



YOJANA AND KURUKSHETRA

Webinar Handout

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YOJANA (MAY 2022) AND KURUKSHETRA (APRIL 2022)

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1. Women Entrepreneurs: New Engines of Economic Growth

Context:

- Women have recently been recognized as an integral part of the worldwide fight for economic stability. Same is the case in India where women have recently become the symbol of change.
- Strengthening women's rights and opportunities is an essential step towards a more robust and inclusive economic growth in the country.

Mains Paper

Syllabus

General Studies 2

- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.
- Development processes and the development industry
- Welfare schemes for vulnerable sections of the population by the Centre and States

General Studies 3

- Economic Development, Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.
- Inclusive growth

Details:

Women Entrepreneurship's Importance in India

- Entrepreneurship is necessary to initiate the process of development of any country.
- Development includes economic, social, and political components, and it would be incomplete without the development of women, who make up almost half of the population.
- As a result, women's participation in economic activities is critical for the development of a healthy nation.
- The government has continued to put forward numerous programs and schemes in order to promote women's entrepreneurship in India.
- Though many steps have been taken, there is much scope for improvement.

The Current Condition

- According to the Sixth Economic Census on Women Entrepreneurship, **women own only 13.76 percent of firms in India.**
- India has ranked 70th out of 77 countries in the Female Entrepreneurship Index.
- World Bank estimates show that **India has one of the lowest female labour force participation rates** in the world with less than a third of women.
- According to the World Bank, the **female labour participation rate** shows a **declining trend** in India at **19% in 2020** from over 26% in 2005.
- According to a 2019 World Economic Forum research, **a woman earns 54 cents for every dollar earned by a man.**
- As per latest data, in 2021, **India added more than 40 unicorns** with many of them being led by women. For example, Divya Gokulnath founded Byju's which is acting as inspiration for women to take up entrepreneurship.

Challenges

- Arranging **finances** remains the single biggest challenge faced by women entrepreneurs in India.
- **Lack of collateral** against which loans are applied. Property of women in India is often held in their spouse's name.
- **Social and cultural stigma** that many women face while pursuing success in their careers.
- **Cumbersome procedures** for starting a business deters women from entrepreneurship.
- The **lack of technological exposure** is a barrier to the success of women as entrepreneurs.
- **Inequalities exist in the fundraising sphere** as well, with financial institutions and alternative investment funding organisations favouring male-founded start-ups.

Government actions

- Gender equality is enshrined in **the Constitution** of India and empowers the state to take steps in favour of women.
 - The Indian Constitution's **Articles 14, 15 (2), 15 (3), and 16** not only prohibit discrimination against women, but also provide the state the authority to grant protective discrimination in their favor in appropriate circumstances.
 - **Articles 39(d) and 41** of the Indian Constitution recognized the principles of "**Equal Pay for Equal Work**" for men and women, as well as the "**Right to Work**".
- Since the **5th Five Year Plan**, women empowerment has been at the core of all plans.
- Currently women entrepreneurship is getting a **3 tier boost**
 - **Self-Help Groups**
 - SHGs are voluntary groups with women of similar backgrounds and purposes . They come together and also **make regular monetary contributions**.
 - The **money is held in the bank** in the name of the SHG; this is the common fund.
 - The SHG uses its common fund **to make small loans** to its members to sustain their businesses.
 - SHG can **act as a bridge** between women entrepreneurs who have the will to begin an enterprise but do not have the resources to fulfil their dream
 - With the success of the SHG programme, it is predicted that women led enterprises can generate 50-60 million jobs by 2030.
 - Digital and financial literacy, formal financing and market access can improve the scenario.
 - **Women-Led Enterprises and Women-Led Start-ups**
 - India has witnessed a startup boom recently
 - The government of India has introduced several flagship schemes for women like The start up India scheme.
 - **The Stand-up India scheme**
 - The scheme aims to **promote entrepreneurship** among women and SC and ST communities.
 - The Stand-Up India Scheme **facilitates bank loans** from Rs 10 lakh and Rs 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise.
 - The scheme is **implemented by** the Department of Financial Services (DFS), **Ministry of Finance, Government of India**.
 - **Mahila e-Haat**
 - Mahila E-Haat is a project that aims to **address the needs and goals of female entrepreneurs**.
 - It's an **internet marketing platform** for ladies where they may showcase their wares.
 - It is a **nationwide effort for women** as part of the 'Digital India' and 'Stand Up India' initiatives.
 - The Mahila e-Haat platform was established by the Rashtriya Mahila Kosh (RMK) by the Ministry of Women and Child Development of the Government of India.
 - RMK is also known as the National Credit Fund for Women (NCFW), and caters to the credit needs of the poor and asset-less women in the informal sector.

- **Pradhan Mantri Mudra Yojana (PMMY)**
 - The Pradhan Mantri Mudra Yojana (PMMY) is the government of India's flagship plan to "**fund the unfunded**" by bringing small businesses into the formal financial system and providing them with affordable financing.
 - It **allows a small borrower to obtain loans** up to Rs 10 lakhs from all Public Sector Banks, including PSU Banks, Regional Rural Banks, and Cooperative Banks, as well as Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFI), and Non Banking Finance Companies (NBFC).
- **Women Entrepreneurship Platform (WEP)**
 - The Women Entrepreneurship Platform (WEP) is a unique, **unified access site** that **brings together women from all over India** to pursue their entrepreneurial dreams. It is an **NTTI Aayog initiative**.
 - The project **aims to create an environment** that allows **women across India** to **achieve their entrepreneurial dreams**, scale up creative ideas, and plan long-term strategies for their firms.
 - WEP will encourage entrepreneurs to **share their entrepreneurial journeys**, stories, and experiences to **foster mutual learning** in addition to providing services such as free credit ratings, mentorship, finance support for women entrepreneurs, apprenticeship, and corporate alliances.
- **WeHub**
 - The rural incubation programme has been **launched by Telangana government** with a vision of **accelerating existing enterprises** as small and medium enterprises and strengthening local supply chains.
 - It aims to develop and establish **role model MSMEs led by women** in different sectors.

Way Forward:

- Women's capacity-building programs in marketing, operations management, quality control, and financial management should be supported by the government and its agencies.
- Women entrepreneurs should be encouraged to participate in digital and financial literacy programs.
- Women's entrepreneurship can also be bolstered by supportive laws, rules, and regulations.

Conclusion:

- Women entrepreneurship can boost economic growth and poverty reduction in society.
- Rise of more women entrepreneurs will have positive impacts on malnutrition, education and health of women and children.

Objective Question:

Q1. Which of the following schemes help in promoting entrepreneurship among women?

1. The Stand-up India Scheme
2. Pradhan Mantri Mudra Yojana (PMMY)
3. WeHub
4. Mission Karmayogi

Select the correct answer using the codes given below:

- (a) 1, 3 and 4 only
- (b) 1, 2, 3 and 4
- (c) 2 and 4 only
- (d) 1, 2 and 3 only

Answer: (d)

Explanation:

Statement 1 is correct: The Stand-up India Scheme aims to **promote entrepreneurship among women and SC and ST communities.**

- The Stand-Up India Scheme facilitates bank loans from Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise.
- The scheme is implemented by the Department of Financial Services (DFS), Ministry of Finance, Government of India.

Statement 2 is correct: The Pradhan Mantri Mudra Yojana (PMMY) is the government of India's flagship plan to "fund the unfunded" by bringing small businesses into the formal financial system and providing them with affordable financing.

- It allows a small borrower to obtain loans up to Rs 10 lakhs from all Public Sector Banks, including PSU Banks, Regional Rural Banks, and Cooperative Banks, as well as Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFI), and Non Banking Finance Companies (NBFC).

Statement 3 is correct: WeHub is a rural incubation programme that has been launched by Telangana government with a vision of accelerating existing enterprises as small and medium enterprises and strengthening local supply chains.

Statement 4 is incorrect: Mission Karmayogi is the National Programme for Civil Services Capacity Building (NPCSCB) – is meant to reform Indian bureaucracy and prepare civil servants for the future.

Subjective Question:

Q2. "According to the Sixth Economic Census on Women Entrepreneurship, women own only 13.76 percent of firms in India". In this context, discuss the challenges faced by women entrepreneurs and provide some initiatives to address them.

(15 Marks, 250 Words)



2. Safeguarding our Children

Context: Children being the future capital of the nation, needs to be nurtured to truly reap the benefits of demographic dividend.

Mains Paper

Syllabus

General Studies 2

- Welfare schemes for vulnerable sections of the population by the Centre and states.
- Mechanism, laws, institutions and bodies constituted for the protection and betterment of these vulnerable sections.

Details: India is home to 472 million children upto the age of 18 (around 39% of total population) in which a major part of India's children (around 158 million) in the age group of 0-6 years.

- India has 29.6 million orphaned or abandoned children (around 4% of the youth population), according to the United Nations Children's Fund (UNICEF).
 - Out of 29.6 million orphaned or abandoned children, very few find family care due to the low rate of adoption in India.
 - **Adoption rate in India declining over the year** as can be seen in the bar-chart. This is due to the fact that out of 29.6 million orphaned or abandoned children, **hardly 2.61 lakh is under institutionalised care** (less than 1%).
 - According to Central Adoption Resource Authority (CARA) statistics, there were more than **29000 prospective adopters** but **hardly 3000 children** were available for adoption.
 - This suggests that there exists a **large gap** between **prospective parents and adoptable children** which makes the adoption process lengthy and time consuming.
 - **Disability and Adoption:** Children with special needs are not preferred for adoption as the stats from CARA suggest, only 40 children with disabilities were adopted between 2018-19.

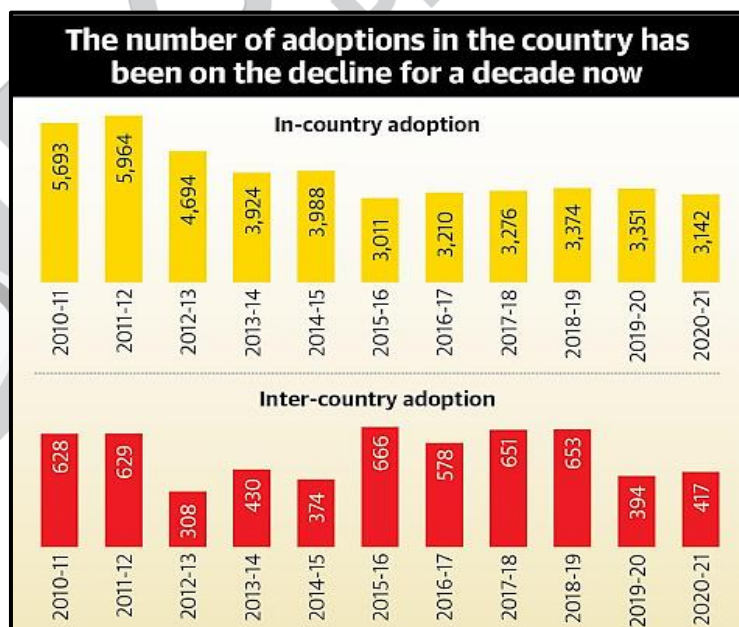


Figure: Stats on In-country and Inter-country adoption

Source: CARA

Decoding Adoption:

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

Reasons for Low Adoption in India:

- **Lack of availability** of children for adoption due to low ratio of children in institutionalised care to the number of abandoned children.
 - In this regard, District Child Protection Officers should send street children to a Child Care Institution (CCI) so they should be placed for adoption.
- Most Indian parents also **want a child between the ages of zero and two**, believing that this is when the parent-child bond is formed.
- Most Indians have a **distorted view of adoption** because they want their genes, blood, and lineage to be passed down to their children.
- The approach to adoption is very **parent-centric** instead of being child-centric.
- Indian parents are also apprehensive in adopting **children with special needs** and such children are, generally, adopted by foreign couples.

Adoption Laws in India:

- **The Hindu Adoption and Maintenance Act, 1956 (HAMA):**
 - A Hindu parent or guardian can place a child for adoption with another Hindu parent under the Act.
 - A prospective parent can also adopt a male child if he has no other male children or grandchildren, or a female child if he has no other female children or grandchildren.
 - If the adoptive mother is a woman and the person being adopted is a man, she must be at least 21 years old.
 - After complying with all Act provisions, the adoption process is completed with a registered adoption deed through court.
- **The Juvenile Justice (Care and Protection of Children) Act, 2015:**
 - It permits the adoption of same-sex children, allowing biological or adopted parents to adopt a child of the same gender.
 - Prospective parents can adopt their relatives' children whether they live in India or abroad. A single or divorced person can adopt under the JJ Act, but a single male cannot adopt a girl child.
 - A home study is conducted by the Specialised Adoption Agency (SAS) to determine if a person is eligible to adopt a child, and the process ends with an adoption order.
 - SAS and the Authorised Foreign Adoption Agency (AFAA) are required to follow up with the adoptive family for two years after the adoption.

Stakeholders in the Adoption Process:

- **Central Adoption Resource Authority (CARA)**
 - It is an **autonomous** and **statutory body** under the **Ministry of Women and Child Development (MoWCD)**.
 - It functions as the **nodal body for the adoption** of Indian children and is mandated to monitor and regulate in-country and inter-country adoptions.
 - It is the **designated body to deal with inter-country adoptions** under the provisions of Hague Convention on inter-country adoption (1993).
 - It acts as a **centralised database of prospective parents** and adoptable children.
 - Through its affiliated or recognised adoption agencies, it facilitates the adoption of orphaned, abandoned, and surrendered children.
 - In 2018, CARA allowed individuals in **live-in-relationship to adopt** children from and within India.

- **State Adoption Resource Agency (SARA):** It acts as a nodal body within the state to promote and monitor adoption and non-institutional care in coordination with CARA.
 - **Specialised Adoption Agency:** It is recognised by the State government under the Juvenile Justice Act for the purpose of placing children in adoption.
- **Authorised Foreign Adoption Agency (AFAA):** It is a foreign adoption agency licensed by the Central Adoption Resource Authority to sponsor non-resident Indians or Indian citizens living abroad who wish to adopt a child from India.
- **District Child Protection Unit (DCPU):** It identifies orphaned, abandoned, and surrendered children in the district and works with the Child Welfare Committee to have them declared legally free for adoption.

Objective Question:

Q1. Consider the following statements in relation to the Central Adoption Resource Authority (CARA):

1. It is a constitutional body under the Ministry of Women and Child Development.
2. It is the nodal body for monitoring and regulating adoption of Indian children, only for in-country adoptions.
3. It has allowed individuals in live-in-relationships to adopt children from and within India.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 3 only

Answer: (d)

Explanation:

Statement 1 is incorrect: CARA is an autonomous and **statutory (not Constitutional)** body under the Ministry of Women and Child Development (MoWCD).

Statement 2 is incorrect: CARA functions as the nodal body for the adoption of Indian children and is mandated to monitor and regulate in-country and inter-country adoptions.

Statement 3 is correct: In 2018, CARA allowed individuals in live-in-relationship to adopt children from and within India.

Subjective Question:

Q2. Child Adoption in India is facing numerous challenges, in turn, impacting the future of "children in distress" negatively. Discuss.

(10 Marks, 150 Words)

3. Technology and Development

Introduction:

- Digital literacy and connectivity have strengthened the labour market, provided a platform to people in rural areas and helped them become financially independent.
- Enhanced innovation has helped the rural areas improve their growth prospects, and the policymakers support reforms beyond subsidies and sector-specific approaches.
- To effectively realise the positive impact of the fourth industrial revolution, it is essential to use technology to **bridge the gap between skilled and unskilled labour**.

Mains Paper

Syllabus

General Studies 2

- Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources.

General Studies 3

- Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.
- Inclusive growth

Role of Technology in Agriculture:

- Rural India is home to 65 percent of the total population of our country.
 - Centre for Monitoring Indian Economy (CMIE) data shows the **share of agriculture in total employment has gone up** from 35.3 percent in 2017-18 to 36.1 percent in the year 2018-19 and further to 38 percent in 2019-20.
- The Centre has promised to work shoulder-to-shoulder to implement specific schemes and technological advancements in agriculture.
- **e-NAM:** In April 2016, the Government of India launched e-NAM (National Agriculture Market), an online platform for farmers that integrates agricultural markets pan-India with a theme of one nation, one market.
 - The objective was to promote uniformity in agricultural marketing and remove the information asymmetry between the buyers and sellers.
- **National Aquifer Mapping and Management Programme (NAQUIM):** The government is also investing in mapping all of India's aquifers.
 - NAQUIM aims at 3D mapping of the aquifers and characterising them in terms of quantity, quality, and spatial and temporal distribution of water level and resources in them.
- **Jal Shakti Abhiyan:** It primarily focuses on saving and conserving rainwater for creating rainwater appropriate harvesting structures in urban and rural areas of all the districts in the country.
- **Digital technologies and drones:** The Union Budget of 2022 has also pushed for an array of digital technologies and drones to propel growth in the farm sector.
 - The promotion of drones to monitor the produce and spray insecticides will help scale up precision farming massively.
- The **Pradhan Mantri Krishi Sinchai Yojana** was also launched to improve Water-use efficiency and expand irrigation on every farm in India.

Technology and Financial Inclusion:

- There exist several efforts of the Government of India to utilise technology's potential to harness financial inclusion in rural areas.
- For instance, the **Direct Benefit Transfer (DBT) programme** aims at initiating a direct transfer of benefits across the country.
 - This platform, accompanied by the unique Aadhaar ID programme, has eliminated duplications and frauds.
- **Transparency and accountability:** The platform has further been instrumental in increasing transparency and accountability in financial transactions, including benefit transfers to pension owners and other beneficiaries of various schemes.
- The **Pradhan Mantri Jan-Dhan Yojana (PMJDY)** has made significant strides in channelling all government benefits from the centre, state and local bodies to the beneficiary accounts.
- **Financial independence:** Evidence suggests an established link between the DBTs and a reduction in women's financial dependence.
- Ensuring that women have control over their bank accounts can
 - Transform women's labour force participation,
 - Financial independence,
 - Bargaining power and
 - Overall economic decisions.

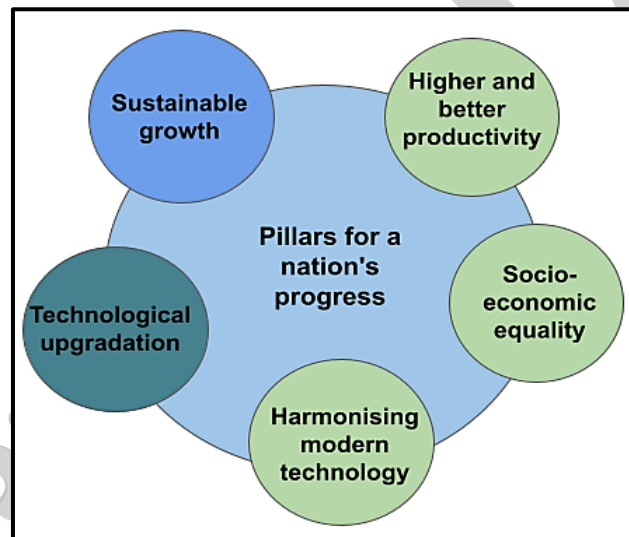


Figure: Pillars of a Nation's Progress

Role to Technology in Education:

- **PM e-VIDYA:** As part of the Atma Nirbhar Bharat Abhiyan, a comprehensive initiative called PM e-VIDYA was launched, which combines all-digital, online, and on-air education to offer multi-mode access to education.
- **DIKSHA** (Digital Infrastructure for Knowledge Sharing) is a one-nation, one- digital-platform initiative. In states and union territories (UTs), the nation's digital infrastructure delivers high-quality e-content for education.
 - It is an initiative of National Council for Education Research and Training (NCERT), Ministry of Education.
- **SWAYAM (Study Webs of Active Learning for Young Aspiring Minds):** It aims to bridge the digital divide. It is designed to achieve the three cardinal principles of Education Policy viz., access, equity and quality.
 - It is a platform that allows anyone, anywhere, at any time, to access all the courses taught in classrooms from grade 9 through post-graduation.
 - The SWAYAM platform was developed by the Ministry of Education (formerly the Ministry of Human Resource Development) and NPTEL, IIT Madras with the help of Google Inc. and Persistent Systems Ltd.

Advantage of Technology in Development Process:

- **Digitalisation** will go a long way in **reducing traditional bottlenecks** such as shrinking markets and low density that have been roadblocks in building long-term and sustainable rural economies.
- **Growth and occupations:** Digitalisation can provide new opportunities for growth and better and more diverse occupations in rural areas.
- **Reduced trade times** and prices, the exchange of unique sorts of products and services, and disruptive ways to work and join the labour market are some of the benefits of the digital era that might be beneficial for rural communities.
- **Technological advancements** can lower trade expenses, allowing rural areas to tap into new markets.
 - Driverless vehicles, for example, can operate 24 hours a day and travel longer distances than traditional trucks, lowering transportation costs and shipment times.
- **Drone-based deliveries** are also expected to be deployed in their initial phase in rural areas, where regulations are less stringent, and roads that are not populated by high rise buildings make it easier for drones to manoeuvre.
 - This type of delivery system can help rural regions overcome geography and infrastructure challenges.
- **Entrepreneurial environment:** In rural economies, new technology can help to improve the entrepreneurial business environment.
- **E-commerce:** Cross-border e-commerce, or commerce through digital platforms, has proven critical in lowering entry barriers for enterprises and small and medium enterprises (SMEs) looking to sell in worldwide markets.
- **Additive manufacturing:** Similarly, new technologies such as additive manufacturing, for example, 3D printers, have the potential to lessen the need for economies of scale by making small-scale production more cost-effective.
- **ICT as a catalyst:** Technological efforts and innovations have played a significant role in financial inclusion.
- **Reduced banks cost:** These efforts have also helped commercial banks reduce their cost, increasing customer reachability and efficient management of risk in businesses.
- **Direct Benefit Transfer** using Aadhar has helped check leakages or wastage in welfare schemes, eradicated mediators in the transactional processes, and reduced scope of fraud and corruption.
- **Cashless economy:** The initiation of the Bharat Interface for Money (BHIM) app has aimed at facilitating the growth of the cashless economy in the country.

Government Schemes for Technology Enabled Rural Development

- **Technological Advancement for Rural Areas (TARA):** This scheme is critical in providing long-term core support to science-based voluntary organisations and field institutions in rural and other disadvantaged areas to promote and nurture them as "S&T Incubators" and "Active Field Laboratories".
- **Ayushman Bharat Digital Mission:** The Ayushman Bharat Digital Mission (ABDM) aims to develop the infrastructure necessary to support India's integrated digital healthcare infrastructure. It will use digital highways to bridge the distance between diverse players in the healthcare industry.
- **Ayushman Bharat Health Account (ABHA):** Achieving safer and more efficient digital health records originates with ABHA. A digitally secure ABHA permits health data access and sharing with participating healthcare providers and payers.
- **E-Shram:** e-Shram is a platform designed by the Ministry of Labour and Employment to benefit unorganised workers who are not Employees' State Insurance (EPFO) or Employees' State Insurance (ESIC) members.
- **National Optical Fibre Network (NOFN):** All state capitals, districts, and headquarters have OFC connectivity down to the block level. The country's Gram Panchayats would be linked.

- **Digital India Programme:** It is India's flagship initiative to transform the country into a knowledge-based economy and a digitally empowered society.
 - **Digital India covers three essential areas:**
 - Digital infrastructure as a utility for all citizens,
 - Governance and on-demand services, and
 - Citizen empowerment through digital technology.
- **Digital India Land Records Modernisation Programme (DILRMP):** A central sector scheme aims to leverage existing commonalities in land records to develop an appropriate Integrated Land Information Management System (ILIMS). Individual states can also add state-specific requirements as deemed necessary and proper.

Challenges:

- **Productivity:** Nearly three-quarters of the Indian population is employed in low-productivity agriculture, making growth and advancements critical in these areas.
 - The use of technology to increase productivity in these sectors would be an essential public policy endeavour in the future.
- **Feminisation of Agriculture:** As more and more men from rural areas start to migrate to urban areas in search of employment opportunities, the brunt of agriculture is being borne by women who now have to perform highly labour-intensive roles on their own.
- Women further face a lack of access to land, irrigation, credit, inputs, and markets.

Conclusion:

- In a country like India, where a majority of the population still lives in the rural hinterland, rural development is synonymous with India's growth story. While development of our rural regions has always been a priority, the onset of digitisation has accelerated the pace of rural development.
- What is especially notable about the development that the Indian rural regions are witnessing is the inclusivity and sustainability of this development.

Objective Question:

Q1. Consider the following statements regarding the SWAYAM (Study Webs of Active Learning for Young Aspiring Minds):

1. It is an initiative of the National Council for Education Research and Training (NCERT).
2. It is a platform that allows anyone, anywhere, at any time, to access all the courses taught in classrooms from grade 9 through post-graduation.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (b)

Explanation:

Statement 1 is incorrect: The SWAYAM platform was developed by the Ministry of Education (formerly the Ministry of Human Resource Development) and NPTEL, IIT Madras with the help of Google Inc. and Persistent Systems Ltd.

Statement 2 is correct: SWAYAM (Study Webs of Active Learning for Young Aspiring Minds): It aims to bridge the digital divide. It is a platform that allows anyone, anywhere, at any time, to access all the courses taught in classrooms from grade 9 through post-graduation.

Subjective Question:

Q2. "The technology has enormous potential to improve social and economic outcomes and increase productivity and well-being of the population". Comment.

(10 Marks, 150 Words)

4. Atal Innovation Mission: Bridging the Accessibility Gap

Context: The Atal Innovation Mission (AIM) was set up in 2016 by NITI Aayog and under the mission an initiative called Atal Community Innovation Centre (ACIC) has been set up with the aim of encouraging the spirit of innovation through solution driven design thinking.

Mains Paper

Syllabus

General Studies 2

- Government Policies and Interventions for Development in various sectors and Issues arising out of their Design and Implementation.
- Development Processes and the Development Industry – the Role of NGOs, SHGs, various groups and associations, donors, charities, institutional and other stakeholders.

About:

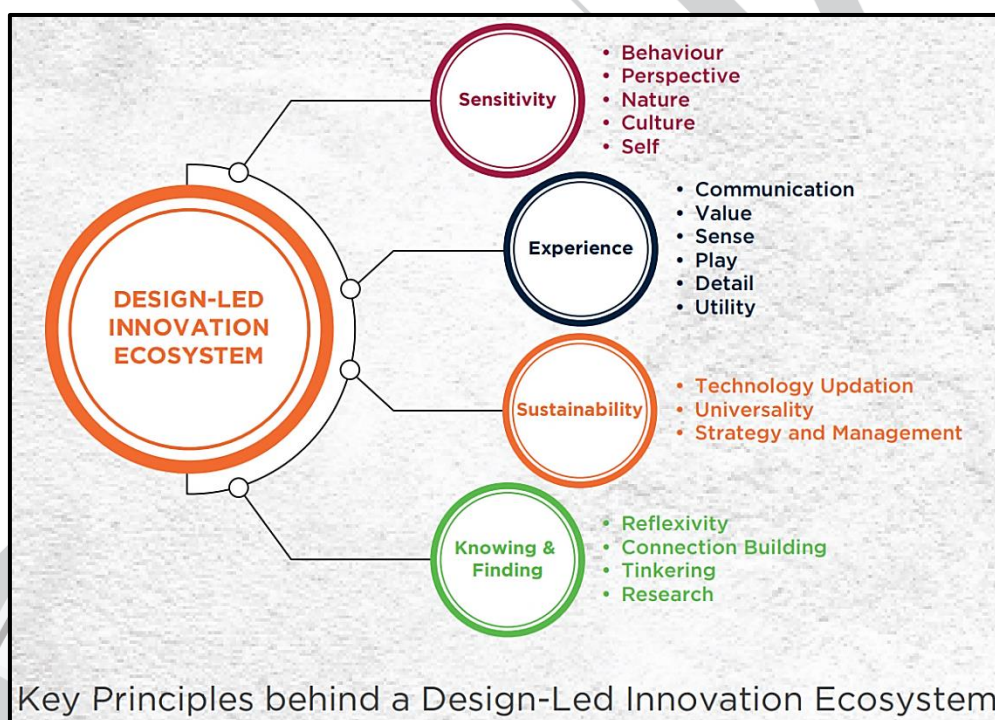


Figure: Key Principles behind a Design-Led Innovation Ecosystem

Source: aim.gov.in

Atal Innovation Mission (AIM)

- The Atal Innovation Mission (AIM) was set up under NITI Aayog in 2016.
- It is a flagship initiative to **promote a culture of innovation and entrepreneurship in the country.**
- All the initiatives of AIM are currently **monitored and managed systematically using real-time MIS systems** and dynamic dashboards.
- The **objective** is to ensure the **creation of a problem-solving innovative mindset in schools and creating an ecosystem of entrepreneurship** in universities, research institutions, private and MSME sector.



Figure: Programs under AIM
Source: aim.gov.in

Atal Community Innovation Centre (ACIC)

- Established with an aim to promote the benefits of technology-led innovation to the **unserved/underserved regions** of India including Tier 2, Tier 3 cities, aspirational districts, tribal, hilly and coastal areas in the field of startup and innovation ecosystems.
- The ACIC work with a **unique partnership driven model** wherein AIM would grant upto Rs 2.5 crores to an ACIC subject to a partner proving equal or greater matching funding.
- This initiative will help by **reducing the lab to land distance and creating a space for pre-incubation of ideas/solutions.**
- It works in **tandem with the mission of the United Nations Development Programme (UNDP)** to support the government in eradicating poverty and achieving sustainable development in order to tangibly improve the lives of the people.

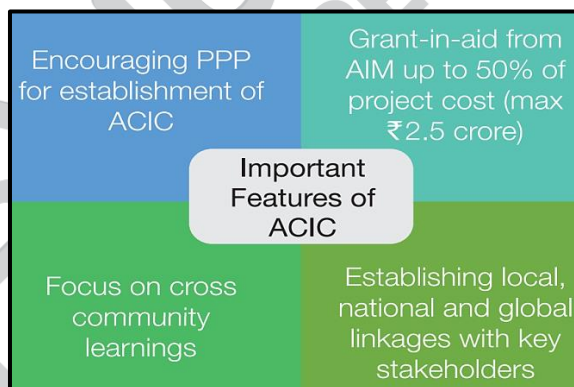


Figure: Important Features of ACIC
Source: aim.gov.in

- Some of the primary objectives of ACIC are:
 - **Social innovation**
 - **Societal innovation** refers to a **systemic change in the interaction between the State and society** by considering the State to be an equal partner in achieving sustainable changes to society’s structures or ways of working, and it is approved by the majority of societal stakeholders.
 - ACIC reaches for **social innovation by offering communities structured modules in design, thinking on how to apply the principles of design in problem solving**, etc.
 - They act as a **tinkering space irrespective of gender, age** etc.
 - They also help to identify societal problems and thereby provide toolkits to the social innovators to find solutions.

- **Empowerment**
 - They provide an **enabling infrastructure for providing a high-level playground for the different stakeholders to collaborate with**, which include **Ideators** who are people, communities, researchers, civil bodies, MSMEs, etc., and **Enablers** which include Governments, PSUs, Financial Institutions, NGOs, etc.
 - They **run active training programmes** in building resources, networks, competencies and special expertise in select areas at the interface of technology and innovation, business and entrepreneurship, government and policy.
 - **Cooperation**
 - It includes a pre-incubation model and feeder ecosystem at the grassroots level for **Atal Incubation Centres** and **Established Incubator Centres**.
- Grassroots Innovations (GI)**

 - It refers to products and services emerging from innovations brought about by people at the bottom of the pyramid (BOP) who are **from economically disadvantaged sections and socially excluded areas**.
- It also includes a **cluster based approach to economic development** and introduction of interventions designed to improve intra-cluster efficiencies.
 - **Inclusiveness**
 - It involves **offering an opportunity for everyone to innovate ideas and design impactful solutions** irrespective of their age, gender and social hierarchy.
 - It also involves creation of **localised support systems** for supporting entrepreneurship and in-turn creating self employment opportunities.
 - It also aims to make **finance accessible to people of aspirational districts** and underserved locations of the country.
 - **Sustainability**
 - It includes **educating communities on risk management in their ideation** and deployment journey as well as teaching them the applications of financial management in all aspects of their daily life.
 - It also aims for **decentralised facilitation along with the local industrial partners** to ensure long-term gains for all stakeholders.
 - **Building Blocks of a ACIC**
 - **Focus is on the Unserved and Underserved regions** in India in terms of idea generation, promotion of innovations and innovators at grassroots level.
 - Physical space of the ACIC provides a **gateway for experimentation, engagement and participation**.
 - **Financial assistance of 2.5 crore** is provided to the ACIC for running space, innovation and outreach operations.
 - Aspiring entrepreneurs in the pre-incubation process will be provided **directional training and mentoring by business or research experts** in making their ideas viable
 - ACIC will **nurture SDG innovations and entrepreneurial ventures**. The aspiring innovators in the community will be educated about the SDGs and innovations and entrepreneurial ventures catering to SDG transformations.
 - Knowledge of design methods and their integration into industry and government can **help people articulate latent needs and find local solutions** to these needs.
 - **Diversifying finances and networking** can build a **competitive** and more **productive** ecosystem of development and progress.



Figure: Objectives of ACIC
Source: aim.gov.in

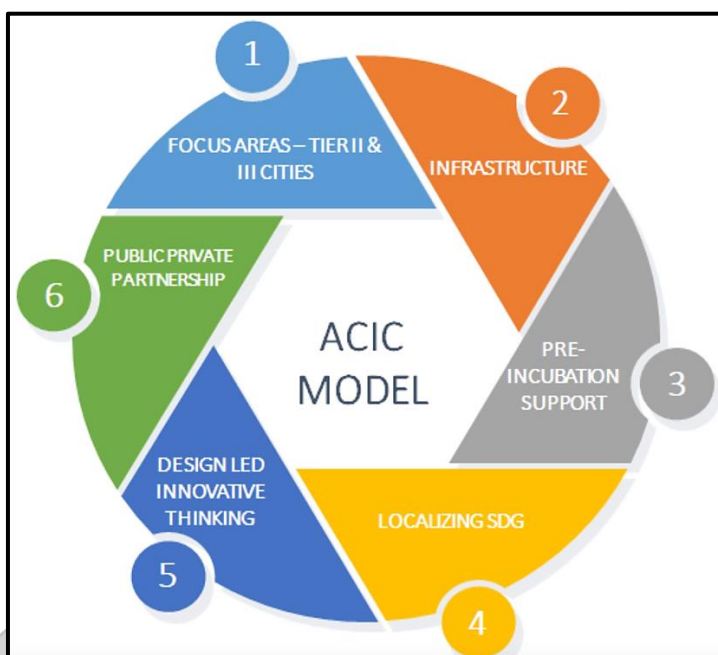


Figure: ACIC Model
Source: aim.gov.in

Conclusion: By building an ecosystem for self-employability and equitable opportunity, in tandem with modern technologies, ACIC envisions India taking a leapfrog approach to grow into the world's technology leader in the 21st century.

Objective Question:

Q1. With reference to the Atal Innovation Mission (AIM) and its programs, recently seen in news, consider the following statements:

1. AIM was established by NITI Aayog to promote a culture of innovation and entrepreneurship in the country.
2. All the initiatives of AIM are currently monitored and managed systematically using real-time MIS systems and dynamic dashboards.
3. Enabling infrastructure for building the innovation ecosystem in India is an objective of the Atal Community Innovation Centre (ACIC), a program under AIM.

Which of the statements given above is/are correct?

- (a) 1 and 3 only
- (b) 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: (d)

Explanation:

Context: The Atal Innovation Mission (AIM) was set up in 2016 by NITI Aayog and under the mission an initiative called Atal Community Innovation Centre (ACIC) has been set up with the aim of encouraging the spirit of innovation through solution driven design thinking.

Statement 1 is correct: The Atal Innovation Mission (AIM) was set up in **2016** by **NITI Aayog**. It is a flagship initiative to promote a culture of innovation and entrepreneurship in the country.

Statement 2 is correct: All the initiatives of AIM are currently **monitored and managed systematically using real-time MIS systems** and dynamic dashboards.

Statement 3 is correct: The **objectives** of Atal Community Innovation Centre (ACIC) are:



Figure: Objectives of ACIC
Source: aim.gov.in

Subjective Question:

Q2. "Atal Community Innovation Centre (ACIC) promotes the benefits of technology led innovation to the unserved and underserved regions of India". Elaborate.

(10 Marks, 150 Words)

5. Nutrition and Health Linked Empowerment

Context:

- Health and nutrition indicators of women, particularly the rural women, are crucial for holistic empowerment of the society in general and women empowerment in particular.

Mains Paper

Syllabus

General Studies 2

- Welfare schemes for vulnerable sections of the population by the Centre and states.
- Mechanism, laws, institutions and bodies constituted for the protection and betterment of these vulnerable sections.
- Issue relating to development and management of social sector/services relating to Health, Education, Human resources etc.

Details:

- **Importance of Nutrition for Women:**
 - Being a **dominant player in the rural economy**, women's health and nutritional indicators are of vital importance.
 - These indicators are **crucial to reflect the holistic development** of the family, the community and the nation.
 - Since women are majorly responsible for bearing/rearing the children, their health status directly influences the **health and well-being of their young ones**.
 - Women's poor health condition not only reduces their productivity and earning capacity but also hampers their ability to take care of the family.
- **Right to Health:**
 - Right to Health being the fundamental right of each and every citizen, assumes a special significance for women.
 - This is due to various responsibilities that women carry simultaneously such as household responsibilities including child-rearing and childcare, contributing in family business, engagement in economically gainful employment outside home etc.
 - Inadequate intake of nutritious diet can lead to malnutrition, deficiency diseases and other ailments/disorders which in turn reduces women's productivity and earning capacity and also hampers their ability to take care of the family.

Need for Women Empowerment:

- **High Morbidity Rate:**
 - Morbidity/mortality rates among women are rather high and they often suffer from nutritional deficiency disorders, other diseases and gynaecological-cum-pregnancy related health issues.
 - Women often suffer from nutritional disease and pregnancy-related health issues (due to Malnutrition) which may lead to a high incidence of low-birth-weight (LBW), stillbirths, abortions as well as high maternal mortality rates.

- **Issue of Gainful employment:**
 - Women constitute a major chunk of the total workforce in rural areas. Still finding and maintaining employment is much more difficult for them, particularly for those who are illiterate and have limited job-related skills.
 - Even after managing to get a job, they are often engaged in lower-wage jobs than their male counterparts.
 - Due to their role as primary caregivers, their lowered participation in the workforce is limited.
 - Other constraints in women's gainful employment include patriarchal society, gender discrimination (from birth onwards itself), malnutrition, early marriage, multiple pregnancies at frequent intervals and poverty, etc.
- **Impact on Child Health:**
 - Women play a critical role in meeting the nutritional needs of their children and the family.
 - Thus, women empowerment holds significance for optimising infant and young child feeding as well as for improving the family's food basket by ensuring dietary diversity.
- **Enabling them to live:**
 - The importance of women is central for enabling them to live a fulfilling life and is also critical for improving household education, healthcare and nutrition.
 - When women are interested in greater participation in decision making, household finances, and usage of time, their families, as well as their own nutrition, tend to improve.

Significance of Women Empowerment:

- Women empowerment is important to improve the status of household education, healthcare, and nutrition.
- It has been observed that by entrusting greater participation of women in decision making and household finances, the nutritional level of women, as well as their family, improves.

Women Empowerment and SDGs

- The 2030 Agenda for Sustainable Development Goals (SDGs) provide the roadmap for a sustainable progress wherein achieving gender equality and women empowerment is integral to each of the 17-SDGs.
- **SDG-6 (Clean water and sanitation)**
 - Women and girls are often entrusted with the responsibility of fetching water from long distances and also asked to do regular sanitation work which limits their engagement in productive activities like education and gainful employment.
 - By ensuring clean water and sanitation facilities, women will be saved from this drudgery, and they shall be able to devote their time to gainful activities.
- **SDG-7 (Affordable and clean energy for all)**
 - For cooking purposes, rural women rely on solid fuels such as wood, crop-waste, charcoal etc. cause high levels of household and environmental air pollution.
 - This problem can be tackled by increasing the availability of clean energy sources which will help in reducing environmental pollution, as a result, will improve women's health.
- **SDG-13 (Climate Action)**
 - Addressing the issue of climate change is crucial for the sustenance of rural women who are largely dependent on agricultural activities.
 - By the year 2050, it is expected that climate change will reduce wheat production by nearly 36 percent (sub-Saharan Africa) to 49 percent (South Asia) which will have a direct bearing on rural women who are largely unaware of mitigation and adaptation measures.

Causes:

- Causes of Malnutrition and Linkages between Women Empowerment and nutrition is:

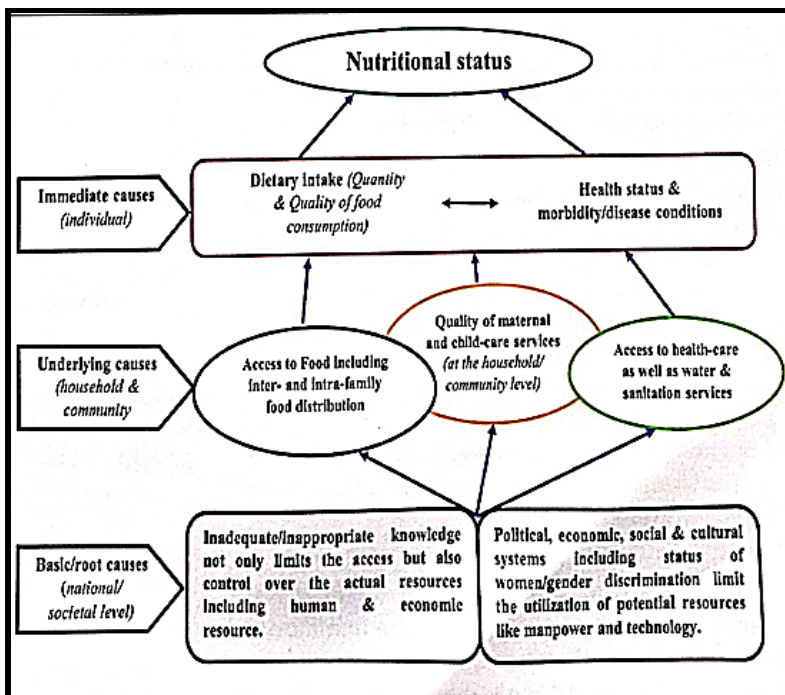


Figure: Causes of malnutrition and the linkages between Women Empowerment and nutrition
Source: Kurukshetra Magazine April 2022

Governmental interventions:

- The Government of India has initiated various steps in order to ensure the all-round development of women. Some of the **schemes that are aimed at the social, educational, economic, and political upliftment of women include**
 - Beti Bachao Beti Padhao
 - Pradhanmantri Aawas Yojana (Rural/ Urban)
 - The National Social Assistance Programme
 - Pradhanmantri Vaya Vandana Yojana
 - The Scheme for Adolescent Girls (SAG), etc.
- **Nutrition Linked Interventions for Women:**
 - Improving the quantity and quality of food consumption through easy access to food through the public distribution system.
 - Access to supplementary nutrition to the eligible beneficiaries under the ICDS (Integrated Child Development Services) scheme.
 - Preventing micronutrient deficiencies including anaemia through iron-folic acid (IFA) supplementation, deworming, universal access to iodised salt, calcium, iron, and vitamin A supplementation.
- **Health Linked Interventions for Women:**
 - Schemes such as the Jal Jeevan Mission and Har Ghar Jal programme provide access to safe drinking water services.
 - The PM Ujjawala Yojana which provides for LPG connections to women from Below Poverty Line (BPL) would play an important role in reducing indoor air pollution’s impact on women.
 - The Swachh Bharat Mission (Gramin) provides access to hygiene and sanitation facilities.

- Recently, the Cabinet has approved MoWCD's (Ministry of Women and Child Development) and three important umbrella schemes during the period (2021- 22 to 2025-26):
 1. **Mission Poshan 2.0:** It is an integrated nutrition support programme that addresses the challenges of malnutrition in children, adolescent girls, pregnant women and nursing mothers.
 - Under this mission, there has been a strategic shift in nutrition content/delivery by creating a convergent eco-system to develop and promote practices that nurture health, wellness and immunity.
 - This scheme seeks to optimise the quality and delivery of food under the Supplementary nutrition program.
 - **Goals of the mission** - Development of human capital. Address malnutrition challenges. promote nutrition awareness etc.
 - **Poshan Tracker** - It is a governance tool which aims to bring transparency and strengthen the nutrition delivery support systems and is used for dynamic identification of stunting, wasting and under-weight among children.
 2. **Mission Shakti:** It envisages unified citizen-centric life cycle support for women through integrated care, safety, protection, rehabilitation and empowerment. it has two sub-schemes:
 - **Sambal:** It is aimed at the safety and security of women and comprises existing schemes- One Stop Centres (OSC), Women helplines (181-WHL), and Beti Bachao Beti padhao (BBBP) along with the new component of Nari Adalatas for promoting alternative dispute resolution and gender justice within the families as well as society.
 - **Samarthya:** It is aimed at women empowerment and comprises already existing schemes- Ujjwala, swadhaar Greh, and Working women Hostel (for safe and Secure accommodation to working women); and National Creche Scheme for children of working mothers, etc.

Mission Shakti

- A Scheme with a similar name has also been launched by the Government of Odisha.
- It is the self-help mission for empowering women through the promotion of Women Self Help Groups (WSHGs) to take up various socio-economic activities.
- It was launched in the state on 8th March 2001 on the eve of International Women's Day.
- Mission Shakti has the clear objective of empowering women through gainful activities by providing credit and market linkage.
- Empowerment of women through WSHGs under Mission Shakti is a flagship programme of the Government.
- It envisages that over a period of time more and more women would be part of a WSHG.

- **Mission Vatsalya:** It is aimed at securing a healthy and happy childhood for children, fostering a sensitive, supportive, and synchronised ecosystem for optimising child development; and assisting States/UTs in delivering the mandate of the Juvenile Justice Act 2015 for achieving the SDG goals.

Other Schemes

- **Skill Development:**
 - The National Skill Development Policy through its Training partners is exclusively working on women's (especially the rural women's) skill development.
 - Under this, digital, accounting, and entrepreneurial skills are imparted to women, to facilitate the setting up of their own business.

- **Scheme for Representation and Participation:**
 - The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) mandates that at least one third of the the jobs generated under the MGNREGA scheme should be given to women.
 - Similarly, Various provisions have been made for allowing women's participation in non conventional sectors such as fighter pilots, Commandos in Central Police Forces, and admissions at Sainik School.
- In addition, other schemes and awards for women empowerment include Swadhar Greh (for women in difficult circumstances); Mahila Shakti Kendras and Mahila police volunteers, etc.
 - Similarly, various awards such as Nari Shakti Puraskar; Rajya Mahila Samman and Zilla Mahila Samman; Nirbhaya, etc. are instituted for recognising the contributions of women.

Conclusion

- Various research has established positive linkages between women's empowerment and nutritional outcomes of their own infants/ children, and the family as a whole.
- Thus, nutrition and health-related empowerment, particularly that of the rural women, can go a long way in improving household dietary patterns and diversification of diets and, in turn, improved health and nutrition outcomes of women, children, families, and the nation as a whole.

Objective Question:

- Q1. Which of the following statements is correct regarding Mission Shakti launched by the Central Government?
- (a) It is aimed at the skill development of rural women by organising them into Self Help Groups.
 - (b) It is launched by the Union Ministry of Health.
 - (c) It is aimed at women empowerment through integrated care, safety, protection, rehabilitation, and empowerment.
 - (d) It is aimed at encouraging women to join defence forces.

Answer: (c)

Explanation:

Health and nutrition indicators of women, particularly the rural women, are crucial for holistic empowerment of the society in general and women empowerment in particular.

Option (a) is incorrect: Mission Shakti launched by the Odisha government not the Central Government aims to empower women through the promotion of Women Self Help Groups (WSHGs) to take up various socio-economic activities.

Option (b) is incorrect: Mission Shakti is one of the schemes of the MoWCD (Ministry of Women and Child Development) that was recently approved by the Cabinet as part of the umbrella schemes including Missio Poshan 2.0, and Mission Vatsalya for the period (2021- 22 to 2025-26).

Option (c) is correct - Mission Shakti envisages unified citizen-centric life cycle support for women through integrated care, safety, protection, rehabilitation and empowerment. it has two sub-schemes:

- **Sambal** - It is aimed at the safety and security of women and comprises existing schemes- One Stop Centres (OSC), Women helplines (181-WHL), and Beti Bachao Beti padhao (BBBP) along with the new component of Nari Adalatas for promoting alternative dispute resolution and gender justice within the families as well as society.

- **Samarthya** - It is aimed at women empowerment and comprises already existing schemes- Ujjwala, swadhaar Greh, and Working women Hostel (for safe and Secure accommodation to working women); and National Creche Scheme for children of working mothers, etc.

Option (d) is incorrect: Mission Shakti launched by the Central Government doesn't have any such objectives.

Subjective Question:

Q2. Discuss the linkages between women empowerment and United Nations' Sustainable Development Goals (SDGs). Also, explain how both of them complement each other.

(10 Marks, 150 Words)



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