

Gist of **KURUKSHETRA**

October 2021



Social Transformation in Rural India

**Major Drivers of
Rural Transformation**

**Womenpreneurs
Driving Transformation**

**Role of Micro Finance
and Micro Credit in
Transforming Rural India**

**Ayushman Bharat
Transforming Health**

**Smart Villages: Towards
Information Superhighway**

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02

Ranks in
Top 10

18

Ranks in
Top 50

36

Ranks in
Top 100



RANK 02

Jagrati Awasthi



RANK 8

Kartik Jivani



RANK 13

Gaurav Budania



RANK 14

Karishma Nair



RANK 17

Sarthak Agarwal



RANK 25

Vaibhav Rawat



RANK 26

Pulkit Singh



RANK 28

Divya Mishra



RANK 30

Divyanshu
Choudhary



RANK 31

Megha Swaroop



RANK 32

Rallapalli Jagat Sai



RANK 35

Aparna Ramesh



RANK 37

Narwade Vinayak



RANK 38

Varuna Agarwal



RANK 41

Aswathy Jiji



RANK 42

Pooja Gupta



RANK 46

Jubin Mohapatra



RANK 50

Abhishek Shukla

Incredible Results

CSE 2019

4 Ranks
in top 10

13 Ranks
in top 50

22 Ranks
in top 100



Rank 3
Pratibha Verma



Rank 6
Vishakha Yadav



Rank 8
Abhishek Saraf



Rank 10
Sanjita Mohapatra

CSE 2018

11 Ranks
in top 50

28 Ranks
in top 100

183 Ranks
in the final list



Rank 11
Pujya Priyadarshni



Rank 16
Dhodmise Trupti Ankush



Rank 21
Rahul Jain



Rank 24
Anuraj Jain



Rank 31
Mainak Ghosh

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
overall selections



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.

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Team BYJU'S

Gist of Kurukshetra October 2021 Issue: Social Transformation in Rural India

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Chapter 1: Major Drivers of Rural Transformation

Rural Transformation:

- Rural transformation involves social and economic reforms along with inclusive and sustainable development, energy security and affordable access to basic minimum needs for all.
- It would involve providing livelihood opportunities, ensuring sufficient employment generation, skilling of rural youth, development of infrastructure, improvement in public services and improvement in quality of life.

Significance of rural transformation:

- Given that over 65 percent of the Indian population resides in rural areas, rural transformation holds immense significance for the growth of the national economy and the achievement of [sustainable development goals](#).

Important initiatives being taken for rural transformation:

Livelihood Security:

- Mahatma Gandhi National Rural Employment Guarantee Act ([MGNREGA](#))
- [Deendayal Antyodaya Yojana-National Rural Livelihoods Mission](#)
- Start-up Village Entrepreneurship Programme
- ‘Scheme of Fund for Regeneration of Traditional Industries’ ([SFURTI](#)) to support traditional industries and rural artisans.

Skilling:

- Rural Self Employment Training Institutes
- A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE) supports small enterprises in the agriculture industry
- [Deendayal Upadhyaya-Grameen Kaushalya Yojana](#)

Improving Basic Services/Quality of Life:

- Shyama Prasad Mukherji [Rurban Mission](#) aims to provide basic amenities, infrastructure in rural areas.
- Pradhan Mantri Gram Sadak Yojana

- Pradhan Mantri Awas Yojana-Gramin assures '[Housing for All](#)' by 2022.
- National Rural Health Mission, Ayushman Bharat-Health and Wellness centres
- [Samagra Shiksha Scheme](#) for School Education
- [Jal Jeevan Mission](#)

Chapter 2: Womenpreneurs Driving Transformation

Low Labour Force Participation Rate for Women in India:

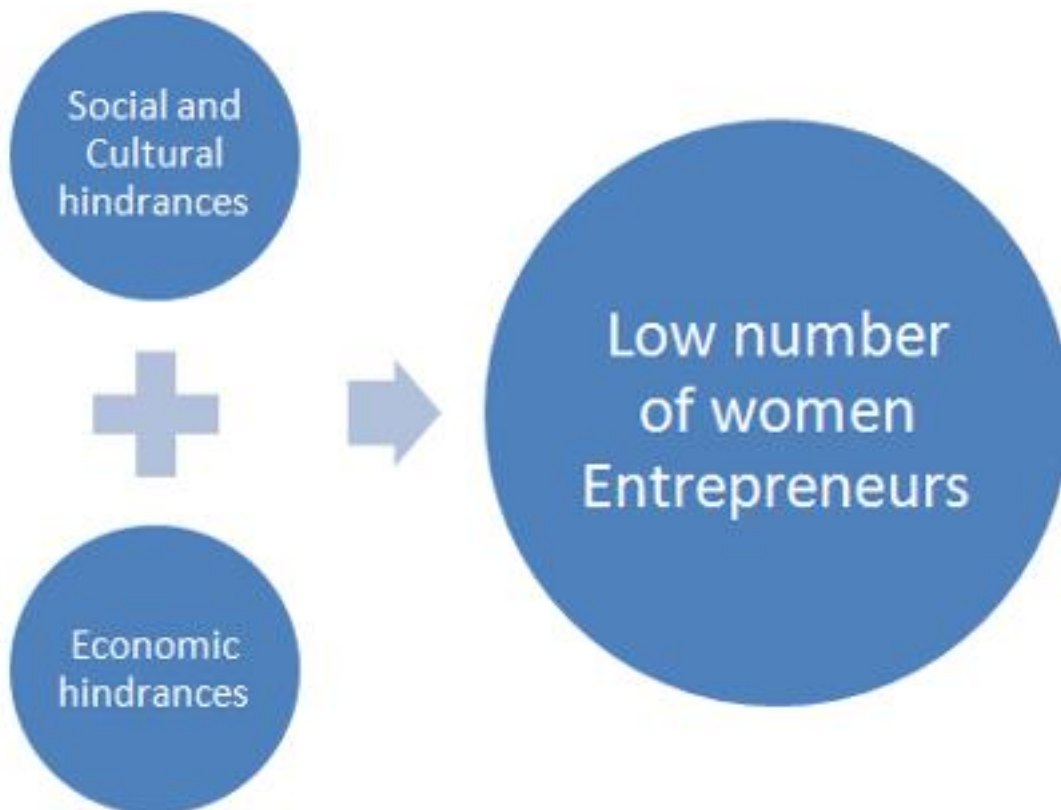
- The LFPR for women has been continuously falling from 31.79 percent in 2005 to 20.79 percent in 2019 whereas the world average for women participation rate in the labour market stood at a whopping 48.5 percent in 2018. India ranks 120 among 131 countries in female labour force participation rates.
- A society in which women are unable to realise their full potential loses out on the significant potential for innovation, economic growth, and job creation.

Significance of entrepreneurship among women:

- Only entrepreneurship will be able to meet the employment need of the working-age population in India.
- Entrepreneurship remains critical to harness the economic potential of women. McKinsey's Gender Parity Report 2018 noted that if India is able to address gender inequality, India could add about \$770 Billion to the [GDP](#) which will be equivalent to 18 percent more than the usual.
- Women entrepreneurship can be a major driver of development. It can lead to the financial independence of women which will help improve their economic as well as social standing. Stimulating women entrepreneurship can also go a long way in bridging gender gaps and empowering women and also in achieving many of the sustainable development goals (SDGs) by 2030.

Challenges Faced by Aspiring Women Entrepreneurs:

- Aspiring women entrepreneurs struggle with less favourable conditions to take up entrepreneurial activities. Some of the major challenges are as follows:
 - Pronounced cultural biases which place the primary responsibility of routine domestic tasks on women and keep their aspirations and strengths at bay.
 - Lack of access to business resources such as funding, infrastructure, training, and development.



Challenges faced by womenpreneurs

Recommendations:

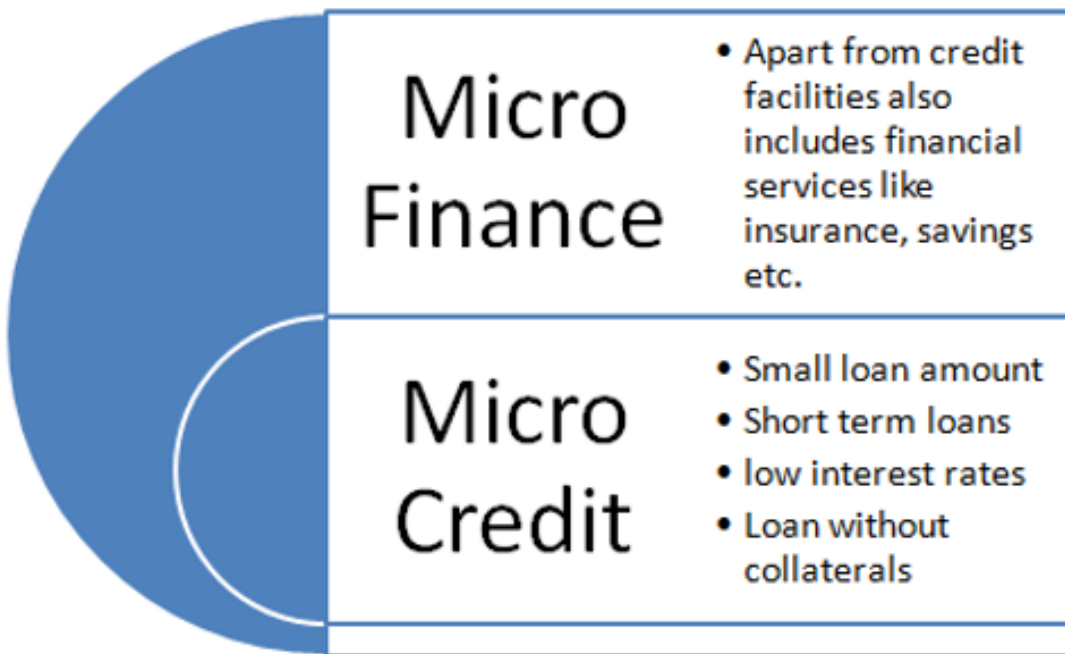
- Effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women.
- This requires a multi-dimensional approach from different stakeholders, namely government, financial institutions, NGOs, academic/non-academic institutions and existing women entrepreneurs.

Governmental initiatives to promote women entrepreneurship:

- Mahila e-Haat
- [Stand-up India scheme](#)
- Startup India vertical dedicated to women entrepreneurship
- Atal Innovation Mission

Micro finance and Micro credit:

- Micro finance refers to the provision of financial services like loans, insurance, savings etc. to low-income groups like women, farmers, pensioners, etc. who are often left uncovered by the formal financial sector.
- Microcredit is a subset of microfinance and refers to small credit facilities extended for short term, many times at low-interest rates to the needy people whose earning capacity is limited by the fact that they are unable to offer collateral, are often unemployed or have an unsound credit history.



Micro Finance and Micro Credit

Significance:

- The loan enables people, especially rural women to earn a livelihood, start their business and ultimately achieve financial independence thus reducing their dependence on informal loan providers such as moneylenders, pawnbrokers and so on, who charge usurious interest rates.
- It helps mainstream rural women and helps make them partners in the nation-building process.

Microfinance in India:

- In India [Microfinance](#) has taken the form of the bank-led approach called Self Help Group – Bank Linkage Programme (SHG-BLP) and the Micro Finance Institution led approach.
 - The Self Help Group movement helps connect group members, many of whom never had a bank account earlier, to formal financial services in a sustainable and scalable manner.
- [NABARD](#) also implements the Interest Subvention Scheme for Women SHGs under the DAY-NRLM for Regional Rural Banks (RRBs) and Cooperative Banks.

Challenges:

- The credit absorption capacity of SHGs and the availability of per member credit remains quite low.
- There are also regional imbalances in the growth of the microfinance sector with the Southern States having 36 percent share in total bank linkages while Northern and NE regions lagging have lower linkages.

Recommendations:

- Along with access to credit facilities, the backward linkages such as imparting skill and forward linkages like marketing support and adequate handholding and continuous guidance is paramount for graduating from an SHG to a successful enterprise.
- It is important to adopt technology-based solutions to further deepen microfinance in India.
- The use of the [JAM trinity](#) (i.e. Jan Dhan, Aadhar and Mobile) can be a game-changer in microfinance penetration.

Chapter 4: Ayushman Bharat-Transforming Health

Introduction:

- The Central government with the primary objective of, "Sabka Saath Sabka Vikas", launched [Ayushman Bharat](#) in 2018 as recommended by the National Health Policy 2017, to achieve the vision of universal health coverage.

Components of Ayushman Bharat:

- Establishment of 1,50,000 Health and Wellness Centres to bring health care closer to the homes of the people to provide Comprehensive Primary Health Care (CPHC), covering both maternal and child health services and non-communicable diseases, including free essential drugs and diagnostic services.

- Pradhan Mantri Jan Arogya Yojana provides a health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalisation to over 10.74 crore poor and vulnerable families (approximately 50 crore beneficiaries) that form the bottom 40 percent of the Indian population.
 - The scheme covers all aspects of in-patient treatment including pre/post hospitalisation, medical consultation, diagnostics, medicine and supplies, accommodation, etc. It also allows for the portability of benefits across states.



Components of Ayushman Bharat

Significance:

- This scheme seeks to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary levels.
- The scheme can help reduce disease burden and out-of-pocket health expenditure while also helping improve health outcomes. This will help bring down poverty rates which can have a domino effect on the development of the country. Ayushman Bharat can help improve India's human development indicators.
- Development of the health sector from primary up to the tertiary sector in an economy will help trigger socio-economic development in India.

Recommendations:

- Successful implementation of the scheme requires a parallel concerted push towards quality assurance, quality audit of providers, incentives to improve the efficiency and quality of care, strategic purchasing and a general strengthening of the capacity of the public sector to effectively contract with and regulate the private sector.
- For a scheme of the nature of Ayushman Bharat, the responsibilities of the government should further expand to include putting in place a complex regulatory framework for the private sector,

establishing an ombudsman to protect the rights of the people vis-a-vis the health insurance providers and the preparedness of the system to deal with challenges as they arise.

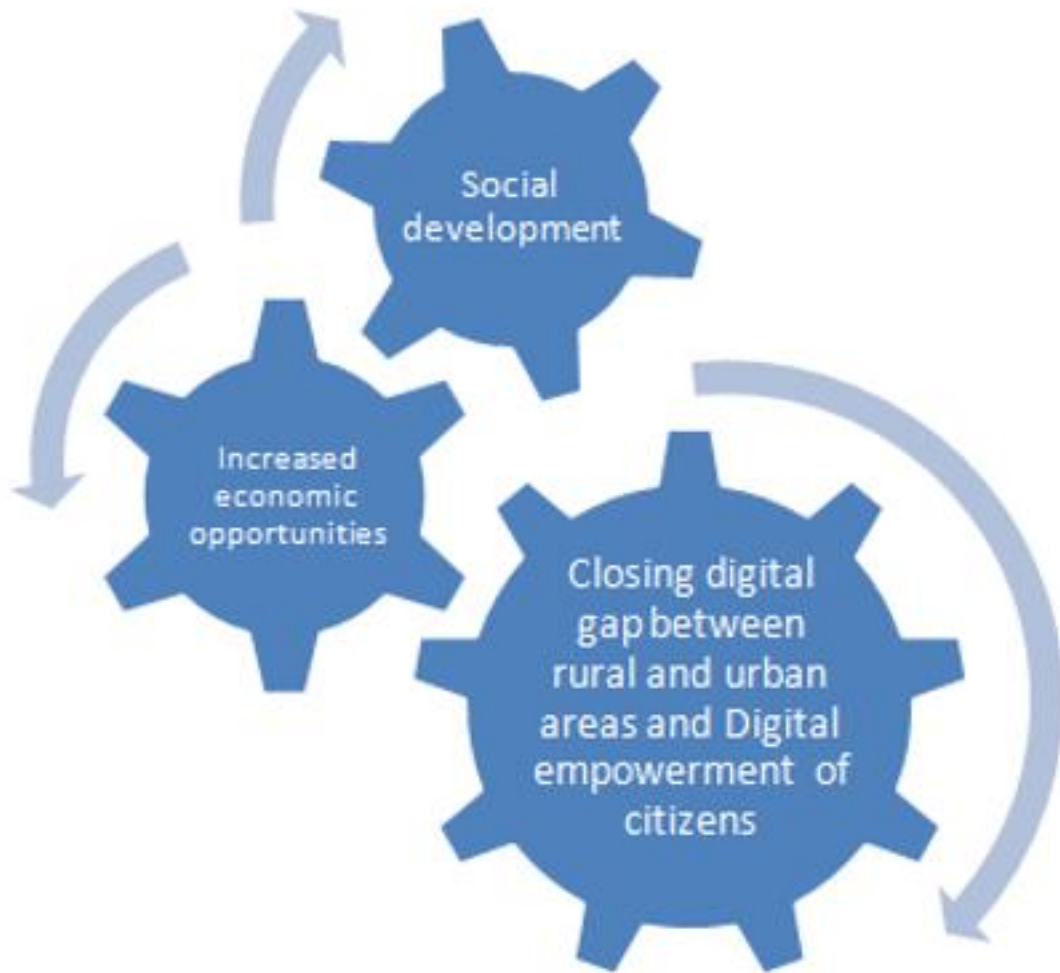
Chapter 5: Smart Villages: Towards Information Superhighway

Significance of digital connectivity:

- Connectivity is a prerequisite for growth in the digital age.
- Digital connectivity can help ensure access to good education, livelihood and health resources.
 - A World Economic Forum report had recently linked Internet access to improved economic outcomes including development, education and jobs.

Significance of digital connectivity to rural areas:

- The proliferation of broadband in rural areas will help bridge the rural-urban divide of digital access and accelerate the achievement of [Digital India](#). After the smart cities, the smart villages are going to be a big step forward in our quest to make India digital.
- Availability of broadband connectivity will help bring new economic opportunities to India's villages. The penetration and proliferation of broadband are expected to increase direct and indirect employment and income generation.
- It can also help provide governance and services on demand, and contribute to the digital empowerment of citizens.



Significance of digital connectivity in rural areas

Governmental initiatives:

- Out of 2,50,000 gram panchayats in India, 1,56,000 have already been connected with broadband under [BharatNet](#), the government's rural broadband connectivity program. It is planned to be extended to 3,60,000 villages.
- Common Service Centers (CSCs) set up by the Ministry of Electronics & IT is playing an important role in the delivery of services to citizens. Under CSC 2.0 scheme, at least one CSE will be set up in each of the 2.5 lakh gram panchayats.
- Several state governments like Uttar Pradesh, Maharashtra, etc. too have taken up initiatives.

FAO Recognition:

- The [Food and Agriculture Organization](#) of the United Nations has praised India for its progress in rural digitalization. It lauds the feasibility, inclusiveness and sustainability of India's digitalization plans.

Examples of smart villages in India:

- Recently, Gujarat became the first state in India to have truly smart villages using LiFi based optical wireless communication system.
- Mori village in East Godavari district of Andhra Pradesh is an example of digital transformation. The village is actually known as the Super Smart Village due to its excellent use of smart connectivity. All households (about 1200) in the village enjoy Wi-Fi connectivity and almost all transactions in the village are cashless. Broadband Internet flows in the village at a speed of 15 Mbps which is good enough for even advanced digital activities like video calls and telemedicine.

Chapter 6: Towards Making India a Fit Nation

Significance of good health:

- As per World Health Organization, health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity.
- Enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being. It is central to the happiness and well-being of mankind.
- Good health contributes significantly to the productivity, prosperity and economic growth of individuals, families and the nation as a whole. Healthy individuals are likely to be more productive who can gradually break the vicious cycle of poverty and hunger.
 - When our people are fit, there will be a much lesser disease/disability burden and thus, far lesser expenditure on treatment and rehabilitation, this, in turn, will enhance individuals', families' and the nation's growth and development.
- The COVID-19 pandemic has only drawn more attention towards appropriate nutrition, good health, immunity and fitness too.

Fit India movement:

- In 2019, on the [National Sports Day](#), the Prime Minister launched the Fit India Movement.
- Fit India movement was launched to make fitness an integral part of the citizens' daily lives. The mission of the movement is to bring about behavioural changes and move towards a more physically active lifestyle to help prevent many of the lifestyle diseases as well as improve

professional efficiency through mental and physical fitness. It is aimed at spreading awareness and various physical activities that promote fitness through focused campaigns.

- Fitness is a cumulative outcome of appropriate nutrition, good health as well as physical, social, psychological and spiritual wellbeing.

Governmental initiatives:

- [POSHAN Abhiyaan/National Nutrition Mission](#) aims to improve nutritional outcomes for children, pregnant women and lactating mothers.
- Children's Nutrition Park is a unique move to provide the children high-quality entertainment coupled with vital knowledge on nutrition and healthy eating habits. The importance of physical activity (sports/outdoor activities) and yoga in one's daily life is also highlighted. Such awareness generation actions can be of great help in bringing about the necessary behavioural changes among our masses, especially the children.
- The promotion of [Yoga](#) would be extremely helpful in maintaining one's physical and mental health.

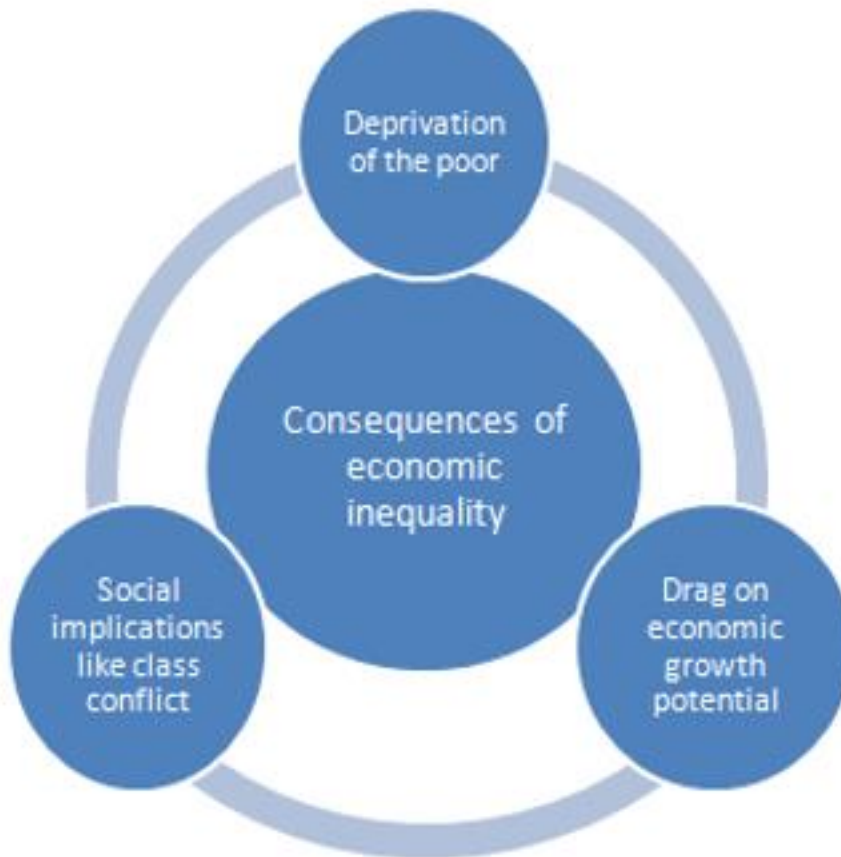
Recommendations:

- Strategies for promoting good health should follow a holistic approach where the fitness of body, mind and spirit is considered as an integrated concept.
- To maintain overall fitness and good health, lifestyle modifications, improved dietary patterns, appropriate physical activity, cessation of smoking/tobacco consumption, restricting alcohol intake (if any) along with appropriate management of stress are mandatory.

Chapter 7: Entrepreneurship: A Catalyst for Social Change

Economic Inequality in India:

- Though India has witnessed noticeable economic growth over the years, the fruits of this growth have not percolated evenly to different sections of the society living in different regions of the country.
- There continues to be wide inter-sectorial, inter-regional and inter-personal variations in the distribution of income, wealth, employment, consumption and quality of life. This inequality has only grown rapidly in the last three decades.



- Economic inequality has several adverse impacts:
 - Economic inequalities lead to further deprivation of the poor and marginalized sections of society since they have limited and unequal access to resources, education, skill, training, healthcare and employment.
 - The economic inequalities leading to concentrations of power (economic, political and social) could lead to class conflict, drug abuse, ill mental health and rising crimes.
 - Economic inequalities compromise the pace of poverty eradication and economic growth potential of the country.

Role of Rural Entrepreneurship in tackling economic inequality:

- Entrepreneurship can be a key instrument in the process of economic as well as social development. It can act as a catalyst for social change through improving the livelihood opportunities of people living in poverty in rural and backward areas.

- The rural enterprises will not only provide job opportunities to the unemployed and underemployed youth, but also help in making the full utilization of agricultural produce and thus pave the way to achieve the objective of balanced regional development.
- Rural entrepreneurship can lead to inclusive and sustainable income and employment generation in the country.

Steps being taken:

- [National Skill Development Mission](#) aims at providing formal training to nearly 400 million people across the country by 2022.
- [Pradhan Mantri Kaushal Vikas Yojana \(PMKVY\)](#) and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) are skill training programs.
- Project USTTAD aims at capacity building and updating the traditional skills of master trainers/artisans belonging to minority communities and BPL families in the traditional art/craft fields of their choice.
- In a bid to boost entrepreneurship among Scheduled Castes, Venture Capital Fund for Scheduled Castes, with the initial capital of Rs. 200 crore was launched by the Ministry of Social Justice and Empowerment.
- [Atal Innovation Mission \(AIM\)](#) aims to promote the culture of innovation and entrepreneurship.

Chapter 8: Sustainable Solid and Liquid Waste Management

Urban waste generation:

- There has been an unprecedented increase in waste generation from urban areas in recent years. Around 400 million people live in India's urban areas and they generate 62 million tonnes of municipal solid waste annually. Almost eighty percent of this waste is disposed of at dump yards in an unhygienic and unscientific manner by the municipal authorities.
- Around 72,000 million litres of sewage is generated in India on a daily basis but installed capacity exists for only 32,000 million litres and out of which, only 20,000 million litres is treated. Hence only 28 percent of sewage generated in India is actually treated on a daily basis.
- The improper discharge of waste has severe social and environmental implications. It can contribute to diseases and environmental pollution.

Governmental initiatives:

- The Government of India has launched a number of initiatives for efficient and sustainable management of waste in the country.

- The [Swachh Bharat Mission](#) was launched to eliminate open defecation, improve cleanliness and establish modern and scientific management of municipal solid waste.
- Star Rating of Garbage Free Cities.
- Revamping of the Municipal Solid Wastes (Management and Handling) Rules 2000 and notification of the new Solid Waste Management Rules in 2016 stipulating the ULBs as being responsible for proper collection, storage, transportation, processing and disposal of municipal waste.
- Swachh Survekshan survey
- Swachhata Hi Sewa campaigns and Swachhta Pakhwadas
- 'Compost Banao, Compost Apnao' scheme to convert biodegradable waste into compost
- Promotion of Waste-to-Energy (WTE) technologies to generate energy from agricultural, industrial and urban wastes.
- Liquid waste management in 500 [AMRUT](#) cities

Recommendations:

- To fill the considerable gap in the generation and processing of solid and liquid waste in the country, the involvement of the private sector should be attempted. They can bring in much needed technical solutions as well as financial resources.
- Strict implementation of solid waste segregation.
- Policy to promote wastewater treatment and reuse policy.
- International best practices like volume-based waste fee systems should be adopted to incentivize waste generation reduction.
- Community awareness on responsible consumption and production patterns need to be promoted. The 3 Rs - Reduce, Reuse and Recycle must be prioritized.

Chapter 9: Education as Driver of Rural Transformation

Trends in Rural Education:

- A larger number of individuals in the age group of 14-18 years are staying back in the educational system even as girls have closed the gap with boys in rural areas: at age 14, 94 percent of girls and 95 percent of boys are enrolled in school; by age 18, 68 percent of girls and 72 percent of boys are still in school.

Significance of quality education in rural areas:

- Education is fundamental to growth and development. Education in rural India is a catalyst to improve the economic and social well-being of the nation.

- Increasing the quality of education in rural areas can significantly impact the development of employment opportunities. Education can improve labour productivity in rural areas, increasing the wealth of a region or area.
- Education plays a critical role in rural social transformation as well, as it is a key factor in developing the people of the rural area and the community. Education can lead to many positive outcomes, such as an improved ability to understand policies, procedures, rights, duties, government schemes, legislation, available benefits.

Challenges:

- For the large majority of the population living in rural areas, education is highly dependent on government-run or aided schools and non-governmental organizations.
- There is a huge gap between the rural and urban education systems. Lack of an adequate number of schools and quality infrastructure, access to quality learning materials are a concern.
- The meagre incomes in rural areas lead to education taking a backseat. Parents tend to see education as an expense rather than an investment. This leads to low rates of enrolment and higher dropout.

Recommendations:

- Raising the quality of education in rural schools is essential.
- The use of information and communication technology can help drive the transformative changes needed in the education sector. E-learning platforms can help ensure access to quality and affordable learning.
- Also, synchronous and blended initiatives using e-learning have the potential to supplement traditional teaching methods.



Ensuring good quality education for the children

Chapter 10: Promoting Tribal Entrepreneurship: Towards a Holistic Strategy

Introduction:

- As per the 2011 census, STs constitutes 8.60 percent of the total population.
- The STs community is not a homogenous group and is diversely distributed across Indian states. A part of this community also resides in remote locations, depending primarily on forest resources for their livelihood.
- These groups are more concentrated in rural areas and often live in some of the poorest and most backward regions of the country, including areas severely affected by internal conflict and violence.

Challenges faced by the community:

- STs are often constrained to start any new business due to limited resources, inadequate entrepreneurial abilities and lack of social networks. Marketing obstacles further restrict the possibility to start up a new venture.
- As a result, their share of ownership of enterprises remains very low as compared to their population weight and they also operate mostly small enterprises.

Recommendations:

- The need of the hour is to formulate a cohesive strategy to promote tribal entrepreneurship.
- Expanding their livelihood portfolios by creating employment and entrepreneurial avenues will be crucial to mainstream the [Scheduled Tribes](#) in the larger development discourse.

Initiatives:

- The National SC/ST Hub Scheme implemented by the Ministry of MSMEs aims to promote SC/ST entrepreneurs and improve their participation in Government procurement processes. It hand-holds entrepreneurs with market access/linkage, monitoring, capacity building and financial support schemes.
- The Ministry of Tribal Affairs, Ministry of Social Justice and Empowerment and agencies working under these ministries [i.e. The Tribal Cooperative Marketing Development Federation of India ([TRIFED](#)), Tribal Research Institutes] are also implementing a large number of entrepreneurship development programmes and schemes.
- [Pradhan Mantri Van Dhan Yojana](#) by the MoTA is a market-linked Entrepreneurship Development Programme for forming clusters of tribal Self Help Groups (SHGs) and strengthening them into Tribal Producer Companies.
- To address the challenges of inadequate financial linkages and market access, there are schemes such as: Institutional Support for Development and Marketing of Tribal Products/Produce, Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP, [Tribes India E-Marketplace](#). MoTA and the Ministry of Food Processing Industries (MoFPI) have been implementing the TRIFOOD Scheme to promote value addition to Minor Forest Produce.

Chapter 11: MNREGA: Transforming Rural Livelihoods

Introduction:

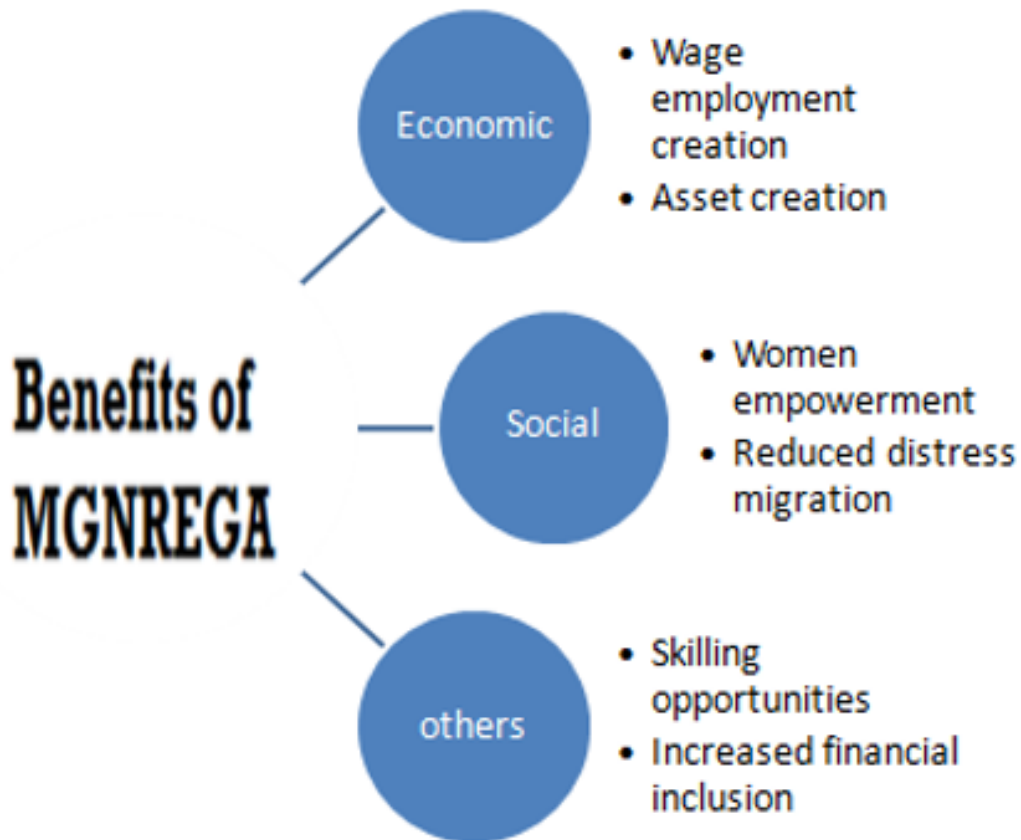
- In India, the majority of the population lives in rural areas. As per the 2011 census, the rural population in India constitutes 68.84 percent of the total population of India. Hence, it is pertinent that the road to social transformation in India goes through our rural areas.
- Notably, India's vast rural areas witness irregular livelihood activities due to seasonal fluctuations in agriculture and allied activities. This not only impacts the economic security of the rural population but also fuels rural to urban migration. **The lack of alternate livelihoods and skill development are two major causes of migration from rural areas.**

Salient Features of MGNREGA:

- Gives legal guarantee of wage employment to the adult members of rural households who are willing to do unskilled manual labour subject to a maximum of 100 days.
- Job cards are issued within 15 days from the date of receipt of an application for the job card registration. The registered job cardholders can seek employment by giving a group/individual application.
- The work shall be provided within 5 kilometres jurisdiction from the village. If the work provided is beyond 5 kilometres, the job seekers shall be given 10 percent of the minimum wages as an additional amount.
- State Government to pay 25 percent of minimum wage for the 1st 30 days as compensatory daily unemployment allowance on failure to provide employment for the families demanding the works under MGNREG Act, and ½ of the wage for the remaining period of the year.
- 1/3rd of the beneficiaries should be women and there would be equal pay for men and women.
- The wages are to be paid within a fortnight.
- Worksite facilities such as crèche, drinking water and shade have to be provided.
- At least 60 percent of the allocated amount must be spent on wages to unskilled labours and the remaining 40 percent for semi-skilled/skilled labour and material.
- No contractors and machinery are allowed.
- Social Audit is a must for all the works implemented under NREGA.

Improvements in MGNREGA:

- Use of ICT tools, space technology, focus on improving livelihood resource base of people, provision of diversified livelihood opportunities through convergent programme implementation, etc. are some of the major features of changes brought in programme management.
- Strengthening of the monitoring system has been ensured. Measures like electronic fund management system (eFMS), Aadhaar seeding, geo-tagging of assets and strengthening of Social Audit System are some steps towards bringing in more transparency and accountability in the programme implementation.
- Skilling the MGNREGS workers through Barefoot Technician program is another notable initiative.



Chapter 12: Empowering Senior Citizens

Introduction:

- There has been a constant increase in the proportion of the population of senior citizens (those who are 60 years or above) in India.
- The [2011 census](#) reports that the population of senior citizens in India is around 10.38 crore, constituting 8.6 percent of the total population. It is estimated that India presently has 14 crore senior citizens. The population of senior citizens in India is projected to increase to 22.74 crores in 2036.
- More than 70 percent of the population of senior citizens is in rural areas of India.

Challenges faced by the elderly:

- The elderly face many challenges related to financial security, healthcare and nutrition, shelter, protection of life and property and issues such as loneliness, abuse and neglect.

Initiatives:

- ELDERLINE is a toll-free helpline launched for registration and redressal of grievances of the elderly.
- A sizeable percentage of senior citizens are suffering from some sort of disabilities related to old age. [Rashtriya Vayoshri Yojana \(RVY\)](#) is a scheme for providing Physical Aids and Assisted-living Devices for senior citizens belonging to BPL families.
- The Atal Vayo Abhyuday Yojana (AVYAY) formerly known as National Action Plan for Senior Citizens (NAPSrC), entails setting up homes to improve the quality of life of senior citizens, especially indigent senior citizens by providing basic amenities like shelter, food, medical care and entertainment opportunities.
- The Maintenance and Welfare of Parents and Senior Citizens (MWPSrC) Act, 2007 provides provisions for maintenance for parents and senior citizens by children or relatives as obligatory and justiciable.
- The Ministry of Rural Development runs the National Social Assistance Programme (NSAP) that extends social assistance for poor households for the aged, women who have lost their husbands, Divyangs and in cases of death of the primary breadwinner.
- The Annapurna scheme started by the Ministry of Rural Development in 2000 enables indigent senior citizens not able to get pension under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) to get 10 kg of food grains per person per month free of cost under the scheme. Department of Food and Public Distribution also implements Antyodaya Anna Yojana (AAY), under which rice and wheat at a highly subsidised cost, is extended to households, headed by widows/terminally ill/disabled persons/senior citizens, with no assured means of maintenance or social support.
- The Scheme on Livelihood and Skilling Initiatives for senior citizens include the Senior Able Citizens for Re-Employment in Dignity ([SACRED Portal](#)) wherein senior citizens having experience, time and energy can register and this can be used by the business enterprises looking for stable employees with experience.
- The Ministry of Health and Family Welfare (HFW) has been implementing National Programme for Health Care of the Elderly (NPHCE) to provide dedicated healthcare services to the elderly people at various levels of the state healthcare delivery system.
- The Ministry of Finance runs the Varishtha Pension Bima Yojana (VPBY) and [Pradhan Mantri Vaya Vandana Yojana](#) to give income security as well as a guaranteed rate of return on the subscription amount.

Recommendations:

- Necessary steps need to be taken to create a society in which senior citizens live a healthy, happy, empowered, dignified and self-reliant life along with strong social and inter-generational bonding.
- All aspects like financial and food security, healthcare and nutrition, safety and security, housing and welfare need to be taken care of, to ensure that senior citizens lead a secured, dignified and productive life.

Chapter 13: Governance and Public Service Delivery

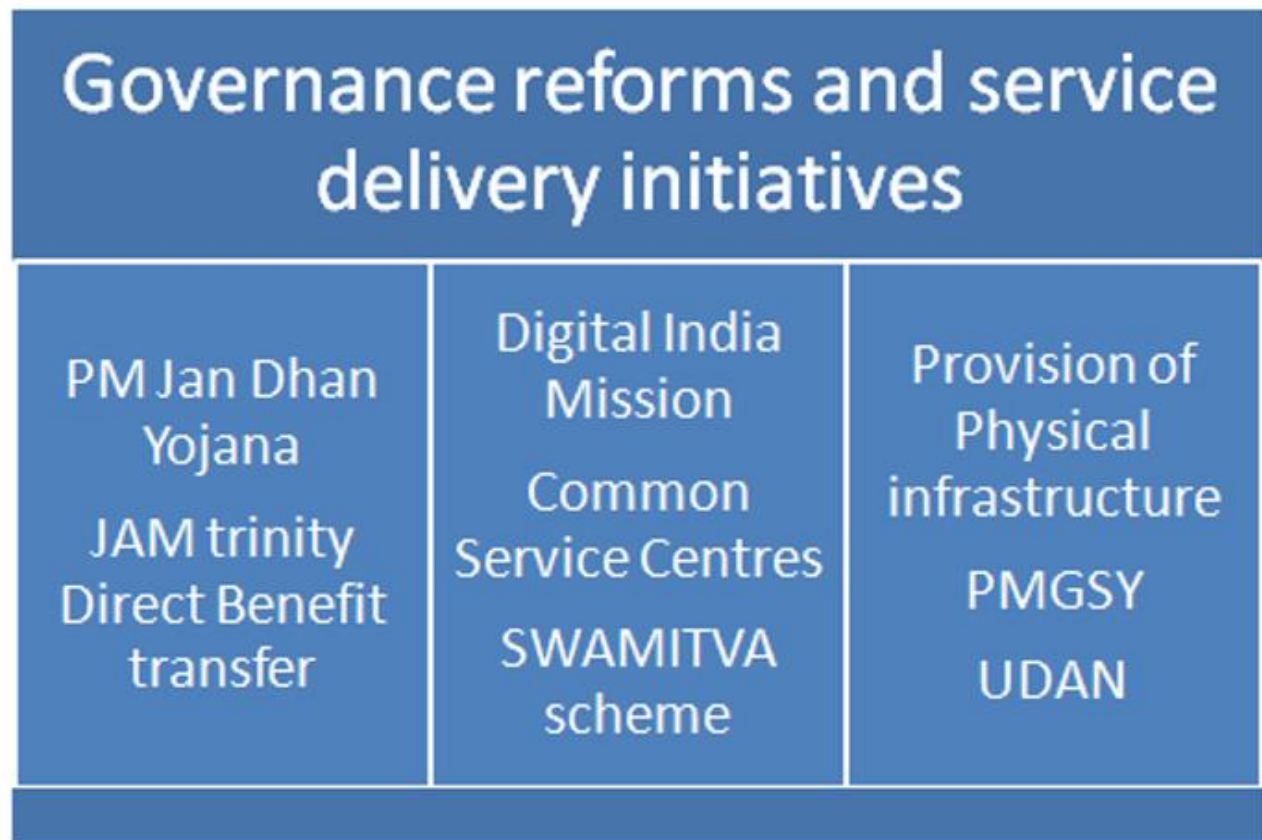
Governance and Service Delivery Initiatives and Reforms:

- Several continuous measures, programs and initiatives aimed at bridging the rural-urban divide have been implemented across multiple levels.
- There has been the implementation of the Direct Benefit Transfer (DBT) to transfer monetary benefits directly into the accounts of beneficiaries (mostly rural residents) and opening up of over 400 million bank accounts of the unbanked, mostly rural people, under the [Jan Dhan Yojana](#) and later combining their synergies under the Jan Dhan-Aadhaar-Mobile (JAM Trinity) to ensure seamless delivery of public services. This has also contributed to plugging leakages and corruption to unintended/fake beneficiaries and saves millions of rupees of public funds from going into the wrong hands.
- Over 1 lakh villages have been digitized and connected with Wi-Fi, optical fibre network and a host of other digital services. Another notable initiative has been the setting up of [Common Service Centres \(CSCs\)](#) under the Digital India Mission, across rural India, to deliver essential public services. These centres act as access points for delivering essential public services relating to health, social security, agriculture, utilities, education, and finance.
- Enhancing rural connectivity through roads, ports, rails and airports is being carried out in mission mode. Government flagship schemes such as Pradhan Mantri Gram Sadak Yojana (PMGSY), Bharatmala Pariyojana, [Sagarmala Pariyojana](#) and Ude Desh Ka Aam Nagrik (UDAN) all focus on multiplying connectivity and mobility.
- The Survey of Villages and Mapping with Improvised Technology in Village Areas or [SVAMITVA](#), is aimed at carrying out large-scale mapping and surveys of rural properties using advanced drone and satellite technologies, and it paves the way for using a property as a financial asset by villagers for availing loans and other financial benefits.
- The use of technology for inculcating formalization in rural governance has similarly been replicated in the newly launched [e-SHRAM portal](#) of the Ministry of Labour, which seeks to onboard millions of unorganized workers from across the country on a single portal and help prepare a single National Database of Unorganized Workers.

- Other noteworthy and impactful mechanisms include Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs) and other community-based cooperative mechanisms that not only leverage the collective power of the community to address an issue at hand but also act as shining examples of micro-entrepreneurship at the lowest level.

Conclusion:

- Effective and efficient governance is a key ingredient in ensuring all-round development of rural areas at par with the urban ones.



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