YOJANA MAGAZINE SUMMARY

September 2018

RAMANDEEP SINGH
WWW.BANKEXAMSTODAY.COM

CONTENTS

YOJANA MAGAZINE SUMMARY- SEPTEMBER 2018

1. CREDIBLE EMPLOYMENT DATA: NEED OF THE HOUR

INTRODUCTION

- India's Young and growing population requires massive job creation. It also demands good quality jobs, which alone would meet their aspirations.
- The efforts by the government for promoting the new economy, have opened up several additional employment opportunities in the unorganized sector.
- It is evident that the quality of jobs and the remuneration packages available for new employment is often not in sync with the aspirations of our young jobseekers.
- As per India's recent population growth rates, about 10-12 million people enter the job market every year.

CREDIBLE EMPLOYMENT DATA

- The increase or decline in employment in India is bedeviled by the lack of credible data.
- The Annual Labour Survey by the Labour Bureau was last conducted for 2015-16. Hence there is no credible data on employment for the last 3-4 years.

UNORGANISED SECTOR

- Unorganised sector comprises more than 80% of the labour force in India.
- The new economy has created membership-based employment like driver partners in ola/uber or delivery professionals or professional home service aggregators. These professionals are different from formal employees and are therefore not covered in any official or informal employment estimates.
- Chartered Accountants (CA), company secretaries, lawyers and other professionals who join the workforce each year also employ additional people as assistants and other service providers. These numbers are also not accounted for anywhere.
- The department had an area based approach for the development of SC habitations, which focuses on education, health and nutrition, Swachh Bharat, livelihood and skill development.
- The Pradhan Mantri Adarsh Gram Yojana (**PMAGY**) envisages an integrated development of SC majority villages, through convergent implementation of central and state schemes, by providing central gap-filling assistance.

SELF-EMPLOYMENT

- The self-employed person numbers have gone up significantly over the last four years. MUDRA loans is one of the major schemes which is helping entrepreneurs towards self-employment and job creation across India.

- Over the last three years 12.27 crore loans have been disbursed. Of these 74% are women borrowers.

- We can conclude that the past four years have seen employment generation and demand for jobs has not lagged behind the supply of new entrants to the workforce.

QUESTIONS

1. **The increase or decline in employment in India is bedeviled by the lack of credible data. Discuss**
2. **Quarterly Employment Survey is conducted by: Labour Bureau**

2. INNOVATION AND ENTREPRENEURSHIP: KEYS TO EMPLOYMENT

CHALLENGES FOR CREATING EMPLOYMENT OPPORTUNITIES FOR INDIAN YOUTH

- India has the largest youth population in the world with around 27% of the population in the age group of 15-29 years. India by harnessing this youth power can be the skill capital of the world. But there are challenges in terms of low levels of education and skills and high dropout rates and discontinuance of education impacting the employability of the Indian youth.
- The unemployment rates have shown an increasing trend with rise in educational qualification.
- One of the main reason for low employability of youth is the preference by majority of youth for general stream of education with only about 12.6% for technical / professional education and only 2.4% pursuing vocational education. Theirs is also need to increase the formal employment, which presently constitutes approx. 8percent of labour force.
- Schools must develop an interest in learning skills for employment.

NEW EMERGING AVENUES FOR THE INDIAN WORKFORCE

- Currently India is the fastest growing economy with huge demographic potential. This Demographic potential can facilitate increase in the GDP growth if the demographics can be Converted into productive workforce through appropriate skilling.
- The Atal Innovation Mission; Focus on Women Entrepreneurship; Mudra; Start-up India and Standup India are impacting availability of jobs and livelihood opportunities for millions in the rural and urban sectors even with low skills.
- Sectors such as Information technology, telecom, banking and financial services, healthcare, retail, automobile and tourism and hospitality sector also have the potential to generate
- This calls for an employment strategy focusing both on manufacturing and services led growth.

REALIGN INDIA'S EDUCATION SYSTEM TO EMPHASISE SKILLS RATHER THAN MERE DEGREES

- The key challenge that our education system faces is training potential workers in skills that are transferrable across occupations while simultaneously meeting needs of specific industries.
- **This can be addressed through two-pronged approach:**
  1. Teaching skills that are transferrable across occupations.
  2. Imparting specific skills required by particular industry.
- In some systems, school-based learning is combined with work based learning found in Austria, The Czech Republic, Denmark, Hungary, the Netherlands, the Slovak Republic and Switzerland.
- The initiatives taken by States such as Haryana, Himachal Pradesh and Kerala to introduce vocational education at the level of secondary schools and colleges needs to be encouraged since they allow a student to pursue general education in parallel and become job market ready by the time of graduation.
- There is a need to align the National Education Policy with the National Skill Development Policy and alignment of vocational courses in schools with the National Skills Qualification Framework.

SECTORS HAVING POTENTIAL TO CREATE MAXIMUM EMPLOYMENT

- The services sector has adapted digital technology impacting a large pool of young labour force looking for job opportunities.
- Areas of Big Data Analytics, Artificial Intelligence, Internet of Things, Cloud Computing and Virtual Reality, Block Chain and Electric Vehicles will create highly skilled and high paid jobs in the future.
- Government initiatives like Start-up India; Mudra; Stand-up India; Swachh Bharat are creating Significant employment opportunities for low skilled workforce.

FOSTERING THE SPIRIT OF ENTREPRENEURSHIP

- This is important to harness the demographic advantage and ensuring that people have livelihood opportunities despite low skills and education.
- The government initiatives since 2014 are changing the mind-set of people to foster the spirit of Entrepreneurship.
- An increasing number of tech based start-ups in the area of education, e-commerce, financial

Services, ITES etc are emerging, making India the third largest start-up ecosystem in the world.

QUESTIONS:

1. In order to create meaningful employment for the youth, India needs to integrate its youth skilling Programs with the needs of the industry 4.0. Comment.

2. Examine the challenges for creating employment opportunities for Indian Youth. What measures are required to address the challenges?

3. CREATING LIVELIHOOD OPPORTUNITIES IN URBAN AREAS

INTRODUCTION

As per Census 2011, over 31% of the total population lived in urban areas and estimates suggest
that this will rise to over 50% by 2050. It is estimated that over the next 2 decades, about 70% of the new jobs will be created in urban India.

DEVELOPING THE SKILLS ECOSYSTEM

- The National Skill Development Policy was released in 2009 and the National Skill Development Corporation (NSDC) was established with a mandate to skill 150 million people by 2022.
- Financial inclusion has become a top policy priority of the central government to ensure egalitarian society as the substantial population of India lives with economic insecurity.
- The JAM+ architecture, comprising of Jan Dhan, Aadhar, and Mobile based services has led to Achievement of financial inclusion.
- Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM) has been working towards creating livelihood opportunities for the poor and vulnerable population.

RECOGNIZING AND ADDRESSING KEY RISKS

Three key national challenges being addressed by the Mission are:
- Informal nature of employment.
- Lower participation of women in labour force.
- Capacity constraints of the implementing agencies.

Formalising the Urban Informal Workforce:

- Trends show that the high rate of urbanisation in the country is not accompanied by a proportionately high rate of formalization, with more informal enterprises being added to urban areas.
- DAY-NULM is addressing this challenge through 2 initiatives. First, Recognition of Prior Learning (RPL) has been adopted in convergence with the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), as a mechanism to recognize, certify and
Formalise those who have acquired skills informally.
- Second, City Livelihood Centres (CLCs) are being revitalised, with a renewed focus on creating a robust database of freelance service providers, making their services available through mobile apps etc

Improving Women's Participation in the Urban Workforce:

- IMF 2013, between 1990 and 2015, female labour force participation fell from 37% to 28%. If India could rebalance its workforce, the GDP is expected to increase by 27% approx.
- The Female Labour Force Participation Rate in India could rise by 21 percentage points
- DAY-NULM addressed this gap by mobilizing women into SHGs. These community based organizations empower women to become socially and financially secure.

Urban Building Capacity of Local Bodies (ULBs):

- Ministry of Housing and Urban Affairs has launched Integrated Capacity Building Programme to build their capacities for Implementing the urban missions including the employment and self-employment programs and sensitizing them to the vulnerabilities of the urban poor.

QUESTIONS

1. **Note on the National Skill Development Policy and the role of private sector in skilling the unskilled.**
2. **Examine how Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM) is working towards creating livelihood opportunities for the poor and vulnerable population.**

DAY-NULM Components

4. LIVELIHOOD DEVELOPMENT AND DIVERSIFICATION

INTRODUCTION

- As the Sustainable Development Goals (SDGs) bring out clearly, poverty is multi-dimensional and therefore requires a range of interventions.
- The last 4 years has seen a considerable stepping up of financial resources for improving rural
- infrastructure, diversifying livelihoods, reducing poverty and thereby improving the well-being of poor households in terms of allocation for programmes of Department of Rural Development.

RURAL EXPENDITURE

- FACT: Annual expenditure in 2017-18 is more than double of what it was in 2012-13.

- The sharing pattern under programmes like Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), National Social Assistance Programme (NSAP), DAY-NRLM etc for non-Himalayan States became 60:40 and 90:10 in Himalayan States. From 2017-18, under the Housing Programme, additional resources were mobilized through Extra Budgetary Resources (EBRs).**The transfer of funds under the 14th Finance Commission awards has also registered a significant increase compared to the allocations earlier under 13th Finance Commission.**

LIVELIHOOD DEVELOPMENT

- MGNREGS focused on durable assets and water conservation, and also provided for livelihood generating individual benefits.
- For rural infrastructure, the Pradhan Mantri Gram Sadak Yojana (PMGSY) has been a flagship programme and during the last 4 years 1.69 lakh kms of roads were constructed. This has also generated direct and indirect employment.
- National Food Security Act (NFSA) with a provision of rice at Rs 3 per kg and wheat at Rs 2 per kg has

Figure-1

facilitated food security in poor households.

RURAL POVERTY

- Rural poverty is truly multi-dimensional and there is a need to address it simultaneously for greater impact.
- **Poverty of Households:**
  1. Lack of education and skills.
  2. Under nutrition and ill-health.
  3. Lack of employment opportunities.
  4. Lack of safe housing.
  5. Limited access to public services.
  6. Clutches of middlemen/ corruption/ moneylender.
  7. Absence of social capital collectives of women/ youth/ poor households
- **Poverty of Geographies::**
  1. Low price for produce – distress.
  2. Violence / crime.

3. Unirrigated agriculture/ vagaries of monsoon.
4. Lack of basic infra – roads, electricity, and internet.
5. Lack of access to markets and jobs.
6. Lack of non-farm opportunities.

QUESTIONS

1. **Despite India hosting the largest public works program MGNREGS, examine the reasons for persisting unemployment.**

5. HARNESSING THE DEMOGRAPHIC ADVANTAGE

INTRODUCTION

As per Economic Survey 2016-17, for the first time since 1950 the combined working age (WA) population of the advanced countries declined with both China and Russia experiencing fall of 20% in their working age population individually.

DEMOGRAPHIC PROFILE

- There is large heterogeneity among the states in their demographic profile and evolution. A clear divide exists between peninsular India and the hinterland India.
- The India Skills Report 2018, indicates that only 46% of youth coming out of higher educational institutes are employable. This raises the issue of skill gap; skill mismatch or skill shortage.
- A Skill Gap Study by NSDC estimates an incremental human resource requirement of 109.73 million skilled manpower by 2022 in the 24 key sectors of the economy.
- There is an emergent need to strengthen the entrepreneurship ecosystem to meet the aspirations of youth.

CHANGE IN GOVERNANCE STRUCTURE

- Ministry of Skill Development and Entrepreneurship was formed in November 2014 as the nodal ministry for all skill development activities in India. A new policy with focus on entrepreneurship was launched in 2015- **"National Policy for Skill Development and Entrepreneurship 2015"**.

INCREASING TRAINING CAPACITY

- The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) centres are spread across various states and UTs and efforts are made to make available the training facility in each district.
- To ensure mobility of Indian workers, multi skill institutes in terms of Pradhan Mantri Kaushal Kendras have been setup in 460 districts and more are being setup.
- E-marketplace and app based library have been launched for dissemination of skill content and Curriculum.

FORMALIZING THE INFORMAL SKILLS: RECOGNITION OF PRIOR LEARNING (RPL) AND APPRENTICESHIP

- To facilitate informal workers and to map the skilling requirement of the informal sector a programme "Recognition of Prior Learning" has been introduced whereby the skills of workers are tested, assessed and certified.
- Most countries around the world have implemented the apprenticeship model – Japan has over 10 million apprentices, Germany has 3 million apprentices and USA has 0.5 million, while India has only 0.3 million apprentices.
- It is felt that initiatives such as National Apprenticeship Promotion Scheme (NAPS) will enable creation of an industry-ready workforce and help to transform India into the 'Skill Capital of the World'.

ENCOURAGING PRIVATE SECTOR FUNDING

- **While industries are a direct beneficiary of the skilled manpower, the skilling initiative has been entirely funded by government initiatives.**
- We need to explore various options such as reimbursable contributions, levies or even mandatory cess to determine how best to motivate the industries to voluntarily activities participate in the skill development.
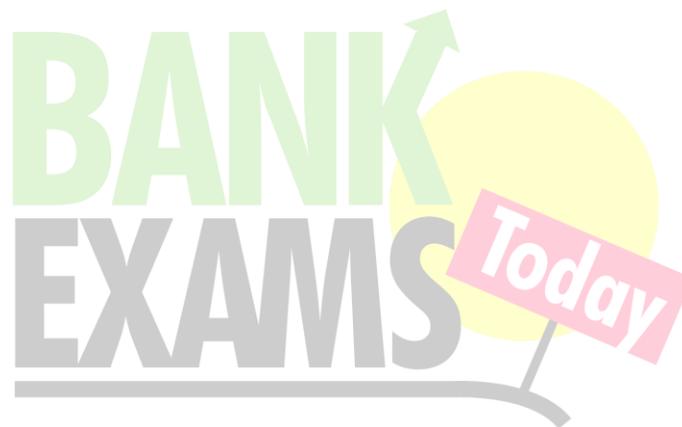
Schemes that facilitate a self-employed to become an entrepreneur

Name of Scheme	Eligibility	Nature of Assistance
Deen Dayal Antyodaya Yojana- to set up Rural Self Employment Training Institutes (RSETIs) for nurturing self-employed and entrepreneurs for micro-enterprises. -Ajeevika Grameen Express Yojana -Startup Village Entrepreneurship Programme	Rural BPL families- 50% of the beneficiaries SC/STs, 15% minorities & 3% PwDs, preferably women headed families, women victims of trafficking, single women etc	NRLM encourages public sector banks to set up RSETIs in districts to transform unemployed rural youth into confident self-employed entrepreneurs through need-based experiential learning programme followed by systematic hand-holding support. At least one member from each identified rural poor household, preferably a woman, is brought under the SHG network.
Pradhan Mantri Mudra Yojana	Refinance to micro finance units, CBs, RRBs, NBFCs etc	Bank Loans from Rs.50000 –Rs.10 lakh
Standup India	Green field enterprises of women, SC, ST entrepreneur	Bank Loans from Rs.10 lakh-Rs.1 crore
PMEGP	Individual above 18 years of age, Co-operative Societies, Self Help Groups, Trusts. Loan only for new projects that have not availed any govt subsidy	Rs.25 lakhs for manufacturing units and Rs.10 lakhs for service Units. Before margin money, EDP training of 10 working days for project cost more than Rs.5 lakhs and 6 working days training for project cost upto Rs.5 lakhs to the beneficiary is compulsory. Projects costing upto Rs.10 lakhs free from collateral security.
ASPIRE	Set up business incubators so that eligible youth can be adequately incubated in various skills and be provided the opportunity to set up their own business enterprises	Livelihood Business Incubators the quantum of assistance is one-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount upto Rs.100 lakh, whichever is less and if set up in PPP mode one-time grant of 50% of cost of Plant & Machinery other than the land and infrastructure or Rs.50 lakh, whichever is less to be provided. For Technology Business Incubator the quantum of assistance is 50% of plant & machinery cost or Rs.30 lakhs whichever is less.
SFRUTI	To organize the traditional industries and artisans into clusters to make them, competitive and provide support for their long term sustainability	Heritage cluster (1000-2500 artisans): Rs 8 crore Major cluster (500-1000 artisans): Rs 3 crore Mini cluster (Up to 500 artisans): Rs 1.5 crore
Coir Udyami Yojana(SFRUTI for Coir Industry)		Maximum admissible cost of the project is Rs.10 lakhs plus working capital, which shall not exceed 25% of the project cost.

6. MSMES: NEW ENGINES OF GROWTH AND EMPLOYMENT

INTRODUCTION

- The Micro, Small and Medium Enterprises (MSME) sector continues to contribute significantly towards the overall positive socio-economic development of India. It provides not only self-employment but also opportunities to exponentially create jobs.
MSMEs are acknowledged as the backbone of the economy.
- Ministry of MSME have taken several steps towards promotion of this sector by fostering the spirit of entrepreneurship and generating major opportunities for self-employment and job-creation.

MSME SECTOR: EMPLOYMENT GENERATION

- Currently, there exist over 7 crore MSMEs that create around 12 crore jobs in the country across Various types of enterprises.
- **FACT:** The labour-capital ratio tends to be much higher for MSMEs.
- As the country is expecting to witness significant demographic growth and expansion in working age population in the coming years, the MSME sector would need to play an important role to absorb this labour force.

AGENDA FOR ACTION

- The manufacturing sector avails raw materials and services from other sectors in the economy and in turn supplies them with the finished products, thus stimulating demand for everything from raw materials to intermediate goods.
- As envisaged in the National Manufacturing Policy (NMP), the manufacturing sector has the Potential to provide employment to 100 million people by 2022.
- **Some of the suggestions through which employment can be boosted are:**
  - Encourage growth in labor-intensive industries.
  - Improve quality of training imparted in schools, colleges and universities by setting up innovative labs.
  - Enhance labour productivity by adopting best practices.
  - Ensure timely credit flow.
  - Facilitate good market access.
- **The ministry of MSME has a focused approach towards providing support to entrepreneurship for realising the vision of India becoming a nation of job creators rather than job seekers.**

INCREASING MARKET ACCESS:

- In order to increase market access for MSEs and uplift the marginalized sections of the society, Public Procurement Policy (PPP) of the government is proving a drive towards entrepreneurship.
- The mandate states that 20% of total procurement of the goods and services by CPSEs, central Ministries and other government departments shall be made from MSEs, including 4% from MSEs owned by SC/ST entrepreneurs. MSME Sambandh portal of the ministry is helping the MSEs, including the SC/ST entrepreneurs to participate in the Public Procurement of goods and services.
- **MSME Sampark portal – a platform where the recruiters would have access to the increasing talent pool of trained manpower, facilitating their placement.**

QUESTIONS

1. Explain the self-employment scenario in India and its significance to India's economic growth and Development.
2. MSME sector has immense economic significance for India but lending to them poses acute challenges.

7. EMPLOYMENT – THE INDIAN PERSPECTIVE

INTRODUCTION

*   India had 51.52% of population in the working age (15-64 years) in 2016 according to the World Bank.
*   The high ratio of working to non-working age population, places our country in the position to reap the demographic dividend, if we are able to gainfully employ this population.

LABOUR MARKET: STRUCTURAL RIGIDITIES

*   FACT: According to official statistics, proportion of persons in the labour force declined from 43% in 2004-05 to 39.5% in 2011-12 with a sharp drop in female participation rate from 29% to 22%.
*   Unemployment problem is challenging in India because it emerges from structural rigidities of our labour market, scarcity of capital and low skill levels of our labour force.

ADDRESSING LABOUR MARKET RIGIDITIES

*   The government introduced 'Fixed term contract' employment in certain employment intensive industries like textiles. It allows employers to hire workers for a pre-defined fixed term with a proportionate share of all the benefits to which any permanent worker is entitled.
*   Under the new '**Pradhan Mantri Rojgar Protsahan Yojana**' Government is paying the full employer's contribution towards EPF and EPS from 1st April 2018 thus encouraging new employment.
*   According to the Economic Survey 2017-18, the initiatives such as Shram Suvidha Portal, Universal Account Number and National Career Service Portal will reduce the complexity burden and better and better accountability for enforcement.

QUANTITY VS QUALITY OF JOBS

*   Due to steps like demonetisation, GST, reduced regulatory burden and financial assistance for PF and ESI, a large part of the informal sector is getting formalised.
*   The government has spent massive amount on infrastructure, which generates highest employment per unit of money spent.

QUESTIONS

1. **Indian labour laws are complex and restrictive? What are the necessary steps needed to address Labour Market Rigidities?**

8. DIMENSIONS OF THE INDIAN LABOUR MARKET

INTRODUCTION

- As per the estimates from National Sample Survey (NSS) Employment and Unemployment Survey, 2011-12, 49% are still engaged in the primary sector, 27% in services sector and 24% in industry. The workforce is primarily rural (74%), informal (93%), self-employed (52%) and the female labour force participation at 22%.
  India showed resilience to the global economic slowdown in terms of the employment market.

LABOUR LAW REFORMS

- The broad objectives of the labour reforms include: Reducing uncertainty and complexity in labour legislation, creating a robust and comprehensive floor of rights, Modernising dispute resolution and enforcement systems for good governance.

INCREASING FEMALE LABOUR FORCE PARTICIPATION

- Government has taken several steps to increase the participation of women in the labour force like MGNREGS, vocational training for skill enhancement etc. Government has amended the rules to facilitate women government employees for upbringing of their children by providing for 2 years child care leave.
- The private sector has also taken steps to encourage women who left the workforce for family considerations to re-join through various programmes.
- **Female workers are primarily home based, which highlights the need for targeted policies to increase the participation of female labour force.**

QUESTIONS

1. **Why it's crucial to create more formal jobs to empower women?**

Yojana Magazine Summary

Digital India

Saansad Adarsh Gra Yojana

MAKE IN INDIA

Contents

YOJANA MAGAZINE SUMMARY – OCTOBER 2018
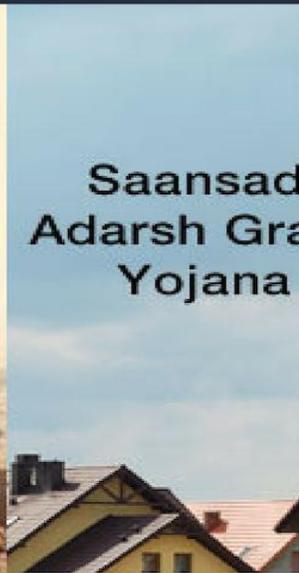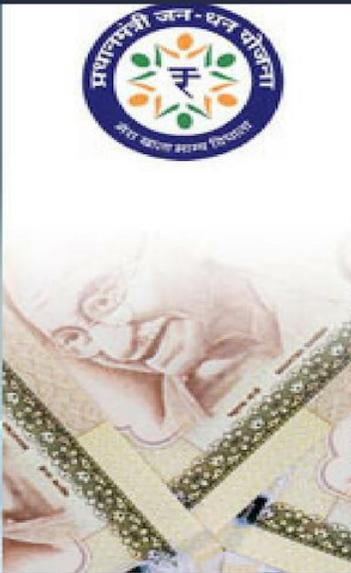
A. EMPOWERING THE NATION WITH WOMEN LED DEVELOPMENT

INTRODUCTION

- Recent development in the area of women empowerment are extremely encouraging. Womens are role model for a country which now echos with the slogan of "Beti Bachao Beti padhao". India has been successful in achieving gender parity in school education. The literacy rate of women has risen from mere 9% in 1951 to 65% in 2011, this in itself is a huge turnaround factor. In the workplace today, every fourth worker in India is a women. Also, it is estimated that almost one third of all certified medical researches, banking employees, IT workers and Chartered Accountants are women. In a country bursting with entrepreneurial spirit, today almost every 5th entrepreneur is a women. With increasing participation in a variety of fields, women's bargaining power both in private and public life is a steadily increasing.

ENDING DISCRIMINATION

- Despite these changes unfortunately women face serious dangers to their life and liberty.In our country women still contribute a disproportionate amount of unpaid work in their homes and on farms. The government views the problems plaguing the women of India as problems plaguing the entire society. Though the government has taken number of measures to ensure its senior citizens have equal opportunities along with the supporting and save environment for the development

FINANCIAL EMPOWERMENT

- Attacking the root of the problem the government has initiated the "Beti Bachao beti padhao" programme that addresses the complex issue of mindsets in all districts of India. Along with this, Sukanya Samriddhi Yojana was also launched in 2015 under which small affordable deposits are made in bank accounts of girls with the benefit of higher rate of interest. The amount can be withdrawn by the girl on reaching the age of18 years, giving her a fund for higher education or other investments. Such accounts have already been opened for 1.39 crore girls with a total of rupees 25,979 crore deposited in these. Until few years ago, opening a bank account was considered a tedious task but through the Sukanya Samriddhi Yojana and Prime Minister Jan Dhan Yojana the government has enable banking services for the unbanked. It is important to know that 16.42 crore women's accounts have been open under Jan Dhan. Women's share of total savings accounts increased from 28 % in 2014 to 40% in 2017 according to the data from top 40 banks and RRBs. This is a sizeable and rapid growth in financial inclusion of women, a cherished goal for decades.

ENCOURAGING ENTREPRENEURSHIP

- Under the Pradhan Mantri Mudra Yojana, government has provided credit to small entrepreneurs

without the need for collateral or guarantor.
75% of these loans have been given to women with 9.81 crore women entrepreneurs already benefiting from them under this scheme.

- Over 47 Self Help Groups (SHGs) have been promoted under the National Rural Livelihood Mission, with more than 2000 crore of revolving fund dispersed to them.

- Skill development is another key aspect for raising the potential of female workforce. Under the Pradhan Mantri Kaushal Vikas Yojana a large number of Indian youths have taken up industry relevant skill training of which half of the certificates have been awarded to women candidates.

EMPOWERING MOTHERHOOD

- To retain women in the workforce, the Maternity Benefit Act has been amended to extend the period of mandatory paid maternity leave for working women to 26 weeks. This empowers working women as they need not fear loss of salary or job due to child birth. In order to extend protection to the unorganised sector as well pregnant and lactating mothers are provided cash incentive under the PM Matru Vandana Yojana.
As a partial compensation for wage lose, these mothers are provided Rs 6000 as incentive which enables them to take adequate rest before and after the delivery and exclusively breastfeed their child. It is important to note that, over 38 lakh beneficiaries are already enrolled under this scheme.

SAFETY IN WORKPLACE

- For this, government has successfully implemented the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013 to provide a safe and Secure environment to women. It covers all women- all ages, fulltime, parttime, public, private, organised and organised Sector including domestic workers, students, apprentices and even those women visiting an office.
Within their homes too, to empower women and protect their health Ujjawala scheme has been introduced which provide free LPG cylinder to women from BPL families to replace unclean cooking fuels for safety purpose.

- The government has also sanctioned 181 women helplines in 31 states/union territories and 206 One stop centres where women affected by violence can access quick and easy help. A feature of panic buttons will soon be available on all mobile phones to provide emergency response system to women in distress.

- The Nirbhaya fund is also being used to roll out comprehensive plans to make 8 major cities in the country a safer place for women and also improve forensic analysis abilities in cases of sexual assault.

ACCESSING THE UNACCESSIBLE

- It is true that the various schemes implemented by the government does not always reach the women who are residing in remote or backward areas. To overcome this problem and reach the yet unreached

women across the country, government has recently launched the Mahila Shakti Kendra scheme under which 3 lakh student volunteers are fanning out across the country to directly reach women at village level with government schemes and services for the empowerment.

B. EMPOWERING WOMEN THROUGH "CONTINUM OF CARE"

INTRODUCTION

- Indeed, women empowerment begins from the womb. That's why preventing sex selection and stopping sex selective elimination is the first step towards empowerment of women. The government has enacted the Pre-conception and pre-natal Diagnostic Techniques Prohibition of (Sex Selection) Act 1994 for Prohibition of Sex Selection before or after conception and for prevention of misuse of pre-conception and pre-natal Diagnostic techniques for sex determination.

- Recognising this, Ministry of Health implemented several programs for health of women following lifecycle known as "continum of care" approach to ensure equal focus on various life stages of women ranging from a spectrum of programmes for pregnant women, neonats, infants, young children, adolescents and family planning programs for women in the reproductive age group. In addition to providing healthcare services, the public health department also pave the way for economic empowerment of women by engaging women in positions ranging from village Accredited Social Health Activist (ASHAs)to Healthcare providers such as Auxiliary Nurse Midwife (ANMs), Health care administrators and policy makers at state and national levels.

MATERNITY CARE

- For the pregnancy, every woman is entitled to quality antenatal, intra-natal and post-natal care services. Carrying forward this mission of Prime Minister, the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) has been launched to provide quality antenatal care to pregnant women on the 9th of every month (symbolising 9 months of pregnancy). In addition, antenatal care services are also provided at the village level through Village Health and Nutrition Days (VHNDs) and at health facilities routinely to ensure at least four ANCs to women. These checkups are essential as iron Folic acid, calcium etc. are provided to pregnant women at the check ups and investigations are conducted to identify any complication of pregnancy and to ensure safe delivery.

SHISHU SURAKSHA

- Janani Shishu Suraksha karyakram (JSSK) entitles all pregnant women delivering in public health institution to absolutely free and no expense delivery including cesarean section. Till now over 1.33 crore pregnant women have benefited from this.
  It is important to note that in a conscious effort, to educate the parents and caregivers about good

child rearing practices, a Book title "Journey of First 1000 Days" has been published by the Ministry of Health.

HEALTHY ADOLESCENCE

- Considering the magnitude of various health problems and risk factors among adolescents which may have impact on Maternal and Child Health outcomes, Ministry of Health initiated Rashtriya Kishor Swasthya karyakram (RKSK) with the objectives to increase awareness and access to information about adolescent helps provide counselling and health services and provide specific services such as sanitary napkins, iron folic supplementation etc. Under this program, weekly iron Folic acid supplementation entails provision of weekly supervised Folic acid tablets to in-school boys and girls and out-of-school girls and biannual Albendazole tablets for helminthic control for prevention of Iron and Folic acid deficiency anaemia.
The Ministry of Health and Family Welfare is also implementing the scheme for promoting of menstrual hygiene among adolescent girls in the age group of 10-19 years primarily in rural areas with specific reference to ensuring health for adolescent girls.

CARING FOR THE GIRL CHILD

- Apart from the above, a host of services are available for ensuring a healthy childhood for girl child. In order to provide specialised care to infants in case of complications, Special Newborn Care Units have been established at district level and Newborn Stabilization Units and Newborn Care Corners have been established at Sub District level. ASHAs undertake visits to provide home-based Newborn care to newborns.

- It is important to know that India has the world's largest Universal immunization programme.
To ensure full immunization for children upto 2 years of age and pregnant women a special in initiative, Mission Indradhanush was started in 2014 to immunize all the left out and missed children and pregnant women. Nutrition Rehabilitation Centres (NRCs) have also been established to provide specialised care to children having several acute malnutrition.

- Rashtriya Bal Swasthya karyakram (RBSK)is an initiative to improve the overall quality of life of children through early detection of birth defects, diseases, deficiencies and development delays.

DRUGS AND DIAGNOSTICS

- Ayushman Bharat bring several preventive and promotive services for women through the "Health and Wellness Centres" which shall provide comprehensive primary care in addition to specialise mother and child care services. The aim is to establish about 1.5 Lakh health and Wellness in a phased manner. It is important to know that India have accomplished the Millennium Development Goal for Maternal Mortality.

- The Maternal Mortality Ratio has substantially dropped from by a massive 37 points from 167/ lakh live

birtha in 2011-13 130/ lakh live births now, which is the highest in last several decades. This means that India is now saving 12000 more pregnant women as compared to 2011-13.

Moreover, India is confident to achieve the sustainable development goal for maternal health much before the timeline of 2030, paving the way for a healthy empowered in bright future for the women of India.

C. ENTREPRENEURSHIP DEVELOPMENT

HELPING WOMEN GAIN CONTROL OVER THEIR LIVES

- Women constitutes 50% of the population and are the backbone of the family. In recent years, the traditional role of women has undergone some change due to economic needs and some efforts have been made to bring visibility and mainstream in women's contribution to the overall growth and development of the society. The concept of empowerment in entrepreneurship development is defined as the process by which women take control and ownership of the choices. The core elements of empowerment have been defined as agency, (the ability to define one's goals and act upon them), awareness of gender power structures self esteem and self confidence.

FINANCIAL SECURITY

- Self Help Groups (SHGs) are becoming one of the most important means for the empowerment of poor women in almost all developing countries including India through entrepreneurship development. Studies shows that Self Help Groups are primarily established for women and in the states like Tamil Nadu and Kerala they have been tremendously successful. NABARD also launched a pilot project for women on Self Help Groups in collaboration with commercial banks and Rural Regional Banks.

- Kerala and tamil nadu are examples where women Entrepreneurship and micro-enterprises have grown due to extensive support of self help groups. They have provided micro-finances,capacity building programmes by training women and have nurture them with their financial support. Today the Reserve Bank of India, also understands the role and importance of self help groups in financing and has extended medium size loans to women entrepreneurs with the support of NABARD.

GOVERNMENT INITIATIVES

- Recognising the importance of women entrepreneurship and economic participation in enabling the country's growth and prosperity, Government of India has ensure that all policy initiatives arw geared towards enabling equal opportunity for women. The Micro, Small and Medium Enterprises development organisation (MSME-DO), the various state small industries Development Corporation, the Nationalised banks and even NGOs are conducting various programmes including entrepreneurship development programmes to cater the needs of potential women entrepreneurs who may not have

adequate educational background and skills.

- The Small Industries Development Bank of India (SIDBI) has been implementing two special schemes for women namely Mahila Udyam Nidhi which is an exclusive scheme for providing equity to women entrepreneurs and the Mahila Vikas Nidhi which offers developmental assistance for pursuit of income generating activities to women.

- **Few government efforts at promoting Entrepreneurship and innovation are:-**

I) STARTUP INDIA

- Through the startup India initiative; Government of India promotes entrepreneurship by mentoring, nurturing and facilitating startups throughout their life cycle. Since its launch in January 2016, the initiative has successfully given a head start to numerous aspiring entrepreneurs. With a 360 degree approach to enable startups, the initiative provides a comprehensive 4 week free online learning programs, research parks, incubators and startup centres across the country.

II) SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN (STEP)

- STEP was launched by the Ministry of women and child development, Government of India to train women with no access to formal skill training facilities, especially in rural area. The Ministry of Skill Development and Entrepreneurship and NITI Aayog recently redrafted the guidelines of the 30 year old initiative to adapt to present day needs. The initiative reaches out to all Indian women above 16 years of age and imparts skill in several sector such as agriculture, Horticulture, food processing Handlooms, traditional crafts like embroidery, Travel, Tourism, hospitality, computer and IT services.

III) STAND UP INDIA

- Launch in 2015, Stand Up India seeks to leverage institutional credit for the benefit of India's underprivileged. It aims to enable economic participation of, and share the benefit of India's growth among women entrepreneurs, Scheduled Caste and Scheduled Tribes. Under this initiative, at least one women and one individual from scheduled caste or Scheduled tribe communities are granted loans between Rs 1 million to Rs 10 million to set the Greenfield enterprises in manufacturing, services, or the trading sector.

IV) TRADE RELATED ENTREPRENEURSHIP ASSISTANCE AND DEVELOPMENT (TREAD)

- To address the critical issues of access to credit among India's underprivileged women the TREAD programmes enables credit availability to interested women through NGOs.

V) PRADHAN MANTRI KAUSHAL VIKAS YOJANA

- This is a flagship initiative of the Ministry of Skill Development and Entrepreneurship that aims to train

youth in industry-relevant skills to enhance opportunities for livelihood creation and employability. Under this program, training and assessment fees are entirely borne by the government.

VI) SCIENCE FOR EQUITY EMPOWERMENT AND DEVELOPMENT (SEED)

- SEED aims to provide opportunities to motivate scientist and field level workers with focus on women to undertake action-oriented, location specific projects for social economic gain particularly in rural areas. Also, NITI Aayog launched the Women Entrepreneurship Platform (WEP) that aims at building an ecosystem for women across India to realise their entrepreneurial aspirations, scale-up innovative initiatives and chalk-out sustainable long term Strategies for their businesses. These aspirations are manifest in the three pillars on which women entrepreneurship platform is built :-
Iccha Shakti(motivating Aspiring entrepreneurs to start their Enterprise)
Gyan Shakti (providing knowledge and Ecosystem support to women entrepreneurs to help them Foster Entrepreneurship) Karma Shakti (providing hands-on support to entrepreneurs in setting up and scaling up businesses).

VII) MUDRA YOJANA SCHEME FOR WOMEN

- This scheme has been launched by government of India for individual women wanting to start new small Enterprises and businesses like beauty parlours, tailoring units, Tuition centres etc as well as a group of women wanting to start a venture together. The loan does not require any Collateral security and can be availed as per three schemes:-

- **Shishu loan**- amount is limited to rupees 50,000 and can be availed by those businesses that are in their initial stages

- **Kishore loan**-amount ranges between 50,000 and 5,00,000 and can be availed by those who have a well-established Enterprises

- **Tarun- loan** amount is Rs 10 lakh and can be availed by those businesses that are well established but required for the funds for the purpose of expansion. Empowering women financially.

D. BREAKING THE SHACKLES OF FINANCIAL DEPRIVATION

- There has been increasing evidence that more and more women taking up economic jobs have led to better living standards for their families in terms of better financial standing, educational attainment of children and more conscious Healthcare expenditure. Financial inclusion helps in Breaking the shackles of financial deprivation by providing a linkage between people and financial mainstream of the economy. The government and RBI have realised the importance of supply side issues and have proactively started plugging this gap through policies like Mudra Yojana and priority sector lending. Also payments bank and small finance banks are going to be a game changer in the long run. keeping this in mind, the government launched the Pradhan Mantri Jan Dhan Yojna which aims to provide banking facility to all people. Government has also launch other policies like Suraksha Bima Yojana, Swasthya Bima Yojana, Atal Pension Yojana to make the women self dependent and safe for their old

age without succumbing to ehims of children or the husband.

- Between the period of 2011-17 77% of females above 15 years are reported to have a bank account, which is a 51% increase from 2011. The increase has mainly been due to a nationwide scheme launched by the current government Pradhan Mantri Jan Dhan Yojana.

SOME OF THE EXISTING ISSUES IN POLICIES TAKEN SO FAR INCLUDE:-

- Despite of the major steps taken by RBI in 2006, to allow banks to engage Business Correspondents and Business Facilitator as intermediaries for providing financial services specially in rural areas, the strategy has not given fruitful results due to lack of adequate branding of banking correspondents.
- Because of low incentive and compensation structure post offices have played a vital role in extending Financial Services but the rural population is stills dependent on informal sources of lending as post offices do not provide such services. Presently, there is not any mechanism by which post office are able to perform core banking services including lending.
- Despite similar literacy rate and stronger banking structure than other countries like Ugandha and Kenya, India has failed to witness a revolution in Mobile Banking which was rather visible in countries like Kenya where, over 70% of its adult population has mobile bank accounts.
- Various literacy programs like financial literacy through audio and visual audio and visual Doordarshan and establish credit counseling centres have not perform satisfactorily.
- India has an estimated 1.053 million Anganwadi centres. Adding one more dimension of pecuniary needs will improve to have a tremendous impact. Making women financially independent by endowing them with necessary education related to banking services will improve their lives. Anganwadi workers can be given basic banking training which will give them the opportunity to act as a Banking Correspondents.
- Womens are disproportionately disadvantage by traditional credit scoring models that rely on credit history and collateral. In order to overcome this Innovative ways to assess risk weighted of potential women borrower should be used for innovation in credit scoring models.
- There have been significant recognition lags in addressing the needs of rural people. More diversified, qualitative and quantitative loans through banks are required to prevent the micro enterprise owners (potentially women) from falling in informal interest rate webs and help people to shift to new avenues like industries, self-employed businesses, retail trade, export activities etc.
- With more and more women joining workforce, there is a need to educate them about financial indepence and related services like Provident Funds, Insurance Cover, Direct Benefit Transfer Schemes.
- There is a need to make the rural women more aware and give them the elementary education about Mobile Money. This will help build their credit ability in mobile wallets. Proper awareness campaigning will help in changing behavioral attitudes towards a more cashless lifestyle promoting mobile banking and corresponding infrastructure to ensure safe online transactions backed by an insurance fundto ensure financial inclusion of rural people specially the women.

It is important to note that:-

- The payment bank will be a game changer in rural and semi-urban areas and will help in financial inclusion to a large extent. Started its functioning in March 2017, Payment banks have been spread in 50 districts and they are scale up to cover the entire country by the end of financial year 2018-19.

- All post offices will be the access points for India post payment Bank. These post offices will be

equipped with micro ATMs for facilitating both cash and digital transactions.

- Anganwadi is a Government sponsored child care and Mother Care Centre which takes care of women by providing them employment training, nutritional and health needs especially in prenatal and postnatal period.

E. EMPOWERING TRIBAL WOMEN

- There are about 705 STs notified in India. Apart from this, around 75 particularly Vulnerable Tribal Groups (VTGs) are also present. STcommunity constituted around 8.6% of the total population as per Census 2011. But, the literacy rates among STs of India remain below at 73%. The female literacy at 49% compares poorly to 69% among the male counterparts in tribal communities.

- Ministry of Tribal Affairs, was carved out of Ministry of Social Justice and Empowerment in 1999 to enhance the socio-economic status of tribal population in India. Moreover, National Commission for Schedule Tribes was established through an amendment to Article 338 of the Constitution by was of (89th Amendment) Act, 2003.

SCHEMES FOR ECONOMIC DEVELOPMENT

- The National Scheduled Tribes Finance and Development Corporation is an apex organization under the Ministry of Tribal Affairs for economic development of STs.
- The corporation is having an exclusive scheme for economic development of scheduled tribe women titled Adivasi Mahila Sashaktikaran Yojana. Apart from this, schemes like Minimum Support Price to Minor Forest Produce and support to Tribal artisians by Tribal Cooperative Marketing Development Federation of India Ltd. also benefit ST women largely.
- The Scheduled Tribes and Other Traditional Forest Dwellers Recognition of Forest Rights Act, 2006 provides for full and unrestricted participation of women at all levels.
- Under the scheme of special Central assistance to tribals Sub schemes and grants under Article 275(1)of the constitution, skill development and capacity building of ST women are taken up by States with complete support of MoTA.
- The Tribal Research Institute conduct training cum awareness programs and workshops for ST women.
- Panchayati Raj institutions members on several issues like leadership development, women empowerment, awareness on PESA, FRA etc.
- Moreover, steps and also taken to improve the infrastructure in tribal areas including road connectivity, modernization of tribal haats (market), improving the processing and storage facilities etc.

F. IN PURSUIT OF INCLUSIVE GROWTH IN INDIA

Strengthening economic citizenship of women involves meeting her personal aspirations, while she contributes to household income and is a caregiver.

STYLIZED FACTS FOR INDIA

- Female labour force participation rate in India is declining continuously.
  Delhi has 17% female labour force participation rate with 24% in other metros.
- Ludhiana has highest male participation rate 83% but mere 12% female labour force participation rate.
- India human development survey for 2011-12 shows that both individual and family constraints exist for labour market work.
- FWPR declines with education and slightly increases at very high levels and is more apparent in 2011 than in 2005 and more in metros followed by non-metro cities.
- For any education category usual status of UR for women is haya by 2-5% points in 2011-12 and high rural rates of 17 -18% only (4%-5% for men)among higher secondary and diploma holders.\
- About 30% reservation in government job in some States like Assam, Gujarat, karnataka, Maharashtra and Tamil nadu did not seem to have significant impact with public job shrinking.
- As a part of corporate governance policies all over the world India instituted quotes for women in the board since 2013.
- With stagnant and low share of formal sector employment the announcement in the union budget 2018, that contribution by new women recruits to EPFO be reduced from 12% to 8% to increase that take home pay may neither incentivize participation nor retention rates.
- MGNREGA increased FWPR, reduced gender gaps in wages in other markets with positive implications on poverty, child and on nutritional status and empowerment.
- With the expansion of NRHM ASHA workers have increased impacting fWPR.
- Additional allocation of 173 crore for women in public transport in 2018 union budget and similarly subsidised scooter scheme for working women in Tamil nadu are important steps which will have to wait to see the benefits.
- Hostel for working women scheme was brought in as an effort towards creating a safe working environment and providing affordable accommodation for working womens away from their hometown.
- The maternity benefit act, 1961 was amended in 2017 (Maternity Benefit Amendment) Bill 2017, to primarily include increased paid maternity leave from 12 to 26 weeks, provide an option of work from home for women after 26 weeks and also included provisions of creche facility and leave for mothers adopting children.
- Caregiving and breadwinning are equally important for improved well being of the individuals in a nation. Overall, what emerges is that when the policies and institutions saving development improve so would economic citizenship for all the socially disadvantaged groups including women.

G. EMPOWERING WOMEN: LEGAL PROVISIONS

However gender discrimination has its root in the Indian society since ancient times but our constitution guarantees the Right to Equality and the right to not be discriminated against on the basis of sex.

ISSUE OF TRIPLE TALAQ

- Triple talaq is an age old practice among the Sunni Muslims most prominently in hanfi sect under

which a Muslim man can unilaterally and irrevocably divorce his wife by pronouncing the word talaq three times in one sitting over the year. This provision had been misused by Muslim men to the detriment of Muslim women, wherein a husband divorced his wife through a text message or over the phone. High Court has observed that triple talaq pronounce without a reasonable cause and without being preceded by attempts of reconciliation by two arbiters would not lead to a valid divorce, then in 2017 the constitutional validity of instant triple talaq came before the Supreme Court of India. The bill is an attempt to promote the rights of a Muslim women, may inadvertently prejudice the rights of Muslim men and discriminate against them.

RIGHT TO PROPERTY

- The Right to Property and the Right of Women to own property has also been the subject-matter of interpretation of the Courts, judicial pronouncements, amendments and statutory enactments. The amendment to the Hindu succession act, 1956 gave women the right to a share in the joint family property of both the parents and the in-laws. Prior to this, women had a right to a limited estate.

PHYSICAL MOLESTATION

- Since the incidents of rape in India have gone up exponentially, the Courts as well as the legislation have stepped in with various amendments. Prior to 2013, the definition of rape under section 375 of the Indian penal code 1860 was a narrow one and includes only sexual intercourse within its ambit. It was only after the infamous Nirbhaya gang-rape case that the Criminal Law Amendment Act 2013, anti-rape bill was passed under which definition was enlarged to include penetration, insertion of objects etc.

COMMON CIVIL CODE

- Uniform Civil Code which governs the personal matters of all the citizens irrespective of their religion is the linchpin of true secularism. There is a need for such a code as various personal laws prevalent in India discriminate against women and have a long way to move towards promoting gender parity.
- According to Article 14, every citizen is subject to the same set of laws criminal and civil the only exception being personal laws.
- Article 44 (Directive Principle of State Policy) of the constitution of India articulates a provision for the uniform civil code.
- Supreme court of India has been playing a constructive role in reshaping laws which have become archaic. However, we still have a long way to move towards achieving and equal status for women in the society.

INDIA WOMEN IN ASIAN GAMES 2018

Indian women have outshone themselves in the Asian games 2018.

Following are few sports women who have made the country proud in the Asian games 2018.

1. VINESH PHOGAT

- Won a gold medal for wrestling in women's freestyle 50 kg. She became the first Indian women wrestler to win gold in both commonwealth and Asian games.

2. RAHI SARNOBAT

- Won gold in shooting in women's 25m pistol and became the first Indian woman to win a gold medal in shooting in Asian games.

3. SWAPNA BARMAN

- Won gold in women's hepthalon. she won the gold medal at Asian games 2018 and was place first in the cathedral at the Asian athletics championship 2017.

4. DUTEE CHAND

- Won a silver medal for women's 100m and 200m.

5. SUDHA SINGH

- Won a silver medal in women's 3000 metres Steeplechase.

6. PV SINDHU

- Won silver in women's singles for badminton. PV Sindhu became the first Indian woman to win an Olympic silver medal and one of the two Indian badminton players to ever win an Olympic medal, other being Saina Nehwal.

7. NEENA VARAKIL

- won silver in women's long jump.

8. DIVYA KAKRAN

- won bronze medal for wrestling in women's freestyle 68 kgs.

9. ANKITA RAINA

- won bronze medal in lawn tennis in women's single.

10. HEENA SINDHU

- won bronze in women's 10m air pistol for shooting.

11. DEEPIKA PALLIKAL

- won bronze in women single in squash. She is first Indian to break into top 10 in PSA women's ranking in 2012.

12. JOSHNA CHINAPPA

- won bronze medal in singles squash.

13. SAINA NEHWAL

- attaining World ranking of number one. She has represented India three times in Olympics winning bronze medal second time.

14. SEEMA PUNIA

- won bronze medal in athletics in women's discus throw.

15. WOMEN'S NATIONAL FIELD HOCKEY TEAM

- won silver in field hockey team tournament.

H. MEETING THE CHALLENGES OF GENDER EMPOWERMENT

- Governments and UN agencies have been working on programs and policies to achieve women's equality and empowerment. However, women's empowerment will be achieved only when women perceive gender empowerment as a meaningful goal and strive for this necessity by harnessing their power, utilising their potential and encouraging women to 12 years course defined by them creating conditions for gender empowerment demands that empowerment policies and programmes in corporate women's voice and agency as fundamental conditions to ensure that women are heard at all levels as individuals in communities and nationally empowerment must be defined in a manner appropriate for the task.

I. WOMEN, HEALTH AND DEVELOPMENT

- From time immemorial it has been recognized that women especially pregnant and lactating women form one of the most vulnerable segments of the population from the nutritional point of view. Low Dietary intake, repeated pregnancy and lactation and infections were major factors responsible for under nutrition and anemia in women. Moreover, there has been progressive rise in over-nutrition in women in all segments of population both in urban and rural areas mainly due to steep reduction in physical activities.

NUTRITIONAL STATUS IN WOMEN CHANGES WITH AGE

- National Nutrition Monitoring Bureau (NNMB)Survey shows that between 1975 and 2012 there was a reduction in under-nutrition from 52% to 33% in women. Over the same period, the prevalence of over-nutrition increased from 3 to 16% in women. Currently, all pregnant women have access to antenatal care and take home rations are provided to pregnant women under Integrated Child Development Services. As a part of antenatal care, all women get weighed. If under-nourished women and women with low pregnancy weight gain coming from food insecure families are identified and provided with take home supplements regularly. With increasing age there is a steady and substantial increase in over-nutrition rates in women. Over-nutrition rates are higher in women living in Southern and western states of India. Over-nutrition is associated with increased risk of Non Communicable Diseases(NCDs)such as hypertension and diabetes.

ANEMIA IN WOMEN

- Indian women had and continue to have the highest prevalence of anaemia in the world. Being a country with the billion+ population, India is home to the largest number of anaemic persons in the world. In India, the prevalence of anaemia is high because of:-
    - low overall dietary intake
    - poor iron and folic acid intake
    - poor bio-availability of iron in phytate fibre rich Indian diet.
    - chronic blood loss due to infection such as malaria and hook worm infestation.
    - Anaemia is associated with easy fatigability, poor concentration, and increased risk of infection; in pregnant women anaemia is associated with increased risk of low birth weight deliveries.

Efforts to undertake screening for under-nutrition, over-nutrition, anaemia and NCDs in women as an essential component of preventive healthcare at all levels will go a long way in accelerating the pace of women in becoming healthy and well nourished. They will be then able to bring about improvement in health and nutritional status of households. The country can benefit from women fulfilling their roles as agents of national development.

J. COMMUNICATION: OVERREACHING ROLE IN WOMEN EMPOWERMENT

- Communication has an overseas role in human society. Infact, it injects lifeblood into our day to day life. At micro level, it sets the ball rolling in the process of development and social change by reaching out to people and influencing them into action, either by participation or through behavioural change. Undoubtedly, the world of media in this age of satellite technology offers a wide variety of platforms for public debates, discourse and engagement. Social media has opened up a new form of interactive communication and engagement without being handed by any traditional limitation of time, space and quantity of information exchange.
- National Mission for Empowerment of Women (NMEW) scheme 2016-17 is a combined strategy for intersectoral convergence of programs for women with the use of multiple communication tools in advocacy campaigns.
- Women's helpline came into existence to reach out to women in distress.
- Support to training and employment programme is aimed at adding new skills to women.
- Self Help Groups (SHGs), as grass roots institutions, have mobilized and facilitated women in availing facilities for development be it information, financial, or material sources or services.
- In all such women centric programs, Information Education and Communication forms and inseparable part. In this content, the public service broadcasting with its country-wide footprint and two wings i.e. All India Radio and Doordarshan is a frontrunner in public communication. Women's empowerment has remained at the top of its agenda.
- The issue of women's empowerment has caught the entire nation,s imagination when the Prime Minister launched the "Beti bachao beti padhao program" at Panipat in Haryana in 2015, one of the worst affected districts in the state, with an abysmally low Sex Ratio at birth.
- India continues to progress towards achieving the goal of women having increased economic independence and acquiring means self sustenance.
- The recently launched Pradhan mantri Jan dhan Yojana has within 2 years brought in 16. 34 crore women under the banking system and in terms of new account opening women have stolen a march on man.
- Similarly, under the Sukanya Samriddhi Yojana; which is an attempt to secure the future of a girl child more than 1.26 crore new accounts have been open in the name of girl children upto November 2017 within 2 years of its launch.
- Women again far surpassed men in garnering more than 75% of sanction loan under the MUDRA scheme for entrepreneurship development.

CONTENTS

YOJANA MAGAZINE SUMMARY NOVEMBER 2018

A. KVIC: STRENGTHENING RURAL ECONOMY

- The hand-spun and hand-woven natural fabric (better known as Khadi) is associated with India from the time immemorial i.e. right from the evolution of civilization here. After independence, Mahatma Gandhi, promoted Khadi because the hand-spun cloth was at the centre of his vision for India's Self-reliant economy.

- Now, Prime Minister himself has taken up the task of making Khadi popular again.Undoubtedly, it was the vision of Prime Minister that this untapped sector witnessed a rocketing growth.

- In the Fiscal 2017-18, the sale of Khadi has grown to Rs 2509 crore, i.e. 25 per cent up with respect to Rs 2007 crore in 2016-17.

- The total average Khadi sale, which was rupees 914.07 crore during the year 2004 to 2014, which jumped to rupees 1828. 30 crore in 3 years after that, that is between 2015 to 2018, with over 100 percent increase.

- Similarly, as many as 391 new Khadi institutions were established after 2015 in some three-odd years, whereas the number of new Khadi institutions established in 10 years' period between 2004 and 2014 was only 110.

- On the other Hand, export of Khadi and village industries products was mere Rs 87.77 cores in the 10 years' span between 2004 and 2014. But, the moment the government started considering it as a means of economic livelihood village industries products went to nearly Rs 2. crore with a huge growth of 133.28 per cent.

- As Charkha represents the heart of Khadi, the KVIC had decided to make it a tool of employment at people's doorsteps in the remotest rural areas. The KVIC has so far distributed about 32,000 charkhas and over 6,000 looms between 2015 to June 2018. Surprisingly, this figure was almost zero between 2004 to 2014.

- Interestingly, in the history of Khadi, increment of wages had never been more than Re 1 per hank before 2014. But, under the present regime of this government, it has been Increased twice — each time with more than Rs 1.50 per hank, i.e. from Rs 4 per hank to Rs 5.50 per hank in July 2016 (i.e. 37.5 percent) and from Rs 5.50 per hank to Rs 7.50 per hank from 15. August 2018 (i.e. 36.36 percent. Hence, on an average, an artisan spinning minimum 20 hanks in a day will now start earning Rs 202 per day.

- KVIC also revived many closed and defunct institutions in after 2015.   For instance, Take Sewapuri ashram established on Nov 5, 1946. But, due to financial crunch and lack of proper management, the centre was closed in 1990.

- The KVIC, on September 17 last year on Sewa Diwas, reopened it. Within three months, this Ashram had given direct employment   to more than 800 people of the area. KVIC roped in Rural Electrification Corporation (REC), to use its   CSR funds to kick off Khadi activities there.

- REC sanctioned Rs 5.50 crore for this project. Notably, it is first ever utilisation of CSR funds for Khadi activities.

- Similarly, in the Mysuru region, KVIC re-dedicated the 91-year-old Khadi institution of Badanavalu again to the nation, which was closed following some caste violence in 1993. Started In 1926 by four poor women of this area.

- In an exercise to weed out any corruption, the KVIC discovered that nearly 11.60 lakh artisans were getting subsidy (marketing development assistance, or MDA)—the number was constant for the preceding 10 years.

- As many as seven lakh were fake or 'ghost beneficiaries'.

- After the implementation of Aadhaar-seeded payment of subsidy directly to the bank accounts of genuine Khadi artisans in 2016, KVIC was able to identify and weed out the ghost beneficiaries—pretending to be artisans. This cleansing operation has subsequently saved Rs 153 crore of the government exchequers.

- The KVIC, for the first time, roped REC (Rural Electrification Corporation) to revive the Legacy of the Sewapuri Ashram and got Rs. 5.5 crore for it. Incidentally, it was a first CSR intervention in the history of kVIC. So far, KVIC got the contribution of more than Rs. 8 crore from various companies like ONGC, ITPO, Aditya Birla Group, JK Cement, GMR, NCCL, the IMC Chamber of Commerce etc.

- The KVIC for the first time - organized Khadi exhibitions in as many as 10 Indian High Commissions/Embassies abroad - to showcase niche Khadi fabric, ready-mades and village industries.

- For the very first time, khadi became the theme-line of the Montenegro, National Day on 13th July 2018, which was witnessed by more than 50 diplomats.

- As a part of Centenary Year celebrations of Gandhi's Swadeshi Movement alias BUBO, the High Commission of India In Uganda, In association with the Republic of Uganda, unveiled the Gandhi Charkha - gifted by KVIC-at the Gandhi Heritage Site at Jinja in Uganda on 2 October 2017, which is also the International Day of Non-Violence.
  It was the first testimony that a Charkha had gone to the foreign soil.

- Prime Minister Employment Generation Program (PMEGP) is the flagship scheme of Govt of India, for which KVIC is the nodal agency. During the last four years, KVIC, through this scheme, has established 1, 93, 818 small and medium projects across the country with distribution of margin money worth Rs 4,736 crores. Though these projects during the last four years, KVIC has created 14, 75, 888 direct employment. Looking to the success in implementation of PMEGP scheme by the KVIC, the Govt of India has increased its budget in the current financial year to Rs 1,800 crore from Rs 1,100 crore last year.

- The KVIC also drafted a programme named mini 'Honey Mission' and launched it in July 2017 with a small budgetary arrangement of Rs 6 crore. Till the date, the KVIC has distributed about 29,000

bee-boxes across the nation among farmers, adivasis, SC/ST and unemployed youths.The distribution also included 2,300 bee-boxes in Jammu and Kashmir in association with Indian Army, subsequently creating a record of highest bee-box distribution in a single day.

- KVIC first 25 charkhas, five looms and other accessories to the village artisans of Silimkhowa village under Karbi-Angiong district in Kaziranga forest area.

- After that, on 20th May 2018, i.e. on World Honey Bee Day, the KVIC distributed as many as 1,000 bee-boxes among 100 Mishing Asamese tribal people in Kaziranga -for rebuilding their lives and secure their future.

- And in the tiger-prone zone of Bali island in Sunderban in West Bengal, the KVIC decided to give 75 Charkhas to tiger-victim women (bagh-bidhoba in local parlance) and 500 bee-boxes to 50 such local families.

- After the successful implementation of "Mini Honey Mission" the Ministry of MSME sanctioned Rs 49 crore during the Financial Year 2018-19, in which KVIC has planned to distribute 1.25 lakh bee-boxes till december 2018..• The bee-keeping movement is expected to generate additional incomes of upto Rs 50,000 per annum per person to the rural and tribal families.

- Apart from generating regular income to them, the Honey Mission would subsequently increase the crop production up 40 per cent in and around their villages through cross-pollination.

B. KHADI AND RURAL RECONSTRUCTION: A GANDHIAN VIEW

- Gandhi ji launched the Non-Cooperation and Swadeshi Movement in 1920 to boycott all foreign manufactured or labelled goods, more especially clothes manufactured in mills under mill-owners' monopoly and being sold at high cost by the British Raj to Indians compromising their dignity and prosperity.

- The Idea of Khadi is not is not only confined to the hand-spun, hand-woven cloth, but it is, undoubtedly, and effective and the most practical thought, a philosophy dedicated to Sarvodaya- the Welfare of all paving the way to Swaraja having village's Centre economy as the nucleus.

- All the efforts towards achieving this goal were made by Mahatma Gandhi himself and his comrades in his lifetime, especially a resolution passed by the Working committee of Indian National Congress in 1921 to manufacture 2 million charkhas- spinning wheels and their distribution throughout the country, the formation of the All India Khadi Mandal during the Kakinada Congress Session in 1923 and the All India Spinners Association on September 22,1925 at Patna (Bihar) of noteworthy significance in this very context.

- It is important to note that the Khadi and village Industries Commission-KVIC was formed by the Government of India in the year 1956 as a statutory body with the purpose of promoting of khadi and village cottage industries in all along the Gandhian lines. The commission was formed to implement the Khadi philosophy of Mahatma Gandhi in free India under the government elected by the countrymen themselves. The uplift of India through its lakhs of villages, the backbone of nations economic, specially the re-development of cottage industries existing in rural areas for hundreds of years in prevailing situation as per the demand of time remain the faremost motto of the commission.

- Also 391344 village industries are functioning under the Khadi and village Industries Commission as per

the available official annual report of the 2016.

C. BOOSTING ECONOMY THROUGH MSMES

- MSMEs account for more than 80 per cent of the total industrial enterprises in Indio creating more than 8000 value added products.

- The Micro, Small and Medium Enterprises have always been the backbone of economy. This sector has been recognized as the engine of growth all over the world. Many countries of the world have established a MSME Developmental Agency as the nodal agency to coordinate and oversee all government initiatives in respect of the development of this sector.

CONTRIBUTION OF MSMES IN INDIAN ECONOMY

The MSMEs occupies a strategic importance in terms of output, export and employment created in Indian Economy.

- It produces about 45% of manufacturing output and 40% of the total exports.

- Furthermore, about 80 million persons are engage in over 29 million units throughout the country as per Planning Commission 2012.

- The contribution of MSMEs in India's GDP has increased from 29.57% to 29.94% during 2011-12 to 2013-14.

- Furthurmore, it slightly decreased and reached at 29.39% in 2015-16.
  Growth rate of this sector in indian economy has been decreased from 15.27% to 9.4 during 2011-12 to 2015-16.

- Also, MSMEs accounts for more than 80% of the total Industrial Enterprises in India creating more than 8000 value added products.

- The most important contribution of MSMEs in India is promoting the balance economic development.

- Fulfilling the socialistic objectives of providing balanced and equitable growth. MSME's have also helped in the industrialization of rural and backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income.

- Urban area with around 8 lakhs 57 thousand Enterprises accounted for 54.77% of the total working Enterprises registered in MSME sector whereas around 7 lakh and 7 thousand Enterprises means 45.23% of the working enterprises are located in rural India.

- Modern products accounted for more than 95% of the MSMEs exports especially in sports goods, readymade garments, plastic products etc.

- The contribution of manufacturing MSMEs in the country's total manufacturing gross value of output has also remained at about 33% during last five years.

- As per NSS 73rd Round (2015-16), the sector for comprises of 63.88 lakh 88 thousand units and it has created 11 crore 10 lakhs jobs in the economy.

- The ministry has taken a number of steps in promoting development of MSMEs in the economy, which

includes credit supply, technological upgradation, quality improvement and marketing support. The government provides MUDRA, Standup India, Increased Coverage of Credit Guarantee Fund for MSME through the banks.

- The ministry is also attached with the promotion of Khadi, Coir and Village Industries. Khadi and Village Industries Commission-KVIC, serves the basic needs of the processed goods of the vast rural areas in India and it also provide sustainable development to near about 152 lakh persons. KVIC setup 1,93,818 units, with provided unemployment to about 14.75 lakh persons and total margin money assistance near given was Rs. 4735.93 crore during 2014-15.

- Another Scheme of Fund for Upgradation and Regeneration of Traditional Industries(SFURTI) is a cluster development scheme implemented by the government which aims at organisation of traditional industries and artisans into clusters in order to make them competitive and sustainable in the long run.

- The scheme was revamped during 2014 with an outlay of rupees 149.44 crore for developing 71 clusters with coverage of 44,500 artisans in the first phase.

- During the period of 2015-18, 72 detailed project reports of clusters have been approved providing employment to over 60,000 artisans with funding commitment of Rs. 140 crores.

- Out of 72 clusters, 35 have been completed at the end of March 2018.

- For the last four years, employment in these two sectors has increased by more than 7.41Lakh persons.

- The total employment in these sectors at the end of March 2018 stands at 137 lakh 79 thousand persons and the total production in these sectors has Increased by around Rs. 22711.83 crores during the last four Years, taking the total to Rs.48820.91 crores.

- The MSMEs have lower capital-output and capital-labour ratios as compared to large-scale industries, the employment intensity of MSME is estimated to be four times greater when compared with other large enterprises.

- The MSMEs generate the highest employment per capita investment, and has grown significantly since 1960 with an average annual growth rate of 4.0. per cent in the-number of units and 4.61 per cent in employment.

- Inclusive growth is on top of the agenda of Ministry for MSME for several years.
  While poverty and deprivation are a deterrent to the development of India, including marginalised section society is a key challenge lying before the ministry of MSMEs.

- The socially backward groups own almost 66.27% of MSMEs, through bulk of that can be attributed to OBC i.e. 49.72%.

- The representation of SC and ST owners in MSME sector was low at 12.45 per cent and 4.10 per cent respectively.

- In rural areas, almost 73.67 per cent of MSMEs were owned by socially backward groups, of which 51.59 per cent belonged to the OBCs.

- In urban areas, almost 58.68 per cent belonged to the socially backward groups, of which 47.80 per cent belonged to the OBCs.

- Centel government has introduced two schemes namely, National Schedule Caste/ Schedulde Tribe Hub and Zero Defect, Zero effect scheme on Oct 18, 2016.

Post the inception of 'Make in India, a signature initiative by the Prime Minister of India, the process of incorporating a new business has been made easy.

- Udyog Aadhaar memorandum is one of the best schemes of MSME development launched by GoI. In this, the Aadhaar card is a mandatory requirement. The benefit of registering in this scheme is ease in availing credit, loans, and and subsidies from the government.

- "Zero defect zero effect" is another model that is prepared for development of the sector. In this model, good that are manufactured for export have to adhere to a certain standard so that they are not rejected or sent back to India. If goods are exported these are eligible for some rebates and concessions.

NEW INITIATIVES BY GOI:

- Prime Minister's Employment Generation Programme (PMEGP), which has been made on-line from 1st July 2016, has resulted into direct transfer of subsidy into the bank account of the beneficiaries. It also resulted into record utilization of margin money of Rs.1312.40 crore during the year 2017-18.

- The National Scheduled Caste/ Scheduled Tribe Hub is an initiative of Government of India targeted towards developing a supportive eco-system for SC and ST entrepreneurssame was launched by Prime Minister on 18th October, 2016. The scheme has resulted In registration of 13,211 SC and 2,704 ST enterprises on MSMEs Databank by end of April, 2018.

- About 98 Vendor development programme have been conducted to support SC and ST entrepreneurs as suppliers to the Central Public Sector Undertaking.

- Public Procurement order has made it mandatory for Central Ministries and Central Public Sector Enterprises (CPSEs) to procure 20 percent goods and services from MSMEs.

- 4% out of the 20% are reserved for SC and ST on owned MSMEs. Various vendor development initiatives have also been taken.

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)

- The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of self employment ventures/projects/micro Enterprises. It also provides continuous and sustainable employment to large segment of traditional and prospective artisans and rural/urban unemployed youth in the country, so as to help arrest-migration of rural youth to the urban areas.

- The Scheme is Implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level.

- At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres and Banks. The maximum cost of the project unit admissible under manufacturing sector is Rs.25, lakh and under business/service sector is Rs.10 lakh.

C. MSME FOR INCLUSIVE DEVELOPMENT

Micro, Small end Medium Enterprises sector has emerged as a highly vibrant and dynamic sector over the last five decades.

- The contribution of MSME in GDP is 8 per cent and 45 per cent of manufacturing output and 40 per cent of exports of the country and uniquely they are least Investment driven with high returns.

- The MSME sector has created about 11.10 crore jobs in the country.

- India, MSME sector comprises of 633.88 lakh units as per National sample survey 73rd round (2015-16).

- During 2014-18, 1,37,79,000 jobs have been created in Khadi & Village Industries sector.

- 1,93,818 units have been setup providing employment to 14.75 lakh people.

- 51,11,026 people got employment in the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGFTMSE).

- About 6. 42, 272 people were trained in MSME Technology Centers out of which 91,634 got placement.

- In other Training Institutions, 2, 07,235 people have been trained, of which 43,761 got wage employment and 21,783 found self-employment.

- It is important to note that the Government of India has enacted, Micro, Small and Medium Enterprises Act in 2006.

Manufacturing sector Enterprises engaged in the manufacture or production, processing or preservation of goods are specified below:

- A micro enterprise is an enterprise where investment in plant and machinery does not exceed Rs 25 lakh

- A small enterprise is an enterprise where the investment in plant and machinery is more than rupees 25 lakh but does not exceed Rs 5 crore and

- A medium enterprise is an enterprise share the investment in plant and machinery is more than 5 crore but does not exceed Rs 10 crore

Service Sector under the MSMED Act, 2006 are specified below:-

- A micro-enterprise is an enterprise where the investment in equipment does not exceed Rs 10 lakh

- A small Enterprises is an enterprise where the investment in equipment is more than rupees 10 lakhs but does not exceed Rs 2 crore

- A medium enterprises is an enterprise where the investment in equipment is more than rupees 2 crore but does not exceed Rs 5 crore

- In February, 2018, the Union Cabinet chaired by the prime minister has approved change on the basis of classifying micro, small and medium enterprises from investment in plant and machinery/equipment to annual turnover. This will encourage ease of doing business, make the norms of classification growth oriented and allowing them to align with new tax Regime revolving around GST.

Section 7 of the Micro, Small and Medium Enterprises Development Act, 2006 bill accordingly be amended to define units producing goods and services in terms of annual turnover will be defined as a unit where the

annual:-

- Turnover does not exceed 5 crore rupees a small Enterprises will be defined as a unit

- Turnover is more than 5 crore rupees but does not exceed Rs 75 crore and medium enterprise will be defined as the unit where the annual turnover is more than 75 crore rupees but does not exceed Rs 250 crore.

IT initiatives of Ministry

- My MSME

- Udyog Aadhaar memorandum

- MSME Samadhan

- MSME sambandh

New Initiatives of Ministry

- National SC/ST Hub

- zero defect zero effect scheme

Accessibility to credit

- Prime Minister's Employment generation programme- Margin money assistance of rupees 473 5.93 crore provided to 193818 MSME units.
- Credit linked capital subsidy scheme- Subsidy worth Rs. 1169.03 crore disburse 20,385 MSMEs.
- Credit Guarantee Trust Fund for Micro and Small Enterprises- credit guarantee cover of rupees 80221.59 crore approved for 16,32,722 MSMEs.
- Improving Access to Finance for Women- Owned Business in India, around 3.01 million women-owned enterprises represent about 10 per cent of all MSMEs in the country, collectively they contribute 3.09 per cent of industrial output and employ over 8 million people.
- Approximately 78 per cent of women enterprises belong to the services sector.
- Women entrepreneurship are largely skewed towards smaller sized firms, as almost 98 per cent of women owned businesses are micro-enterprise.
- Approximately 90 per cent of women-owned enterprises are In the Informal sector.

Schemes for Women:

- Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women.
- Micro and Small Enterprises cluster development programme (MSE-CDP).
- Credit Guarantee fund scheme for MSEs.
- Support for entrepreneurial and managerial development.
- Exhibitions for women under promotional packages for MSEs.

SUCCESS STORIES OF WOMEN ENTREPRENEURS:

SHRI MAHILA GRIHA UDYOG LIJJAT PAPAD

- Popularly known as Lijjat papad is a women cooperative started in the year 1959 with a seed capital of

Rs. 80. The Lijjat has an annual turnover of around Rs. 6,0 billion (over 100 million USD) in 2010, with Rs. 290 million in exports. It Provides employment to 43000 (in 2015) women. It is headquartered in Mumbai and has 81 branches and 27 divisions all over India.

The Mulukanoor Women's Co-operative Dairy

- It is the country's maiden dairy, set up and run by women. The dairy posted a net profit of Rs. 12.51 lakh in 2014-15 fiscal as against Rs 10.86 lakh and Rs 9.20 lakh in 2013-14 and 2013-13 financial years.

The Self-Employed Women's Association (SEWA)

- SEWA is a group of large numbers of poor self-employed women for empowerment. From small beginnings in 1972, as a group of poor, illiterate women working as casual laborers in the wholesale textile markets, SEWA, membership has grown to 535,000 in its home state of Gujarat, and around 700,000 throughout India. The annual rate of membership growth has averaged between 25 per cent and 35 Per cent in each of the past three five-year periods.

Women MSME Associations in India:

1. Federation of Women Entrepreneurs, New Delhi
2. Consortium of Women Entrepreneurs (CWEI), New Delhi.
3. Association of lady Entrepreneurs of Andhra Pradesh (ALEAP), Hyderabad.
4. Association of Women Entrepreneurs of Karnataka (AWAKE), Bengalore.
5. Self-Employed Women's Association (SEWA).
6. Women's Entrepreneurs Promotion Association, Chennai
7. The Marketing Organisatiob of Women Enterprises, Chennai
8. Bihar Mahila Udyog Sangh, Patna.
9. Mahakoushal Assoc. of Woman Entrepreneurs [MAW E], Jabalpur.
10. Women Entrepreneurship Promotional Association, Chennai.

WE-HUB — Telangana:

- The Government of Telangana has established at Hyderabad. The primary objective of WE-HUB is to enable women entrepreneurs to succeed in their startups for business is by overcoming structural changes.

D. SABKI YOJANA, SABKA VIKAS

- The 73rd Amendment Bill which gave constitutional status to Panchayats and recognized them as self-governing bodies has truly made Panchayati Raj system and Panchayats empowered, strong and effective.

- There are 2 lakh 48 thousand 160 Gram Panchayats, 6284 Block Panchayats and 595 District Panchayats in our country.

- The number of elected representatives at all levels of Panchayats is 31 lakhs.

- In this way, India's Panchayati Raj-system is the world's largest democratic system.
  However, Panchayats also play an important role in women empowerment. The number of elected women Panchayat representatives is 14 lakh 39 thousand which constitutes nearly 33 to 50 per cent. There is no doubt that the condition of rural women under Panchayati Raj system has improved

considerably. Panchayati Raj system has succeeded in bringing social and economic changes in the condition of women and in giving them dignified life. Infact, Panchayati Raj system has proved to be a boon for women, SCs, STs, and other backward classes.

- The 73 Amendment bill which came into existence on April 24, 1993, can be called a milestone in the history of Panchayati Raj System.

- The Panchayati Raj Ministry is committed to fulfilling the idea of "Gram Swaraj" as envisioned by Father of the Nation, Mahatma Gandhi, by strengthening and empowering Panchayati Raj Institutions and delegating the maximum powers allocated to local government and local development to the elected Panchayat representatives.

- To attain this dream of Gandhi ji, the central government has initiated the Gram Panchayat Vikas Yojana (GPDP), in every village panchayat.
  The schemes being formulated under the Gram Panchayat Development Plan (GPDP) will bring economic and social prosperity to the villages and desired development will be possible at the local level.

- Gram Panchayat Development Plan is a revolutionary initiative of the present government. It envisages that the well-thought-out Gram Panchayat Development Plan based on the local needs will pave the way for inclusive progress of the village. For this, the Gram Panchayats will have to craft a Gram Panchayat Development Plan (GPDP) with the consent of all the villagers while properly managing their entire external and internal sources - resources.

- In fact, it will be a major step towards the creation of a new India through Panchayati Raj system. The aim of the government is to connect rural people to the mainstream while keeping in focus the principle of 'Sabka Saath Sabka Vikas'.

- To achieve the desired goals and benefits of the Gram Panchayat Development Plan (GPCSP), it is essential that at the grassroots level Panchayat representatives, Panchayat-workers, Self-help groups, beneficiaries and even the common people have the right information about it.

- To implement GPDP, effectively, the Central Government has launched Sabki Yojana Sabka Vikas. campaign on October 2, 2018. Under this, more than 250,000 Gram Panchayats of the country will be included. The participation of grassroots people will be ensured in preparing Gram Panchayat Development Plans under this ambitious campaign called Sabki Yojana Sabka Vikas. Along with that, the work done during the last few years will also be fully audited.

- Under this, meetings of the Gram Sabha will be held mandatorily and according to the 11th schedule of the Constitution, trained assistants in all the 29 fields attached with the Gram Panchayats will have to be present in these meetings compulsorily. These 29 fields include agriculture, rural housing, drinking water, poverty eradication programs, social welfare, cultural activities, markets and fairs etc.

- Those who work as trained assistants may be Gram Sakhi or MGNREGA workers.

- After achieving desired success in this campaign and implementing the "Gram Panchayat Development Plan" in a systematic way, the village Panchayats can truly become a microcosm of development.

- In the 13th finance Commission, a total of Rs 63,051 crores was recommended for all three level panchayats-district, block and village panchayats, while under the 14th Finance Commission, Rs 2 lakh 292 crores was approved to be made available directly to gram panchayats alone.

- This financial provision is more than three times as compared to the 13th Finance Commission.

- The campaign is being launched after the completion of the intensive Gram Swaraj campaign executed in two phases with the aim of bringing 100 per cent coverage of the seven major schemes of the central government and bringing an the eligible persons within their purview. The seven major schemes related to the Gram Swaraj campaign are. - Prime Minister Ujjwala Yojana of providing free LPG connections, Saubhagya Yojana related to providing domestic electricity connections, Ujala Yojana related to distribution of LED bulbs, Pradhan Mantri Jan Dhan Yojana, Prime Minister jeevan Jyoti Yojana, Prime Minister's Suraksha Bima Yojana and Mission Indradhanush, an ambitious program of vaccination.

- Gram Swaraj campaign was launch in April 2018 and it was executed in about 64,000 villages in two phases. Of these, the villages that have been given priority were the ones which had large proportions of Scheduled Caste and Scheduled Tribe population.

- Apart from this, it has also included 117 Aspiring districts which were backward in terms of socio-economic development indices.

- Under this, more than 47.70 lakh new LPGs Connection were provided.

- Electricity was provided to 30 lakh houses.

- 65.50 lakh LED Bulbs were distributed.

- Nearly 7.5 million new accounts were opened under Jan Dhan Yojana and more than 50 lakh beneficiaries were provided life insurance cover.

- On the occasion of National Panchayati Raj day on 24 April 2018, Prime Minister Narendra Modi launched a reconstituted "Rashtriya Gram Swaraj Abhiyan Yojana (RGSA) in Mandla, Madhya Pradesh to strengthen Panchayati Raj system in the country and to eliminate hurdles and problem in its road to success.

- The main objective of this scheme is to make rural local bodies self-reliant, financially sound and more efficient.

- The implementation of this scheme will be done for four years from 2018-19 to 2020-22. For this, financial Provision of Rs. 7255.50 crores has been earmarked.

- Under Prime Minister ambitious plan - Swachh Bharat Mission, the contribution of gram panchayats in making the country Open Defecation Free is really commendable.

- The Swachh Bharat Mission was launched on October 2, 2014.

The main highlights are:-

- In the rural areas, the extent of cleanliness has increased from 38.70 per cent in 2014 to 92.60 per cent in present time.

- Today, 20 states of the country, 451 districts, 1,777 gram panchayats, 4442 blocks and more than 4,46,000 villages have become ODF.
  Of this, 3 lakh 67 thousand 507 villages have also been verified.

- Since October 2, 2014, more than 8 crore 43 lakh 17 thousand domestic toilets have been constructed.

- At present, more than 14.78 million more families have access to their own toilets.

- The number of community cleanliness premises has gone up to 18,293.

- In fact, these achievements of Swachh Bharat Mssion is inconceivable without the active and sincere efforts of Panchayats, Panchayat-workers and representatives.

E. FOSTERING TECHNOLOGY AND INNOVATION

- MSME sector comprises around 63 million units employing about 111 million people, next only to agriculture sector.

- With share of 30% in GDP, the sector accounts for about 45% of manufacturing output and about 45% of India's total exports.

- The sector comprising of manufacturing, service industry, logistics, Infrastructure, food processing, packaging, chemicals and IT with growth rate of over 10% has emerged as the engine of growth of Indian economy in the past few decades.

TOP TECHNOLOGY TRENDS SHAPING SMES:

I) INDUSTRY 4.0 INTEGRATION:

- Industry 4.0 also known as Fourth Industrial Revolution, originated in Germany is taking the manufacturing sector by storm. Industry 4.0 provides new paradigms of new framework and technologies which improves capacity utilization and focus on targeted performance objectives. Due to limited resources, Indian SMEs are slow in adoption of Industry 4.0 models.

II) ARTIFICIAL INTELLIGENCE (AL) AND MACHINE LEARNING (MT):

- Al and ML can transform the sales mechanism, data mining, data analytics and sales forecasts.

III) VIRTUAL REALITY (VR) AND AUGMENTED REALITY (AR):

- VR is an artificial, computer-generated simulation of a real life environment or situation. AR technology creates Interactive layers, virtual enhancements on an existing reality.

IV) BLOCKCHAIN TECHNOLOGY:

- Blockchain or a distributed ledger technology is a network of computers that enable digital transactions. This is a peer-to-peer, anonymous network. L Blockchain can effectively prevent payments delay for delivers goods.

V) FINANCIAL TECHNOLOGIES (FINTECH) :

- Large banks and NBFCs have catered to SMEs loan requirements in the past, but there exists a huge gap in demand and supply. Introduction of GST is a game changer as it has brought many MSMEs in the formal business system by creating digital trails.

- Fintech scientifically evaluates the creditworthiness of SMEs using decision sciences and predictive modeling for making accurate assessment.

VI) 3D PRINTING:

- 3D Printing also known as Addictive Manufacturing is the process of creating 3 dimensional physical objects from 3d CAD data.

- Under Atal Innovation Mission as part of Atal Tinkering Labs, there is a mandate to various public schools to set up 3D Printers. Rs. 10 crores worth rapid prototyping machinery under Atal incubation Mission is also sponsored.

F. EMPLOYMENT GENERATION THROUGH MSMES

- The MSME are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. As far as India's growth opportunity is concerned, MSME can be the backbone for the existing and future high growth business. The Indian MSME sector provides maximum opportunities for both self-employment and wage-employment outside the agricultural sector and contributes in building an inclusive and sustainable society in innumerable ways through creation of non-farm livelihood at low cost, balanced regional development, gender and social balance, environmentally sustainable development, etc.

- The small-scale industries sector plays a vital role in the growth of the country. It contributes to nearly 40% of the gross value added in economy. It has been estimated that millions Rs. of investment in fixed assets in the small in small scale sector produces 4.62 million worth of goods Or services with an approximate value addition of ten percentage points. Furthur, SSI Sector in India creates largest employment opportunities for the Indian population, next only to Agriculture. It has been estimated that 100,000 rupees of investment in fixed assets in the small-scale sector generates employment for four persons.

ROLE OF MSMES:

- According to the estimates of the Ministry of MSME, Government of India, the sector generates around 100 million jobs through over 46 million units situated throughout the geographical expanse of the country.

- As per the Report of the Working Group on Micro, Small and Medium Enterprises (MSMEs) Growth for 12th Five Year Plan (2012-2017), the sector accounts for 45% of the manufacturing output and 40 % of total exports of the country.

- The labour to capital ratio in MSMEs and the overall growth in the sector is much higher than that in the large industries. The geographic distribution of the MSMEs is also more even. Thus, MSMEs are important for meeting the national objectives of growth with equity and inclusion.

- They are also important for promotion of Industrial development in rural areas, use of traditional or inherited skill, use of local resources, mobilization of resources and exportability of products.

- Besides the wide range of services provided by the sector, the sector is engaged in the manufacturing of over 6,000 products ranging from traditional to hi-tech items.

MAJOR INITIATIVES BY THE GOVERNMENT:

- Government's policy Initiatives like enactment of the Micro Small and Medium Enterprises Development (MSMED) Act, 2006

- Pruning of reserved Small Scale Industries (SSI) list; advising Financial Institutions to increase their flow of credit to the SME sector.

- Reservation of items for exclusive manufacture in MSME sector statutorily provided for in the Industries (Development and Regulation) Act, 1951.

- The President, under Notification dated May 9, 2007, has amended the Government of India (Allocation of Business) Rules, 1961.

- Pursuant to this amendment, Ministry of Agro and Rural Industries and Ministry of Small Scale Industries were merged into a single Ministry, namely, "Ministry of Micro, Small and Medium Enterprises".

MAJOR SCHEMES OF THE GOVERNMENT:

SCHEME OF FUND FOR REGENERATION OF TRADITIONAL INDUSTRIES (SFURTI):

- The objectives of the scheme are to organize the traditional industries and artisans into clusters to make them competitive and provide support for long term sustainability & sustained employment, marketability of products etc

STAND-UP INDIA:

- To facilitate bank loans between Rs. 10 lakh to Rs. 100 lakh to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one Woman borrower per bank branch of all scheduled commercial banks for selling up a green field enterprise.

SCHEME FOR THE DEVELOPMENT AND PROMOTION OF WOMEN ENTREPRENEURS:

- With a view to encourage women in setting up their own ventures, government implements a scheme, namely, "Trade Related Entrepreneurship Assistance and Development (TREAD). The scheme envisages economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major components of the scheme:

- Government of India grant up to 30% of the total project cost to the NGOs for promoting

entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project.

- Government of India grant up to Rs.1 lakh per programme to training institutions/ NGOs for Imparting training to the women entrepreneurs, subject to these institutions/ NGOs bring their share to the extent of minimum 25 % of Government of India grant and 10 % in case of NER.

- Need-based Government of India grants up to Rs.5 lakh to National Entrepreneurship Development.

G. MSME: THE ENGINES OF GROWTH

- India is expected to emerge as one of the leading economies in the world over the next decade and the MSME segment is likely to play a significant role in the emergence of the Indian economy.

- Many developed and developing economies have demonstrated that MSME segment constitutes the backbone for maintaining growth rates as well as employment generation rate and provides stability during economic downturns.

- As a catalyst for socio-economic transformation of the country, the sector is crucial in meeting the national objectives of generating employment and discouraging rural urban migration.

- National Sample Survey (NSS) 73rd round says that during 2015-16 MSME sector had created around 11.10 crore jobs. MSME can be the backbone for the existing and future high growth businesses with both domestic and foreign companies investing in 'Make in India' initiative.

- This sector can make significant impact in the area of Indigenisation.'Makein India' with a 'Zero defect and Zero effect' is a significant opportunity.

- The 'Digital India' revolution also provides a great opportunity to promote MSME participation in the Information, Communication and Telecommunication (ICT) sector in line with government vision.

The sector has a wide range of stockholders including the regulators, facilitators and the beneficiaries. The various stakeholders include

- MSME (both existing and prospective).

- Large enterprises including multinationals (as producer of goods and services).

- State/Union territories.

- Central Ministries/Departments.

- Banks/Financial Institutions.

- Entrepreneurship and skill Development Institutes, both in the public and 7n the private.

- Research and Development Institutions.

- Educational Institutions.

- Organisations under the administrative control of the Ministry.

In India in the post-liberalized era, the efficiency of the MSME sector depends on strengthening the following three pillars:

- Innovation.
- Technology.
- Finance.

Entrepreneurs preparing for the global market need to focus on the following:

- Global mindset.
- lean Manufacturing.
- Mergers and Acquisition.
- Complementing large industries.
- Alternate Finance
- Prepare for non-tariff barriers
- Explore options of Co-operation, Fair trade, IPR and FDI.

The winning formula for enhancing competitiveness combines:

- Elimination of waste
- Enhancement of Technology
- Use of Quality and productivity tools.
- Total Employee Involvement.
- Flow of Information to all enterprise stakeholders.
  Use of ICT.

GOVERNMENT INITIATIVES FOR PROMOTING MSME SECTOR:

The Government's 'Make In India' Initiative and its thrust on expanding the percentage of manufacturing to India's GDP has the vigour to transform the fortunes of micro, small and medium enterprises (MSMEs) in the country.

- Initiatives like allocation of Rs 20,000 crore for Micro Units Development Refinance Agency (MUDRA) Bank for
  the SME sector will enhance credit facility to boost the small businesses and manufacturing units. A corpus for venture capital in MSME sector will help in accelerating the startup sector.

- Along with that, for creating an ecosystem 'District level Incubation and Acceleration Programme' will help in generating new ideas and promote new ideas and promote entrepreneurship with all the necessary support.

- The various schemes and policies Initiated by the government aims at strengthening the MSME sector both at the rural and urban sector.

- There are schemes which are helping in access to technology and access to market. One of the major concerns in the MSME sector is lack of infrastructural facilities, which in turn causes severe damage to

an enterprise's value chain process such as production, consumption and distribution of products.

- Regarding addressing issues of access to credit, initiatives like the MUDRA bank, Credit Guarantee Fund are becoming a pillar of support for the MSME sector.

- For facilitating promotion and development of MSME's and enhancing their competetiveness, Ministry of MSME notified the MSME Development Rules 2016, under which all MSMEs have to furnish information about themselves online. This data bank enables the Ministry to streamline and monitor the schemes and pass on the benefits directly to the MSMEs. The MSME units can also update their enterprise information without visiting the government office.

SCHEME OF FUND FOR REGENERATION OF TRADITIONAL INDUSTRIES (SFURTI)

- The objectives of the scheme is to organize traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability, sustained employment, to enhance marketability of products of such clusters, to equip traditional artisans of the associated clusters with the improved skills, to make provision or common facilities and Improved tools and equipment for artisans, to strengthen the cluster governance systems with the active participation of the stakeholders and to build up innovative products, improved technologies, advanced processes, market intelligence and new models of public-private partnerships.

- The financial assistance provided for any specific project shall be subject to a maximum of Rs 8 (eight) crore to support Soft Hard and Thematic interventions.
  Funds allocated for 2017-18 is Rs. 75.00 crore.

H. COIR INDUSTRY: PROSPECTS AND CHALLENGES

- India is the largest coir producer in the world and also the largest consumer of coir and coir products. Over 55 percent of the coir and coir products produced in India is consumed internally.
  The coir industry provides employment to about 7 lakh people in the country out of which 80 percent are women.

- The coir industry plays a significant role in sustainable economic development of India. It is agro-based, export oriented cottage industry, which earns foreign exchange to the tune of Rs. 1630.33 crores.

- The industry is mainly concentrated in Kerala, Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra, Goa, Orissa, Assam, Andaman and Nicobar, Lakshadweep, Pondicherry.

- Kerala, the home of Indian coir industry tops in terms of production and cultivation area of coconut, accounting for 61 per cent of coconut production and over 85 per cent of coir products, particularly white fibre.

- While, India has a long coastline with coconut palms, growth of coir industry in other coastal states has been insignificant. Only about 50 per cent of the coconut husks is utilised in the coir industry, the remaining is being used as fuel in rural areas.

- In India, it is estimated that 1000 husks yield 104 kgs of fibre and the availability of the fibre from husks may vary from state to state.

- India is the largest coir producer in the world accounting formore than 80 percent of the total world

production of coir fibre.

- The global annual production of coir fiber is about 3,50,000 metric tonnes.

- India is also the largest consumer of coir and coir products, over 55 percent of the coir and coir products produced in India is consumed internally.

EMPLOYMENT POTENTIAL:

- The industry employs about 7 lakhs of coir workers and majority of them are from rural areas belonging to economically weaker sections of the society.

- Women constitute 70% of the workforce and primarily engaged in spinning and household industries.

- A study reveals, a total of 719883 people are working in the coir industry in the year 2014-15.

- State-wise analysis indicates Kerala tops the list with share of 65.28 percent, followed by Tamilnadu (18.05 percent), Andhra Pradesh (736 percent), Odisha (4.72 percent) and Karnataka (4.16 percent).

FOREIGN TRADE

- The Indian market constitutes around 45 percent of the world market for coir and coir products.

- The overall export value of coir products has increased from Rs. 50.844.75 lakhs in 2005-06 to Rs. 1,63,033.77 lakhs in 2014-15.

- The export value of coir fibre was only Rs. 196.05 lakhs In 2005-06 and has gradually increased and reached Rs. 41,923.34 lakhs In 2014-15 with compound annual growth rate of 71.01 per cent.

EXPORTS OF COIR PRODUCTS:

- India was exporting coir products to 115 countries during the period April 2014-2015.

- China is the major importer of coir and coir products both in terms of quantity and value with a share of 39 per cent and 28.59 per cent respectively.

- USA which was the major importer of Coir Products for the past few years has now been in 2nd position with overall share of 12.39 per cent in quantity and 21.29 per cent in value.

- The combined exports to all the EU countries are 26.2 per cent in terms of quantity and 32.90 per cent in terms of value.

- The other countries, which imported substantial quantities of coir during the year under report, are South Korea, Australia, Russia, Canada, Brazil, and Japan.

ROLE OF GOVERNMENT IN PROMOTING COIR INDUSTRY:

- The Central and State governments and Government agencies like Coir Board, Coir Federation play a significant role in growth and development of coir industry in India.

- The coir products are marketed in the country through private channels, coir showrooms, sales depots of the apex co-operative societies in Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Orissa.

PM LAUNCHES AYUSHMAAN BHARAT — JAN AROGYA YOJANA AT RANCHI

- The Prime Minister, Shri Narendra Modi launched the health assurance scheme: Ayushman Bharat Pradhan Mantri Jan Arogya Yojana on 23 September 2018 at Ranchi, Jharkhand.

- PMJAY is the world's largest government funded healthcare program targeting more than 50 crore beneficiaries.

- It will provide a cover of up to Rs. 5 lakhs per family per year, for secondary and tertiary care hospitalization.

- Cashless and paperless access to services for the beneficiary at the point of service will also be provided.

- The scheme will help to reduce catastrophic expenditure for hospitalizations, which impoverishes people and will help mitigate the financial risk arising out of catastrophic health episodes.

The scheme adopts a continuum of care approach comprising of two inter-related components:

- Creation of 1,50,000 Health and Wellness Centres 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.

- The second component is the Pradhan Mantri Jan Arogya Yojana (PRIAY) which provides health protection cover to poor and vulnerable families for secondary and tertiary care.

- It is a visionary step towards advancing the agenda of Universal Health Coverage (UHC). PMJAY would cover 1300 illnesses, including serious illnesses such as cancer and heart diseases and ' private hospitals too would be pan of this scheme, People can get the benefit of the scheme in any of the states that are a part of PMJAY.

- So far, more than 13,000 hospitals across the country have joined the scheme. The aim is to have 1.5 lakh such centres in India within four years.

- It is important to note that Centre has spent ₹850 crore on Ayushman Bharat till date.

Yojana Magazine Summary

DECEMBER 2018

CONTENTS

YOJANA MAGAZINE SUMMARY: DECEMBER 2018

DIGITAL INDIA

TOWARDS AN INCLUSIVE AND EMPOWERED NATION

- Digital India is a visionary initiative of the Prime Minister to transform India by leveraging the power of Information Technology. Today, India is recognised in the world for its thriving IT industry that is present in more than 200 cities of 80 countries.

The country's growth of IT industry in India can be divided into three phases:-

- **Phase I-** During this phase the Indian IT professionals and IT companies travel to different parts of the world and established their presence.
- **Phase II-** During this phase the Global IT Giants started investing in India and tapped its vast domestic market. It is a matter of great assurance that India has the biggest user base for many of the IT and internet companies today.
- **Phase III-** This is the current phase where India is witnessing great growth in innovation and Entrepreneurship led by startups which are mostly founded by young Indians.
- India's vibrant IT industry has been growing very fast. In the year 2017-18 the total revenues of India's IT industry was 167 billion dollars and the export made were to the tune of 125 billion dollars.

DIGITAL IDENTITY

- To provide a unique digital identity, Aadhar has covered around 122 crore residents of the country today, financial entitlements under 434 government services are being delivered using Aadhaar based direct benefit transfer. The Supreme Court, in its historic judgement on AADHAAR, has not only upheld the constitutional validity of Aadhaar but also described it as a tool for empowerment of poor people.

BHARAT NET

- Bharat net aims to provide high speed internet in rural areas of India by building Optical Fibre network connecting all the 2.50 lakh Gram Panchayat of India. About 2,91, 689 km of optical fibres have been laid, connecting 1,19, 947 Gram Panchayat by 3rd November 2018.

NATIONAL KNOWLEDGE NETWORK

- National Knowledge network is a state of the art network to promote collaboration and exchange of knowledge among educational and research Institutions. Some of the NKN enabled applications are virtual classrooms, collaborative research groups over NKN (closed user groups), NDL , NPTEL various grids like (cancer grid, brain grid, climate change grid) etc.   As on October 2018, 16,728 edge links to institutions have been commissioned and made operational under NKN across the country which includes 388 links migrated from NMEICT to NKN. 497 district links to NIC District Centre have also been Commission under NKN.

GI CLOUD (MEGHRAJ)

- In order to utilise and harness the benefits of cloud computing, this initiative aims to accelerate delivery of services in the country while optimising ICT spending of the government. I has ensured optimum utilisation of the infrastructure and speed up the development and deployment of eGov applicationa. More than 890 applications are running on 15 300 virtual servers.

E-SIGN

- Electronic Signature service is an innovative initiative for allowing easy, efficient and Secure signing of electronic documents by authenticating signer using e-KYC services.
- 5 e-sign providers have been onboarded and more than 5.89 crore is science have been issued.

DIGITAL INDIA FOR BETTER GOVERNANCE

JAM (JAN DHAN, AADHAAR, MOBILE) TRINITY FOR DIRECT BENEFIT TRANSFER

- The combination of 32.94 crore Jan dhan bank accounts, 121 crore mobile phones and digital identity through 122 crore Aadhar is helping the poor receive the benefits directly into their bank accounts. Financial entitlements under 434 government schemes are being delivered through direct benefit transfer. In last 5 years, a total of Rs. 5.09 lakh crore have been transferred directly into the bank accounts of beneficiaries leading to a saving of rupees 90,000 crore.

DIGITAL PAYMENTS

- The growth of digital payments ecosystem is set to transform the economy. Over the past four years, digital payment transaction have grown multifold from 316 crore transactions in 2015-16 to 2071 crore transactions in 2017-18. Today BHIM-UPI (Unified Payment Interface) platform and Rupay debit card have become very popular digital payment instruments for sending, collecting the money and for payments at merchant outlets. In September, 2018, more than 48 crore transactions of value rupees 74,978 crore by made using BHIM- UPI platform.

UMANG

- It is a single mobile app that offers more than 307 government services. The target is to provide more than 1200 Digital Services on a single mobile apps. More than 8.4 million users have downloaded this app since its launch in November 2017.

DIGITAL DELIVERY OF SERVICES

Some of these popular Digital Services are:-

I) NATIONAL SCHOLARSHIP PORTAL

- It has 1.08 crore students registered with scholarships worth Rs. 5,295 crores disbursed in the last three years.

II) JEEVAN PRAMAAN

- 1.73 crore digital life certificate have been submitted since 2014.

III) E-HOSPITAL AN ONLINE REGISTRATION SERVICES

- Implemented in 318 district, 5.6 crore ehospital transactions have taken place in all states since September 2015.

IV) SOIL HEALTH CARD

- So far, 13 crore cards have been issued.

V) ENAM

- eNAM and electronic National agriculture market. Over 585 market in 16 states have already been integrated. It has around 93 lakh farmers and 84000 traders registered.

VI) DIGILOCKER

- With more than 1.57 crore registered users, 68 issuers and 27 requesters, digilocker provide access to over 336 crore certificate in digital format on a single platform. Various important documents like PAN card, driving licence, Aadhar can be stored in digital form on digilocker.

VII) EVISA

- e-Tourist Visa has been introduced for tourist coming from 163 countries at 24 Airports and 5 seaports. Since launch of the scheme, November 2014, more than 41 lakhs e-visa have been issued.

VIII) E-COURTS

- With e-courts mobile app and Portal it has become easy to keep a track of case status of cases going on in different courts across india.

IX) NATIONAL JUDICIAL DATA GRID

- There is a comprehensive database of 9.16 crore Court cases and 5.63 judgements that has been integrated with ecourts.

X) GEM

- Government e-Marketplace is a transparent online Marketplace for government procurements. Over 29,812 organisations ,1,55,821 service providers and 6,01,749 products have been registered on this platform.

DIGITAL INDIA FOR EMPLOYMENT, ENTREPRENEURSHIP AND EMPOWERMENT

I) DIGITAL SERVICE DELIVERY NEAR DOOR STEP (COMMON SERVICES CENTRE)

- A vast network of more than 3.06 lakh of Digital Services delivery centres, spread across 2.10 lakh gram panchayats of the country has been created to provide access to Digital Services especially in rural areas at affordable cost. These centres have also lead to empowerment of marginalised sections of the society by creating jobs for 12 lakh people and by promoting rural entrepreneurs, out of which 61,055 are women. CSCs have also undertaken the Stree Swabhiman initiative to create awareness about menstrual health and hygiene among rural women. Under this initiative, more than 300 micro sanitary pad manufacturing units have been opened in rural areas.

II) DIGITAL LITERACY FOR THE MASSES

- In order to make one person e-literate in every household in the country, two schemes launched that is NTLM and DISHA, wherein a total of 53.7 lakh persons were trained and certified in digital literacy in the country. Government has approved a new scheme 'Pradhan Mantri Gramin digital Saksharta Abhiyan(PMGDISHA)' to usher digital literacy in rural India to cover 6 crore rural households.
- So far, 1.47 crore candidates have been enrolled under the scheme out of which 1.43 crore candidates have been trained and 74.5 candidates have been certified. This is the largest digital literacy mission of the world.

BPO PROMOTION IN SMALL TOWNS

- India BPO promotion scheme and North-East BPO promotion scheme has been launched under digital India program. Today, more than 230 BPO units have come up in about 100 small towns of India across 20 States and 2 union territories, including in places like Visakhapatnam, Bhimavaram, Jammu, Sopore Shimla Patna, Muzaffarpur, Sagar, Nashik Nagpur, Sangli Aurangabad, Jaipur, Amritsar, Gwalior, Coimbatore Madurai, Auroville, Bareilly Lucknow Kanpur Guwahati Kohima etc.

DIGITAL INDIA FOR MAKE IN INDIA

PROMOTING OF ELECTRONICS MANUFACTURING

- Government of India has undertaken various initiative to promote electronics manufacturing in India with the target to reduce imports from 2 units in 2014, India now have 127 units manufacturing mobile handset and components. The duty on import of mobile components fell from over 29% to 12.5% in 2016-17 and domestic mobile handset manufacturing output increased

from 60 million units in 2014-15 to 225 million in 2017-18. The Ministry of Electronics and IT has received 245 applications for investing over 1 billion dollar under the governments modified specific incentive package scheme of which it has approved 142 applications representing investments. Out of these, 74 companies have started commercial production. This has created more than 4.5 lakh job opportunities (direct and indirect). There are about 35 manufacturing units of LCD / LED TV and 128 units of LED products in the country. Under Electronics Manufacturing Cluster (EMC)scheme has accorded approval to 23 projects in 15 States across the country.

INITIATIVE IN EMERGING TECHNOLOGIES

- Centre of Excellence are being set up in the areas of Internet of Things, Internal Security, Large Area Flexible Electronics, Intellectual Property Rights, Textile Graphics for Visually impaired, Agriculture and Environment ESDM, fintech language Technology, Automotive electronics, virtual Augmented reality, Medical Tech and health Informatics, Block chain, gaming and animation and biometrics.

CYBER SECURITY

- To create an inclusive, safe and Secure cyberspace for sustainable development National Cyber coordination Centre has been made operational in 2017.
- India's digital economy could grow to 1 trillion US dollar by 2025 with a focus efforts but could end up at about half that level with a business as usual approach. Regulatory facilitation and debottlenecking by government are critical across sectors for Rapid progress necessary for full realisation of the potential.
- While all of these development are usually encouraging and give rise to well-founded optimism about the future of India's digital economy(IT), the path is not easy. PM Launches historic Support and Outreach Initiative for MSME Sector

THE PM LAUNCHED A HISTORIC SUPPORT AND OUTREACH INITIATIVE FOR MSME SECTOR

- As a part pf this programme, the Prime Minister unveiled 12 key initiatives which will help the growth, expansion and facilitation of MSMEs across the country.

TOWARDS A DIGITAL FUTURE

India is today among the top three Global economies of digital consumer. The digital India program is generating Pathways to a future powered by technology and achieving a high growth of digital economy to reach a level of a trillion dollars by 2025.

- It was in 1997 that the first steps towards a citizen focused e-governance program were taken initially in the state of Andhra Pradesh.
- Approval of the SWAN project and early discussions at the highest levels of government on the contours of a national e-governance plan took place in 2003.
- These efforts culminated in the approval of national e-governance plan and the game changing common services Centre project in 2006 by the Union Cabinet.

- During this period that is from 2004 to 2013, some of the more ambitious projects like UID (later renamed as Aadhaar), passport seva MCA21 etc. Were initiated.
- Parallel development in the telecom sector unfolded at a staggering, globally unprecedented pace. The country went from 100 to 1000 million Telecom subscribers in a little over a decade, broadband coverage was expanding and the National Optical Fibre Network (later renamed as Bharat broadband) was launched.

POTENTIAL OF DIGITAL ECONOMY

The last five years have been one of the major development, namely the Rapid growth of the third largest setup ecosystem in the world with around 7500 Tech startups.

- The startup eco-system is increasing creating innovative products and services focused on solving Indian problems in Healthcare, agriculture, fintech, cyber security energy etc.
- The Aadhar project was taken to its logistic conclusion by a vigorous drive, the JAM program (Jan Dhan, Aadhar and mobile program) saw over 200 million people benefiting from financial inclusion through bank account and direct benefit transfer.
- The CSC program has expanded to 2,50,000 panchayats and now provides employment to nearly a million people in rural heartland.
- The Indian IT industry had also grown from strength to strength and had become a 150 + billion dollar Behemoth that was globally respected and often, evide.
- The last five years have seen one other major development namely, the rapid growth of the third largest start up eco-system in the world with around 7, 500 tech start ups.

DIGITAL SERVICES DELIVERY

E-commerce, transportation, payment wallets, Hospital / accommodation / cinema booking, local food and provision delivery services enable by mobile apps are now familiar to most urban citizens and increasingly smaller towns as well. Global products like IBM Watson already provide a range of Medical Services across countries including treatment recommendation based on patients record but within India, well known product in Healthcare such as Practo, Portea, lybrate etc. are connecting doctors and medical professionals to patients in ways that make it easy to reach the right person from the comfort of your home.

- Artoo has built an intelligent landing system specifically designed for micro-enterprise lending.
- Dheeyantra has built a product that enables Vernacular interaction and engagement with end customers using AI and NLP.
- AI and Internet of Medical Things (IoMT) are transforming Healthcare.

CHALLENGES

- India's digital economy could grow to 1 trillion US dollar by 2025 with a focus efforts but could end up at about half that level with a business as usual approach. Regulatory facilitation and debottlenecking by government are critical across sectors for Rapid progress necessary for full realisation of the potential.
- While all of these development are usually encouraging and give rise to well-founded optimism about the future of India's digital economy(IT), the path is not easy.

INDIA SURGES 23 RANKS IN EASE OF DOING BUSINESS WITH PORT-LED DEVELOPMENT UNDER SAGARMALA

- As per the World Bank report 2019 on Ease of Doing Business, India has taken a huge leap of 23 ranks from 100 in 2017-18 to 77 in 2018-19 indicating it is continuing its steady shift towards global standards. One of the key indices which has contributed immensely toward this growth is 'Trading across borders' which shows an impressive improvement from 146 rank last year to 80th rank this year.
- The Ministry of Shipping has been taking initiatives to improve the parameter of 'Trading across border' as 92 per cent of India's Export- Import trade by volume is handled at ports.
- The report mentions that this is mainly due to India's continued reform agenda, which has made it the top-ranked economy in the region. Upgradation of port infrastructure, improvement of processes, and digitization of document submission has substantially reduced Export/Import cargo handling time at ports which has significantly contributed towards improving the trading across border parameter and India's impressive growth in the World Bank's report. The World Bank has recognized India as one of the top improvers for the year.

REGULATING THE DIGITAL REVOLUTION

- The Telecom Sector is witnessing the biggest transformation in the past several decades, New technologies and services based on mobile connectivity, social media, data-analytics, cloud computing etc. are being designed today. TRAI has a very important role today in not only regulating the Digital revolution in the telecom sector but also be a front-runner in adaptively regulating emerging technologies.
- The world is witnessing emerging technologies like Artificial Intelligence, Internet of Things (IoT), Machine Learning (ML), Machine to Machine (M2M) Communications, Big Data Analytics, Distributed Ledger Technologies(Block Chain) etc. Emergence of these technologies has opened new avenues and methods for the consumers to interact with each other.
- Emerging technologies, along with the fast pace of commercialization of these technologies, has broken the popular myth that the regulations can be made deliberately at a slower pace and would be in place unchanged for a long time.
- **The challenges faced by the tradition regulation can be broadly classified into:**
    - o   Business Challenges
    - o   Technological challenges
- One of the major challenges in the telecom sector today is to simultaneously regulate the legacy as well as the new digital networks.
- India is the second largest market in the world. Though a large number of initiatives have been undertaken both by the Government as well as the private sector but still a large population remains devoid of connectivity to the Internet. Spreading awareness as well as connecting every individual are keys to the socio-economic metamorphosis of our country.
- Based on the emerging technologies, a Regulator therefore may have to consider the following approaches while formulating the regulations today:-
- Regulations should be Adaptive:
    - o   An adaptive regulatory regime would foster innovation, provide a platform for the industry to grow, enhance user satisfaction, provide consumer protection and help the government to regulate.

- o Use of Regulatory Sand-boxes.
- o Collaborative Regulations

TRAI:

- For regulating the digital revolution in telecom sector in India, TRAI has taken considerable steps in the past five years. In order to protect the consumers' interests TRAI has launched various apps. Recently, TRAI has launched an online portal for presenting and comparing the tariffs offered by various service providers for telecommunication services.
- In the field of broadcasting and cable service also, TRAI has completely revamped the regulatory framework.

AADHAAR: THE DIGITAL HIGHWAY TO NEW INDIA

- Aadhaar as empowerment enabler will be, as always, a game changer for the poor and for India.

- Aadhaar is helping eliminate middlemen, ghosts, fakes, and duplicates in schemes like PDS, MGNREGS, PAHAL, Scholarships, etc., which has already led to savings of over Rs. 90,000 crore during the last three years.
- According to an estimate of the World Bank, if Aadhaar is used across all welfare schemes, it will help save Government about US $1 billion every year.
- Aadhaar is the first and biggest public owned world's largest biometric technology platform which being constitutionally valid, would now not only empower 122 crore people with biometric based unique identity but would also provide a nationwide infrastructure to establish voluntarily their identity online anywhere, anytime and enable them to receive their entitlements and exercise their rights.
- Aadhaar is also emerging as a great enabler of alternate digital payment system for those who cannot use debit, credit card, internet banking, etc.
- Aadhaar enabled Payment System (AePS) deployed on a handheld device makes it possible for people to use their Aadhaar and fingerprint to withdraw or transfer money at their doorsteps. There are more than 7 crore people using AePS facility every month.
- Aadhaar not only sets the direction of digital destiny of India but also helps leapfrog a country of 132 crore people on the path of digital leadership of the world.

SECURE DIGITAL INDIA

- As India heads towards becoming a trillion dollar digital economy, India and its citizens are also now truly plugged into the global 'Digital Village', and actually shaping the contours of democratization of technology, and harnessing digital for Inclusion.

SOME OF THE KEY INDICATORS OF DIGITALIZATION:-

- internet penetration,
- availability of smart phones,
- government services online,

- Industry 4.0, which essentially means cyber physical transformation of manufacturing, ushers in a new age of connected things, smart manufacturing, and tailored products and services.
- Organizations are also pro actively leveraging Artificial Intelligence, Machine Learning & Deep Learning (under the bigger umbrella of Cognitive Computing) to disrupt the way the businesses are run and solutions are developed to meet the expectations of consumers.

CONCERNS OF DIGITAL SPACE

- Cyber space is now the fifth domain of warfare.
- The World Economic Forum 2018 Risk report called out Cyber Risk as one of the top three risks along with environment disasters.

CHANGING PARADIGM OF CYBER SECURITY

The indicative list of next generation cyber security strategy elements are as follows:-

1. Security of Recognition Technologies
2. Extended Perimeter Security with a focus on supply chain
3. Context Aware Security
4. The Shift from Detection to Response
5. Protecting Machines
6. Providing Resiliency to e-Infra
7. Converging Security Disciplines.

These elements and many more are expected to be the driving force of the cyber security landscape in the era of 'Digital India'.

ADDRESSING CYBER SECURITY CONCERNS

The Cyber Security challenge we face needs serious attention of all stakeholders, especially Industry and Government. The two, along with other key entities including Sectoral Regulators and National Cyber Security machinery need to partner and devise institutional arrangements to respond to challenges and enable better preparedness to withstand/ counter attacks. Some of the measures are discussed below:

1. Policy and regulatory response to drive sectors and entities to Cyber Security Preparedness.
2. The Cyber Security Frameworks by RBI, IRDAI for Banking and Insurance Sectors, Cyber Security Framework for Smart Cities by MoHUA are steps in this direction.
3. Coordination and collaboration for collective defence and quick response.
4. Need for Sectoral CERTS and State Level CERTs to bolster the efforts of a national CERT.
5. Cyber Security Preparedness in India including large enterprises, SMBs and PSUs needs to be stepped up.

TRANSFORMATIVE IMPACT OF DIGITAL INDIA

- The Digital India Progamme was launched by the Government in 2015 with the aim to develop India into a knowledge economy and a digitally empowered society.

- The initiatives under Digital India, coupled with evolving technology, have led India to become a land of vast possibilities, where hope and talent meet opportunities digitally.
- India is among the top countries of the world that have effectively utilised technology and innovation to transform the governance outlook from government-centric to citizen-centric.
- The remarkable increase in digital adoption is evident in the improvement in India's position in United Nation's E-Government Index 2018 that highlights that India's relative capabilities of utilising ICT for governance have improved relatively faster than the entire Asia region.
- There have been significant improvements in UN-Online Service Index, where India has scored 0.95 in 2018.
- There has been a consistent growth in e-participation index too, that has grown to 0.96 in 2018.
- The citizens of the country have been given a Digital Identity through Aadhaar and more than 122 crore residents have already been covered.
- Aadhaar has been seeded with several databases like Liquid Petroleum Gas (LPG), Public Distribution System (PDS), National Social Assistance Programme (NSAP) etc. to enable correct identification of the beneficiary and ensure that the benefits reach the beneficiary promptly and directly.
- India has moved up the ladder of digital adoption with the multifold growth in digital payment transactions. It has risen from 335 crore transactions in 2014-15 to 2070.98 crore transactions in 2017-18.
- The advantage of digital payment is being well exploited through direct benefit transfer which has reassured the commitment of the government towards the Welfare of the people. So far, Rs. 5.06 lakhs crore Direct Benefit Transfer have taken place and this has led to the savings of around Rs. 90,000 crore.

- Around 434 schemes are covered under direct benefit transfer.

DIGITAL DEVELOPING SERVICE
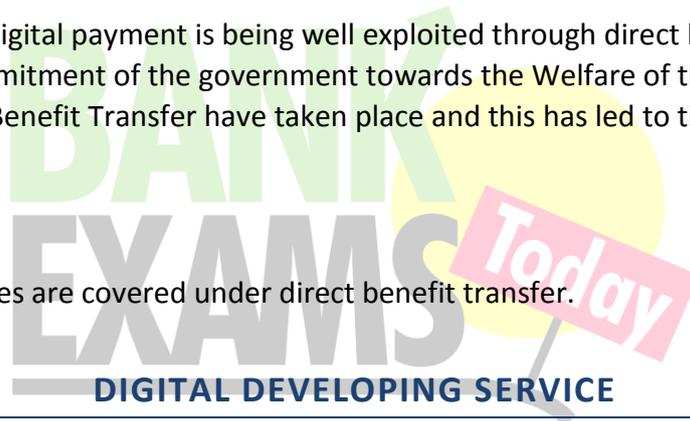
- Digital India has changed the landscape of delivery of services and governance. The Common Service Centres are ICT enabled rural enterprises in the country and provide plethora of services at the door step of the citizens. Over 300 services ranging from Education, Health, Agriculture, Certificate related are being provided in around 3.07 lakh CSCs.
- DigiLocker has enabled people to store, share and verify their documents and certificates through cloud.
- With more than 1.59 crore registered users 2.14 crore uploaded documents.
- National Scholarship Portal has become a source of facilitating education. Since its launch in 2015, more than Rs. 5,257 crore have been disbursed to 1.8 crore students/beneficiaries.
- Online Registration System and e-Hospital have facilitated the Aadhaar based online registration and appointment for patients,reduced tiring queues in hospitals.
- 318 hospitals across India have been enabled with eHospital facility and 5.6 crore hospital transactions have been done.
- Jeevan Pramaan, provides the ease to pensioners to generate their Digital Life Certificate at home, bank, CSC centre, government office etc, using Aadhaar biometric authentication.
- So far, around 1.75 crore Digital life Certificates have been generated.
- To sustain the people throughout their digital journey, a Unified Mobile Application for New Age Governance (UMANG) has been launched. It is a single mobile app that offers more than 307

government services, with the target being to provide more than 1200 digital services on a single mobile app.

- More than 8.4 million users have downloaded this app since its launch in November 2017.

GOVERNMENT E-MARKETPLACE

- To address the challenges in public procurements, Government e-Marketplace (GeM) was launched. GeM provides an online marketplace for public procurement for both goods and services.
- There are 1.55 lakh sellers and service providers, 29,729 buyers organizations and 5.97 lakh products on the platform.

JOB CREATION

- Government of India has taken significant initiatives in the area of Electronics Manufacturing, BPO Promotion, IT-ITeS etc. Indian start-ups are already developing to take advantage of the humungous potential created through this transformation —more than 1,200 startups came up in 2018, including eight unicorns, taking the total number to 7,200 startups.
- Mobile manufacturing has increased multi-fold, from 2 units in 2014 to 127 units manufacturing mobile handset and components. This has generated 4.5 lakh direct and indirect jobs.
- Greenfield Electronic Manufacturing Clusters (EMC), approved for 20 locations and 23 Common Facility Centres (CFC), are poised to create approx 6.5 lakh jobs.
- The BPOs have reached the small towns of the country covering around 100 cities across 20 States and 2 UTs.
- To keep up the accelerated pace of the digital disruption and the ever changing digital economy, Pradhan Mantri Gramin Saksharta Abhiyan (PMGDISHA) was launched with the aim to make 6 crore people digitally literate.
- Over, 1.23 crore people have been imparted training.
- With the proliferation of emerging technologies in mind, 20 Centres of Excellence (CoEs) are being planned in the areas of Fintech, IoT in Agriculture, Virtual reality, Blockchain, Medical Technology, Electronics Products, Nanoelectronics etc. This will provide an apt platform for research and innovation boosting the growth of startups.
- India is at a tipping point where robust foundation of Digital India and increased access to information and services are enabling India to optimally harness digital technologies in the core economic and social sectors, leading to $ 1 trillion Digital Economy while sustaining 55-60 million jobs by 2025.
- About $390-500 billion of this $1 trillion economic value would come from digital applications in sectors like agriculture, health, education.

`GLOBAL IT CHALLENGE FOR YOUTH WITH DISABILITIES 2018'

- A three day event-the "Global IT Challenge for Youth with Disabilities, 2018" was organised by the Department of Empowerment of Persons with Disabilities (DEPwD), Ministry of Social Justice and Empowerment in association with Rehabilitation International Korea and their associated partner LG Electronics from 9th to 11th November, 2018.
- 96 youth with disabilities from 18 countries participated in the Challenge. The event comprised of 55 awards in various categories including awards for best volunteer and three awards namely,

"Best, Excellent and Good" in individual and group events in each category i.e. visual, hearing, physical and developmental/intellectual disability.

- Thailand won maximum i.e. six awards followed by Philippines with five awards. India bagged three awards including Super Challenger awards.
- Shri Saurav Kumar Sinha from India won the Super Challenger award.
- Ms. Fayza Putri, Adila from Indonesia won the 'Global IT Leader Award'.

DIGITAL INDIA - AT THE HEART OF POORNA SWARAJ

- Digital India providing information equality to everyone is the final realisation of poorna swaraj for every individual.
- Digital India spans three fundamental blocks - universal broadband, 100 per cent digital services and Open APIs.
- According to India's CEC in 2015, it was observed that the PDS was most effective at reaching the poorest and the masses.
- Even in the PDS, grains do not reach 25-50 per cent of the poor. Other programs like fertiliser subsidy, electricity and water are far worse.
- The cause is quite obvious-a country as vast as India requires systems and layers of processes and people responsible for implementation.
- Since Independence, India's share of global trade has barely budged and account for 2 per cent of global exports, while India's share of global GDP has declined to around 3.1 per cent from the 4 per cent it used to be at independence.

THREE BLOCKS OF DIGITAL INDIA

- Delivering every service digitally dissolves friction while bringing transparency and trust at all levels.
- And every digital government service available as an Open API ensures uniformity of access, sparking a cambrian explosion of services using governance services. Aadhar, GSTN, eSign, UPI are all vibrant examples of this approach.
- Digital India's Open APIs are solely responsible for India's leadership position in the global FinTech revolution underway.
- When every citizen, every entrepreneur including farmers and every organisation can access governance directly, digitally and instantly in this manner, India will leap forward from the current 77th in ease of doing business to top 20, where India needs to be to achieve its promise of a top ten economy, not in aggregate but per capita.

ERA OF INFINITE PRODUCTIVITY

- India is heading into Every global economy will go through social upheaval as jobs disappear and people are left to fend for themselves. India is already witnessing this trend - where we are growing as an economy but formal jobs are not growing at the same rate. The World Bank has assessed that India will lose 69 per cent of its existing jobs.
- This new infinity economy has two sources of growth for India (or any nation). Innovation Enterprises owned by Indians situated in India will be the primary source of Indian government revenue which fuels our social programs and diffense.

- So, there is a need to implement all digital India fully in all three dimensions to create an environment of zero friction enterprise.
- These enterprise will be staffed by best and brightest in the world, which Indian Higher Education produces in numbers.
- Such enterprises will no longer be $ 1 billion unicorns, they will be $ 100 billion singularities which even added size will grow 22 30% CAGR.
- Already India's digital deficit spanning electronics and software product revenue is around $70+ Billion and growing at 25+per cent CAGR.

SINGULARITY ENTERPRISES

- India is a country of about 160 million small and micro enterprises of which 80 million are known. These 160 million small and micro-enterprises, if truly empowered, will not just create self-sufficiency for themselves. At scale they will solve two nation scale problems:-
- Agricultural income by collaborating with farmers to augment farm produce with derivative products, where at least a third of the net value of farm output will vest with the farmer.
- Employment problem at a massive, hyperlocal scale.

ELECTRONIC MANUFACTURING: SCOPE AND FUTURE IN INDIA

- Electronics Industry is one of the largest and fastest growing industries in the world.
- Government of India attaches high priority to promote electronics manufacturing in the country under the "Make in India" and "Digital India" flagship programs.
- Over 120 new manufacturing units have been established across the country during the past 3-4 years generating employment for 4.5 lakhs combining both direct and indirect employment.
- Mobile handset and its components manufacturing eco-system is undoubtedly considered to be the Champion product category under the "Make in India" flagship program of the Government.
- During 2017-18 India has overtaken Vietnam to become the 2nd largest mobile handset production geography after China with approx. 225 inn units of handsets being produced during this period.
- This is considered to be a major achievement for the industry and the Government despite the fact that during 2014-15 handset production dwindled to 58 million units valued at Rs. 18900 crs. after closure of the Nokia plant.
- Production of handsets has since been growing at a rapid pace year-on-year and there has been a corresponding reduction of imported handsets which has reached 60 mn units during 2017-18.
- By volume and Rs. 30000 by value. This is a shining success story scripted under the "Make in India" flagship program of the Government.
- Government of India notified and started implementing the Phased Manufacturing Program (PMP) in various phases. The aims and objectives behind implementation of the PMP are to widen and deepen the components manufacturing eco-system in the country with a major focus to enhance value addition and generate significant employment.
- As per ICEA estimates, PMP alone does have the potential to create 47 lakh jobs through establishment of 1400 factories in the mobile components space alone.

Some of the stalwart policy interventions undertaken by the Government of India during the past 3-4 years under the "Make in India" initiative to encourage and promote electronics manufacturing eco-system in India with a major focus on mobile handsets and its components eco-system.

- Effective outreach initiatives global manufacturing powerhouse jointly was undertaken by Government of India (MeitY, DIPP etc.) and major Industry Associations such as ICEA (India Cellular & Electronics Association) to important geographies such as China, Taiwan, Japan, USA, must be given the highest thrust area Korea, Germany etc.
- As per the vision propounded by the India Cellular & Electronics Association (ICEA) (the apex industry body representing the entire electronics sector), which is further elucidated in the just published report "Making India the global manufacturing Powerhouse for mobile handsets and components" jointly undertaken by ICEA and McKinsey, clearly highlights about a Mega opportunity/ potential which India can galvanize to become a global manufacturing powerhouse for mobile handset eco-system and electronics overall during the next decade.

TECHNOLOGY AREAS FOR INDIAN LANGUAGES

TECHNOLOGY AREAS

HERE ARE THE INDIAN LANGUAGE TECHNOLOGY AREAS:-

1. LOCALIZATION

- Availability of Indian language support on all electronic devices.
- Use of Standards.

2. CREATING E-CONTENT IN INDIAN LANGUAGES

- Creating by original writing
- Creating through translation

3. AUTOMATIC MACHINE TRANSLATION

- English to/from Indian languages (ILs)
- Among Indian languages

4. CROSS LANGUAGE ACCESS TO CONTENT

- Cross lingual search (information retrieval) across Indian languages as well as English

5. SPEECH PROCESSING

- Text-to-speech (ITS) for ILs (e.g. machine reading out text in a language)
- Speech-to-text (ASR) for ILs (e.g. interacting with computers through telephone)

6. OPTICAL CHARACTER RECOGNITION

- Optical character recognition Technology Areas (OCR) for ILs (e.g , converting e scanned images of pages to text)
- Online handwriting recognition for ILs (e.g., stylus based input to mobile devices)

IMPACT OF AUDIO DIGITAL LIBRARY

- Availability of information in spoken language form for illiterate and others
- Promotes research in speech technology for Indian languages.

- Enable to develop speech technology products useful for common man.

Examples:

- Speech-speech translation systems for information exchange
- Screen readers for illiterate and physically challenged
- Naturally speaking dialog systems for information access over voice mode

DIGITAL SIGNATURE

- Digital Signature or eSign is an online electronic signature service. It is a part of the Government of India sflagship programme- 'Digital India' which is aimed at transforming India into a digitally empowered society and knowledge economy.
- The Information Technology Act 2000 provides the required legal sanctity to digital signatures.
- As per Section 18 of the Act, the digital signatures are accepted at par with handwritten signatures and the electronic documents that have been digitally signed are treated at par with paper documents.
- To make it easy and user friendly, in January 2015, the government announced a method that facilitates Certifying Authority to offer e-Sign service to citizens who have Aadhaar ID.
- Now, an eSign can be integrated with service delivery applications via an open API (Application Programme Interface).

BENEFITS OF E-SIGN SERVICE

1. Secure online service eSign services
2. No Physical verification required
3. No need of Hardware tokens
4. Multiple ways to authenticate
5. Privacy is preserved

NORTH EAST DIARY

REPORT ON THE VISION DOCUMENT FOR DIGITAL NORTH EAST 2022

- The Government of India accords highest priority towards the sustainable development of North Eastern Region that stands apart with its rich and distinct cultural heritage and strategic position.
- Digital North East is envisioned as   an   integral part   of the Digital India programme. which would potential.
- Taking this forward, the 'Vision Document for 'Digital North East 2022' was released, by the Minitry of Electronics and Information Technology, Government of India on 11 August, 2018 at Guwahan, Assam.
- The Vision Document provides a roadmap for bringing about a Digital transformation of the North Eastern Region through an accelerated implementation of the various initiatives under the Digital India programme of the Government. The Document identifies eight digital thrust areas namely; Digital infrastructure, Digital services, Digital empowerment, Promotion of Electronic

manufacturing, Promotion of IT and 1TeS including BP0s, Digital payments, Innovation and Startups and Cyber security for realisation of Digital North East 2022.

- The major objectives of the Vision Document for Digital North East 2022 include high speed broadband connectivity to all Gram Panchayats, mobile connectivity to uncovered villages of NER, creation of Cloud Hub with Disaster Recovery Centre, expansion of Common Services Centres, provide better access to quality health, education and agricultural services through digital technology, promote local tourism, art and culture, handicrafts. handloom. establish Start-up Hub in NE, promote entrepreneurship and employment opportunities in Electronics manufacturing. BPO. IT-ITeS industry etc.

- The Vision Document has been formulated with the collaboration of various Central Ministries specially, Ministry for Development of North Eastern Region (DoNER) and Department of Telecommunication (DoT).

DIGITAL LIBRARY IN INDIA - A PARADIGM SHIFT

- In India, a number of digital library initiatives and digitization programmes have been initiated across the country. Most of the digital library initiatives are government funded.

CONCEPT OF DIGITAL LIBRARY

- The concept of digital libraries in India began in the mid 1990s with the spread of information technology, the internet and the support of the Central Government. Digitization of Libraries — Few Initiatives

DIGITAL LIBRARY OF INDIA (DLI)

- DLI project started in early 2000 with the vision to archive all the significant literary, artistic and scientific works of mankind and to preserve digitally and make them available freely for every one over Internet for education, study, appreciation and for future generations.

- The Project was initiated by the Office of the Principal Scientific Advisor to the Government of India and subsequently taken over by the Department of Electronics and Information Technology (DEITY), Ministry of Communications and Information Technology (MCIT), Government of India of India.

- Digital Library of India has currently 550,603 books with 191,677,823 pages (191.657 Million approx.) in Portable Document Format (PDF). This project is funded by the Department of Electronics and Information Technology (DEITY), Ministry of Communication and Information Technology (MCIT), Govt. of India. DLI is being hosted by Indian Institute of Science, Bangalore.

INFORMATION AND LIBRARY NETWORK (INFLIBNET)

- Information and Library Network (INFLIBNET) Centre is an autonomous Inter-University Centre of the University Grants Commission (UGC) of India. It is a major National Programme initiated by the UGC in March 1991 with its Head Quarters at Gujarat University Campus, Ahmedabad. Initially started as a project under the IUCAA, it became an independent Inter-University Centre in June 1996.

SHODHGANGA: A RESERVOIR OF INDIAN THESES

- "Shodhganga" is the name coined to denote digital repository of Indian Electronic Theses and Dissertations set-up by the INFLIBNET Centre.
- Under the initiative called ShodhGangotri, research scholars/ research supervisors in universities are requested to deposit electronic version of approved synopsis submitted by research scholars to the universities for registering themselves for the Ph.D programme.
- Synopsis in ShodhGangotri would later be mapped to full-text theses in "ShodhGanga".

NATIONAL LIBRARY AND INFORMATION SERVICES INFRASTRUCTURE FOR SCHOLARLY CONTENT (N-LIST)

- The Project entitled "National Library and Information Services Infrastructure for Scholarly Content (N-LIST)", being jointly executed by the UGC-INFONET Digital Library Consortium, INFLIBNET Centre and the INDEST-AICTE Consortium, IIT Delhi.

E-SHODHSINDHU

- Based on the recommendation of an Expert Committee, the MHRD has formed e-ShodhSindhu merging three consortia initiatives, namely UGC-INFONET Digital Library Consortium, NLIST and INDEST-AICTE Consortium. The UGC-INFOINET Digital Library Consortium is now merged into e-Shodh Sindhu Consortium.

NATIONAL DIGITAL LIBRARY (NDL)

- Ministry of Human Resource Development its National Mission on Education through information and Communication Technology (NMEICT) has entrusted IIT Kharagpur to host, coordinate and set up the National Digital Library (NDL) towards building' national asset.
- The objective of the project is to a integrate all the existing digitized and digital contents available with different institutions. More specifically, it is to provide a single window access with e-learning facility to different groups of users ranging from primary to higher education.