower transparency and effective enforcement using data and technology.



Creating jobs and Growth by Specializing in Network products:

- By integrating "Assemble in India for the world" into Make in India, India can :
- Raise in export market share to about 3.5 % by 2025 and 6 % by 2030.
- Create 4 crore well paid jobs by 2025 and 8 crore by 2030.

Agriculture and Food Management:

- Gross Value Added (GVA) at Basic Prices for 2019-20 from 'Agriculture, Forestry and Fishing' sector is estimated to grow by 2.8%.
- During the last 6 years ending 2017-17, Food Processing Industries sector has been growing at an Average Annual Growth Rate (AAGR) of around 5.06 percent.

Industry and Infrastructure:

- The industrial sector as per Index of Industrial Production (IIP) registered a growth of 0.6% in 2019-20 (April-November) as compared to 5.0% during 2018 - 19 (April-November).
- Fertilizer sector achieved a growth of 4.0 % during 2019-20 (April -

November) as compared to 1.3% during 2018-19 (April - November).

- Steel sector achieved a growth of 5.2 % during 2019-20 (April - November) as compared to 3.6% during 2018-19 (April - November).
- Total telephone connections in India touched I 19.43 crore as on September 30, 2019.
- **Social Infrastructure, Employment and Human development:**
 - The expenditure on social services (health, education and others) by the Centre and States as a proportion of GDP increased from 6.2 % in 2014-15 to 7.7 % in 2019-20 (BE).
 - India's ranking in Human Development Index improved to 129 in 2018 from 130 in 2017.
 - The share of regular wage / salaried employees has increased by 5 percentage points from 18% in 2011-12 to 23 % in 2017-18.
 - Access to health services inter - alia through Ayushman Bharat and Mission Indradhanush across the country has improved.
 - A 10-year Rural Sanitation Strategy (2019-2029) launched to focus on sustaining the sanitation



behavior change and increasing access to solid and liquid waste management.

6. Action Plan for Prosperity Of Farmers

What are the recent measures taken by GOI for the Farmer's prosperity?

- Recently, the Central Government enacted a number of reformative Acts to address agrarian distress through different routes.
- For example, Model Agricultural Land Leasing Act, 2016 facilitates leasing of land to landless farmers under standard conditions.
- Model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017 strives to remove barriers of inter-state boundaries for trade of agricultural produce and livestock; so that farmers may get best price for their commodities.
- Moving towards resource management, the Government is proposing comprehensive measures for 100 water stressed districts, so that water does not become a limiting factor in enhancing productivity of crops.
- Pradhan Mantri Krishi Sinchayee Yojana, launched in 2015, is already under operation to provide end-to-end solutions in irrigation supply chain.
- To increase water use efficiency at farm level, a dedicated Micro Irrigation Fund (Initial Corpus Rs. 5,000 crore) is facilitating states in expansion of its coverage area by providing financial support. 'Her Khet ko Pani' will soon be a ground reality.
- To check deteriorating soil health and maintain land fertility, the Government intends to encourage balanced use of all kinds of fertilizers including the traditional organic and other innovative fertilizers.
- In the year 2019, the Government announced an innovative scheme, PM KUSUM (Kisan Urja Suraksha evam Utthan Mahabhiyan) to value - add farmers (annadata) as energy providers (urjadata).
- This scheme removed farmers' dependence on diesel and kerosene and linked their pump sets to solar energy.
- Integrated Farming Systems (IFS), that combine crops, livestock and



subsidiary enterprise in a more productive and sustainable way, have emerged as one of the most effective measure to enhance farmers' income.

- A dedicated 'Kisan Rail' will be launched and refrigerated coaches in Express and freight trains will also be added.
- This move needs quick action as India incurs huge losses in perishable commodities as compared to global norms.
- The Ministry of Civil Aviation will launch 'Krishi Udaan' on national and international routes to help improve value realization especially in northeast and far flung tribal districts.
- Financing on Negotiable Warehousing Receipts that has recently crossed Rs. 6,000 crore is proposed to be integrated with e-National Agriculture Market (e-NAM) to bring in more expansion in the interest of farmers.
- The Finance Minister proposed to allocate Rs. 1.60 lakh crore for agriculture, irrigation and allied activities for the year 2020-21 whereas, Rs. 1.23 lakh crore is

allocated for activities under Rural Development and Panchayati Raj.

- Through this budget, the GOI aims to make farming more competitive and profitable to ensure prosperity of farmers and is on the right path to meet its target of doubling farmers' income by 2022.

7. Transport Infrastructure in India

What is meant by National Infrastructure Pipeline?

- The Finance Minister introduced the Infrastructure portion of her budget primarily by referring to the National Infrastructure Pipeline (NIP) which has a five year vision with an investment of Rs. 102.51 trillion.
- Of this, the transport infrastructure investments consist of Rs. 19.64 lakh crore for roads, Rs. 13.69 lakh crore for railways sector, Rs. 1.43 lakh crore for airports, Rs. 1.01 lakh crore for ports, and parts of urban and housing (metro, public transport and Electric Vehicles), rural infrastructure (rural roads) and



agriculture (storage infrastructure and refrigerated transportation).

- Among roads, railways, airports and ports, the share of investment is 36%. If we include the other investments, it is likely to exceed 40%. In an overall sense, the transport infrastructure is the most significant investment in the NIP.
- About 20% (Rs. 19.5 lakh crore) of the total NIP investment is expected to take place during 2020-21.
- Towards this, the central budget has allocated Rs. 1.7 lakh crore for the transport ministries and Rs. 0.4 lakh crore for urban transport (Rs. 0.2 lakh crore) and rural roads (Rs. 0.2 lakh crore).
- The balance would come from internal accruals, borrowings, state funding and private funding.

What are the issue regarding the Transport Infrastructure in India?

- **Roadways:** The road sector is still affected by land acquisition and environmental clearances causing significant holdups and time overruns.

- Many of the projects have turned into non-performing assets for lending institutions.
- Safety; which is a crucial outcome parameter for the road user, has still not been addressed comprehensively.
- On the matter of climate impact, the direction seems to be one of getting away from petrol and diesel and moving towards electric vehicles (EVs), though the pace of adoption is still open.
- **Railways:** There are concerns about pricing and track access charges, and how it can be best leveraged to ramp up traffic on the Dedicated Freight Corridor (DFC)s.
- Another concern is the availability of rolling stock to utilize the DFC standards.
- While such rolling stock would be useful for pure DFC movement, there would be a difficulty for moving on the conventional railway lines.
- **Airways:** Regarding the increase in airports to serve to lower tier cities, the issue is one of viability.
- Attracting PPPs may be difficult in such airports, though with



appropriate viability gap funding / subsidies are workable.

- India is expected to the fallback option, though with concerns from AAI regarding managing many loss-making airports.
- There could even be a question as to whether so many airports are required and if some of the intended locations can be served from neighboring locations by road transport connectivity.
- **Port Sector:** In the port sector, Sagarmala is a large project-oriented scheme, which is not proceeding quite at the pace at which it was envisaged.
- While part of the problem is environmental, the real issue may be one of nature of the need.
- Ports need modernization for increased efficiency and infrastructure for better connectivity.
- Capacity additions through new locations may not be a need, unless it is for captive purpose.

8. Union Budget to

Transform Urban Landscape

What are the mission launched by GOI for Urban Transformation?

- The Government of India has initiated one of the most comprehensive programs of planned and systematic urban development in the entire world.
- More than 4,500 urban local bodies (ULBs) have been covered with flagship schemes like Swachh Bharat Mission Urban (SBM-U), Pradhan Mantri Awas Yojana Urban (PMAY-U) and Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM) to address the issues of sanitation and cleanliness, affordable housing, and urban poverty alleviation.
- In addition, provision for universal water supply and sewerage/septage in 500 cities (with over 1 lakh population) have been taken up under Atal Mission for Rejuvenation and Urban Transformation (AMRUT).
- Heritage City Development and Augmentation Yojana (HRIDAY) was launched in 12 cities with the



aim to preserve and rejuvenate the soul of their heritage character.

- A big push in urban transport, largely in the form of support to Mass Rapid Transit Systems (MRTS) has been initiated.
- The Smart Cities Mission (SCM) was launched in 100 cities aimed at improving core infrastructure and providing a decent quality of life to urban citizens using smart solutions.

What are the highlights in this Budget for the Urban Transformation?

- Following the trend of the last five years, the recent Union Budget 2020-21 has allocated a total of Rs. 50,040 crore to the Ministry of Housing and Urban Affairs (MoHUA), which is substantially higher than the budget allocation (as per the revised figures) of Rs. 42,267 crore in 2019-20.
- Over and above this, there is provision of Rs.10,000 crore as Extra Budgetary Resource (EBR) for housing.
- Budget has set a definite goal i.e. aspiration to take the economy to US\$ 5 trillion level backed with Aastha (Hope), Vishwas (Trust),

and Akanksha (Aspirations) of 130 crore Indians.

- To boost infrastructure development, the Government has launched the National Infrastructure Pipeline (NIP) on 31 December, 2019 for the period 2020-2025.
- In Budget 2020-21, a total of Rs. 20,000 crore has been allocated for total MRTS and Metro Projects (higher allocation than previous year).
- Also, construction of 148 km long Bengaluru Suburban Transport project at a cost of Rs. 18,600 crore has been proposed for the Railways Ministry.
- Apart from these, budget earmarks provisions for Mumbai Ahmedabad High Speed Rail, Chennai-Bengaluru Expressway, Delhi-Mumbai Expressway and promotion of economic activities along river banks with waterways.
- Focus has been provided on digital connectivity through BharatNet program for all ULBs along with prepaid smart electricity meters with options for individual consumer to choose rates and



provider/ sources (thermal or RE) of electricity.

- AMRUT scheme was launched in 500 cities with over 1 lakh population across the country in June 2015, which envisages achieving universal coverage of water supply and increasing sewerage and septage coverage from 31% to 62%.
- Under the scheme, State Annual Action Plans (SAAPs) for all State/UTs for Rs. 77,640 crore have been approved, of which half is dedicated to water supply, and 42% sewerage and septage.
- Projects worth Rs. 73,007 crore are under implementation; out of this projects worth Rs. 8,725 crore have already been completed. So far 71 lakh water tap and 43 lakh sewer connections have been provided under the scheme.
- A total of Rs. 4400 crore have been allocated for clean air and climate action in the cities.
- MoHUA has already initiated the Climate Smart Cities Assessment Framework, a pioneering effort towards building capacity of its 100 smart cities on climate change

adaptation and mitigation practices.

9. Tax Proposals: Benefits to Common Man

What is the insight of the Budget 2020 - 21?

- The Budget 2020-21, a reformative budget in the present economic scenario is the budget that cares for all the people of India across economic strata.
- The basic canon of this budget has been that in our journey towards development to make India a \$5 trillion economy by 2024, no one is left behind.
- This budget woven around the themes of Aspirational India, the Caring India and Economic development for All is the guide map for the year 2020-21 to join hands together and advance on the path of economic growth together with the help of technology and innovations.
- This is the Budget to boost people's incomes, to provide more money in their hands, to enhance their purchasing power, to boost



consumptions and therefore demand.

What are the Budget highlights with respect to Taxes?

- **Indirect Taxes - GST:** Revised Estimate of CGST for current FY 2019-20 is Rs. 5,14,000 crore and the Budget Estimate of CGST for upcoming FY 2020-21 is Rs. 5,80,000 crore.
- A simplified return currently under pilot run shall be implemented from 1 April, 2020.
- It will make return filing simple with features like SMS-based filing for nil return, return pre-filing, improved input tax credit flow and overall simplification.
- Refund process has been simplified and has been made fully automated with no human interface.
- At the same time, data analytics and AI tools are being used for targeted crackdown on GST fake input tax credit, deceitful refund claims, and other frauds.
- E-invoice will be implemented in a phased manner on optional basis to facilitate compliance and return filing.
- Aadhaar-based verification of taxpayers is being introduced. This will help in weeding out dummy or non-existent units.
- Dynamic QR-code is proposed for consumer invoices. GST parameters will be captured when payment for purchases is made through the QR-code.
- A system of cash reward is envisaged to incentivize customers to seek invoice/s.
- GST rate structure is also being deliberated so as to address issues like inverted duty structure.
- **Indirect Taxes - Customs:** The Revised Estimate of Customs Duties for 2019-20 is Rs. 1,25,000 crore as against the Budget Estimate of Rs. 1,55,904 crore. Budget Estimate for 2020-21 is Rs. 1,38,000 crore.
- Besides several tax measures proposed in Customs in line with the stated policy direction of the government, suitable provisions for verification of beneficial duty claim are being incorporated in the Customs Act to specifically provide for certain obligation on importer and prescribe for time bound



verification from exporting country in case of doubt.

- In addition, changes are being made in certain provision of safeguard duty and the Anti - dumping Rules and Countervailing Duty Rules are being strengthened for the anti - circumvention measures.
- To give boost to domestic industry, import duty on a number of products such as footwear, furniture, toys, tableware and kitchenware, stationery and other office items and a number of domestic appliance and items of common use that are locally produced especially by the MSME sector, are being increased.
- A health cess is proposed, by way of custom duty, on the imports of medical equipment keeping in view that these goods are now being made significantly in India.
- The proceeds of this cess shall be used for creating infrastructure for health services in the identified districts.
- **Direct Taxes:** As a result of the efforts undertaken, the Indian economy has displayed high tax buoyancy with a buoyancy factor

greater than 1, i.e., the rate of growth of direct taxes has been greater than the rate of growth of GDP.

- Apart from high tax buoyancy, between 2014-15 and 2018-19, the direct taxes have recorded a growth in collection of 64%.
- Further between FY 2013-14 to FY 2018-19 the number of return filers has grown by 91.02% while the number of taxpayers has increased by 60.55%.
- With this performance on income tax, the Budget emphasises on simplifying the direct tax administration and making the proposed Tax Charter the part of the statute.
- In the budget, Dividend Distribution Tax (DDT) has been proposed to be abolished.
- It proposes to bring a new and simplified personal income tax regime where income tax rates will be significantly reduced for the individual taxpayers who forgo certain deductions and exemptions.
- Such relief is expected to give an impetus to the demand at



estimated revenue forgone of Rs. 40,000 crore per year.

- To incentivize the investment by the Sovereign Wealth Fund of foreign governments in the priority sectors, the Budget proposes to grant 100% tax exemption to their income for investments made in India.
- To incentivize the start-up ecosystem, the Budget also proposes to provide tax holiday to the large Start-ups having turnover up to Rs.100 crore and also to extend the period of availing the deduction from 7 years to 10 years.
- As it brings in an income tax regime that is not only hassle-free and less cumbersome but also lessens the burden of scrutiny and compliance on the taxpayers and minimizes the paperwork such as receipts maintenance, documentation and burden of proof.