

Gist of

# KURUKSHETRA

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March 2020

## Budget for Rural India 2020-21



Budget for  
**Strengthening Agriculture,  
Farmers and Rural India**

Budget 2020-21:  
**Changing the Landscape  
of Rural Economy**

Accelerating **Financial  
Inclusion in Rural India**

Rural Infrastructure **in  
Union Budget 2020-21**

Forward Looking **Budget  
for the Agrarian Sector**

# 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  
Avdhesh 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 Rath



Rank 46  
Udit Singh

# KURUKSHETRA – MARCH 2020 ISSUE

## BUDGET FOR RURAL INDIA 2020-21

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## Chapter 1: Budget for Strengthening Agriculture, Farmers and Rural India

The budget focuses attention on the development of rural areas, growth of agriculture and welfare of farmers to help bridge the disparity between rural and urban areas. The sector plays a significant role in boosting the economy of the country, as a large population is dependent on agriculture and ancillary industries for employment.

### **Major announcements in the budget:**

#### **PM KUSUM Yojana:**

- Under Pradhan Mantri Kisan Urja Suraksha evem Utthan Mahabhiyan, solar units will be installed in the fields and connected to the power grid so that farmers can also earn profit by producing electricity.
- Under the scheme, 20 lakh farmers will be assisted in installing solar power pumps.

#### **Blue economy:**

- The budget proposes to give the status of farmer to fishermen. This will make fishermen get entitlements being given to the agricultural sector.

#### **Sustainable agriculture:**

- A policy to promote organic, natural and integrated farming will be adopted. “Organic farming portal” will be launched to strengthen the online national market of organic products.

#### **Women empowerment:**

- The budget gives attention to the self-reliance of women in rural areas. Under the “Dhaanya Laxmi Yojana”, women will be specially linked to seed related programmes. Women farmers will be given training in quality checking of seeds and scientific farming.
- Loans and financial assistance will be given to [SHGs](#) of women to involve them on a large scale in various storage schemes.

#### **Dairy sector:**

- The government has set itself a target of doubling milk production by 2025.

#### **Infrastructure:**

- National Infrastructure Pipeline related projects will infuse new energy in rural areas of the country and a large number of people will get employment.

#### **Way forward:**

- For the agricultural sector, the policy focus has shifted from increasing the yield to doubling the income of farmers, raising the standard of living and providing urban facilities.
- The government’s top priority should be to take measures to uplift the marginalised and poverty-stricken people and communities.
- There is a need to adopt concrete measures for bridging the disparity between rural and urban areas.
- There is a need to ensure provision of basic necessities in the rural areas.

## Chapter 2: Budget 2020-21: Changing the Landscape of Rural Economy

The [Union Budget 2020-21](#) provides a major impetus to agriculture and rural development by focussing on farming, irrigation, agricultural credit, better storage and marketing. The well-being of a nation rests on the vitality of the rural economy, which is directly related to poverty, inequality and unemployment.

### **Overview of agriculture in India:**

- The well-being of rural India rests on agriculture and its development. Contribution of agriculture to rural employment and rural livelihood itself signifies its importance in the development agenda.
- Around 70% of the rural households still depend primarily on agriculture for their livelihood.
- 82% of farmers are small and marginal.
- The share of agriculture and allied sectors in the Gross Value Added (GVA) of the country at current prices has declined from 18.2% in 2014-15 to 16.5% in 2019-20.

### **Initiatives for inclusiveness:**

#### **Healthcare:**

- Mission Indradhanush has been expanded to cover 12 diseases.
- A comprehensive sanitation programme, [Swachh Bharat Mission](#) has been launched to support the health vision. This would reduce the health burden on the poor.
- The PM Jan Aarogya Yojana will be expanded to tier-2 and tier-3 cities to cover poorer people.
- The Jan Aushadhi Kendra scheme will be expanded to all districts.

#### **Basic necessities:**

- The [Jal Jeevan Mission](#) aims to provide piped water supply to rural households. The scheme also places emphasis on augmenting local water sources, recharging existing sources and promoting water harvesting.

#### **Livelihood opportunities:**

- Under the Deen Dayal Antyodaya Yojana for alleviation of poverty, 58 lakh SHGs have been mobilized.



## Chapter 3: Accelerating Financial Inclusion in Rural India

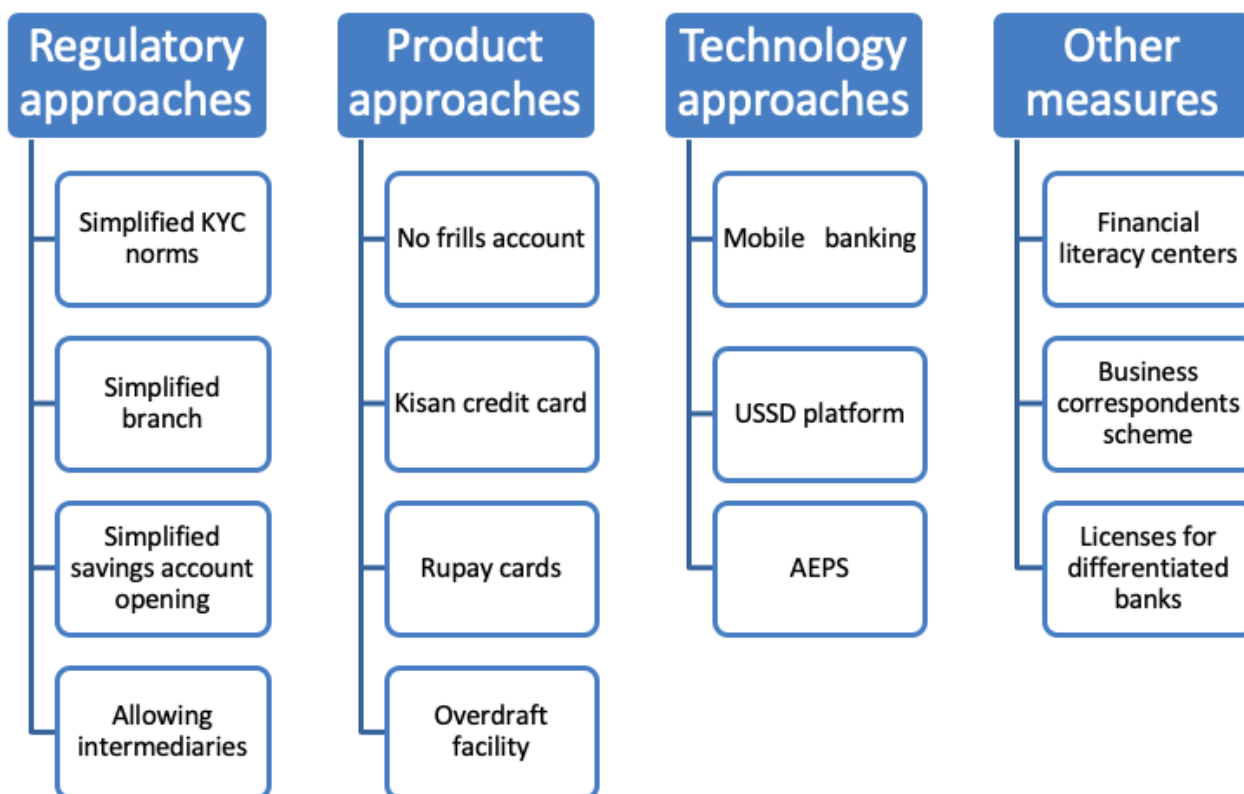
Financial inclusion may be defined as the process of ensuring access to financial services, and timely and adequate credit needed by vulnerable groups at an affordable cost. Financial services include bank accounts for savings and transactional purposes, low cost credit for productive and personal purposes, financial advisory services, insurance and pension facilities, etc.

### **Significance of Financial Inclusion:**

- Financial inclusion broadens the resource base of the financial system by developing a culture of savings among a large segment of the population.
- Ensuring financial inclusion of the vulnerable sections plays a significant role in the process of balanced economic development.
- 7 of the United Nations [Sustainable Development Goals](#) of 2030 view financial inclusion as a key enabler for achieving sustainable development worldwide.
- By bringing low income groups within formal banking, financial inclusion mitigates their exploitation by money lenders. It also helps protect their financial wealth in exigent circumstances.

### **Initiatives taken:**

- The Rangarajan Committee recommendations of 2008 mandating public and private banks to submit Financial inclusion plans was a significant step towards financial inclusion.
- Reserve Bank of India has formulated the national strategy for financial inclusion for the period 2019-2024.
  - It envisages providing banking access to every village within a 5 Km radius of 500 households in hilly areas by March 2020.
  - Along with traditional banking outlets, payments banks, small finance banks, co-operative banks, regional rural banks should strive to achieve 100% financial inclusion while promoting efficiency and transparency through digital transactions.



- SHG-Bank linkage programme and the scheme of joint liability groups by NABARD have ensured credit delivery to the underserved.
- The tectonic shift in financial inclusion came with the [Pradhan Mantri Jan-Dhan Yojana](#).

#### Overview:

- As per the Census 2011, only 58.7 % of households are availing banking services in the country.
- NSSO 70<sup>th</sup> round survey notes that institutional and non-institutional sources of credit have a share of 49% and 51% respectively.
- A large proportion of the small and marginal farmers are still dependant on moneylenders for credit.
- There is regional disparity too with respect to credit access.
  - With respect to institutional credit, more than 1/3<sup>rd</sup> of loans come from cooperative societies in states like Maharashtra, Gujarat, Kerala, Punjab, etc.
  - In southern states, commercial banks and regional rural banks have larger roles in providing credit to farmers.
- In the last seven years, India has taken massive strides towards financial inclusion. The proportion of people joining the formal financial system has more than doubled since 2011. Almost 80% of adult Indians have bank accounts.
- The use of digital payments is also rising.

#### Way forward:

- The financial firms must understand the market and structure products accordingly.
  - Microcredit products have the potential to transform the financially weak.

- The cooperative banks play a critical role in providing banking facilities to the rural populace. Certain amendments to the banking regulation act are proposed for increasing professionalism and improving governance.
- There is a need for extra focus on financial literacy. This will involve educating people, disseminating financial and digital awareness in the society and making beneficiaries aware of the opportunities. This will need a multi-pronged, bottom-up approach.
- Partnership between government and providers of various financial products is the need of the hour so that risks and rewards of working with marginal populations are shared.



## Chapter 4: Rural Infrastructure in Union Budget 2020-21

### **National Infrastructure pipeline:**

- The government has launched the National Infrastructure Pipeline worth Rs. 103 lakh crore. It consists of more than 6500 projects across sectors.
  - The projects would include housing, safe drinking water, access to clean and affordable energy, logistics and warehousing, irrigation projects, etc.
- The National Infrastructure Pipeline, apart from improving the ease of living for each individual citizen in the country, will also help create a huge employment opportunity in construction and maintenance of infrastructure.
- Given the fact that a major chunk of the Indian population resides in the rural regions, infrastructure development should not be urban-centric.

### **Rural Infrastructure:**

#### **Physical connectivity:**

- The Pradhan Mantri Gram Sadak Yojana (PMGSY) will help improve connectivity to unconnected habitations as part of a poverty reduction strategy.
  - High and uniform technical and management standards have been set up in order to ensure sustainable management of the rural roads network.
- The inland waterways have received a boost with the [Jal Vikas Marg](#) scheme. This will have an impact on the ecosystem of the region and will help energise economic activity.

#### **Energy infrastructure:**

- The Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) will help ensure energy sovereignty for the farmers.
- The Deen Dayal Upadhyay Gram Jyoti Yojana (DDUGJY), launched in 2015, envisages strengthening and augmentation of sub-transmission and distribution infrastructure in the rural areas.
- The [Pradhan Mantri Ujjwala Yojana](#) envisages providing LPG connections to poor households identified through Socio Economic Caste Census (SECC), 2011 data.
- The Pradhan Mantri Sahaj Bijli Har Ghar Yojana ([Saubhagya](#)) scheme involves providing free electricity connections to all households in rural areas and poor families in urban areas.

#### **Agriculture infrastructure:**

- The [Pradhan Mantri Krishi Sinchai Yojana](#) with a 15% higher outlay, will help ensure effective utilization of available water resources.
- “Kisan Rail” and “Krishi Udaan” provisions will help build a seamless national cold supply chain for perishables.
- The government is proposing to provide viability gap funding for setting up warehouses at the block/taluk level. A village storage scheme is proposed to be run by SHGs.

#### **Water and Sanitation:**

- The budget proposes comprehensive measures for 100 water stressed districts.
- The Jal Jeevan Mission and Swachh Bharat Mission support the health vision of reducing the disease burden on the poor.

- The Jal Jeevan Mission (JJM) envisages providing piped water supply to all households in the rural areas.
- The government, committed to ODF plus, is working towards liquid and grey water management.

**Communication/IT:**

- To fulfil the government's vision of providing all public institutions at gram panchayat level with digital connectivity, Fibre to Home connections through Bharatnet are being established to link 1,00,000 gram panchayats.

**Social and Commercial infrastructure:**

- Pradhan Mantri Awas Yojana (PMAY) - Gramin is set up to achieve the objective of Housing for All by 2022.
- The Government's focus on promoting tourism will help ensure a more balanced growth of the rural areas.

## Chapter 5: Forward Looking Budget for the Agrarian Sector

### **Budget provisions for agriculture:**

- The budget has allocated about Rs. 2.83 lakh crore for agriculture, allied activities, irrigation and rural development. Out of this, Rs. 1.60 lakh crore is for agriculture, irrigation and allied activities while the rest 1.23 lakh crore is for rural development and Panchayati Raj.
- In order to achieve the objective of doubling the farmer's income in the medium term, the budget has focused on 16 action points.

### **Core objectives of the budget:**

- Liberalizing the farm markets
- Making agricultural activities more competitive
- Providing for seamless trading
- Catalyzing organized investment from the private sector
- Adoption of sustainable cropping patterns
- Use of modern technology to enhance productivity

### **16 point action plan:**

#### **Incentivizing states for reforms:**

- The budget aims at incentivizing states to execute agri-marketing reforms as per the model acts for Agricultural Land Leasing Act of 2016, for Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act of 2017 and for Agricultural Produce and Livestock Contract Farming and Services (Promotion and Facilitation) Act of 2018.
- The states would be eligible for financial incentives in the form of grants from the [Finance Commission](#), if they enact and implement the model laws.

#### **Focus on water:**

- Given the seriousness of the water stress issue in India, the budget proposes comprehensive measures for 100 water stressed districts.

#### **Non-farm income:**

- 20 lakh farmers to be covered under the PM KUSUM scheme.
  - This enables the farmers to install solar power generation capacity on their fallow/barren lands and to sell it to the grid.
  - The solarization of water pumps will also ensure energy sovereignty for the farmers who are either dependent on electricity or fossil fuels to run their pumps.

#### **Balanced use of fertilizers:**

- There is a need for balanced use of fertilizers. Excessive and imbalanced use of fertilizers is adversely impacting the environment as well as public health.

#### **Agri-warehousing:**

- The budget proposes increasing the current warehousing infrastructure through viability gap funding route of PPP mode.
- SHGs run village storage schemes with assistance from MUDRA and NABARD Rural Infrastructure Development Fund (RIDF) loans.
  - This will allow the farmers to store their produce at the village level and hence help reduce their logistics cost.

### **Logistics for agriculture:**

- Starting of Kisan Rail and Krishi Udaan to foster efficient value chains for perishable commodities by setting up of a seamless national cold chain.
  - This will ensure minimal wastage of agricultural produce and better price realization for farmers, apart from increasing the market access for the produce.
- Integration of Electronic Negotiable Warehouse Receipts (eNWR) with eNAM.
  - NWRs are documents issued by warehouses to depositors (farmers) against commodities deposited in warehouses. NWRs can be traded, sold, swapped and used as collateral to support borrowing or loans from banks.

### **Horticulture sector:**

- Budget proposes cluster approach to fostering horticulture under one district, one product approach.

### **Integrated farming:**

- Expanding integrated farming systems in rainfed areas, which would involve aspects like multi-tier cropping, bee keeping, solar energy generation apart from the regular farming activities, have been proposed.

### **Credit for agriculture sector:**

- The budget is targeting Rs. 15 lakh crore agricultural credit for the farmers in the current fiscal.
- All eligible beneficiaries of [PM-KISAN](#) will be covered under the Kisan Credit Card scheme.

### **Animal farming:**

- India aims at doubling milk processing capacity by 2025.
- In order to insulate the domestic dairy sector against cheap imports, the budget has done away with the concessional custom duties. This will help facilitate better procurement prices for farmers in the dairy sector.
- The Budget proposes to eliminate Foot and Mouth disease, brucellosis in cattle and peste des petits ruminants (PPR) in sheep and goat by 2025.
  - This would reduce the burden of health expenditure on the animals, increase milk productivity and enhance export potential of the livestock industry.
- The budget targets to increase coverage of artificial insemination from 30% to 70%.
  - The genetic upgradation possible in artificial insemination will help enhance milk production using low cost breeding technology.
- The Livestock Insurance Scheme has been formulated with the twin objective of providing protection mechanism to the farmers and cattle rearers against any eventual loss of their animals due to death, and to demonstrate the benefit of the insurance of livestock to the people and popularize it with the ultimate goal of attaining qualitative improvement in livestock and their products.
- It is proposed to make use of [MGNREGS](#) for fodder production.
  - This will help ensure availability of green fodder throughout the year for the dairy farmers given the current gap between demand and supply of feed and fodder in the country.

**Blue economy:**

- The budget proposes to raise fish production to 200 lakh tonnes. Growing of algae, sea weed and cage culture will be promoted.
  - This will help achieve economic prosperity of fishermen and fish farmers and contribute towards food and nutritional security through optimum utilisation of resources in a sustainable manner.

**Ongoing schemes:**

- 6.11 crore farmers have been insured under the [PM Fasal Bima Yojana](#).
- Micro irrigation under Krishi Sinchai Yojana has been expanded.
- Measures have been taken for supplementing income of the farmers under PM-KISAN.
- Budget has proposed increasing connectivity under the PM Gram Sadak Yojana.

## Chapter 6: Roadmap to Boost Agriculture in India

### **Significance of agriculture and allied sector:**

- This sector plays a critical role in rural livelihood, employment and national food security.
- The sector provides the largest source of livelihoods in India.
  - As per the [economic survey](#) of 2019-20, around 70% of the rural households are still dependent primarily on agriculture for their livelihoods.
- The agricultural produce acts as a major raw material for the industrial sector.

### **Concerns:**

- 82% of the farmers in India are small and marginal (own less than one acre of land).
- Agricultural sector's contribution to national income has gradually declined from 18.2 % in 2014-15 to 16.5 % in 2019-20 even though a large proportion of the population continues to depend on the sector. This leads to low levels of productivity in the sector.
- Given that a large proportion of Indian farmers are dependent on the monsoons, Indian farmers are highly vulnerable to climate change risks.

### **Ashok Dalwai Committee:**

- The inter-ministerial committee under the chairmanship of Dr. Ashok Dalwai had examined the issues relating to doubling of farmers' income in real terms by the year 2022-23.
- The committee, in its report in 2018, identified seven sources of income growth:
  - Improvement in crop and livestock productivity.
  - Resource use efficiency or savings in cost of production.
  - Increase in cropping intensity.
  - Diversification towards high value crops.
  - Improvement in real prices received by farmers.
  - Shift from farm to non-farm occupations.
  - Establishing a national cold supply chain.



## Chapter 7: Budget 2020-21: Rural Economy and Rural Women

### Significance of development and empowerment of rural women:

- Rural women are the key agents for achieving transformational economic, environmental and social changes required for sustainable development.
- Empowering rural women is crucial also to improve economic productivity given women's large presence in the agricultural workforce.

### Challenges faced by rural women:

- Limited access to credit, healthcare and education.
- Global food and economic crises and climate change.

### Budget provisions:

- The government has announced the setting up of a task force to recommend steps to lower maternal mortality rate and to look into the issue of age of motherhood and measures for improving nutrition levels.
- The current budget provides for about Rs. 28,600 crore for programs that are specific to women.
- The budget proposes bringing in women self help groups to manage village level storage of farm produce. SHGs will get loans from [NABARD](#) and MUDRA scheme.
- The budget proposes skill building of rural women to play an entrepreneurial role in orchestrating agri-services.
- The promotion of food processing industry will empower rural women by creating employment opportunities.

### Governmental schemes:

- The government spending on the social sector especially on health, education and social protection will help address widening social and economic inequality of women.
- 'Beti bachao, beti padhao' scheme has yielded substantial results. The gross enrolment ratio of girls across all levels of education is now higher than boys.
- The budget proposes Rs. 35,600 crore for nutrition related programmes. The [POSHAN Abhiyan](#) has been expanded and has been allotted additional budgetary support.
  - The POSHAN Abhiyan aims to bring down stunting of children in the age group 0-6 years from 38.4 % to 25% by 2022.
- The centre's programmes of maternity benefit and child protection services have received a boost in terms of budgetary allotment.
- The 'one stop centre' scheme seeks to facilitate access to an integrated range of services, including medical aid, police assistance, legal aid and psycho-social counselling to women affected by violence.
- Mahila Shakthi Kendras have been allotted higher amounts.

### Way forward:

- Greater attention will have to be paid to the problems and development of rural women.
- The education and skill development of rural girls should be emphasized not only on grounds of social justice but also because it accelerates social transformation.
- Women-oriented schemes should receive higher budgetary allotments.

## Chapter 8: Rural Resurgence through Trade, Tourism and Technology

Trade, tourism and technology will play a meaningful role in boosting rural economic growth and the budget stresses on these sectors.

### **Trade:**

#### **Significance:**

- Trade helps in an efficient and remunerative utilization of local resources and promotes economic growth.
- Agricultural trade accounts for 12% of India's total exports and there is the potential for further increasing this proportion.
- Trade can act as a source of employment generation.

#### **Challenges:**

- There is a need to ensure better connectivity between areas of supply and areas of demand to facilitate trade.
- Approximately 93,000 crore is lost as harvest and post harvest losses, including losses during transportation.
- To sustain agricultural exports, there is a need to maintain the quality of agricultural produce, especially perishables.

#### **Steps taken:**

- The budget announces Krishi Udaan and Kisan Rail through Public-Private Partnership.
- Budget announcement on 'one product one district' approach will encourage specialization of particular areas in exporting particular products.
- There is an emphasis on blue economy in the budget, which emphasizes on augmenting fishery exports.
- The NIRVIK Scheme will provide higher insurance coverage, reduction in premium for small exporters and simplified procedure for claim settlements in the exports sector.
- The Scheme for reversion of duties and taxes will ensure digital refund to exporters, for duties and taxes levied at the central, state and local levels and which are not exempted or refunded under any other existing mechanism.

### **Tourism:**

#### **Significance:**

- Growth of tourism generates employment.
- It helps ensure decentralized development.
- The focus on tourism will help realize the potential of the increasing trend of rural tourism.

#### **Challenges:**

- Guaranteeing water, sanitation and security is a necessary pre-cursor to attracting tourists.
- Adequate infrastructure is another pre-requisite for tourism.

#### **Steps taken:**

- The budget has announced augmenting connectivity through accelerated development of highways, economic corridors and railways.
- There is a proposal for having more Tejas-like trains connecting attractive tourist destinations in India's hinterlands.
- Other important budget announcements:
  - Indian Institute of Heritage and Conservation
  - Five archaeological sites as Iconic Sites
  - Museum on Numismatics and Trade
  - Tribal Museum in Ranchi
  - Maritime Museum in Lothal
- Five archaeological sites have been proposed at Rakhigarhi in Haryana, Hastinapur in Uttar Pradesh, Shivsagar in Assam, Dholavira in Gujarat and Adichanallur in Tamil Nadu. These have been identified as iconic sites with proposals for onsite museums.

### **Technology:**

- There is the growing presence of technology, especially information technology, in both farm and non-farm activities.

### **Steps taken:**

- The budget envisions providing digital connectivity to all public institutions at gram panchayat level. The target is to achieve fibre to home connections through Bharatnet.
- A pragmatic approach towards using technology in providing quality education has been adopted by the budget for students of the deprived sections of society, and for those who do not have access to higher education. The budget proposes to start online degree level education programmes.

## Chapter 9: Rural Livelihood and Employment

The budget allocates resources to important livelihood and rural infrastructure initiatives. In terms of increase in allocation as compared to previous budgets, priority has been accorded to agriculture, cooperation and farmers' welfare.

### **Livelihoods and employment through agri-development:**

- The budget recognizes the importance of making Indian agriculture remunerative by reviewing and reviving the price discovery mechanism for farm products so that farmers can realise higher prices for their produce.
- The various budgetary provisions in this regard have been discussed in earlier chapters.

### **Livelihoods and employment through rural development:**

- Given the high incidence of poverty, low work participation and increased casualisation of labour, wage and self-employment generation programmes are critical for rural development.

### **MGNREGA:**

- The scheme envisages public investment for income and employment generating public works in rural India.

#### *Objectives:*

- Ensuring livelihood security through creation of permanent and durable community assets.
- Expansion of irrigation potential through MGNREGA works.

#### *Budget provisions:*

- The budget proposes utilising MGNREGA funds for fodder production. This would help the livestock sector and ensure appropriate backward and forward linkages to enhance farm income.

#### *Concerns:*

- Though the scheme has large financial absorption capability, yet it has not been able to generate adequate quality community assets because of less focus on asset creation, faulty work plan and design, improper selection of projects and work sites, inefficient work execution and inadequate technical supervision.

#### *Way forward:*

- There is a need to review and revive the planning process at the village panchayat level and raise a cadre of professional experts to evaluate and audit MGNREGA projects.
- MGNREGA implementation requires professionalisation of community-based and outcome-oriented works planning and their transparent implementation.

### **National Rural Livelihoods Mission (NRLM):**

- NRLM has two important self-employment schematic interventions - Deen Dayal Upadhyay Grameen Kaushal Yojana (DDU-GKY) and Deendayal Antyodaya Yojana- National Rural livelihood mission ([DAY-NRLM](#)).

*Objectives:*

- The village entrepreneurship development approach of DAY-NRLM is aimed at creating a catalytic local entrepreneurial ecosystem and encouraging the rural unemployed youth to take up local enterprises on their own.

*Way forward:*

- There is a need for diversification of economic activities and their convergence with training, skill development and placement oriented programmes of government departments.
- This will help make NRLM a successful and sustainable entrepreneurial intervention in the rural areas and ensure sustainable livelihoods and gainful employment avenues in rural areas.

## Chapter 10: Skill Development and Employment Opportunities

India is aiming to become a \$5 trillion economy based on its demographic dividend and digital transformation. In order to optimally leverage its demographic dividend, India needs to find ways to empower its manpower with appropriate skills.

### **Significance of skill development:**

- Will help increase employment opportunities.
- Will help meet the demand from the industries for a skilled labour force.
- Will help India seize global opportunities by supplying talent to the global job market.

### **Government schemes:**

- The Ministry of Skill Development and Entrepreneurship is implementing its flagship scheme [Pradhan Mantri Kaushal Vikas Yojana \(PMKVY\)](#) through the National Skill Development Corporation (NSDC), with the aim to provide skills training to 10 million youth by 2020.
- NSDC has facilitated the creation of Sector Skill Councils (SSCs) which are industry-led bodies to ensure addressing the skill requirements of various sectors.
- Under the ongoing Environmental Information System (ENVIS) scheme of the Ministry of Environment, Forest and Climate Change, the Green Skill Development Programme has been launched.

### **Union Budget 2020-21 provisions:**

- The budget focuses on skill development, reforms in education and training, rural and social entrepreneurship and livelihood enablement.
- The budget earmarks Rs. 99,300 crore for the education sector and Rs. 3000 crore for skill development.

### **Skilling:**

- 150 higher educational institutions will start apprenticeship embedded degree/diploma courses.
- Internship opportunities would be encouraged at the urban local body level.
- The National Skill Development Agency will focus on infrastructure-focused skill development opportunities.

### **Education:**

- The New Education Policy would be announced soon.
- There are proposals to enable sourcing of External Commercial Borrowings and Foreign Direct Investment ([FDI](#)) to ensure greater inflow of finance to the educational sector.
- Degree level full-fledged online education programmes are proposed to provide quality education to students of the deprived sections of society.
- Under the “Study in India” programme, India would be made an attractive study destination for students from other countries. This will help increase India’s soft power and also help augment flow of resources into India.



## Chapter 11: Education in Rural India

About 75% schools are set in rural areas. The budget focuses on improvement of the quality of schools and higher education.

### **Budget provisions for rural education:**

#### **Eklavya model residential schools:**

- This aims to facilitate access of quality education to tribal children in the rural areas.

#### **Jawahar Navodaya Vidyalayas:**

- This is an initiative of the HRD Ministry to establish residential schools for rural children.
- These schools were set up in 1985 for providing free and compulsory education for rural children.

#### **Samagra Shiksha:**

- It is a flagship programme of the government to promote holistic education.
- It was formulated in 2018 by bringing together 3 centrally sponsored schemes i.e. Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan and Teacher Education.

Read more on [Samagra Shiksha Scheme](#).

#### **Mid-day Meal scheme:**

- It is a centrally sponsored scheme formulated in 1995, which is a national programme providing nutritional support in primary schools.

#### **Digital connectivity:**

- Given the issue in rural schools like, shortage of teachers, inadequate student-teacher ratio, outdated teaching methods and insufficient teaching resources, the government has announced plans to provide digital connectivity in all schools.
- They can receive quality education and training by using online platforms like Massive Open Online Courses (MOOCs) on [SWAYAM](#).

#### **Way forward:**

The Government has made good efforts by allocating funds to various programmes and schemes for the improvement of quality of schools and higher education. However, there is a need to improve investment in education with a focus on education in rural India.

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## Student Portal

Get access to recorded sessions of the Weekly Webinar, Issues in News, Current Affairs Magazine, Gist of Yojana and Practice Sets



## Stay Up-to-date

Regular and in-depth current affairs updates



## Mentor Support

Personalised feedback from our mentors



## Study Material

In-depth coverage of syllabus which includes the following guides: Indian Polity by M Laxmikanth, India's Ancient Past by R S Sharma, History Of Modern India by Bipan Chandra, Ethics, Integrity and Aptitude by P N Roy Chowdhury and G Subba Rao +16 more titles



## Test Your Knowledge

Perfect your exam writing skills and knowledge with - modular tests (MCQ and descriptive), question paper discussions, personalised analysis of answers and answer writing strategies



## Current Affairs Webinar

Twice a week live webinar classes to discuss current affairs followed by revision notes



## Ease of Accessibility

Prepare at your own convenience, anywhere and anytime with the BYJU'S IAS tablet

## Course Highlights

Daily news analysis  
based on The Hindu

Practice to perfection  
with Prelims and Mains  
Test Series

Post Mains Interview  
Guidance Program

### Delhi

B-1/8, Lower Ground Floor,  
Apsara Arcade, Sadhu Vaswani  
Marg, Pusa Road, Karol Bagh,  
Rajinder Nagar, Delhi 110005

Shop No. 19, Vardhaman  
Central Mall, Nehru Vihar,  
Delhi. nearest metro- Vishwa  
Vidyalaya metro station

### Hyderabad

Srishti Tower, Hitech City Rd,  
VIP Hills, Silicon Valley,  
Madhapur, Hyderabad,  
Telangana 500081

3-6-196/197, 2nd Floor, Prime  
Plaza, Himayatnagar Main  
Road, Himayatnagar,  
Hyderabad, Telangana  
500029

### Bangalore

BYJU'S Classes, Tavarekere  
Main Rd, Opp: Forum back  
gate, Venkateshwara Layout,  
S.G. Palya, Bengaluru,  
Karnataka 560029

### Chennai

St Patricks School, Kasturba  
Nagar 3rd Cross St, Gandhi  
Nagar, Adyar, Chennai, Tamil  
Nadu 600020

To know more about our courses contact: **+91 92435 00460**