Gist of YOJANA

May 2022

Social Security

Empowering Divyangjan

Holistic Healthcare

Safeguarding Children

Sustainable Economic Growth

Outstanding performance by BYJU'S students in IAS 2020

Congratulations to our toppers

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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For more information about the program contact us at **iaslive@byjus.com** or call us on **+91 78293 88882**.

Stay safe and Keep Learning!

Team BYJU'S

Gist of Yojana May 2022: Social Security

TABLE OF CONTENTS

Chapter 1: Empowering Divyangjan

Who are Divyangjans?

- Divyang is a Hindi word that means "divine body part." The Hon'ble Prime Minister gave the term 'Divyangjan' to the Persons with Disabilities and launched the Accessible India Campaign in 2015.
- In India, people with disabilities are known as Divyangjan.
- **Know more about [Persons With Disability.](#)**

Government Initiatives to empower Divyangjan:

- **Department of Divyangjan:** The Ministry of Social Justice & Empowerment's Department of Persons with Disabilities is renamed the Divyangjan Sashaktikaran Vibhag.
- **Right of Persons with Disabilities Act 2016:** [Rights of Persons with Disabilities Act, 2016](#) promotes and protects the rights and dignity of people with disabilities in educational, social, legal, economic, cultural and political spheres.
- **Accessible India Campaign:** The government launched the "[Accessible India Campaign](#)" (Sugamya Bharat Abhiyan) which seeks to make government buildings "fully accessible" for the disabled.
- **TV Viewing**: The Ministry of Information and Broadcasting has formulated the standards for accessible TV viewing for persons with hearing impairment which provides for closed captioning, subtitling and designing of special devices.
- **Sugamya Bharat App:** The Ministry of Social Justice and Empowerment's Department of Disability Empowerment has launched the 'Sugamya Bharat App' to address accessibility issues faced by differently-abled people in buildings and transportation systems.
- **Accessibility in Education Sector:** Under the Samagra Shiksha Abhiyan, provision has been made for in-service training of teachers, and training for special educators. The [New Education Policy (NEP) 2020](#) aims to provide barrier-free access to education for all children with disabilities.
- **Divya Kala Shakti:** The Ministry of Social Justice and Empowerment hosted the first-ever colourful cultural event in the western region, "Divya Kala Shakti: Witnessing the Abilities in Disabilities".
- **Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP):** The ADIP Scheme has been in operation since 1981 with the main objective to assist the needy disabled persons in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation.
- **Deen Dayal Disabled Rehabilitation Scheme:** Under Deendayal Disabled Rehabilitation Scheme, the Central Government has been providing grant-in-aid to non-governmental organisations (NGOs) for projects relating to the rehabilitation of persons with disabilities.

- **National Institute of Mental Health Rehabilitation (NIMHR):** This is a Central Autonomous Institute under the Ministry of Social Justice and Empowerment's Department of Empowerment of Persons with Disabilities (Divyangjan). It is a federally funded institute that focuses on mental health rehabilitation.

International Obligation towards Divyangjan:

- **UN Convention on Rights of persons with disabilities:** India signed the United Nations Convention on the Rights of Person with Disabilities (UNCRPD) and subsequently ratified the same on October 1, 2007. The convention requires signatories to amend their national laws, identify and remove obstacles and barriers, and adhere to the UNCRPD's terms. In this regard, the Indian government began by amending laws such as the Persons with Disabilities Act of 1995.
- **Incheon Strategy:** The Incheon strategy provides the Asian and Pacific region, and the world, with the first set of regionally agreed disability-inclusive development goals. The Action Plan and targets of the Accessible India Campaign have been derived from Goal 3 of the Incheon Strategy which endeavours to "Make the Right Real".

Significant Measures for increasing accessibility in social infrastructure:

- **Inclusion of Divyangjan:** Disability inclusion refers to including people with disabilities in everyday activities and encouraging them to take on roles similar to their peers who do not have disabilities.
  - Disability Certificate: A disability certificate is provided to a person with a disability of more than 40% in order to be eligible for any of the available schemes' facilities, benefits, or concessions.
  - Unique Disability Identity Project: Unique ID for Persons with Disabilities project is being implemented with a view to creating a National Database of PwDs.
- **Accessibility in Cross-Disability Early Intervention Centres:**
  - In order to provide rehabilitative services for children with various types of disabilities, Early Intervention Centres (EICs) with a cross-disability focus were established across India and launched in 2021.
  - Accessible features include accessible parking, routes, ramps, accessible reception counters, accessible toilets and drinking water points, staircases, and appropriate instructional and directional signage.
- **Accessible Means of Communication: Indian Sign Language (ISL):**
  - The Indian Sign Language Research and Training Centre (ISLRTC), in collaboration with NCERT, is converting NCERT textbooks and other educational materials into ISL digital format to assist people with hearing impairment.

- o More than 1250 Sign Language Interpreters have been trained by the Indian Sign Language Research and Training Centre through long-term, short-term and professional courses.
- **Psychological disability (mental illness):** As per the Persons with Disabilities (Equal Opportunities, Protection of Rights, and Full Participation) Act, 1995, mental illness is recognised as one of the disabilities. The Act defines "mental illness" as any mental disorder other than mental retardation. In 2001, a Committee was formed to establish guidelines for the evaluation and assessment of mental illness, as well as the certification procedure.

Participation of Divyangjan in Sports:

- In many societies, people with disabilities face societal barriers, and disability is associated with negative perceptions and discrimination.
- Divyangjan are generally excluded from education, employment, and community life due to the stigma associated with disability.
- Sports can help to reduce the stigma and discrimination associated with disability by changing community attitudes toward people with disabilities by emphasising their abilities and reducing the tendency to focus on the disability rather than the person.
- Persons without disabilities interact positively with people with disabilities through sport, forcing them to rethink their assumptions about what people with disabilities can and cannot do.
- **5 gold medals in Tokyo 2020 Paralympics:**
  - o With 19 medals overall, India comprehensively reshaped its history in the Tokyo Paralympics 2020 games.
  - o The Indian delegation finished their campaign at the Tokyo Paralympic Games 2020 with an all-time high of 19 medals, including 5 gold, 8 silver, and 6 bronze.

Know more about the Social Empowerment of Divyang and Weaker Sections.

Chapter 2: Holistic Healthcare

What is Traditional medicine?

- Traditional medicine encompasses health practices, approaches, knowledge, etc. used to treat, diagnose, and prevent illnesses or maintain well-being.
- In India, traditional medicine is often defined as practices and therapies that have been part of Indian tradition for centuries, as well as those that have become part of Indian tradition over time.
- In India, medical pluralism is widely practised. Traditional medicine in India has a long history, both codified and uncodified systems of medicine.

Global Attention to Ayush Systems

- Ayush refers to the traditional medical and healthcare systems of Ayurveda, Yoga, Naturopathy, Unani, [Siddha](), Homoeopathy, and Sowa-Rigpa.
- Ayurveda, Yoga, Siddha, and other traditional Indian healthcare and wellness disciplines have grown in popularity around the world.
- As the number of lifestyle diseases rises, the world is turning to traditional medicine for answers. India is the world's second-largest exporter of herbal medicines.
- Recently, the Union Cabinet has approved the establishment of the World Health Organisation – [Global Centre for Traditional Medicine (WHO GCTM)]() at Jamnagar in Gujarat.

Swasthya

Swasthya means well-being. It means that wealth is health, both physical and mental.

Holistic Health and Ayush Systems

- Holistic health is a way of life that considers all aspects of one's health. It encourages people to see themselves as a whole person, with physical, mental, emotional, social, intellectual, and spiritual dimensions.
- The Vedas have left a rich legacy of medical knowledge in India. Ayush systems are based on specific medical philosophies derived from the [Vedas]() that use well-established disease prevention concepts to promote good health and well-being.
- Despite India's numerous achievements, including in healthcare, the pandemic has served as a wake-up call. It has identified areas in our public health system that require immediate attention and has compelled everyone to work to improve them.
- People in various countries were concerned about the consequences of Covid-19's emergence, as well as the fact that no medicine or treatment for the infection was available.

Effective Integration of Ayush

- All eyes are on India as the world shifts toward holistic wellness. The Ministry of AYUSH, the Indian government, and the World Health Organisation (WHO) have signed a historic Project Collaboration Agreement (PCA) to improve the quality, safety, and effectiveness of traditional and complementary medicine services.
- From its early unstructured state to its current well-regulated state, India's wellness industry has progressed.
- The government of India's wellness programme, AYUSH, promotes alternative healthcare systems such as Ayurveda, Yoga, Unani, Siddha, Homoeopathy, Naturopathy, and SOWA – RIGPA.
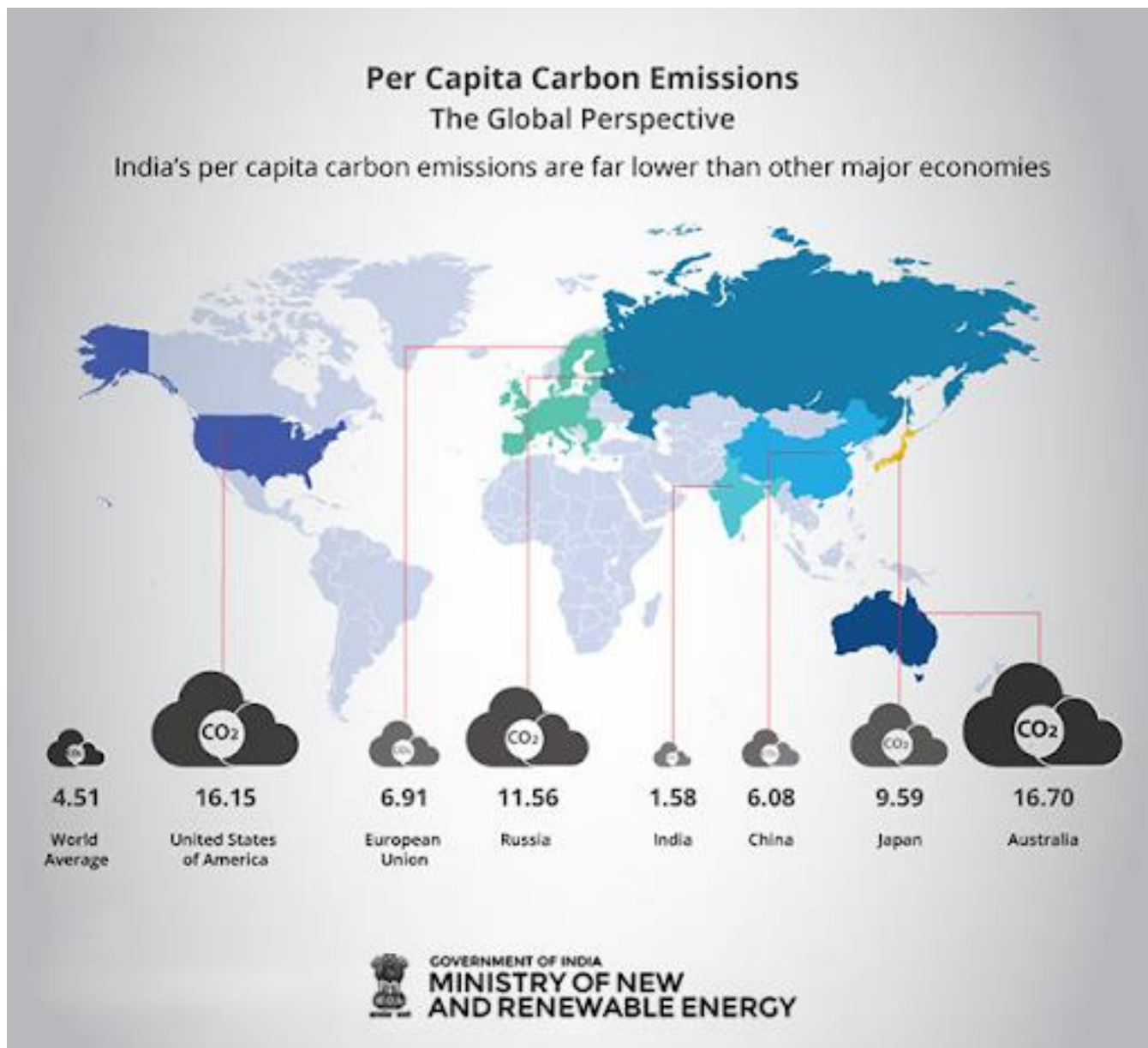
Government Efforts

- **National Ayush Mission:** National AYUSH Mission (NAM) was launched during the 12th Plan for implementing through States/UTs. The basic objective of NAM is to promote AYUSH medical systems through cost-effective AYUSH services, strengthening of educational systems, etc.
- **Integration of Ayush systems in the National Programme for Prevention and control of cancer, Diabetics, Cardiovascular diseases and Strokes (NPCDCS):** The NPCDCS was established in 2010 to prevent and control major Non-communicable diseases (NCDs). Infrastructure, human resource development, health promotion, early diagnosis, management, and referral are among the goals of NPCDCS.
- **National clinical management protocol based on Ayurveda and Yoga for management of Covid-19:** The protocol outlines how Ayush practitioners of the two disciplines should approach the treatment of Covid-19 in patients with various COVID conditions.
- **Study on Ashwagandha:** The Ministry of Ayush has collaborated with the U.K.'s London School of Hygiene and Tropical Medicine (LSHTM) to conduct a study on 'Ashwagandha' for promoting recovery from COVID-19.

Chapter 3: Sustainable Economic Growth

IPCC Assessment on Climate Change

- The Intergovernmental Panel on Climate Change (IPCC) has issued a new report warning of multiple climate-related disasters over the next two decades.
- According to the report, developing countries face the greatest difficulty in closing gaps.
- Many changes could be irreversible if the temperature rise exceeded 1.5 degrees Celsius since pre-industrial times.
- As per the report, increased greenhouse gas emissions have resulted in large-scale global warming, which has caused irreversible damage to the planet.
- **Know in detail about IPCC New Assessment.**

Per Capita Carbon Emissions
The Global Perspective

India's per capita carbon emissions are far lower than other major economies

4.51	16.15	6.91	11.56	1.58	6.08	9.59	16.70
World Average	United States of America	European Union	Russia	India	China	Japan	Australia

GOVERNMENT OF INDIA
MINISTRY OF NEW AND RENEWABLE ENERGY

Paris Agreement Targets:

- At COP 21 in Paris 2015, Parties to the UNFCCC reached a landmark agreement to combat climate change and to accelerate and intensify the actions and investments needed for a sustainable low carbon future.
- The Paris Agreement's central aim is to strengthen the global response to the threat of climate change by keeping the global temperature rise this century well below 2 degrees Celsius above pre-industrial levels and to pursue efforts to limit the temperature increase even further to 1.5 degrees Celsius.

India's New Climate Action Goals

- The 26th UN Climate Change Conference of the Parties (COP26) was held in Glasgow.
- **First -** India will take its non-fossil energy capacity to 500 GW by 2030.
- **Second -** India will meet 50 percent of its energy requirements from renewable energy by 2030.
- **Third -** India will reduce the total projected carbon emissions by one billion tonnes from now till 2030.
- **Fourth -** By 2030, India will reduce the carbon intensity of its economy by more than 45 percent.
- **Fifth -** by the year 2070, India will achieve the target of Net Zero.

Know more about UNFCCC COP26 - Climate Change Conference.

Challenges to Climate Change:

- Human influence has warmed the atmosphere, ocean and land which is in turn leading to widespread and rapid changes in the atmosphere, ocean, cryosphere and biosphere.
- This is contributing to the increasing intensity and frequency of extreme climate events like droughts, extreme rainfall, rising sea levels and heatwaves.
- Climate change is inextricably linked to global economic growth and development which has disastrous consequences in the following areas:
  - **Forests:** Climate change causes natural vegetation to shift, resulting in forest degradation.
  - **Agriculture:** Crop cycles have been disrupted and yields have been reduced due to a rain-deficient monsoon and unseasonal rains.
  - **Water:** Water supplies are dwindling in many parts of the world, while sea levels are rising in others.
  - **Biodiversity**: Biodiversity is under threat from climate change, as well as habitat loss and fragmentation.

Know more about India's Roadmap of Climate Change.

Significance of Climate Fintech:

- **Climate change mitigation in action:** FinTech is actively participating by providing consumers with paperless and digital financial experiences. They're also fostering a lot of innovation and introducing new approaches to dealing with climate data and services.
- **Climate-focused digital point-of-sale:** FinTechs enable consumers and businesses to transfer a portion of their profits to reduce carbon footprints and focus on clean energy via online investment apps.
- **Digital banking:** Wooden and plant-based payment cards have recently hit the market, with transaction data automatically tracking the carbon footprint. Based on this data, fintech encourages consumers to live more environmentally-friendly lifestyles.

- **Emission APIs:** FinTechs have created APIs to assist businesses in launching carbon-neutral products and services that offset carbon emissions while also tracking sustainability.
- **Climate-focused Investments:** Wealth and investment platforms provide transparency and optimise their portfolios to reduce greenhouse gas emissions, deforestation, and fossil fuel divestment, among other things.
- **Blockchain for carbon markets:** Carbon markets use blockchain technology to provide transparency by offering tokens to reduce the impact of carbon emissions through the purchase of carbon credits.
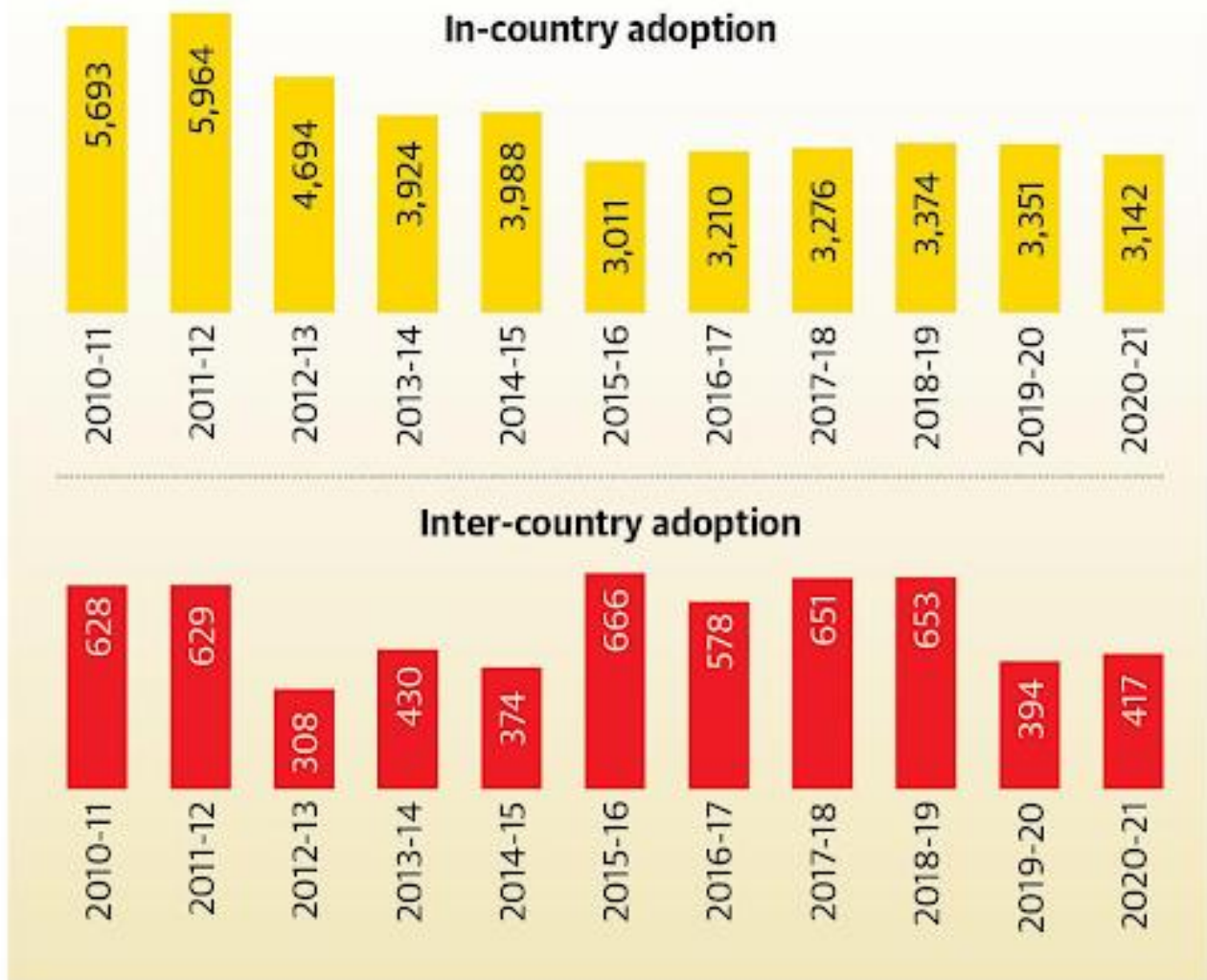
Recommendations

- **Expand Use of Clean and Renewable Energy**
- **Combine Energy Efficiency with technological Improvements**
- **Develop Robust Energy Sector**
- **Focus on Green Finance**
- **Equitable Distribution of Carbon space**
- **Improve Forest and agricultural land management**
- **Lower the carbon footprints of cities**

Chapter 4: Safeguarding Children

Introduction:

- India has 2.96 crore orphaned or abandoned children, according to the United Nations Children's Fund (UNICEF).
- The Ministry of Women and Child Development reported in its annual report for 2020-21 that there were 2.56 lakh children living in 7,164 child care institutions (CCIs) across the country.
- 1.45 lakh children were reunited with their birth families after the Supreme Court ordered states to investigate the possibility of reuniting these children in care institutions with their birth families as a pandemic precaution.

The number of adoptions in the country has been on the decline for a decade now

In-country adoption

Year	Number
2010-11	5,693
2011-12	5,964
2012-13	4,694
2013-14	3,924
2014-15	3,988
2015-16	3,011
2016-17	3,210
2017-18	3,276
2018-19	3,374
2019-20	3,351
2020-21	3,142

Inter-country adoption

Year	Number
2010-11	628
2011-12	629
2012-13	308
2013-14	430
2014-15	374
2015-16	666
2016-17	578
2017-18	651
2018-19	653
2019-20	394
2020-21	417

Source: CARA

What is adoption?

Adoption is the legal procedure by which a child is permanently separated from his biological parents and adopted by his adoptive parents. Adopted children have all of the same rights, privileges, and responsibilities as biological children.

Adoption Laws in India:

- **The Hindu Adoption and Maintenance Act, 1956 (HAMA):**

- o A Hindu parent or guardian can place a child for adoption with another Hindu parent under the Act.
- o A prospective parent can also adopt a male child if he has no other male children or grandchildren, or a female child if he has no other female children or grandchildren.
- o If the adoptive mother is a woman and the person being adopted is a man, she must be at least 21 years old.
- o After complying with all Act provisions, the adoption process is completed with a registered adoption deed through court.

- **The Juvenile Justice (Care and Protection of Children) Act, 2015:**
  - o The JJ Act also permits the adoption of same-sex children, allowing biological or adopted parents to adopt a child of the same gender.
  - o Prospective parents can adopt their relatives' children whether they live in India or abroad. A single or divorced person can adopt under the JJ Act, but a single male cannot adopt a girl child.
  - o A home study is conducted by the Specialised Adoption Agency (SAS) to determine if a person is eligible to adopt a child, and the process ends with an adoption order.
  - o SAS and the Authorised Foreign Adoption Agency (AFAA) are required to follow up with the adoptive family for two years after the adoption.

Reasons for Low Adoption in India:

- The current adoption approach is very parent-centred, but parents must make it child-centred.
- Most Indian parents also want a child between the ages of zero and two, believing that this is when the parent-child bond is formed.
- Because the ratio of abandoned children to children in institutionalised care is lopsided, there aren't enough children available for adoption.
- The problem's second component is a chicken-and-egg scenario. Most Indians have a distorted view of adoption because they want their genes, blood, and lineage to be passed down to their children.
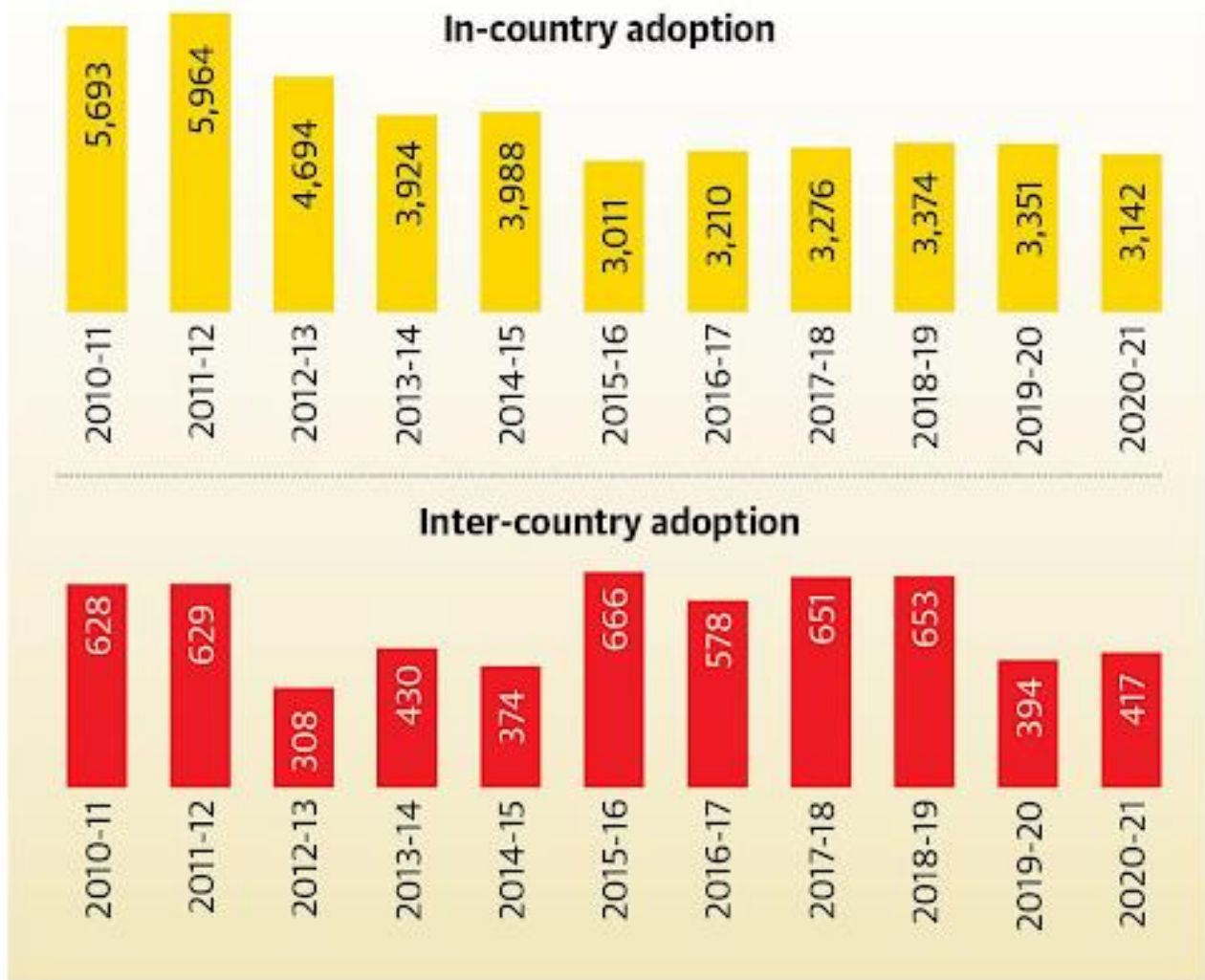
Stakeholders in the Adoption Process:

- **Central Adoption Resource Authority (CARA)**
  - o In India, CARA serves as the adoption nodal agency. The Ministry of Women and Child Development (MoWCD) has established it as a statutory body.
  - o Through its affiliated or recognised adoption agencies, it facilitates the adoption of orphaned, abandoned, and surrendered children. It was founded in 1990.
  - o CARA is the nodal body for Indian child adoption and is responsible for monitoring and regulating in-country adoptions.
- **State Adoption Resource Agency (SARA):**

- o For adoptions and related matters, the State Government will establish a State Adoption Resource Agency.
- o It examines adoption progress and seeks to resolve operational and logistical issues and bottlenecks in the state's adoption process or system.

- **Authorised Foreign Adoption Agency (AFAA):**
  - o It is a foreign adoption agency licensed by the Central Adoption Resource Authority to sponsor non-resident Indians or Indian citizens living abroad who wish to adopt a child from India.

- **District Child Protection Unit (DCPU):**
  - o Each district will have a District Child Protection Unit (DCPU) under the Integrated Child Protection Scheme.
  - o DCPU identifies orphaned, abandoned, and surrendered children in the district and works with the Child Welfare Committee to have them declared legally free for adoption.

Government Initiatives:

- **Mission Vatsalya:** Mission Vatsalya shall include Child Protection Services and Child Welfare Services. It brings together services and structures to help children in distress.
- **Mission POSHAN 2.0:** Mission POSHAN 2.0 shall include Umbrella Integrated Child Development Scheme – Anganwadi Services, Poshan Abhiyan, Scheme for Adolescent Girls, and National Creche Scheme.
- **Mission Shakti:** Mission Shakti envisions a unified citizen-centric lifecycle support system for women that includes integrated care, safety, protection, rehabilitation, and empowerment to free women as they move through different stages of life. 'Sambal' and 'Samarthya' are two sub-schemes of Mission Shakti. The "Sambal" sub-scheme is for women's safety and security, while the "Samarthya" sub-scheme is for women's empowerment.
- **PM CARES for Children Scheme:** The government announced a special "PM CARES for Children" program for all children orphaned by Covid-19 who lost their parents or single parents or legal guardians or adoptive parents due to Covid-19. These children can also receive support through scholarships or education loans equivalent to tuition fees during their higher education, and the loan interest is paid by the PM CARES Fund.
- **Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana (PMJAY):** PM-JAY is a visionary scheme that aims at the fulfilment of the concept of Universal Health Coverage (UHC). Under the scheme, medical care services such as pre and post hospitalisation, daycare surgeries, newborn child services, etc. are provided.

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In-country adoption

Year	Value
2010-11	5,693
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Source: CARA

Chapter 5: Safety Net for Farmers

Problems associated with Marginal and Small Farmers:

- Millions of marginal and small farmers make up India's agriculture, and they are struggling to cope with the high risk of farming.
- Weather uncertainties, unequal access to technologies and natural resources, and unreliable input supplies are all risks in the current economic environment.

- The breakdown of joint family systems, population growth, subdivision, and fragmentation of landholdings encouraged the conversion of semi-medium and medium farmers into small and marginal farmers.
- Small farmers are less educated and come from underserved areas. Contract farming and direct purchase are common examples of modern market arrangements that exclude them.
- The farmers' reliance on traders, commission agents, and moneylenders for credit is particularly problematic, as institutional credit only reaches 65 percent of them, and many small and marginal farmers are left out.
- Due to the small size of the marketed surplus, market risks include a lack of market, poor price realisation, high transaction costs, and poor bargaining power, resulting in low and unstable farm incomes for producers.

Image source: PIB

Social Security Schemes for Farmers:

- **NREGA 2005:**

- National Rural Employment Guarantee Act 2005 was initiated with the objective of "enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work".
- In 2009 an amendment was made to the National Rural Employment Guarantee Act 2005, to change the nomenclature of the Act from NREGA to MGNREGA.

- **Deendyaal Antyaoday Yojana**
  - Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) is a new name given to Aajeevika – NRLM in November 2015.
  - The initiative to move towards a demand-driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plan is at the core of the mission.

- **Mahila Kisan Sashaktikaran Pariyojana (MKSP):**
  - The "Mahila Kisan Sashaktikaran Pariyojana" (MKSP) is a sub component of the Deendayal Antyodaya Yojana-NRLM (DAY-NRLM)
  - It aims at improving the capacities of women in agriculture to access the resources of other institutions and schemes with a convergence framework.

- **National Social Assistance programme**
  - The National Social Assistance Programme (NSAP) is a welfare programme being administered by the Ministry of Rural Development.
  - It provides assistance to elderly people, widows, disabled people, and bereaved families when the primary breadwinner in a household falls below the poverty line.

- **PM KISAN:**
  - Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a central sector scheme under the government of India which provides income support to the farmers and their families. This scheme was introduced to augment the source of income of many small and marginal farmers.

- **Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY):**
  - PM-KMY Scheme in India is a central sector scheme for farmers aged between 18 to 40 years.
  - LIC is the Pension Fund Manager for PM Kisan Maan-Dhan Yojana which provides an assured monthly pension of Rs. 3000/- to all the small and marginal farmers (who own cultivable land up to 2 hectares) after the age of 60 years.

- **Pradhan Mantri Fasal Bima Yojana (PMFBY)**
  - PMFBY is the flagship scheme of the government for agricultural insurance in India in line with the One Nation-One Scheme theme.
  - To address the challenges in the implementation of the crop insurance scheme, the Union Cabinet has approved revamping the PMFBY and bringing modifications to its existing provisions.

Chapter 6: Digital Service Delivery

Introduction:

- The Budget of 2022 revealed a new India, one that is progressive, pragmatic, and decisive.
- With the goal of taking governance to the next level, the government has placed a strong emphasis on the need for "digital" across all sectors.
- India's digital story, according to Digital Bharat, is one of ICT-led development with affordable, inclusive, and transformative technology.
- The Indian government has been proactively fostering public-private service delivery models, particularly for projects requiring extensive technological intervention.

Financial Inclusion

- **Pradhan Mantri Jan-Dhan Yojana:** Pradhan Mantri Jan-Dhan Yojana (PMJDY) is a national mission with an aim to provide access to various financial services in an affordable manner. It is a financial inclusion campaign which provides universal access to banking facilities.
- **JAM Trinity:** JAM stands for Jan Dhan Yojana, Aadhaar and Mobile number. JAM trinity enables the Indian government to make payments more effectively and inclusively.
- **Aadhaar enabled payment system (AEPS):** AEPS can be used for all the following banking transactions such as balance enquiries, cash withdrawal, cash deposit, aadhaar to aadhaar fund transfers.

Healthcare:

- **National Digital Health Ecosystem (NDHE):** The rollout of an open platform for the National Digital Health Ecosystem (NDHE) was announced. The platform aims at creating digital registries of health providers, health facilities, unique health identities and universal access to health facilities.
- **National Tele Mental Health Programme:** In her 2022-23 budget speech, the Finance Minister of India recognized the necessity, requirement and importance of Mental Health. For mental health counselling, a National Tele Mental Health Program will be launched.
- **Jeevan Pramaan (Digital Life Certificate):** Digital Life Certificate is a biometric enabled digital service for pensioners. Pensioners of central or state government, Employees' Provident Fund Organisation or any other government organisation whose pension disbursing agency is live for DLC can take benefit from this facility.

Education:

- **PM DISHA:** Through the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) programme the government is implementing the world's largest digital literacy scheme. This has helped bridge the digital divide and enabled people to more easily access digital benefits.

Governance:

- **Digital Government Mission:** The Ministry of Electronics and Information Technology launched the Digital Government Mission. The mission will provide citizens with government services.
- **UMANG:** UMANG stands for Unified Mobile Application for New-age Governance. It is a mobile application launched to provide secured access to the citizens to multiple government services on one platform.
- **DigiLocker:** Digital Locker ([DigiLocker](#)) is one of the key initiatives under the Digital India initiative. This initiative is aimed at eliminating the usage of physical documents and enabling sharing of e-documents across government agencies.

Agriculture:

- **Kisan Drones:** The Kisan drone is an unmanned tank filled with insecticides and nutrients. The government is promoting the use of the 'Kisan Drone' for crop assessment, land record digitization, and pesticide and nutrient spraying.

Skill development:

- **DESH STACK:** DESH Stack e Portal aims to provide API-based platforms for skilling, upskilling, and reskilling. Citizens will be trained through this portal so that they can earn a living.

Chapter 7: Bridging Accessibility Gap

What is Atal Innovation Mission?

- The NITI Aayog's flagship initiative, the Atal Innovation Mission (AIM), was launched in 2016 to promote innovation and entrepreneurship across the country.
- **AIM's objective:**
  - To develop new programmes and policies for fostering innovation in different sectors of the economy.
  - To provide platforms and collaboration opportunities for different stakeholders.
  - To create an umbrella structure to oversee the innovation & entrepreneurship ecosystem of the country.
- Know more about the [Atal Innovation Mission.](#)

Atal Community Innovation Centres (ACIC)

- The Atal Community Innovation Centres (ACIC) are intended to serve the unserved/underserved areas of the country.
- ACIC believed it was critical to reach the bottom of the pyramid innovators and provide them with equal opportunities, particularly by reducing lab to land distance and creating a space for pre-incubation of ideas/solutions.

Enabling Infrastructure for building Innovation ecosystem in India	Community oriented approach to innovation
Objectives of ACIC	
Capacity Building of Communities in evolving technologies	Designing solutions for Innovative Offerings - Mind to Market

Encouraging PPP for establishment of ACIC	Grant-in-aid from AIM up to 50% of project cost (max Rs 2.5 crore)
Important Features of ACIC	
Focus on cross community learnings	Establishing local, national and global linkages with key stakeholders

Source: aim.gov.in

Significance of ACIC: Grassroots Innovations

- Grassroots Innovations (GI) are products and services that are the result of innovations created by people at the bottom of the pyramid (BOP), who are from economically disadvantaged and socially excluded areas.
- The primary goal of the ACIC is to nurture ideas that benefit society and the nation and to assist in their transformation into commercially successful products, with a particular emphasis on the Ideation to Prototype/MVP Development stages of the Innovation Cycle.

Chapter 8: Sports as a Lucrative Career

Changing Perspective:

- With the introduction of professional leagues in India, such as the IPL, ISL, and Pro Kabaddi, the sports industry is one of the booming fields nowadays.
- Former players and sports administrators believe that if India is to put itself on the global sporting map, it must promote sports as a viable career option, stressing the importance of a strong public-private partnership to promote Olympic disciplines.

- In Tokyo, India finished 48th in the medal count, its highest finish in over four decades. At the 2020 Tokyo Olympics, India won the most medals ever (1 gold, 2 silver, 4 bronze) and had the best performance of all time.
- India finished 24th in the overall medals tally in the Paralympics 2020, the best-ever performance till date. Aside from cricket, success at the Games will be remembered as a stepping stone to a new era for a country devoid of sporting greatness.

Why has Indian sports struggled on the global stage?

- Upcoming sportspersons have to face many challenges such as socio-economic, language, religious, cultural, dietary habits, social taboo, gender bias, etc.
- Some suggest that it is inadequate infrastructure or the kind of nutrition Western countries have that is holding India back.
- There is a lack of a local sporting culture. In India, there is no investment of the local community in sports.
- Besides, opportunities are largely inaccessible to the vast majority of school-going children in India who do not have financial resources.

Government Initiatives:

- **National Sports Policy:** The National Sports Policy of 2001 aims to "broaden the base" of sports and "achieve excellence at the national and international levels" by better integrating sports and physical education into the school curriculum.
- **Khelo India:** Khelo India Programme is a national yojana/scheme for the development of sports in India. Recently, the Union Cabinet approved the execution of the revamped 'Khelo India' program by consolidating the 'Rajiv Gandhi Khel Abhiyan', the 'Urban Sports Infrastructure Scheme' and the 'National Sports Talent Search System Programme'.

Significant Awards in Sports

- **Major Dhyan Chand Khel Ratna Award:** Major Dhyan Chand Khel Ratna Award, formerly known as Rajiv Gandhi Khel Ratna Award, is the highest Sporting Honor of the Republic of India. It is awarded annually by the Ministry of Youth Affairs and Sports of the Government of India.
- **Arjuna Award:** The Arjuna Award is India's highest sporting honour, bestowed by the Ministry of Youth Affairs and Sports on athletes who excel in international and national competitions while also possessing leadership qualities and high morale.
- **Dronacharya Award:** Coaches are honoured with the Dronacharya Award for their contributions to a particular sport or for their role in an athlete's success. The award is given to the person who not only serves as a mentor but also maps out a prodigy's path to stardom.

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