



BANKEXAMSTODAY
KURUKSHETRA
SUMMARY

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Introduction

Today population of India is more than **130 crore and 62% of it is below the age of 59 years** making India the youngest country in the world. The country's economy should be able to handle this increased labour force. The January 2019 Edition of Kurukshetra Magazine studies the Youth Empowerment Schemes and initiatives in India

- India has the distinction of being the fourth largest country in terms of coal resources.
- Contribution of agriculture sector in the country's gross domestic product is only 13%

EMPOWERMENT OF RURAL YOUTH-KEY HIGHLIGHTS

- Under Pradhan Mantri Awas Yojana-Gramin scheme there is a target to build 1 crore houses by March 2019. Till November 2018, the construction of 52.26 lakh houses has been completed.
- The 14th Central Finance Commission has increased the grant for village panchayats to Rs. 200292.20 crore for the development of villages for a period of five years.
- In the report of NITI Ayog on "Skill Development and Productivity of Workforce" 70% of India's labour force inhabits rural areas which is dependent on low productive agricultural activities and where employment opportunities are very less.
- National Manufacturing Policy estimates that MSME sector has the potential to provide employment to 10 crore youth of the country by 2022.
- The e-market portal has been launched to streamline the government procurement system by facilitating smaller companies to bid online for government contracts on competitive rates.
- The reduction of corporate tax rates from 30% to 25% for companies with annual turnover is upto Rupees 250 crore has benefitted more than 6 crore MSME units.
- It is now mandatory for every Central Ministry/ Department/Public Sector Undertaking to procure at least 20% of the total annual procurement of Goods and Services from Micro and Small Enterprises.

EMPOWERMENT OF RURAL YOUTH-KEY HIGHLIGHTS

- According to the National Sample Survey Organisation 2015-16, the MSME sector has created apprx. 11.10 crore employment opportunities.
- Mahatama Gandhi National Rural Employment Guarantee Act (MGNREGA) has had substantial impact on rural economy. During 2018-19, till December 3 2018, 165.78 crore labour days were generated with an average number of work days per household was 46.
- Under Pradhan Mantri Gram Sadak Yojana, 94.5% of the target has been achieved.
- Under Deen Dyal Upadhyay Gram Kaushlaya Yojana 5.73 lakh rural youth have been trained from 2014-15 to February 2018
- Under the ongoing Pradhan Matri Yuva Udyamita Vikas Abhiyan (PM-YUVA) of Ministry of Skill Development and Entrepreneurship 22,308 students have been enrolled.
- Since the inception of MUDRA Yojana in 2015, the government of India has distributed loans to over 12 crore entrepreneur and beneficiaries.

Empowerment Of Youth Through Skilling-schemes

NATIONAL APPRENTICESHIP PROMOTION SCHEME

- Launched on: 19th August 2016
- **Objective: Providing Apprenticeship Training to 50 lakh youth by 2020.**
- Government of India shares 25% of prescribed stipend subject to a maximum of Rs. 1500 per month per apprentice with the employers.
- Government of India also shares maximum Rs.7500 per fresher apprentice (without any formal trade training) as a cost of basic training with Basic Training Providers.
- A portal www.apprenticeship.gov.in is designed to facilitate easy processing of entire apprenticeship cycle.

START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME

- Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) was approved during 2015-16 and the enterprise formation started in 2017-18.
- **Objective:**
- Helping rural households including women to set-up enterprises
- Start-up to 1 crore village enterprises and provide direct employment to 2 crore people.

RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

- RSETIs are initiative of **Ministry of Rural Development** (MoRD) to have dedicated infrastructure in each district of the country to impart training and skill upgradation of rural youth geared towards entrepreneurship development.
- RSETIs are managed by banks with active co-operation from the Government of India and State Governments.

NATIONAL EMPLOYABILITY ENHANCEMENT MISSION (NEEM)

- Ministry: **Ministry of Human Resource Development**
- Launched through: AICTE(All India Council for Technical Education)
- Aim: **“On the job practical training”** is the basis of this program targeting enhancement of employability among individuals who are pursuing graduation or have discontinued or completed a diploma or graduation in any technical or non-technical field.

In 2017-18, the NEEM agents have been able to provide industry apprenticeship for more than 43000 candidates.

PRAVASI KAUSHAL VIKAS YOJANA(PKVY)

- Launched on: 9th January 2017 (14th Pravasi Bhartiya Divas Convention)
- Aim: A skill development program targeted at Indian youth seeking overseas employment to make India the Skill Capital of the World.
- Implemented by: National Skill Development Corporation (NSDC)
- An MoU was signed between Ministry of External Affairs and Ministry of Skill Development and Entrepreneurship for implementation of Pravasi Kaushal Vikas Yojana.

NATIONAL COUNCIL FOR VOCATIONAL EDUCATION AND TRAINING (NCVET)

- On 10-October-2018, The Union has approved the merger of the existing regulatory institutions in the skills space - National Council for Vocational Training (NCVT) and the National Skill Development Agency (NSDA) into the National Council for Vocational Education and Training (NCVET).

EDUCATION INITIATIVES FOR RURAL YOUTH

SAMAGRA SHIKSHA

- Launched by: **Ministry of Human Resource Development in 2018**
- It is an overarching programme for the school education sector extending from **pre-school to class 12**.
- It aims at improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes.
- It subsumes the three **Schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE)**.
- It also extends benefits of **Kasturba Gandhi Balika Vidyalaya** scheme, under which girls from disadvantaged sections are provided education with hostel facility from class 6-8 to class 6-12
- It provides annual grant of **Rs 5,000 to Rs 20,000 per school** for strengthening of libraries

DIGITAL INDIA

- Motto: "Power To Empower"
- Launched on 1 July 2015
- Objective: connecting rural areas with high-speed Internet networks and improving digital literacy

SAKSHAR BAHARAT PROGRAMME

- Launched on: International Literacy Day, 8th September, 2009
- It is a centrally sponsored scheme of Department of School Education and Literacy (DSEL), Ministry of Human Resource Development (MHRD)
- Major objective: To impart functional literacy to non-literates in the age group of 15-35 years
- The objective is to achieve 80% literacy level at national level, by focusing on adult women literacy seeking – to reduce the gap between male and female literacy to not more than 10 percentage points.
- It seeks to create awareness of social disparities and a person's deprivation on the means for its amelioration and general well-being.
- A district, including a new district carved out of an erstwhile district that had adult female literacy rate of 50 per cent or below, as per 2001 census, were considered eligible for coverage under the Saakshar Bharat programme.

NATIONAL SCHOLARSHIP PORTAL

- It is an initiative of GOI to provide financial assistance to deserving students by awarding them scholarships to pursue higher education.
- It is taken as Mission Mode project under the National e-Governance Plan.
- The initiative aims at providing a Simplified, Mission-oriented, Accountable, Responsive & Transparent 'SMART' System for faster & effective disposal of Scholarships applications and delivery of funds directly into beneficiaries account without any leakages.

NATIONAL APPRENTICESHIP TRAINING SCHEME

- It is a flagship programme of GoI for Skilling Indian Youth.
- Implemented by: Ministry of Human Resource Development.
- It is only for freshers.
- It is a one-year programme equipping technically qualified youth with practical knowledge and skills required in their field of work and then trained by the organisations.
- 50% of the stipend paid to the apprentices is reimbursed by the GoI

EXAMS Today

FINANCIAL INCLUSION FOR RURAL YOUTH

PRADHAN MANTRI JAN DHAN YOJANA

- Launched on: August 28, 2014

Six Pillars of the scheme:

- Universal access to the banking services
- Providing Over Draft and RuPay Debit cards with basic banking accounts
- Financial literacy
- Creation of Credit Guarantee Fund
- Providing micro insurance
- Providing unorganized sector pension scheme

THREE SOCIAL SECURITY SCHEMES

- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** covers life insurance worth Rs. 2 lakh at just Rs. 330 per annum to any citizen of India between age of 18-50
- **Pradhan Mantri Suraksha Bima Yojana** covers accidental insurance worth Rs. 2lakh at just Rs. 12 per annum per head.
- **Atal Pension Yojana** subscribes workers below the age of 40 are eligible for pension of up to Rs.5,000 (US\$70) per month on attainment of 60 years of age.

MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY (MUDRA) LOANS

- Launched in 2016, the scheme aims at providing micro-finance to the non-corporate small business sector.
- During 2017-18, Shishu loans had the highest share of 42% in terms of sanctioned loan amount which was followed by Kishor (34%) and Tarun (24%).
- Recently GoI has announced a scheme for sanction of loan up to Rs.1 crore within 59 minutes for MSMEs registered under GST

- NABARD is an apex development bank formed by an Act of Parliament in 1982.
- It is wholly owned by Government of India.
- It promotes sustainable and equitable agriculture and rural development through financial and non-financial measures.

MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY (MUDRA) LOANS

- It launched **Self-Help Group Bank Linkage Programme** (SHG-BLP) in 1992 with a target of linking 500 SHGs in a year's time.
- In 1982, **Vikas Volunteer Vahini** (VVV), which was later renamed as **Farmer's Club Programme**, was introduced to propagate five principles of "Development through Credit"
- NABARD introduced **Kisan Credit Card** to smoothen and strengthen the credit delivery system and to make them available timely and hassle free.
- NABARD and **Ministry of Agriculture and Farmers Welfare** has launched the programme Agri-clinic and Agri-Business centre to take better methods of farming.
- Tribal Development Fund assistance is given to tribal households to have a wadi (Small orchard) allied and off-farm activities.
- NABARD set up **Producers' Organisation Development Fund** (PODF) with a corpus of Rs. 50 crore during 2011-12.
- **Rural Entrepreneurship Development Programme** is one of the important Non-Form Sector promotional programmes supported by NABARD for creating sustainable employment and income opportunities in a cost-effective manner for the benefit of educated unemployed rural youth.
- In 2014, NABARD along with **Swiss Agency for Development** created **Rural Innovation Fund (RIF)** to support innovative and risk friendly experiments in farm, non- farm, and microfinance sector that would have the potential to promote livelihood opportunities and employment in rural areas.
- After expiry of RIF, "**Gramya Vikas Nidhi**" was introduced in 2016-17 by NABARD for supporting promotional activities under off-farm sector activities.
- In April 2016, GoI launched the **Stand Up India Scheme** in April 2016 with an objective to facilitate bank loans between **Rs. 10 lakh and Rs. 1 crore** to at least one SC/ST borrower and at least one women borrower per bank branch for setting up green field enterprises.

Skill India is one of the major initiatives for creating 500 million job opportunities by 2020. National Institute of Solar Energy (NISE), an autonomous institute under Ministry of New and Renewable Energy is conducting “Suryamitras” training programme to provide skilled technicians for installation, commissioning, operation and maintenance in the field of solar technology. It is also a part of the Make in India programme. It is entirely funded by Union Government and is a residential programme implemented across India by NISE.

INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT) FOR EMPOWERING RURAL YOUTH

Three Prominent Applications

- CHAMAN: Coordinated Program of Horticulture Assessment and Management
- FASAL: Forecasting Agriculture Output using Space, Agro-meteorology and Land based observations
- NADAMS: National Agricultural Drought Assessment and Monitoring System

National Agriculture Market/eNAM is an online trading platform for agricultural commodities in India. It facilitates farmers, traders and buyers with online trading in commodities.

- Education and Training is essential for promoting skill-oriented enterprises in rural areas. Therefore **Samagra Shiksha Abhiyan** was launched to enhance the learning outcomes at the school levels with the use of technology.
- **India formed Department of Skill Development and Entrepreneurship** on July 31st 2014 which led to the setting up of Ministry of Skill Development and Entrepreneurship on November 10, 2014.
- **On World Youth Day observed on 15 July 2015**, India launched **National Skill Development Mission** to consolidate and coordinate the skilling efforts at national level. The mission aims at providing formal training to nearly 400 million people across the country by 2022.
- **Skill Training of Rural Youth programme** was launched to promote employment in agri-based vocational areas in agriculture and allied sector.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana** was launched on 25th September 2014 which is a skill training and placement programme of GoI. **It focuses on the rural youth of age group 15-35. A mandatory 160 hours of training is provided.**
- **On 15th January 2015, Pradhan Mantri Kaushal Vikas Yojana**, under the National Skill Development Mission was launched to provide short term skill training to the youth to enable them secure and better livelihood.
- Centrally sponsored scheme called **Upgrading Skills and Training in Traditional Arts/crafts for Development (USTTAD)** was launched by Ministry of Minority Affairs for capacity building and updating the traditional skills of master trainers/artisans belonging to minority communities, BPL Families. The trainee should be between the age of 14-45.
- **Pradhan Mantri Gramin Digital Shiksha Abhiyan** was launched on 7th October 2017 to impart digital literacy in rural areas with the aim to empower at least one person per rural household. This scheme aims at making 40% rural households digitally literate by 2019.
- **NITI Ayog set up Atal Innovation Mission** to promote the culture of innovation and entrepreneurship by creating scientific temper among the youth. Under this mission selected schools are provided financial assistance to set up Atal Tinkering Labs for the students of class VI to XII.

FOR NER

- Department of North East region along with the North Eastern Development Finance Corporation Ltd set up a VC fund worth Rs. 1000 crore to promote startups in the North-eastern states.
- DoNER offers subsidy incentives in NER for industrial and other units generating employment.

JAMMU AND KASHMIR

UDAAN is the Special Industry Initiative (SII) for J&K is funded by Ministry of Home Affairs and implemented by National Skill Development Corporation (NSDC). The programme is a part of the overall initiative for addressing economic issues in J&K. The Scheme aims to cover 40,000 youth of J&K over a period of five years and Rs. 750 crore has been earmarked for implementation of the scheme over a period of five years.

Sadbhavna initiative of India Army runs several important programmes for the youth of Jammu and Kashmir.

- Army Goodwill Schools provide primary and middle school level education to over one lakh students.
- National Integration Tour provide students to visit other states.
- Vocational Training Centres and Women Empowerment centres are also set up.
- Army in association with Centre for Social Responsibility and Learning and Petronet LNG runs Kashmir Super 40 programme for coaching J&K youth for engineering entrance exams.

Himayat runs under Ministry of Rural Development and Deen Dayal Upadhyay Grameen Kaushal Yojana aims to train 1.24 lakh local youth of Jammu and Kashmir in job intensive vocational training.

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