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GIST OF YOJANA

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Shankar IAS Academy™

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I N D E X

YOJANA – JUNE 2018

1.	OFFERING A PROTECTIVE HAND	3
2.	CONTINUATION OF UMBRELLA SCHEME 'GREEN REVOLUTION KRISHONNATI YOJANA'	4
3.	NEW AGE SKILLS - GENERATING OPPORTUNITIES FOR YOUTH	7
4.	RATIONALISING THE TAX STRUCTURE	8
5.	MAKING QUALITY MEDICINES AVAILABLE TO THE COMMON MAN	10
6.	MULTI PRONGED APPROACH TO BRIDGE THE URBAN RURAL DIVIDE.....	12



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1. OFFERING A PROTECTIVE HAND

Why there is need to take care for the development of Women and Children ?

- Due to the patriarchal mindset of the society, the women and children have been treated unequally by the society.
- Despite making up two-thirds of our population, their important perspectives have often been ignored, and they have been sidelined in the development paradigm.
- The development of a country makes without enclosing these stakeholders will be unsustainable.
- No country or culture can make real progress unless it upholds the rights of women and children, and gives them an equal place in the society.

What are the measures taken by GOI to protect the women and children ?

For changing mindsets :

- **Beti Bachao, Beti Padhao**, is a nation-wide campaign to increase awareness on celebrating the Girl Child & enabling her education.
- The campaign will be aimed at ensuring girls are born, nurtured and educated without discrimination to become empowered citizens of this country with equal rights.

- **Gender Champions** is an initiative to provide an integrated and interdisciplinary approach to understanding the social and cultural constructs of gender that shape the experiences of women and men in society.
- The aim is to make young boys and girls gender sensitive and create positive social norms that value the girls and their rights.

For encouraging reporting :

- **One Stop Centre** scheme aims to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/ case management, psycho-social counseling, and temporary support services to women affected by violence.
- The Scheme for Universalisation of **Women Helpline (181)** is being implemented to provide 24 hour emergency and non-emergency response to women affected by violence including sexual offences and harassment both in public and private sphere, including in the family, community, workplace, etc.
- The another helpline **Child line (1098)** is a nationwide number for children in distress situations has has



managed 1.8 crores calls in the last year.

- Protection of Children from Sexual Offences (**POCSO**) **e-Box** is an online complaint box for reporting child sexual abuse.
- The online complaint management system enables easy reporting and timely action against the offenders under the POCSO Act, 2012.

In legal Framework :

- The **Trafficking of Persons (Prevention, Protection and Rehabilitation) Bill, 2018** has been prepared to address one of the most pervasive yet invisible crimes affecting the most vulnerable persons especially women and children.
- An amendment has been proposed by the Ministry to the **Prohibition of Child Marriage Act, 2006** so as to make child marriages henceforth *void ab initio* or invalid in law.
- The **Protection of Women from Domestic Violence Act (PWDVA)** is a Civil law meant to protect and provide support to victims of domestic violence.
- The **Protection of Women from Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act, 2013** focuses on prevention of sexual harassment at workplace and provides a redressal mechanism.

- **New taxi policy guidelines** for improved women safety have been brought out with better safety measures for women such as mandatory GPS panic devices in all taxis, disabling of child lock systems, prominent display of driver's information., etc.

Other measures :

- A feature of **Panic buttons** will soon be available in all mobile handsets in the country to provide emergency response to the women in distress.
- Using IT as a tool to improve protection of children, the Ministry has set up an online citizen based portal "**Khoya Paya**" for the sake of missing children.
- A **Central Reporting Mechanism** is being created to work as a hotline for anyone to report cybercrime and easier processes are being put in place to remove Child Pornography, Rape and Gang Rape imagery, etc.
- In an innovation measure, the Ministry has also setup **Child Help Desks** in 60 major railway stations around the country known to be the common source and destination centers for child trafficking.

2. CONTINUATION OF UMBRELLA SCHEME 'GREEN REVOLUTION KRISHONNATI YOJANA'

What is Krishonnati Yojana ?

- The Cabinet Committee on Economic Affairs, has given its approval for the



Umbrella Scheme, "Green Revolution – Krishonnati Yojana" in agriculture sector beyond 12th Five Year Plan for the period from 2017-18 to 2019-20 with the Central Share of Rs. 33,269.976 crore.

- The Umbrella scheme comprises of 11 Schemes/Missions.
- These Schemes/Missions focus on creating/strengthening of infrastructure of production, reducing production cost and marketing of agriculture and allied produce.
- These schemes look to develop the agriculture and allied sector in a holistic and scientific manner to increase the income of farmers by enhancing production, productivity and better returns on produce.
- The Schemes will be continued with an expenditure of Rs.33,269.976 crore for three financial years, i.e., 2017-18, 2018-19 and 2019-20.

What are the 11 Schemes covered under this program ?

- **Mission for Integrated Development of Horticulture (MIDH)** with a total central share of Rs. 7533.04 crore, MIDH aims to promote holistic growth of horticulture sector; to enhance horticulture production, improve nutritional security and income support to farm Households.
- **National Food Security Mission (NFSM), including National Mission**

on Oil Seeds and Oil Palm (NMOOP), aims to increase production of rice, wheat, pulses, coarse cereals and commercial crops, through area expansion and productivity enhancement in a suitable manner in the identified districts of the country, restoring soil fertility and productivity at the individual farm level and enhancing farm level economy.

- **National Mission for Sustainable Agriculture (NMSA)** aims at promoting sustainable agriculture practices best suitable to the specific agro-ecology focusing on integrated farming, appropriate soil health management and synergizing resource conservation technology.
- **Sub-mission on Agriculture Extension (SMAE)** aims to strengthen the ongoing extension mechanism of State Governments, local bodies etc., achieving food and nutritional security and socio-economic empowerment of farmers, to institutionalize programme planning and implementation mechanism, to forge effective linkages and synergy amongst various stake-holders, to support HRD interventions, to promote pervasive and innovative use of electronic / print media, inter-personal communication and ICT tools, etc.
- **Sub-Mission on Seeds and Planting Material (SMSP)** aims to increase production of certified / quality seed,



to increase SRR, to upgrade the quality of farm saved seeds, to strengthen the seed multiplication chain, to promote new technologies and methodologies in seed production, processing, testing etc., to strengthen and modernizing infrastructure for seed production, storage, certification and quality etc.

- **Sub-Mission on Agricultural Mechanisation (SMAM)** aims to increase the reach of farm mechanization to small and marginal farmers and to the regions where availability of farm power is low, to promote 'Custom Hiring Centres' to offset the adverse economies of scale arising due to small landholding and high cost of individual ownership, to create hubs for hi-tech and high value farm equipment, to create awareness among stakeholders through demonstration and capacity building activities, and to ensure performance testing and certification at designated testing centers located all over the country.
- **Sub Mission on Plant Protection and Plant Quarantine (SMPPQ)** aims to minimize loss to quality and yield of agricultural crops from the ravages of insect pests, diseases, weeds, nematodes, rodents, etc. and to shield our agricultural bio-security from the incursions and spread of alien species, to facilitate exports of Indian agricultural commodities to global markets, and to promote good

agricultural practices, particularly with respect to plant protection strategies and strategies.

- **Integrated Scheme on Agriculture Census, Economics and Statistics (ISACES)** aims to undertake the agriculture census, study of the cost of cultivation of principal crops, to undertake research studies on agro-economic problems of the country, to fund conferences/workshops and seminars involving eminent economists, agricultural scientists, experts and to bring out papers to conduct short term studies, to improve agricultural statistics methodology and to create a hierarchical information system on crop condition and crop production from sowing to harvest.
- **Integrated Scheme on Agricultural Cooperation (ISAC)** aims to provide financial assistance for improving the economic conditions of cooperatives, remove regional imbalances and to speed up cooperative development in agricultural marketing, processing, storage, computerization and weaker section programmes; to help cotton growers fetch remunerative price for their produce through value addition besides ensuring supply of quality yarn at reasonable rates to the decentralized weavers.
- **Integrated Scheme on Agricultural Marketing (ISAM)** aims to develop agricultural marketing infrastructure;



to promote innovative and latest technologies and competitive alternatives in agriculture marketing infrastructure; to provide infrastructure facilities for grading, standardization and quality certification of agricultural produce; to establish a nationwide marketing information network; to integrate markets through a common online market platform to facilitate pan-India trade in agricultural commodities, etc.

- **National e-Governance Plan (NeGP-A)** aims to bring farmer centricity & service orientation to the programmes; to enhance reach & impact of extension services; to improve access of farmers to information & services throughout crop-cycle; to build upon, enhance & integrate the existing ICT initiatives of Centre and States; and to enhance efficiency & effectiveness of programs through making available timely and relevant information to the farmers for increasing their agriculture productivity.

3. NEW AGE SKILLS - GENERATING OPPORTUNITIES FOR YOUTH

Why Skilling is important in India ?

- Skilling youth in new tasks and jobs is an emerging strategy for realising the full potential of our young workforce.
- With the nation's average age of 29, skilling youth at scale with speed and standards is the key to development.

- As the scenario is changing to concepts like 'Smart Factory', we are in need of skilling the youth towards these emerging technologies to reap the demographic dividend.
- In order to make the Indian skilled workforce surplus by the year 2030, we need to make the skilling programmes to youth.

What are the interventions by GOI in the area of skilling ?

- **Pradhan Mantri Kaushal Vikas Yojana** - initiative by the GOI to train youth to prepare them for global markets through industry related training.
- **Deendayal Antyodaya Yojana-National Urban Livelihoods Mission** - sustainable livelihood through skilling and up skilling of urban poor for salaried employment or self employment opportunities.
- **Director general of training - Modular Employable Skills** - scheme for school dropouts and existing workers in the unorganized sector for improving gainful employment through vocational training and apprenticeship program.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana** - placement linked skill development program for the rural youth.
- The **National Skill Development Corporation India** was setup as a



one of its kind, Public Private Partnership Company with the primary mandate of catalyzing the skills landscape in India.

- The **National Skill Development Agency**, an autonomous body, (registered as a Society under the Society's Registration Act 1860) was created with the mandate to co-ordinate and harmonise the skill development activities in the country, is part of the Ministry of Skill Development & Entrepreneurship (MSDE).
- **Aajeevika - National Rural Livelihoods Mission** - aims to provide opportunities to youth from rural areas to upgrade their skills and provide placement support.
- **Atal Innovation Mission** - initiative to promote a culture of innovation and entrepreneurship by providing a platform for idea generation and incubator and mentor support.
- **Startup India** - scheme to boost startup ecosystem. The action plan of this initiative is based on simplification and handholding of Startups, funding support and Incentives, industry-academia partnership and incubation support.
- **What is the current scenario to which skilling should be oriented ?**
- Industry 4.0 is characterized by increasing digitization, connected

machines, amalgamation of emerging technologies, business analytics and cyber physical systems.

- This is the concept of "Smart Factory" where machines talk to each other through sensors, which will lead to productivity enhancement and resource optimization.
- With fast emerging Fourth Industrial Revolution in India, emerging skills in the domains like IOT, Artificial Intelligence, Virtual reality, Augmented Reality, Robotics and 3D printing will be in greater demand.
- India has the capacity to leapfrog various stages of industry 4.0 through its pool of IT savvy youth.
- Re-skilling or up-skilling models of the existing workforce have to be designed to equip them with the changed task/roles.
- The IT sector is going through a period of disruption that features protectionism, automation and global challenges; all this is a great opportunity for our technology savvy youth.

4. RATIONALISING THE TAX STRUCTURE

What is the history of tax reforms in India ?

- Before 1991 India's overall tax structure had been broadly inefficient and quite inequitable.



- By international standards, the income tax rates had been high, and there was no VAT at the central level, except on the selective basis from the mid 1980s.
- The consumption tax base was narrow, with services excluded from the tax base and customs duties were very high yet riddled with complex exemptions.
- At the sub national level, states sales taxes caused heavy excess burdens due to input taxes getting built in the prices of final commodities, resulting in tax on tax, or cascading of taxes.
- So the states in order to harmonies their sales tax rates and most importantly, introduced a value added tax from 2005, comprising perhaps the most important sub national tax reform since the formation of Indian republic in 1950.
- The recent introduction of Goods and Services tax is another kind of reform in the indirect taxes arena to simplify the tax structure and remove the tax terrorism.
- accounting of direct taxes using information technology.
- The **Electronic Return Acceptance and Consolidation System (ERACS)** is a web based utility that is useful for uploading the electronic returns of the Tax Deduction at Source (TDS), Tax Collection at Source (TCS) and Annual Information Return (AIR) to the TIN Central system.
- **Online Tax Accounting System (OLTAS)**, on the other hand is primarily used by the department to get details related to tax deposited across the country. The tax collected by multiple tax collection branches in India is processed by OLTAS and passed to the Central System for authorities to view.
- **E-TDS/E-TCS** – Payments made by organizations or individuals to third parties attract TDS or tax deducted at source and this tax should be deposited to authorized tax collection agencies and this can be done through websites itself.
- The **TIN NSDL website** saves time and effort of such entities, providing them an online platform to upload their returns. Similarly, entities can also upload their TCS returns online.

What are the measures taken by GOI in tax administration ?

Direct taxes :

- **Tax Information Network (TIN)** is an initiative by Income Tax Department of India (ITD) for the modernization of the current system for collection, processing, monitoring and
- **“e-Sahyog”** aims to provide an online mechanism to resolve mismatches in Income-tax returns of those assesses whose returns have been selected for scrutiny, without visiting the Income



Tax Office. Under this initiative the Department will provide an end to end e-service using SMS, e-mails to inform the tax assesses of the mismatch.

- To bring new life to the sluggish **grievance redressal mechanism**, the department is using 'Sevotam' platform that connects all income tax offices in the country.
- The IT department is working towards processing and sending **tax refunds** within 10 working days and an initiative to verify Income Tax Return (ITR) by Aadhaar or bank database has been taken.
- CBDT rolled out **“pre-filled” return forms** to filers which will have an automatic upload of data on income and other vitals of a taxpayer.
- The **PAN camps** around different centers in India will facilitate PAN application and further facilitate filing returns and tax collection. The PAN camps are aimed at expanding the coverage of number of people through Permanent Account Number (PAN).

Indirect tax :

- MODVAT was introduced to replace the central excise duty and it was gradually extended to all the commodities through CENVAT.
- In 1990, the customs duty on non agricultural products was 128 percent and it was gradually reduced and

currently the average customs duties are in the range of 11 - 12 percent.

- **GST** : The GST replaces 15 existing state and federal taxes and could help India increase its economic growth by 0.5 and two percentage points.
- The GST forge a single economic zone for the country from a thicket of overlapping federal and state taxes.
- The GST is widely viewed as a breakthrough that will allow the authorities to confront the problem, eventually creating a more unified economy that will allow businesses to expand nationwide far more easily.
- In the longer run, the GST is expected to attract foreign investment reducing the cost of capital goods; raise manufacturing and exports, increase tax collections and most importantly create jobs, the need of the hour.
- GST will put an end to “Tax Terrorism” because industry says that under the plethora of taxes in states and the centre, it is currently “harassed and victimized” by multiple tax authorities.“

5. MAKING QUALITY MEDICINES AVAILABLE TO THE COMMON MAN

What is the current scenario of medicine consumption in India ?

- It is irony that even after 70 years of Independence, only around 40 percent of the population are able to afford branded medicines.



- The branded medicines market is approximately 1 lakh and 20 thousand crores, whereas, 6 out of 10 people of population don't have access to the branded medicines.
- India is one of the leading countries to export world class generic medicines to around 200 countries.
- Out of every 6 medicines consumed in the world, one is from India.
- Extend coverage of quality generic medicines so as to reduce and thereby redefine the unit cost of treatment per person.
- Quality procurement through WHO - GMP and CPSUs manufacturers and each batch is released only after clearance from NABL labs.
- Create awareness about generic medicines through education and publicity to counter the perception that quality is synonymous with high price.

What is Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) ?

- PMBJP is a campaign launched by the Department of Pharmaceuticals to provide quality medicines at affordable prices to the masses.
- PMBJP stores have been set up to provide generic drugs, which are available at lesser prices but are equivalent in quality and efficacy as expensive branded drugs. I
- t was launched by the Department of Pharmaceuticals in November 2008 under the name Jan Aushadi Campaign.
- Bureau of Pharma PSUs of India (BPPI) is the implementation agency for PMBJP.
- Be a public program involving Government, PSUs, Private Sector, NGO, Societies, Co operative bodies and other institutions.
- Create demand for generic medicines by improving access to better healthcare through low treatment cost and easy availability wherever needed in all categories.
- Generate employment by engaging individual entrepreneurs in opening of Jan Aushadi Kendras.
- Develop a model which can be replicated in other countries of the world, in pursuit of their common goal of achieving affordable quality health care.

What are the salient features of this scheme ?

- Ensure access to quality medicines for all sections of the population especially for the poor and the deprived ones.
- Provide access to any prescription drug or Over the Counter (OTC) drug in all therapeutic categories as generic equivalents, which is not to be restricted to the beneficiaries of Public Health System alone but also to serve others.



What are the benefits available for the people/ institutions for opening the JAS ?

- BPPI will provide one-time financial assistance upto Rs. 2.50 lakh as per details are given below
- Rs. 1 lakh reimbursement of furniture and fixtures.
- Rs. 1 lakh by way of free medicines in the beginning.
- Rs. 0.50 lakh as reimbursement for computer, internet, printer, scanner, etc.
- Financial support of 2.5 lakhs. This will be given @ 15% of monthly sales subject to a ceiling of Rs 10,000/ per month up to a total limit of 1.5 lakhs.
- In NE states and Naxal affected areas, tribal areas, the rate of incentive will be 15% and subject to a monthly ceiling of Rs.15,000. upto total limit of 2.5 lakhs.
- The Applicants belonging to weaker sections like SC/ST/Differently-abled may be provided medicines worth Rs. 50,000/- in advance within the incentive of Rs. 2.5 lakhs which will be provided in the form of 15% of monthly sales subject to a ceiling of Rs. 10,000/ - per month up to a total limit of Rs. 2.5 lakh.
- 20% trade margin shall be included in MRP for retailers and 10% for distributors.

- Jan Aushadhi stores and Distributors will be allowed 2% of total sales or actual loss, whichever is lower, as compensation against expiry of medicines.
- Expired goods need not be returned to BPPI. Stocks expiring at the C&F level will entirely be the loss of BPPI.
- Credit facility will be given to all Jan Aushadhi stores for 30 days against postdated cheques.
- Distributors will also get a credit of 60 days against post-dated cheques. C&F agencies will have to deposit a security amount depending upon the business.

6. MULTI PRONGED APPROACH TO BRIDGE THE URBAN RURAL DIVIDE

What are the different agricultural and rural development schemes aimed at invigorating rural India ?

- The **National Food Security Mission (NFSM)** was launched in 2007-08 with a view to enhancing the production of rice, wheat, and pulses by 10 million tonnes, 8 million tonnes, and 2 million tonnes respectively by the end of the Eleventh Plan (viz. March 2012).
- The Mission aims to increase production through area expansion and productivity; create employment opportunities; and enhance the farm-level economy (i.e. farm profits) to restore confidence of farmers.



- The approach is to bridge the yield gap in respect of these crops through dissemination of improved technologies and farm management practices while focusing on districts which have high potential but relatively low level of productivity at present.
- **Rashtriya Krishi Vikas Yojana (RKVY)** is a continuing scheme under implementation from XI Five Year Plan.
- The scheme provides considerable flexibility and autonomy to states in planning and executing programmes for incentivizing investment in agriculture and allied sectors.
- States initiate the process of decentralized planning for agriculture and allied sectors through preparation of District Agriculture Plans (DAPs) and State Agriculture Plan (SAP) based on agro-climatic conditions, availability of appropriate technology and natural resources to ensure accommodation of local needs, cropping pattern, priorities etc.
- **Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS)** were launched from Kharif 2016 to provide comprehensive crop insurance coverage from pre-sowing to post harvest losses against non-preventable natural risks.
- These schemes are only risk mitigation tools available to farmers at extremely low premium rates payable by farmers at 2% for Kharif crops, 1.5% for Rabi Crop and 5% for annual commercial/horticultural crops.
- The balance of actuarial premium is shared by the Central and State Governments on 50 : 50 basis.
- The schemes are voluntary for States and available in areas and crops that are notified by the State Governments.
- The **National Agriculture Market scheme (e-NAM)** envisages initiation of e-marketing platform at national level and to support creation of infrastructure to enable e-marketing in 585 regulated markets across the country by March 2018.
- This innovative market process is revolutionizing agri markets by ensuring better price discovery, bringing in transparency and competition to enable farmers to get improved remuneration for their produce moving towards 'One Nation One Market'.
- A target of integrating 400 markets to e-NAM had been set for March, 2017 against which 455 markets in 13 States have been on boarded as on 30.6.2017.
- The **Soil Health Cards** provide information to farmers on nutrient status of their soil alongwith



recommendation on appropriate dosage of nutrients to be applied for improving soil health and its fertility.

- Launched in 2015, the scheme has been introduced to assist State Governments to issue Soil Health Cards to all farmers in the country.
- The **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)** is being implemented to expand cultivated area with assured irrigation, reduce wastage of water and improve water use efficiency.
- PMKSY not only focuses on creating sources for assured irrigation, but also creating protective irrigation by harnessing rain water at micro level through 'Jal Sanchay' and 'Jal Sinchan'.
- Micro irrigation is also incentivized through subsidy to ensure 'Per drop-More crop'. The target under micro-irrigation for the year 2016-17 was 8 lakh ha. against which 8.39 lakh ha have been covered.
- **Paramparagat Krishi Vikas Yojana (PKVY)** is being implemented with a view to promote organic farming in the country.
- This will improve soil health and organic matter content and increase net income of the farmer so as to realise premium prices.
- Under this scheme, an area of 5 lakh acre is targeted to be covered through 10,000 clusters of 50 acre each.
- **Pradhan Mantri Jan-Dhan Yojana (PMJDY)** is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country.
- The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of ₹ 1 lakh.
- The plan also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government.
- **Deen Dayal Antyodaya Yojana - National Livelihoods Mission (NRLM)** was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011.
- The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.



- NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.
- **Rashtriya Gram Swaraj Abhiyan (RGSA)**, is launched for developing governance capabilities of Panchayati Raj Institutions (PRIs) to deliver on the Sustainable Development Goals (SDGs).
- **Mission Antyodaya** is a convergence framework for measurable effective outcomes on parameters that transform lives and livelihoods.
- Real Difference comes about through Convergence as it alone simultaneously addresses multi dimensions of poverty. Professionals, Institutions and Enterprises make it possible.