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GIST OF YOJANA

MARCH 2019

Shankar IAS Academy™

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YOJANA MARCH 2019

1. BUDGET : AN OVERVIEW

What are the announcements in the budget for the farm sector?

- Minimum Support Price (MSP) fixed at 50% more than the cost for all the 22 crops.
- Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) to benefit around 12 crore small and marginal farmers with direct income support of Rs 6000 annually. Rs 75,000 crore has been allocated to this.
- The amount of interest subvention has been doubled and crop loans to farmers increased to Rs 11.68 lakh crore.
- Allocation for Rashtriya Gokul Mission increased to Rs 750 crore.
- Rashtriya Kamdhenu Aayog has been established to genetically upgrade cow resources.
- Under Kisan Credit Card scheme, farmers pursuing animal husbandry and fisheries will get 2% interest subvention. An additional 3% interest subvention will be provided for timely loan repayment.
- Under National Disaster Relief Fund (NDRF), farmers affected by natural calamities will get 2% interest subvention. A prompt repayment incentive of 3% will be given for the entire loan reschedulement period.

What is PM KISAN scheme?

- To provide an assured income support to the small and marginal farmers, the

Government launched the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN).

- Under this programme, vulnerable landholding farmer families, having cultivable land upto 2 hectares, will be provided direct income support at the rate of Rs. 6,000 per year.
- This income support will be transferred directly into the bank accounts of beneficiary farmers, in three equal instalments of Rs. 2,000 each.
- This programme will be funded by Government of India.
- Around 12 crore small and marginal farmer families are expected to benefit from this.
- The programme would be made effective from 1st December 2018 and the first installment for the period upto 31st March 2019 would be paid during this year itself.
- This programme will entail an annual expenditure of Rs.75,000 crore.
- PM-KISAN would not only provide assured supplemental income to the most vulnerable farmer families, but would also meet their emergent needs especially before the harvest season.
- PM-KISAN would pave the way for the farmers to earn and live a respectable living.



What is Pradhan Mantri Shram Yogi Maan-Dhan (PM- SYM) scheme?

- PM-SYM is a voluntary and contributory pension scheme on a 50:50 basis where prescribed age-specific contribution shall be made by the beneficiary and the matching contribution by the Central Government.
- The unorganised workers mostly engaged as home based workers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, rickshaw pullers, landless labourers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, audio- visual workers and similar other occupations whose monthly income is Rs 15,000/ per month or less and belong to the entry age group of 18-40 years are eligible for the scheme.
- They should not be covered under New Pension Scheme (NPS), Employees' State Insurance Corporation (ESIC) scheme or Employees' Provident Fund Organisation (EPFO).

What are the salient features of this scheme?

- **Minimum Assured Pension:** Each subscriber under the PM-SYM, shall receive minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.
- **Family Pension:** During the receipt of pension, if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension received by

the beneficiary as family pension. Family pension is applicable only to spouse.

- If a beneficiary has given regular contribution and died due to any cause (before age of 60 years), his/her spouse will be entitled to join and continue the scheme subsequently by payment of regular contribution or exit the scheme as per provisions of exit and withdrawal.
- **Contribution by the Subscriber:** The subscriber's contributions to PM-SYM shall be made through 'auto-debit' facility from his/ her savings bank account/ Jan- Dhan account.
- The subscriber is required to contribute the prescribed contribution amount from the age of joining PM-SYM till the age of 60 years.

2. TAXATION PROPOSALS

What are the tax proposals in the budget for the individuals?

- Income Tax slabs will remain the same for FY 2019-20.
- No tax on notional rent of second Self-occupied House under "Income from House Property" (up to two self-occupied house properties) to be considered for exemption.
- Tax Rebate Limit under 87A increased from Rs. 3.5 lakhs to Rs. 5 lakhs for taxpayers.
- The maximum limit of the tax rebate increased to Rs.12,500 from the present limit of Rs. 2,500.



- TDS limit hiked from Rs 10,000 to Rs 40,000 on Post Office Savings and Bank Deposits.
 - Income upto Rs. 5 lakh exempted from Income Tax and it benefits more than Rs. 23,000 crore tax relief to 3 crore middle class taxpayers.
 - What are the tax proposals for Business and MSME sector?
 - Benefits under Section 80-IBA to be extended for one more year – to the housing projects approved till 31 March 2020.
 - Period of exemption from levy of tax on notional rent, on unsold inventories is extended from one year to two years, starting from the end of the year in which the project is completed.
 - SMEs with earnings below Rs 5 Crores will soon file GST returns only once in 3 months.
 - MSMEs and Traders to note that GST Registered SME units will get 2% interest rebate on an incremental loan of Rs. 1 Crore.
 - The requirement of sourcing from SMEs by Government enterprises has been increased to 25% with 3% reserved for women-owned SMEs.
 - A scheme of 'Business loans up to Rs. 1 crore in 59 minutes' will be implemented.
 - Benefit of rollover of capital gains increased from investment in one residential house to two residential houses for capital gains up to Rs. 2 crore.
 - Tax benefits for affordable housing extended till 31st March, 2020 under Section 80-IBA of Income Tax Act.
 - Tax exemption period on notional rent, on unsold inventories, extended from one year to two years.
 - What are the notable points in the Fiscal Program?
 - Fiscal deficit pegged at 3.4% of GDP for 2019-20.
 - Target of 3% of fiscal deficit to be achieved by 2020-21.
 - Fiscal deficit brought down to 3.4% in 2018-19 RE from almost 6% seven years ago.
 - Total expenditure increased by over 13% to Rs.27,84,200 crore in 2019-20 .
 - Capital Expenditure for 2019-20 BE estimated at Rs. 3,36,292 crore.
 - Centrally Sponsored Schemes (CSS) allocation increased to Rs. 3,27,679 crore in BE 2019-20.
 - National Education Mission allocation increased by about 20% to Rs. 38,572 crore in BE 2019-20.
 - Allocation for Integrated Child Development Scheme (ICDS) increased by over 18% to Rs. 27,584 crore in BE 2019-20.
- What are the tax proposals for Real Estate sector?**
- TDS threshold for deduction of tax on rent to be increased from Rs. 1,80,000 to Rs. 2,40,000.



- Substantial increase in allocation for the Scheduled Castes and Scheduled Tribes -
- Allocation for SCs increased by 35.6% - from Rs. 56,619 crore in BE 2018-19 to Rs. 76,801 crore in BE for 2019-20.
- Allocation for the STs increased by 28% - from 39,135 crore in BE 2018-19 to Rs. 50,086 crore in 2019-20 BE.
- Government confident of achieving the disinvestment target of 80,000 crore.
- Focus now on debt consolidation along with fiscal deficit consolidation programme.

3. STRENGTHENING THE FINANCIAL SYSTEM

What is meant by Financial Inclusion?

- Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost (The Committee on Financial Inclusion, Chairman: Dr. C. Rangarajan).
- Financial Inclusion, broadly defined, refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products (The Committee on Financial Sector Reforms, Chairman: Dr. Raghuram G. Rajan).

What are the benefits of financial inclusion?

- Financial Inclusion facilitates access to the financial system, allowing them to

build financial and physical assets, seek credit for their education, healthcare and business and also save for unexpected exigencies and old age.

- It helps in reducing poverty and inequality.
- It also offers an array of financial services that provide protection in case of untimely death or accident of the bread earner and also provides a safety net in the old age.
- Financial inclusion means greater transparency, converting cash transactions into account transactions, strengthening the banking system and credit creation process, reducing black money, corruption and providing the common man the benefits of equal rights on the resources of the country.
- It also facilitates investing in bank deposits, contributing to insurance products, participating in stock markets and other financial instruments by removing unfounded fears about efficiency and stability of the financial system, instruments and financial assets etc.,.

What are the interventions taken by GOI to promote financial inclusion?

- **Pradhan Mantri Jan Dhan Yojana (PMJDY)** the biggest financial inclusion initiative in the world, has been started with a target to provide 'universal access to banking facilities' starting with "Basic Saving Bank Account" with an overdraft upto Rs.5000 subject to satisfactory operation in the account for six months and RuPay Debit card.



- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** offers a renewable one year term life cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.330/- per annum per subscriber, to be auto debited from subscriber's bank account.
- **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** offers a renewable one year accidental death cum disability cover to all subscribing bank account holders in the age group of 18 to 70 years for a premium of Rs.12/- per annum per subscriber to be auto debited from subscriber's bank account.
- Under the **Atal Pension Yojana** , the subscribers would receive the fixed pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would vary on the age of joining the APY.
- **Pradhan Mantri Mudra Yojana (PMMY)** is a scheme to extend collateral free loans by Banks, Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to Small/Micro business enterprises and individuals in the non-agricultural sector to enable them to setup or expand their business activities and to generate self employment.

What is the way forward?

- For financial inclusion to be more effective there is a need for digital

infrastructure and digital literacy in small towns and rural India.

- Peer to peer lending platforms, credit penetration and creation of credit inclusive society should be encouraged.
- There is a need to encourage FINTECH use of software and modern technology i.e. use of smart phones, for mobile banking, investing services and crypto currency block chain to help make financial services more accessible to general public.
- Financial literacy drives need to be more aggressive and driven at the school level where students develop a culture of understanding and transacting through the accounts and continue to do so for the lifetime.

4. GOOD GOVERNANCE : CORNERSTONE TO DEVELOPMENT

What are the pillars of Good Governance?

- **Participation** requires that all groups, particularly those most vulnerable, have direct or representative access to the systems of government. This manifests as a strong civil society and citizens with the freedom of association and expression.
- **Rule of Law** is exemplified by impartial legal systems that protect the human rights and civil liberties of all citizens, particularly minorities. This is indicated by an independent judicial branch and a police force free from corruption.
- **Transparency** means that citizens understand and have access to the



means and manner in which decisions are made, especially if they are directly affected by such decisions. This information must be provided in an understandable and accessible format, typically translated through the media.

- **Responsiveness** simply involves that institutions respond to their stakeholders within a reasonable time frame.
- **Consensus Oriented** is demonstrated by an agenda that seeks to mediate between the many different needs, perspectives, and expectations of a diverse citizenry. Decisions need to be made in a manner that reflects a deep understanding of the historical, cultural, and social context of the community.
- **Equity and Inclusiveness** depends on ensuring that all the members of a community feel included and empowered to improve or maintain their well being, especially those individuals and groups that are the most vulnerable.
- **Effectiveness and Efficiency** is developed through the sustainable use of resources to meet the needs of a society. Sustainability refers to both ensuring social investments carry through and natural resources are maintained for future generations.
- **Accountability** refers to institutions being ultimately accountable to the people and one another. This includes government agencies, civil society, and the private sector all being accountable to one another as well.

What are the legal reforms needed?

- Create a repository of all existing central and state laws, rules and regulations.
- Repeal redundant laws and introduce a new initiative to remove restrictive clauses in existing laws.
- Use of advanced technology is an essential pre-requisite to check these violations of the law; person-to-person direct interface should be minimized to eliminate corruption.
- Greater sensitivity on the part of government officials to citizens' needs can help reduce the number of litigations/disputes.
- Continuing legal education in selected areas should be made mandatory for lawyers and judges and rules of professional conduct and ethics need to be drawn up and implemented.

What are the judicial reforms needed?

- A mechanism may be considered whereby litigants in a commercial dispute must first be made to exhaust the remedy of pre-institution mediation and settlement.
- Merge and rationalize tribunals to enhance efficiency.
- Judicial decisions need to take account of their economic and social impact, especially in cases pertaining to contract, labour, tax, corporate and constitutional issues as observed by the Supreme Court in a recent judicial decision.
- An all-India judicial services examination on a ranking basis can be considered to maintain high standards in the judiciary.



- Consider a performance index for judges and a separate state wise index for ease of getting justice.
- Prioritize court process automation and ICT enablement for electronic court and case management, including electronic management of court schedules and migration of all courts the unified national court application software.

What are the police reforms needed?

- A task force may be created under the Ministry of Home Affairs (MHA) to skill personnel and identify non-core functions that can be outsourced to save on staff.
- States should be encouraged to ensure greater representation of women in the police force.
- Launch a common nation-wide emergency contact number to attend to emergency security needs of citizens.
- Integrate the Lokpal and Prevention of corruption Acts into police reforms to enhance accountability.
- A separate cadre for exclusively looking into cyber-crimes, cyber threats and fraud needs to be developed.
- A panel of experts in psychology, negotiation, language proficiency and training may be put together.

What are the needed Civil Service reforms?

- Improve the teeth to tail ratio and promote the office oriented culture.
- Reduce the number of current 60 plus separate civil services at the central and

state level through rationalization and harmonization of services.

- Encourage the lateral entry by inducting specialists especially at higher levels.
- Bring down entry age in civil services.
- Strengthen municipal cadres and outsource service delivery in the possible areas.
- Develop an inclusive citizen centric framework in terms of service delivery, grievance redressal and public access to information with enhanced use of ICT tools.

5. PAVING THE WAY FOR BETTER HEALTH OUTCOMES

What is AYUSHMAN BHARAT?

- Ayushman Bharat is a centrally sponsored programme anchored in the Ministry of Health and Family Welfare (MoHFW).
- It is an umbrella of two major health initiatives, namely Health and Wellness Centres (HWCs) and Pradhan Mantri Jan Arogya Yojna (PMJAY).
- Ayushman Bharat-Health & Wellness Centres (AB-HWC) :
- Delivery of comprehensive primary health care services through Health & Wellness Centres is a critical component of the newly announced Ayushman Bharat scheme.
- It places people and communities at the center of the health care delivery system, making health services responsive, accessible and equitable.



- Nearly 1.5 lakh Sub-Centres and Primary Health Centres would be transformed as Health & Wellness Centres by 2022 to provide comprehensive and quality primary care close to the community while ensuring the principles of equity, affordability and universality.
- Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) :
- Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PMJAY) aims to cover over 10 crore poor and vulnerable families (approx. 50 crore beneficiaries) providing coverage up to Rs. 5 lakh per family per year for secondary and tertiary hospitalization.

What are the key benefits of this scheme?

- Expanded package of primary care services – ranging from maternal and child health, communicable diseases to non-communicable diseases.
- Wide range of free drugs.
- Point of care diagnostics at the centres.
- Tele-consultation services with Medical Officers for complications.
- Continuum of care ensured through referral linkages and protocols.
- Unique health id – longitudinal health record for each individual.
- Services related to indigenous health system and yoga for promotion of wellness.

What are the key takeaways for health sector in the recent budget?

- Budget documents released by the government show outlays of Rs 90,689.86 crore for the Department of Health and Family Welfare, Rs 3,374.65 crore for the Department of Health Research and Rs 2,254.76 crore for the Ministry of AYUSH. That is a total of Rs 96,139.27 crore.
- The combined outlay is a massive 16.65 percent more than the amount budgeted for 2018-19, which was Rs 82,415.8 crore.
- It was also a significant 9.97 higher than the Revised Estimates Rs 87,421.74 crore, which was what the government actually spent.
- Of the outlay of Rs 94,064.51 crore for the Ministry of Health and Family Welfare, the Centre plans expenditure of Rs 33,199.65 crore for Medical and Public Health, and give Rs 43,585.35 crore as grants-in-aid to the governments of states and union territories.
- The Pradhan Mantri Jan Arogya Yojana (PMJAY), widely referred to as 'Ayushman Bharat' - received an allocation of Rs 6,400 crore, which is an increase of Rs 4,000 crore.
- The government would set up the 22nd All Indian Institute of Medical Sciences (AIIMS) in Haryana.

What is the way forward?

- Develop a sub district level health system, where planning unit for organizing health services is at block / tehsil level.



- Set up a separate public health cadre to strengthen population health services.
- Scale up free medicines and diagnostics to all populations and at all levels.
- Comprehensive reforms are necessary to ensure availability of human resources for health with doctor, nurse and para medical staff ratio 1:3:6.
- Considering that the urban population is rapidly increasing in most Indian states, a focused and directed attention and initiatives in collaboration with urban local bodies is needed.
- Link connecting secondary and tertiary level social health insurance schemes with out - patient consultations and primary health care services.
- Develop a road map for a possible health insurance / assurance program, for secondary and tertiary level hospitalization with no financial cap covering up to 80 percent of Indian population, in a time bound manner.

6. UNLEASHING YOUTH POWER FOR DEVELOPMENT

Why development of youth is necessary?

- Youth are the most dynamic segment of the population of any nation.
- Their collective energies and vision is the engine of growth of any nation.
- Development and empowerment of this segment creates opportunities of growth for any country.
- Right type of education, skills and entrepreneurship opportunities to them

can trigger overall socio economic growth for a country.

- India is the youngest nation of the world; developing youth to unleash their full potential will only make India the global economic powerhouse.

What measures led to the development of youth in India?

- Reforms in education, skill development and entrepreneurship through various central / state Government schemes have given access to education and employment to large number of youth from disadvantaged communities.
- Access to internet, media and information makes them dignified and self reliant.
- New wave of entrepreneurship is the harbinger for meeting the aspirations of the youth and if inculcated right from the school can make more job providers than job seekers.
- Private sector through Corporate Social Responsibility provisions has started multiple projects for educating and skilling youth particularly from the downtrodden communities.
- Emerging technologies like artificial intelligence, Internet of Things, 3D printing, automation, robotics etc., are changing the skilling landscape.

What are the recent interventions by GOI to tap the potential of youth?

- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** It is one of the flagship schemes of the Ministry aimed at providing free-of-cost skill training to over



1 Crore youth in 4 years in 221+ job roles; offering short term training between 2 months to 6 months.

- **Pradhan Mantri Kaushal Kendra (PMKK):** It is an initiative towards creation of “Model Training Centers” with standardized infrastructure for delivery of skill development training to be opened in every district of India; aiming to make benchmark institutions that can demonstrate aspirational value for competency based skill development amongst key stakeholders- industry and trainees.
- **National Apprenticeship Promotion Scheme (NAPS):** The scheme is aimed to increase the involvement of industries and employers in engaging youth as apprentices and providing on-the-job skill training to create a ready workforce. The government reimburses part of stipend paid by the employer.
- **Establishing Academic Equivalence:** Skill India aims to make skilling aspirational and bring vocational training in equivalence with the academic education system, especially to provide horizontal and vertical mobility pathway to candidates pursuing vocational education.
- **Capacity building in long term skill development:** One of the initiatives towards building capacity of the skill ecosystem is uniform nomenclature of all the skill institutes across country as National Skill Training Institutes (NSTIs), and merging of NSTIs, with courses in ITIs, establishment of Indian Institute of

Skills (IIS) and inspections and de-affiliation of various ITIs etc.

- **Grading of ITIs:** Directorate General of Training under the aegis of Ministry of Skill Development and Entrepreneurship launched grading exercise for ITIs to provide “Star Rating” to the performing institutes and gave an opportunity to the others to improve upon.
- **Skills Strengthening for Industrial Value Enhancement (STRIVE)** is a Rs 2,200 crore outcome-based project, marking a shift in government’s implementation strategy in vocational education and training from inputs to results building in a strong shift to an outcome-based skill ecosystem.
- **Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP)** project aims to implement the mandate of the National Skill Development Mission (NSDM).
- The objective of constructing the **India Youth Development Index (YDI)** is to track the trends in Youth Development across the States.
- The Index enables recognizing the high and low performing states, identifies the weak domains and informs the policy makers the priority areas of intervention for youth development in the states.
- National Programme for Youth and Adolescent (NPYAD) Scheme which has a component namely ‘**Youth Leadership Personality Development Training**’ to develop leadership qualities, national character, comradeship and personality development among the rural youth.



7. SOCIAL INCLUSION : STRATEGIES AND WAY FORWARD

What are the economic interventions taken by GOI to promote inclusion?

- **Financial Inclusion of the Poor:** Prime Minister Jan Dhan Yojana is a very significant scheme that strives to end Financial Untouchability by ensuring that the economically weaker sections have access to bank accounts.
- **Expansion of Social Security Net:** This has been achieved through Pradhan Mantri Suraksha Bima Yojana (Accident Insurance), Atal Pension Yojana (Unorganized Sector) and Pradhan Mantri Jeevan Jyoti Yojana (Life Insurance), which provide social and economic security to the marginalized sections of the society.
- **Institutional Support for Subaltern Entrepreneurship:** This has been achieved through MUDRA Bank, to provide microfinance to entrepreneurs in rural hinterland of India.
- **Venture Capital Fund for Scheduled Caste Entrepreneurs:** The objective of this Scheme is to promote entrepreneurship among the Scheduled Castes and to provide concessional finance to them.
- **Credit Enhancement Guarantee Scheme for the Scheduled Castes:** The objective of the Scheme is to promote entrepreneurship amongst the scheduled castes and to facilitate concessional finances to them.

- **Swachhta Udyami Yojana:** National Safai Karamcharis Finance & Development Corporation (NSFDC) has launched a new Scheme 'Swachhta Udyami Yojana' for financing viable community toilet projects and sanitation related vehicles to collect garbage.
- **Green Business Scheme:** The scheme has been started by NSFDC, with the aim of promoting green businesses to support sustainable livelihoods of Scheduled Castes and Safai Karamcharis. Financial assistance would be provided for those economic activities that could address the challenges of climate change, e.g., E-rickshaw, solar pumps and other instruments working on solar energy etc.
- **Stand up India:** This scheme was recently launched to boost the spirit of entrepreneurship among the most vulnerable groups of the society. The specific groups are Scheduled caste, scheduled tribes and women.

What are the GOI interventions in education?

- **Post Matric Scholarship For SCs :** It has been decided to continue Post Matric Scholarship Scheme for SC students for three years, i.e., from 2017-18 to 2019-20 and additional allocation of funds for clearing the arrears under this Scheme.
- Under the Scheme, an amount of Rs. 3000 Cr. has been earmarked under BE for the year 2018-19.
- **National Overseas Scholarship Scheme :** Proposal for Revision and Continuation of National Fellowship Scheme for Scheduled Caste students for 2017-18,



2018-19 and 2019-20 has been approved by the Government.

- Under the Scheme, an amount of Rs. 15.00 Cr. has been earmarked under BE for the year 2018-19.
- **Scheme For Top Class Education :** Central Sector Scholarship Scheme of Top Class Education for Scheduled Caste Students has been revised in October, 2018 to cover more Institutions with increased number of slots (scholarships), and the revised Scheme is applicable from the academic session 2018-19.
- Now 220 Institutes including IITs, NITs, IIITs, IIMs, NIFTs, NLUs, AIIMS, Hotel Management Institutes, Aviation Training Institutes and Flying Training Institutes are empanelled under the Scheme.
- Total of 1500 fresh scholarships will be provided under the Scheme.
- Provision for 30% reservation has also been made for Girl Students.

What are the other interventions for promotion of inclusive society?

- Beti Bachao Beti Padhao is one the flagship programmes of the Government envisaged to bring an improvement in Sex Ratio at Birth (SRB) in the short term while Child Sex Ratio (CSR) with manifestation of over-all development such as improved health & nutrition, gender parity in education, better sanitation, opportunities and removal of asymmetries between the genders is endeavored in the long term.
- The scheme of One Stop Centres was initiated for facilitating access to an

integrated range of services including police, medical, legal, psychological support and temporary shelter to women affected by violence.

- The Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act, 2013 covers all women, irrespective of their age or employment status and protects them against sexual harassment at all workplaces whether organized or unorganized. Students, apprentices, labourers, domestic workers and even women visiting an officer are included in the Act.
- The GOI has taken up the training of elected women representatives (EWRs) in panchayats to empower them to govern their villages effectively and develop into grassroots changemakers
- The GOI has constructed a Home for Widows namely Krishna Kutir at Vrindavan, Distt. Mathura with a capacity of 1000 beds to provide safe and secure place of stay, health services, nutritious food, legal and counseling services to widows.
- POSHAN Abhiyaan aims to reduce malnutrition from the Country in a phased manner, through the life cycle concept, by adopting a synergised and result oriented approach.

8. HARNESSING WOMEN POWER FOR DEVELOPMENT

What is women empowerment?

- Empowerment is a multi faceted, multi dimensional and multi layered concept.



- Women's empowerment is a process in which women gain an important share of control over resources - material, human and intellectual like knowledge information, ideas and financial resources like money and access to money and control over decision making at home, community, society and nation and to gain power.

What are the empowerment programs for women?

- The **Deendayal Antodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)** is aimed at alleviation of rural poverty through building sustainable community institutions of the poor. It seeks to mobilize about 9 crore households into SHGs and link them to sustainable livelihood opportunities by building their skills and enabling them to access formal sources of finance, entitlements and services from both public and private sectors.
- A comprehensive module for capacity building of **Elected Women Representatives (EWRs)** of Panchayats and a training program for Trainers of women panchayat leaders across the country was launched by the Ministry of Women and Child Development in collaboration with the Ministry of Panchayati Raj seeks to empower EWRs of panchayats by enhancing their capacity, capability and skill in governance and administration of villages.
- **Rashtriya Mahila Kosh** extends microfinance to the poorest and asset less women entrepreneurs through Intermediary Organisations (IMOs) for income generating activities @ 6% simple interest who in turn extend the loan to SHGs beneficiaries' upto 14% simple rate of interest.
- **Mahila Shakti Kendra** was launched to empower rural women through community participation and is envisaged to work at various levels and at the national level (domain based knowledge support) and state level (State Resource Centre for Women) technical support to the respective governments on issues related to women is provided.
- **NARI portal** summarizes over 350 government schemes and other important information for the benefit of women, with more being added every day.
- The **National Nutrition Mission (NNM)** through the targets will strive to reduce the level of stunting, under-nutrition, anemia and low birth weight babies.
- The **Beti Bachao Beti Padhao (BBBP)** is envisaged to bring an improvement in Sex Ratio at Birth (SRB) in the short term while Child Sex Ratio (CSR) with manifestation of over-all development such as improved health & nutrition, gender parity in education, better sanitation, opportunities and removal of asymmetries between the genders is endeavored in the long term.
- **POSHAN Abhiyaan** aims to reduce malnutrition from the Country in a phased manner, through the life cycle concept, by adopting a synergised and result oriented approach.



- The '**Women of India Festival**' is organised annually by the Ministry with the aim to encourage women entrepreneurs and farmers, and also actively promote organic products ranging from food and fabric to wellness and personal care.
- The Scheme of **Universalization of Women Helpline** is being implemented and is intended to provide 24 hours emergency and non-emergency response to women affected by violence through referral (linking with appropriate authority such as police, One Stop Centre, hospital) and information about women related government schemes/programmes across the country through a single uniform number (181).
- The **Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act, 2013** covers all women, irrespective of their age or employment status and protects them against sexual harassment at all workplaces whether organized or unorganized. Students, apprentices, labourers, domestic workers and even women visiting an officer are included in the Act.
- In order to ensure the effective implementation of the Act, MWCD has developed an online complaint management system titled **Sexual Harassment electronic-Box (SHe-Box)** for registering complaints related to sexual harassment at workplace.
- Ministry of Home Affairs has envisaged engagement of **Mahila Police Volunteers (MPVs)** in the States/UTs who will act as

a link between police and community and help women in distress.

9. UPLOADING THE RIGHT OF CHILDREN TO THRIVE

What are the measures taken by India for protection of child rights?

- Being the signatory of the UNCRC (1992), India has globally recognized the Child Rights as binding constraint.
- After ratification of the UNCRC in 1992, India changed its Juvenile Justice Act, 2000 to ensure that every person below the age of 18 years of age, who is in need of care of protection, is entitled to receive from the state.
- The National Commission for Protection of Child Rights (NCPCR) is an Indian governmental commission, established by an Act of Parliament, the Commission for Protection of Child Rights Act in December 2005, thus is a statutory body.
- The Commission considers that its Mandate is "to ensure that all Laws, Policies, Programmes, and Administrative Mechanisms are in consonance with the Child Rights perspective as enshrined in the Constitution of India and the UN Convention on the Rights of the Child."
- Rights of Children to Free and Compulsory Education Act 2009.
- NCPCR Guidelines for Eliminating Corporal punishment in schools, 2010.
- Protection of Children Against Sexual Offences (POCSO) Act, 2012.



What are the constitutional provisions that protect the rights of Children?

- Right to free and compulsory elementary education for all children in the 6-14 year age group (Article 21 A)
- Right to be protected from any hazardous employment till the age of 14 years (Article 24)
- Right to be protected from being abused and forced by economic necessity to enter occupations unsuited to their age or strength (Article 39(e))
- Right to equal opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and guaranteed protection of childhood and youth against exploitation and against moral and material abandonment (Article 39 (f))
- Right to early childhood care and education to all children until they complete the age of six years (Article 45)
- What are the challenges in the Child protection?
- India is going digital, children have easy access to all kinds of information online, even about sex without knowing what is safe and unsafe and about emergency contraception.
- Households in India depend on child labor to compensate for income shocks and lift them out of poverty.
- India is home to more than one billion people of which children constitute 19 percent of world's children population.

- Globalization and liberalization have speeded up the development pace but at the same time this section remains almost within exclusion group.
- Health issues continue to be a concern for our economy and environmental degradation due to industrialization and other economic development and pollution lead to further deterioration of child's health.
- Various studies show that children suffer from malnutrition die out due to starvation or preventable diseases.

What is the way forward?

- "Right protecting agencies" are equally required like "rights implementing agencies", so that implementation and maintenance of rights are both possible.
- National Health Policy should have clear and separate focus on children.
- India is land of regional diversities and each state should have their own plans and visions for Child Health.
- Sex education to adolescent children is another important component which deserves much spotlight and attention.
- Developmental and behavioral pediatrics services should be made available in the government teaching institutions so that parents of such children do not have to run from pillar to post to get the services.
- Children of sex workers need special social security from the state to look after their educational and other developmental needs.
- Care before pregnancy improves men's and women's physical and mental health and this aspect should be promoted.