

Gist of

# KURUKSHETRA

VOL.01

September 2019



## Rural Prosperity

### Addressing Rural Poverty:

Livelihood Development  
and Diversification

### Rural Health:

Evolution & Way Forward

Making Electricity Sustainable  
and Available to All

Empowering Farmers through  
Initiatives in Agriculture

# INCREDIBLE RESULTS

## CSE 2018 Results

11 Ranks in Top 50

28 Ranks in Top 100

183 Ranks in the Final List



Rank 11  
Puja Priyadarshni



Rank 16  
Dhodmise Trupti Ankush



Rank 21  
Rahul Jain



Rank 24  
Anuraj Jain

## CSE 2017

5 Ranks  
in top 50

34 Ranks  
in top 100

236 Ranks  
in the final list



Rank 3  
Sachin Gupta



Rank 6  
Koya Sree Harsha



Rank 8  
Anubhav Singh



Rank 9  
Soumya Sharma



Rank 10  
Abhishek Surana

## CSE 2016

8 Ranks  
in top 50

18 Ranks  
in top 100

215 Ranks  
in the final list



Rank 2  
Anmol Sher  
Singh Bedi



Rank 5  
Abhilash Mishra



Rank 12  
Tejaswi Rana



Rank 30  
Prabhash Kumar



Rank 32  
Avdesh Meena

## CSE 2015

5 Ranks  
in top 50

14 Ranks  
in top 100

162 Ranks  
in the final list



Rank 20  
Vipin Garg



Rank 24  
Khumanthem  
Diana Devi



Rank 25  
Chandra Mohan  
Garg



Rank 27  
Pulkit Garg



Rank 47  
Anshul Agarwal

## CSE 2014

6 Ranks  
in top 50

12 Ranks  
in top 100

83 Ranks  
in the final list



Rank 4  
Vandana Rao



Rank 5  
Suharsha Bhagat



Rank 16  
Ananya Das



Rank 23  
Anil Dhameliya



Rank 28  
Kushaal Yadav



Rank 39  
Vivekanand T.S

## CSE 2013

5 Ranks  
in top 50

62 Ranks  
in the final list



Rank 9  
Divyanshu Jha



Rank 12  
Neha Jain



Rank 23  
Prabhav Joshi



Rank 40  
Gaurang Rathi



Rank 46  
Udit Singh

# Gist of Kurukshetra September 2019 Issue

## Rural Prosperity

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## Chapter 1: Introduction

With 70% of India residing in its villages, the growth of the rural sector is central to the overall development of the country. The government is taking various initiatives to accelerate growth in rural India thereby catalysing the growth of the Indian economy. The Government has been investing in vital areas such as energy, electricity, health, women empowerment, financial inclusion, skill development, agricultural initiatives and several social security schemes to build a strong foundation for the sustainable growth of India's rural sector.

- The Government is introducing reforms, creating necessary infrastructure and systems through innovation and enhancement for the betterment of masses. This includes necessities like electricity, clean energy, agriculture technology among other areas of the rural sector.
- As agriculture is the main source of India's National Income and pivotal for rural development, the Government is leaving no stone unturned to improve the condition of the farming community. The country witnessed record foodgrain production in 2017-18 due to key government initiatives like [Pradhan Mantri Krishi Sinchai Yojana](#), Soil Health Cards, Neem Coated Urea, credit facilities for farmers, e-NAM and various other schemes to support the farmers of the country.
- The Government's flagship programme Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya) in addition to other programmes have made electricity accessible to all parts of the nation.
- Rural development is incomplete without the overall development of rural youth. The Government has launched the Skill India Mission, wherein youth are trained in job-oriented skills, which not only facilitate them in obtaining jobs in industries but also help them in becoming entrepreneurs.

## Chapter 2: Addressing Rural Poverty: Livelihood Development and Diversification

As the Sustainable Development Goals (SDGs) bring out clearly, poverty is multi-dimensional and therefore requires a range of interventions. Non-farm livelihoods and multiple livelihoods are required to make a difference. As recent data points out, half of the manufacturing and one-third of the services sector is already

part of the Rural Economy. Income and employment through livelihood development and diversification is clearly the way forward.

- The last 4 years have seen a considerable stepping up of financial resources for improving rural infrastructure, diversifying livelihoods, reducing poverty, and thereby improving the well-being of poor households.
- Under the housing programme, additional resources were mobilised through Extra Budgetary Resources (EBRs) as well.
- Bank loans were leveraged by Women Self Help Groups (SHGs).
- The application of deprivation criteria of the Socio Economic Caste Census (SECC) to the provision for LPG Gas connection under Ujjwala, free household electricity connection under Saubhagya, selection of beneficiaries under PMAY-G, and selection under Ayushman Bharat for National Health Protection have ensured that the benefits of development reach the most deprived on a priority basis.
- All programmes of Rural Development have been aligned to Livelihood Development and Diversification.

## Chapter 3: Social Security Schemes for Social Development

Social security is both a concept as well as a system of protection of individuals who are in need of such protection by the state as an agent of the society. Such protection is relevant in contingencies such as retirement, resignation, retrenchment, death, disablement. The State as an agent of the society has an important mandate to harmonise difference through a protective cover to the poor, the weak, the deprived and the disadvantaged.

### Benefits of Social Security:

- Social security has been recognized as an instrument for social transformation and progress and must be preserved, supported and developed as such.
- It is seen as an integral part of the developmental process.
- It helps to create a more positive attitude not just to a structural and technological change but also the challenge of globalization and to its potential benefits in terms of greater efficiency and higher productivity.
- In recent times, due to its importance, there is a fundamental shift in the narrative of social security for the marginalized.
- The focus has moved from the politics of welfare and entitlement to a more participatory model of empowerment.

### Key initiatives undertaken by the government for social and economic security:

- **Pradhan Mantra Jan Dhan Yojana (PMJDY):** it is a financial inclusion programme. It aims to expand and make affordable access to financial services such as bank accounts, remittances, credit, insurance and pensions by bringing banking services to large rural areas.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana:** it is a government-backed life insurance scheme. It is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs. 330. The GST is exempted on Pradhan Mantra Jeevan Jyoti Bima Yojana. In case of death due to any cause, the payment to the nominee will be Rs. 2 lakhs.
- **Pradhan Mantra Mudra Yojana (PMMY):** it is a flagship scheme to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them. It enables a small borrower to borrow from all Public Sector Banks for loans upto Rs. 10 lakh for non-farm income-generating activities. Read more about this scheme [here](#).

- **Pradhan Mantri Vaya Vandana Yojana (PMVVY):** it is a pension scheme announced exclusively for the senior citizens aged 60 years and above. The scheme provides an assured return of 8% p.a. payable monthly for 10 years. On survival of the pensioner to the end of the policy term of 10 years, purchase price along with final pension installment shall be payable. The scheme also allows for premature exit for the treatment of any critical/terminal illness of self or spouse.
- **Pradhan Mantri Suraksha Bima Yojana** is a government-backed accident insurance scheme. It is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of Rs. 12. In case of accidental death or full disability, the payment to the nominee will be Rs. 2 lakh and in case of partial permanent disability Rs. 1 lakh. This scheme will be linked to the bank accounts opened under the PMJDY scheme.
- **Atal Pension Yojana (APY,** previously known as Swavalamban Yojana) is a government-backed pension scheme primarily targeted at the unorganized sector. All subscribing workers below the age of 40 are eligible for pension up to Rs. 5,000 per month on attainment of 60 years of age. The government announced that it would co-contribute 50 per cent 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 eligible age for a person joining APY is 18 years and the maximum is 40 years. An enrolled person would start receiving pension on attaining the age of 60 years.
- **Stand-up India scheme:** the scheme aims to facilitate bank loans between 10 lakh and 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribes (ST) borrower and at least one woman borrower per bank branch for setting up a green field enterprise. In case of non-individual enterprises at least 51 per cent of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.
- **Swachhta Udyami Yojana:** The National Safai Karamchari's Finance & Development Corporation (NSFDC) has launched a new scheme 'Swachhta Udyami Yojana' for financing viable community toilet projects and sanitation-related vehicles to collect garbage.
- **Green business scheme:** the scheme has been started by National Scheduled Castes Finance and Development Corporation (NSFDC), with the aim of promoting green businesses to support sustainable livelihoods of scheduled castes and safai karamcharis.
- **Sanitary Mart Scheme:** Launched in 2014-15, under the scheme, loans are provided to up to Rs. 15 lakhs to safai karamcharis for construction of toilets/bio-degradable toilets.
- **Credit Enhancement Guarantee Scheme for The Scheduled Castes:** the objective of the scheme is to promote entrepreneurship amongst the scheduled castes and to facilitate concessional finances to them.

#### Conclusion:

- Economists Amartya Sen and Jean Dreze distinguish two aspects of social security - protection and promotion. While the former denotes protection against a fall in living standards, the latter focuses on enhanced living conditions, helping everyone overcome persistent capability deprivation.
- An actionable policy armed with inclusive growth is the need of the hour and the government is successfully executing several schemes and programmes on this premise.
- A close look at India's last few decades' record in providing social security shows that while only a fraction of citizens enjoy any "protection" at all, these are being further eroded with the pattern of economic growth. It must be ensured that the social security schemes must have a wider reach.

## Chapter 4: Rural Health: Evolution & Way Forward

Healthcare system in India has a long history with many reference points starting with Ayurveda, around 2500-3000 BC, to the Sir Joseph Bhore Committee Report of 1946 AD. Since independence, India has made major strides on many fronts in the health sector. A major emphasis on strengthening rural health infrastructure

started with setting up the first few Primary Health Centres under Community Development Programme (CDP) in the mid-1950s. Over these years, the clear focus remained on rural India.

The [National Rural Health Mission \(NRHM\)](#) was clearly a programme to operationalize some proposals of the National Health Policy 2002. Building on the policy and programmatic initiatives, in the years which followed, India achieved remarkable success on many fronts. While these initiatives need to be commended and celebrated, India needs to be equally aware of existing challenges and explore solutions to make the country a healthy nation.

### **Key health sector-related developments and achievements in India:**

- 2002: National Health Policy (NHP-2002) 2002-03 Universal Health Insurance Scheme (UHS).
- 2005: National Rural Health Mission (NRHM).
- 2008 Rashtriya Swasthya Bima Yojana (RSBY).
- 2008: Jan Aushadhi Yojana (relaunched as Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) in 2016).
- 2008-17: State-specific social health insurance schemes for specific target populations.
- 2010: Report of High-Level Expert Group (HLEG) on Universal Health Coverage (UHC).
- 2011: India reported last case of Wild Polio Virus.
- 2012: Intensive discourses on operationalisation of Universal Health Coverage (UHC) in India started.
- 2013: India is declared a polio non-endemic country; National Urban Health Mission (NUHM), with this NRHM renamed as National Health Mission (NHM).
- 2014: South East Asia region of WHO is declared polio-free; Mission Indradhanush to increase routine immunisation coverage launched; National Mental Health Policy (NMHP) released; High Priority districts (HPDs) for interventions under NRHM in India started.
- 2015: India validated maternal and neonatal tetanus elimination; Country becomes Yaws free as well; 2015-16 Task force on comprehensive primary health care (PHC) in India started.
- 2017: National Health Policy (NHP-2017); National Mental Healthcare Act; Report on state-specific burden of disease in India.

### **Key health sector-related developments and proposals in India:**

- 2017- National Health Policy; Mental Healthcare Act (of 2017); HIV/AIDS Act (2017); National Nutrition Strategy Sustainable Actions for Transforming Human capital (SATH) initiative for Health and Education sector by [NITI Aayog](#).
- 2018- Ayushman Bharat Programme (ABP) with components of (a) Health and Wellness Centres (HWC) and (b) Pradhan Mantri Jan Arogya Yojana (PMJAY); Mid-Level Healthcare Providers (MLHP) under HWCs; Aspirational District programme (ADP) for prioritisation of social sector interventions [POSHAN Abhiyan](#)/National Nutrition Mission; First State Health Index for India released.
- 2019- NITI Aayog Strategic plan for New India (2018-22) Report of Task force on Tribal health in India National Medical Commission (NMC) Act; Community Health providers (CHP) with prescription rights under NMC Act; Second State Health Index of India released.

Rural health in India has made progress in terms of services and infrastructure in the last seven decades. The situation has rapidly improved in the last two decades, with the period of 2002-2017 arguably being the period of the first major health systems reforms since India's Independence. The period of 2017-19 has many similarities with the period of 2002-05 and has the potential to become the second wave of health reforms in India. This is only possible with a 'more, better, faster and sustained' approach to rural health, which means more initiatives are implemented; activities and policies are executed in better ways than earlier, initiatives are added and accelerated with innovations, and all these efforts are sustained over time. A lot more is needed for the rural health agenda in India. Key proposals are as follows:

- To rapidly recruit and post Community Health Providers (CHPs);
- To establish a toll-free call number for both curative and diagnostic services;
- To make rural health facilities ready for disaster and emergency situations;
- To start many small non-health initiatives for big health impact;
- Grand convergence of public service delivery in rural India.

This is what would make rural health outcomes better and contribute to achieving commitments of Universal Health Coverage and Sustainable Development Goals in India.

#### Way forward:

- A lot of progress in rural health in India has been achieved, yet there is a long way to go. There is a felt need for building on the ongoing initiatives, starting a few new and bringing convergence.
- India clearly needs more, better, faster and sustained initiatives for improving health. This should, inter alia, be supplemented by innovation for the health sector. There are a few recent examples such as in Andhra Pradesh, the provision of kidney services at PHC level resulted in a three-fold increase in utilisation of services for renal diseases at district hospitals.
- In Family Health Centres (FHC) of Kerala, elected bodies and representatives in rural settings are taking a larger responsibility for health services. These are a few examples of innovation emerging from across the country, which need to be scaled up.
- There is an immense potential of digital health technology in ensuring access to health services in rural areas.

## Chapter 5: Empowering Farmers through Initiatives in Agriculture

The development paradigm of the Government of India has put an unprecedented focus on agriculture. Numerous initiatives to improve productivity, safeguard farmers and augment their incomes and improve their overall well-being have been taken up. The private sector constitutes less than 2.5 per cent share in total investments in agriculture. In order to transform agriculture, corporate investments must be increased substantially.

#### Different Steps Taken by the Government:

##### 1. Pradhan Mantri Kisan Pension Yojana

- Under the Pradhan Mantri Kisan Pension Yojana, small and marginal farmers will get a minimum fixed pension of Rs. 3000 per month on attaining the age of 60 years. This is a voluntary and contributory pension scheme for small and marginal farmers across the country, with the entry age of 18-40 years.

##### 2. Interest Subvention Scheme

- A 2 per cent interest subvention was introduced for farmers engaged in fisheries and animal husbandry, with loans to be availed through Kisan credit card. Those who repay the loan in a timely manner will be eligible to get an additional 3 per cent interest subvention.

##### 3. Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

- With about 47 percent of agricultural land area under irrigation, PMKSY has made a great effort to bring in more area under irrigated agriculture.

- PMKSY was started to address the challenges of the Acceleration Irrigation Benefits Programme (AIBP) and look at water needs of agriculture in a holistic way.
- It aims to ensure 'more crop per drop'.
- A Rs. 5,000 crore fund for micro-irrigation has been established as an encouragement for farmers to install solar pumps for irrigation.

#### 4. **Increasing Production: Soil Health**

- Considering that the health of the soil plays a fundamental role in agriculture, the government has dispatched more than 13 crore Soil Health Cards from 2015 to 2018.
- Soil health cards carry crop-specific recommendations for nutrients and fertilizers to help farmers improve their productivity.
- The government has implemented **100 per cent neem coating of urea** which has resulted in improving the soil quality.

#### 5. **Credit for Farmers:**

- Pradhan Mantri Fasal Bima Yojana is the biggest risk cover and safety net provided by the government.
- Under the interest subvention scheme, short-term crop loans up to 3 lakh with the interest of 7 per cent per annum up to one year have been made available.

#### 6. **Marketing the farmers' produce (e-NAM):**

- [e – National Agriculture Market \(e-NAM\)](#) is a pan-India electronic trading portal which nets the prevailing Agricultural Produce Market Committees (APMC) Mandis for making a united national market for agricultural commodities.
- National Agriculture Market Scheme has integrated 585 markets across 16 states and 2 union territories.

#### 7. **Operation Green:**

- It aims to stabilize the demand-supply situation for key crops such as tomato, potato, onion (TOP) and promote initiatives to control disparity.
- Another important aspect which needs to be considered is the development of large scale infrastructure to support the mass storage and movement of perishable items.
- Technology innovation for implementing low cost and durable multimodal solutions is one of the key challenges here.

#### 8. **Micro Irrigation Fund (MIF)**

- A dedicated MIF created with [NABARD](#) has been approved with an initial corpus of Rs. 5000 crore for encouraging public and private investments in micro-irrigation.
- The main objective of the fund is to facilitate the states in mobilizing the resources for expanding coverage of micro-irrigation.

#### 9. **Agriculture contingency plan**

- Central Research Institute For Dry Land Agriculture (CRIDA), ICAR has prepared district level agriculture contingency plans in collaboration with State Agricultural Universities.

#### 10. **Paramparagat Krishi Yojana (PKVY)**



- It is implemented with a view to promote organic farming in the country, and to improve soil health and organic matter content and increase net income of the farmer so as to realize premium prices.

### **Growth in agricultural production:**

- Agricultural production has touched a new high in 2017-18 with 297.51 million tonnes of food grain production.
- The extent of the buffer stock of pulses increased from 1.5 lakh tonnes to 20 lakh tonnes.
- The government has set a goal of doubling farm incomes by 2022 and is working with multi-modal focus towards achieving the same. From seeds and soil to access to markets, the focus has been on reforms across the agriculture cycle.

### **Way Ahead:**

- Digital innovation in agriculture is one of the major trends to look out for economic growth.
- The innovation in agriculture and food system in the digital age like 3D Printing, Robots, Drones, Sensors, and Blockchain are playing a significant role in helping farmers to generate profitable outcomes.
- The role of innovation in agriculture is transforming the infrastructure development space and supply chain management.

## **Chapter 6: Financial Inclusion: Major Initiatives**

Famous economist Dr. Amartya Sen aptly said, “Poverty is the deprivation of opportunity.” It clearly points towards the enormous significance of financial inclusion in a vast and diverse country like India. The efforts towards achieving this ambitious goal started in a structured manner way back in 2005 with the constitution of ‘Committee on Financial Inclusion’ under the chairmanship of the then Reserve Bank of India Governor, Dr. C.Rangarajan.

### **Current scenario:**

- When the first Global Findex Database was released by the World Bank in 2011, it stated that only 40 per cent of adult Indians had a bank account. Seven years later, almost 80 per cent of adult Indians have bank accounts, according to the Global Findex Database published in April 2018.
- In the last four years, more than 360 million new Jan-Dhan Bank Accounts have been opened.
- Mobile penetration is expected to reach 90 per cent by 2020.
- Internet penetration has soared and the use of digital payment is also rising significantly.

### **Key initiatives:**

- Pradhan Mantri Jan Dhan Yojana (PMJDY) is a national mission on financial inclusion started with an integrated approach to bring about comprehensive financial inclusion and provide banking service to all households in the country. The scheme ensures access to a range of financial service like availability of basic saving bank account, access to need-based credit, remittance facility, insurance and pension. It covers both urban and rural areas and those who open accounts get indigenous debit cards (RuPay card).
- PMJDY envisages the extension of Direct Benefit Transfer (DBT) under various government schemes through bank accounts of recipients. Kisan Credit Cards (KCC) have also been linked with the RuPay platform.

- Microinsurance and unorganized sector pension schemes like Swavalamban through the Business Correspondents have also been included under the programme.
- Another significant milestone is Atal Pension Yojana (APY) launched to address the longevity risks among the workers in the unorganized sector who are not covered under any statutory social security scheme.
- A simplified scheme of assured pension of 8 per cent called a Pradhan Mantri Vaya Vandana Yojana (PMVVY) is being implemented through the Life Insurance Corporation of India.
- The Stand-Up India Scheme has been launched to provide bank loans between Rs. 10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up greenfield enterprises in manufacturing, service or the trading sector.
- As a part of 'Beti Bachao Beti Padhao' scheme of the present government, Sukanya Samridhi Yojana came into being in 2015, enabling parents to meet the major future expenses such as higher education and marriage of their girl-children plus offering tax benefits as well.
- MUDRA scheme was launched with the motive of bringing small businesses involved in trading, manufacturing and service sectors into the ambit of formal banking.

### **What are the impacts of the Government's initiatives for financial inclusion?**

- The programmes, especially PMJDY have been broadly successful as a financial inclusion strategy, especially for women, in the rural areas.
- SHGs have consolidated their position and are increasingly extending credit in rural area.
- The digitization of the economy is yet a big challenge, nonetheless, the impact of TV, radio, magazines and newspapers have been positive in terms of facilitating financial literacy.

### **Way forward:**

Getting a unique identity, having a bank account and using digital payments are just the foundations of financial inclusion. Hence, the key elements of true financial inclusion must include the following aspects:

- Financial firms must understand the market and structure products For example, in the agrarian economy of India with so many diversities, the banks need to structure a loan product where the repayment cycle is seasonal and not monthly.
- There is an urgent need to increase financial literacy among masses.
- Partnership between the government and providers of various financial products should improve.
- It becomes necessary to create an ecosystem in rural India where the populace can use its cards in a secured technology-driven environment to carry out digital transactions and not just use it on cash-dispensing machines.

### **Conclusion:**

India has the world's largest share of young people - half the country is below the age of 25. Financial inclusion will necessarily have to be at the core of any economic strategy that the nation puts in place to meet the aspirations of the population.

## **Chapter 7: Making Electricity Sustainable and Available to All**

The government took the initiative of making power accessible to the entire country, through its flagship programme - [Pradhan Mantri Sahaj Bijli Har Ghar Yojana or Saubhagya](#), in addition to several other programmes. As on 21 May 2019, the government's data shows that of the 26.30 million households targeted

under the Saubhagya Scheme, 99.93 per cent, or 26.28 million households have got electricity connections. Now the government's focus is on providing reliable, sustainable and affordable electricity to the masses.

### Technical Interventions in Power Sector:

- The Union Power Ministry has developed a crowd-sourcing mobile app for real-time consumer feedback on quality and availability with an aim to ensure uninterrupted supply.
- The app Jagruk has been developed by the National Informatics Centre (NIC).
- Earlier, the government also launched a mobile application – Vidyut PRAVAH – Electricity, Price Availability and Highlights. This mobile application provides highlights of the power availability in the country on a real-time basis. The information disseminated through the Application will empower the consumer, thereby leading all the stakeholders to be more responsive and efficient.
- Urja Mitra - It is another initiative of the government, which provides outage management and notification platform for dissipating the outage information to power distribution consumers across India through SMS/email/push notifications.
- TARANG - TARANG (Transmission App for Real-Time Monitoring and Growth) is a powerful monitoring tool that tracks upcoming transmission projects and monitors the progress of inter-state and intra-state transmission systems in the country.

### Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY):

- DDUGJY was launched to connect each village to the electricity grid. The erstwhile Rajiv Gandhi Grameen Vidyatikan Yojana (RGGVY) scheme for village electrification and providing electricity distribution infrastructure in the rural areas has been subsumed in the DDUGJY scheme. **Rural Electrification Corporation** is the nodal agency for the implementation of this scheme.

### Components of DDUGJY:

- Separation of agriculture and non-agriculture feeders facilitating judicious rostering of supply to agriculture consumers in the rural areas.
- Strengthening and Augmentation of Sub-Transmission and Distribution (ST&D) infrastructure in rural areas, including metering at distribution transformers, feeders and consumers' end.

### Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya):

- Its objective is to provide electricity connections to all remaining unelectrified households in rural as well as urban areas.
- Under this scheme, there is no upfront fee or charges for obtaining an electricity connection.
- Non-poor households will have to pay 10 installments of Rs. 50 each along with the bill each month, total amounting to Rs.500.
- Under this scheme, a single point wiring along with a LED bulb, mobile charging points and switch, among others are provided and no extra cost is charged by the DISCOM.

### Integrated Power Development Scheme (IPDS):

- Integrated Power Development Scheme (IPDS) was launched to address the concerns about electricity network.
- It is aimed at the strengthening of sub-transmission network, metering, IT application, customer care services, provisioning of solar panels, etc.

### Accelerated Power Development and completion of the Reforms Programme (R-APDRP):

- The scheme includes up-gradation of the electrical assets at sub-centres, lines and distribution transformers, capacity enhancement and renewal of the old sub-stations and installation of roof-top solar panels in government buildings.
- IPDS will help in reducing AT&C losses; establishment of IT-enabled energy accounting and auditing system, improvement in billed energy based on metered consumption and improvement in collection efficiency.

#### **URJA (Urban Jyoti Abhiyaan):**

- In order to rate the performance of DISCOMS, an app-based digital initiative URJA (Urban Jyoti Abhiyaan) was launched with a vision to generate a sense of positive competition.

#### **Ujwal DISCOM Assurance Yojana (UDAY):**

- The government launched Ujwal DISCOM Assurance Yojana (UDAY), to improve the financial health and operational efficiency of DISCOMs.
- Under this scheme, DISCOMs can convert their debt into state government bonds on certain stringent conditions.

#### **Unnat Jyoti by Affordable LEDs for All (UJALA):**

- Launched in 2015, UJALA scheme has emerged as the world's largest domestic lighting programme.
- EESL (Energy Efficiency Services Limited) adopted a strategy of demand aggregation, mass awareness and bulk procurement, designed to attract the support of utility companies, State Governments, and the price-conscious Indian public.
- EESL procures the appliances and provides them to consumers at rates that are much below the market price.

## **Chapter 8: Clean and Renewable Energy Initiatives**

The Government has set an ambitious target of having 175 GW of clean energy capacity by 2022, including 100 GW solar and 60 GW of wind energy. A total of 80.46 GW of renewable energy capacity has been installed in the country as on June 30, 2019, which includes 29.55 GW from solar and 36.37 GW from wind power. As per India's submission to the UNFCCC on Intended Nationally Determined Contribution (INDC), a cumulative electric power capacity of 40 per cent from non-fossil fuel-based energy resources is to be installed by 2030.

#### **Solar Potential of India:**

- India has an average of 250-300 clear sunny days and 2300-3200 hours of sunshine per year.
- India's electricity needs can be met on a total land area of 3000 sq.km which is equal to 0.1 per cent of total land in the country.
- Recently, India achieved the third rank globally for solar installation capacity.
- A clean energy research organisation has reported that the installed solar photovoltaic (PV) capacity has reached over 28 GW as of December 2018.

#### **International Collaboration:**

- Last year, India and France have committed more than US\$2 billion to fund solar energy projects in developing countries. The announcement came during the first summit of the [International Solar Alliance \(ISA\)](#) in New Delhi.
- The vision and mission of the International Solar Alliance is to provide a dedicated platform for cooperation among solar resource-rich countries that lie completely or partially between the Tropics of Capricorn and Cancer.
- The Alliance has three main programmes:
  - Promoting the use of solar water pumps instead of diesel pumps for irrigation
  - Affordable financing for solar technology
  - Promoting solar mini-grids in the least-developed countries and small island nations
- It aims to create 1 TW (1,000GW) of solar energy by 2030. So far, 61 countries have joined the Alliance and 32 have ratified its framework agreement.

### **India's Effort in the Renewable Energy Sector:**

The Ministry of New and Renewable Energy (MNRE) in India has been facilitating the implementation of broad-spectrum programmes.

#### **National Solar Mission (NSM):**

- The National Solar Mission (NSM) was launched in 2010 with active collaboration from states to promote ecologically sustainable growth.
- Under the scheme for development of solar parks which was launched in December 2014, a total of 42 solar power parks with an aggregate capacity of around 23.40 GW have been approved.

#### **KUSUM:**

- Kisan Urja Suraksha evam Utthaan Mahabhiyan (KUSUM) was launched with the objective of providing financial and water security to farmers.
- This scheme has three components:
  - Setting up 10,000 MW of decentralized ground-mounted, grid-connected renewable power plants.
  - Installation of 17.50 lakh standalone solar-powered agriculture pumps
  - Solarisation of 10 lakh grid-connected solar-powered agriculture pumps.
- The scheme aims to add a solar capacity of 25,750 MW by 2022.
- The scheme will have a substantial environmental impact in terms of savings of carbon dioxide emissions.
- All three components of the scheme combined together are likely to result in saving of about 27 million tonnes of carbon dioxide emission per annum.

#### **SRISTI:**

- The Ministry of New and Renewable Energy has introduced a new scheme Sustainable Rooftop Implementation for Solar Transfiguration of India – SRISTI, to incentivize the installation of rooftop solar projects.
- SRISTI scheme aims to achieve a national solar rooftop target of 40 GW till 2021- 22.

#### **Wind-Solar Hybrid Policy:**

- A National Wind-Solar Hybrid Policy has been launched recently to provide a framework for the promotion of large grid-connected wind-solar PV hybrid system for efficient utilization of transmission infrastructure and land.

- It also aims at reducing the variability in renewable power generation and achieving better grid stability. On the technology front, the Policy provides for the integration of both the energy sources i.e. wind and solar at AC as well as DC level.
- The Policy seeks to promote new hybrid projects as well as hybridization of existing wind-solar projects. The Policy provides for the procurement of power from a hybrid project on a tariff-based transparent nodding process.
- It also permits the use of battery storage in the hybrid project for optimizing the output and further reducing the variability.
- It mandates the regulatory authorities to formulate necessary standards and regulation for wind-solar hybrid systems.
- It is envisaged that the Hybrid Policy will open-up a new area for the availability of renewable power at competitive prices along with reduced variability.

### **Green Energy Corridor:**

- Green Energy Corridor is another initiative of the Government of India for the evacuation of large scale renewable energy for which Intra State Transmission System (ISTS) was sanctioned.
- ISTS is being implemented by eight renewable rich states of Tamil Nadu, Rajasthan, Karnataka, Andhra Pradesh, Maharashtra, Gujarat, Himachal Pradesh and Madhya Pradesh.

## **Chapter 9: Women Empowerment: A New Paradigm**

### **Constitutional Safeguards and International Obligations for Women Empowerment:**

- A few [Fundamental rights](#) enshrined in the Indian constitution are central to women empowerment. This includes Article 15, Article 15 (3) and Article 16.
- India has been a party to several international conventions and treaties dedicated to safeguarding women's rights. These include Convention on Elimination of all forms of Discrimination Against Women (CEDAW), International Conference on Population and Development (ICPD), the Beijing Declaration, the Mexico Plan of Action and the Nairobi Forward-Looking Strategies.

### **Institutional mechanisms for Women Empowerment:**

Following are a few institutional mechanisms that promote the empowerment of women.

- Ministry of Women and Child Development
- National Mission for Empowerment of Women (NMEW),
- National Commission for Women (NCW)
- National Institute of Public Cooperation and Child Development (NIPCCD)
- National Policy on Empowerment of Women (NPEW)
- Parliament Committee on Empowerment of Women (PCEW)

### **Schemes for Women Empowerment in the health sector:**

- Pradhan Mantri Matru Vandana Yojana (PMKVY): provides cash transfer (conditional) for expecting and lactating women. It also ensures that the wage loss of women during the pregnancy gets compensated.
- Maternity Care Act: In 2017, the law was amended extending maternity benefit period to 26 weeks and revising the period of 6 weeks to 8.

- Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA): pledges ante natal care services to women in their 2nd or 3rd trimesters of pregnancy in an institutional set up.
- National Nutrition Mission: aims to improve the nutritional status of pregnant women, lactating women, adolescent girls and children in the age group of 0-6 years. The aim of this mission is to address the serious issue of stunting, malnutrition, anaemia and low birth weight amongst newborns.
- Mission Indradhanush: aims to ensure full immunization for women and children.

### **Social Security and Women Empowerment:**

- Swachh Vidyalaya Initiative: To provide access to toilet facilities separately to both boys and girls.
- Swachh Bharat Mission: to eliminate open defecation.
- Ujjwala Yojana: was launched with an aim to distribute 50 million LPG connections to women belonging to lower economic strata. It aims to provide clean fuel in the form of LPG to women who are below poverty line, hitherto using unclean cooking fuels with attendant harm.
- Pradhan Mantri Awas Yojana (PMAY): The ownership of a house is mandated to be in the name of the women of the family.
- Passport Rules: Under the new rules, women do not have to produce certificate such as of marriage or divorce for processing of passport application. It permits a woman to either use her father's or mother's name on the application form.
- Working Women Hostels: This scheme was introduced to ensure safety and convenience of working women. Purpose of this scheme was to provide accommodation, located at a convenient place and also has a daycare arrangement for their children.

### **Financial Security and Empowerment For Women:**

- Mahila E-Haat: A bilingual portal Mahila E-Haat was launched on 7 March 2016 by the Ministry of Women & Child Development. It provides a web-based marketing platform to leverage technology for the display of the products/services made/manufactured/undertaken by women entrepreneurs.
- Support to Training and Employment Programme: The objective of this programme is to provide skills to women, which would enhance their employability.
- Other schemes are Pradhan Mantri Mudra Yojana (PMMY), Stand-up India scheme, Sukanya Samridhi Yojana.

### **Empowerment of Girl Child:**

- Beti Bachao Beti Padhao Scheme (BBBP) was launched to combat the problem of gender discrimination leading to decline in CSR.
- Pragati Scheme was introduced by the Ministry of Human Resource Development. It seeks to provide assistance to the girls who are inclined to purchase higher technical education. Every year around 4000 scholarships are given to female meritorious students in their pursuits.

### **Schemes ensuring Safety of Women:**

- Nirbhaya Fund: under this scheme, the government announced to contribute Rs. 1000 crores for ensuring the safety and empowerment of girls and women.
- Ujjwala Scheme: is a comprehensive Scheme for Prevention of Trafficking for Rescue, Rehabilitation and Re-Integration of Victims of Trafficking for Commercial Sexual Exploitation- [Ujjwala](#), funded by the central government. The scheme looks after the long term rehabilitation of the victims by providing food, health services, counselling and vocational training to ensure their livelihood.
- Swadhar Greh: the scheme was launched to provide integrated rehabilitation to women in distress. It is intended to help women in difficulties, especially those who lack any kind of support.

- Mahila Shakti Kendra (MSK) Scheme: it is an umbrella scheme under Pradhan Mantri Mahila Sashaktikaran Yojana (PMMSY) intended to provide an interface for rural women to enable them to avail the benefits of government programmes.
- Woman of India Festival: The Woman of India Festival is celebrated to create and promote entrepreneurship amongst women. It promotes women farmers and entrepreneurs in the organic sector.

### Progress:

- As per 2011 census, literacy rate in India stands at 72.98 per cent with a 13 per cent increase as compared to 2001.
- According to the Economic Survey 2018-19, around 53 per cent of women owned a bank account in 2015-16.
- According to the National Family Health Survey (NFHS-4), the figure for married women who exercise decision-making in their households was reported at 84 per cent, as against 76.5 per cent in 2005-06.
- The Maternal Mortality Ratio (MMR) across India has abated from 167 per lakh live births between 2011-13, to 130 between 2014-16.
- Woman-centric components in schemes across ministries have increased. Fifty-Seven Ministries or Departments have formed Gender Budget Cells to strengthen and implement gender budgeting processes.

### Conclusion:

The Finance Minister, while presenting the budget, acknowledged the importance of women emancipation and described them as 'Nari Tu Narayaani'. All stakeholders including civil society organizations, government and elected representatives can forge effective collaboration which would help girls and women avail all the available opportunities so that they grow to their full potential.

## Chapter 10: Skilling India through Government Initiatives

India is a country today with 65 per cent of its youth in the working-age group. If there is a way to reap this demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth, but also to the country's economic growth.

### Flagship Initiatives of the Government:

#### Skill India Mission:

- The Skill India Mission was launched by the Prime Minister on 15 July 2015.
- It has been launched to empower the youth of the country with skill sets that make them more employable and more productive in their work environment.
- Skill India offers courses across 40 sectors in the country which are aligned to the standards recognized by both, the industry and the government under the [National Skill Qualification Framework \(NSQF\)](#).
- The ITI ecosystem has also been brought under Skill India for garnering better results in vocational education and training.

#### National Skill Development Mission:

- The Mission has been developed to create convergence across sector and States in terms of skill training activities.



- The National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and standard.
- National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), and Directorate General of Training (DGT) - all will have horizontal linkage with Mission Directorate to facilitate smooth functioning of the national institutional mechanism.

#### **Pradhan Mantri Kaushal Vikas Yojna (PMKVY):**

- It is being implemented by the National Skill Development Corporation.
- The objective of this skill certification scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood.
- Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).

#### **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):**

- The Ministry of Rural Development (MoRD) announced the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) Antyodaya Diwas in 2014.
- DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.
- DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years from poor families.

#### **Conclusion:**

India's dream to become a five trillion dollar economy can only be achieved through a 'Skilled India'. A prosperous India lies in the hands of the Skilled Youth of the country.

## **Chapter 11: Ensuring Children's Health and Nutrition**

India is home to the largest child population in the world. As part of the Sustainable Development Goals set out by the UN, India has committed to reduce the death rate of under-five years children by 25 deaths per 1000 live births by 2030. India's own National Health Profile has set an aim of 23 by 2025. The National Policy for Children (2013) recognizes that a long term, sustainable, multi-sectoral, integrated and inclusive approach is vital for health growth and development of children. The policy further recognizes that survival, health, nutrition, education, education, protection and participation is the right of every child of this country.

#### **Various Initiatives:**

##### **Child Health Programme under the National Health Mission:**

- Reducing child deaths is one of the most important goals of the National Health Mission (NHM). Child health programmes implemented under NHM comprehensively integrates interventions recognizing that reproductive, maternal and child health cannot be addressed in isolation.
- The health care of children under NHM focuses on providing immediate, routine newborn care and care of sick newborns, child nutrition including essential micronutrients supplementation, immunization against common neonatal and childhood illnesses.

##### **National Nutrition Mission (Poshan Abhiyaan)**

- Poshan Abhiyaan launched in 2017-18 is mandated to reduce the level of undernutrition, stunting, anemia and low-birth-weight babies in most backward districts of the country.
- The initiatives proposed under Poshan Abhiyaan include real-time monitoring of programme implementation, introducing measurement of children's height at Anganwadi centres, incentivizing States for meeting the targets and involving masses through Jan Andolan.

### **Integrated Child Development Services (ICDS)**

- Launched in 1975, the ICDS Scheme represents one of the world's largest and most unique programmes to improve the nutritional and health status of children aged 0 to 6 years, and pregnant and nursing women.
- Non-formal pre-school education is imparted to children in the age group 3-6 years, and health and nutrition education to women in the age group 15-45 years.
- ICDS Schemes offers a package of six services, viz. health services are provided in collaboration with NHM usually by ANMs during village health nutrition and sanitation day.

### **Mid-Day Meal Scheme –**

- School feeding programmes are considered as long term social protection investments that have multiple benefits. They serve three important perspectives: social equity through reaching the most vulnerable children, educational advancement by contributing to learning by increasing children's access to education and maintaining their nutritional status and overall health. Additionally, they provide income support to families through the provision of food to children.
- Mid-day meal programme was launched in 1995 as a centrally sponsored scheme. Under this programme cooked mid-day meals were to be introduced in all government added primary schools within two years.
- The programme envisaged the provision of cooked meals/processed food of calorific value as per prescribed norms for children studying in classes IV in all Government, local body and Government-aided primary schools free of cost.

### **Conclusion:**

The initiatives taken by the government highlight the commitment of the Government to address hunger and malnutrition in India. However, to achieve nutrition goals, there is a need to address the challenges of bridging the gaps in their implementation, bringing parities and improving the coverage of services.

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