



YOJANA AND KURUKSHETRA

Webinar Handout

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YOJANA (APRIL 2022) AND KURUKSHETRA (MARCH 2022)

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1. Learning Recovery in School Education

Context: Pandemic has hit the education sector more than others because of very late openings and frequent closures. There has been some recovery in school education due to various efforts but a lot needs to be done.

Mains Paper

Syllabus:

General Studies 2:

- Development processes and the development industry the role of NGOs, SHGs, various groups and associations, donors, charities, institutional and other stakeholders.
- Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources

Impact of the pandemic on the education sector:

- Nationwide lockdowns, extended closure of schools, and migration of daily labourers considerably interrupted the learning process of children.
- The pandemic has had a significant impact on the education system affecting lakhs of schools and colleges across the country.
- **The Annual Status of Education Report (ASER) 2021**, published by **NGO Pratham**, while assessing the impact during the pandemic for the education sector in rural areas, have found mixed results.
 - As per ASER, despite the pandemic, enrolment in the age cohort of 15-16 years continued to improve as the number of not enrolled children in this age group declined from 12.1 percent in 2018 to 6.6 percent in 2021.
 - However, children in the age cohort 6-14 years who were 'not currently enrolled in schools' increased from 2.5 percent in 2018 to 4.6 percent in 2021.

Approach to mitigate the impact:

- **A multi-pronged and comprehensive approach** has been adopted to limit and reverse the impact of the pandemic on the education sector. The major initiatives include the following.
 - **Expansion of digital education** through the **PM e-VIDYA** initiative.
 - **DIKSHA** is the 'One Nation, One digital education' infrastructure for school education. This digital infrastructure has been utilised for creating Energised Textbooks and e-contents in 33 Indian languages including Indian Sign Language.
 - 12 Swayam Prabha TV Channels under the 'One class, One TV channel - initiative with more than 7,000 programmes were also telecasted.
 - Education programmes were also being broadcasted on iRadio.
 - **Identification, smooth admission process and continued education of migrant children.**
 - **Guidelines for out-of-school children** and mitigation of learning loss through student support and home learning.
 - **Continued education for Children with Special Needs.**
 - Student support on school reopening through bridge courses and teachers' capacity building.

Budget provisions related to the education sector:

- **Expansion of TV channels:** The emphasis is on the access to quality education through TV channels with a particular focus on rural areas' weaker sections. The One class-One TV channel programme of PM e-VIDYA will be expanded from 12 to 200 TV channels. This will enable all states to provide supplementary education in regional languages for classes 1-12.
- **Focus on Vocational Education:** The promotion of vocational courses to promote crucial critical thinking skills and to give space for creativity is a key priority of the Government of India. Under this, 750 virtual labs in science and mathematics, and 75 skilling e-labs for a simulated learning environment will be set up in 2022-23.
- **Digital University:** A digital university in different Indian languages will be established to provide access to students across the country for world-class quality universal education with a personalised learning experience at their doorsteps.
- **A Learning Enhancement Package** for all students to combat the adverse effects of the pandemic will be provided at the beginning of the academic session of 2022-23.
- **Teacher Resource Package:** To continue with the hybrid mode of learning, tablets will be provided to the 25 lakh teachers at the primary level to enable them to use the resources and content on various digital portals and show them to the students.

Conclusion: After the pandemic the economy recovered faster due to prompt reopening of the economy, but schools could not be opened for a long time thus necessitating extra initiatives and focus from the public and private sector. It is not only the need of the present but also for the future of a New India.

Objective Question

Q1. Consider the following statements with reference to the Annual Status of Education Report 2021:

1. It is a Ministry of Education report that collects information about education outcomes of schools in India.
2. According to it, school enrolment in the age cohort of 15-16 years continued to improve despite the pandemic.

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:

After the pandemic, there have been many efforts from public and private bodies to improve the learning outcomes of children in school. However, as per Annual Status of Education Report 2021, the education sector has seen mixed results.

Statement 1 is incorrect: It is a report published by NGO pratham which collects information about school education.

Statement 2 is correct: As per ASER, despite the pandemic, enrolment in the age cohort of 15-16 years continued to improve as the number of not enrolled children in this age group declined from 12.1 percent in 2018 to 6.6 percent in 2021.

Subjective Question

Q2. What were the steps taken and announced by the government to deal with the impact of the pandemic on the education sector? Critically discuss their impact.

(10 Marks, 150 Words)

2. Sustainable Agripreneurship

Context: Recently, the Union Budget 2022-23 has made many significant provisions for the promotion of agri-startups and entrepreneurial activities in agriculture and allied activities.

Mains Paper

Syllabus:

General Studies 3

- Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.
- Inclusive growth and issues arising from it.
- Government Budgeting;
- Technology missions; Food processing and related industries in India

Background of the Agriculture sector in India:

- As per the annual report of the Department of Agriculture, **54.6% of the total workforce is engaged in agricultural and allied sector activities** (Census 2011).
- Agriculture accounts for **17.8% of the country's Gross Value Added (GVA) for the years 2019-20**.
- The number of **operational holdings** in the country is estimated at **14.64 Crore**. (Agriculture Census 2015-16).
- The **small and marginal holdings** taken together constitute **86.08% of the total land holdings** in 2015-16 (Agriculture Census 2015-16).
- **57.8% of rural households are engaged in agriculture** (Situation Assessment Survey of Agricultural Households, NSO).
- **30.33% of total cultivators and 40.67% of agriculture labour are women** (Agriculture Census 2015-16).

What is Agripreneurship?

- Agripreneur is an individual who starts, organises and manages a business venture focusing on the agricultural sector. **Agripreneurship provides value addition to agricultural resources** typically engaging rural human resources.

Significance of Agripreneurship:

- The concept of agripreneurship is to bring entrepreneurship within agriculture.
- It helps in **creating sustainable livelihood, entrepreneurial avenues, employment opportunities and women empowerment** with a major focus on the rural economy.
- To **transform from subsistence agriculture into a diversified farming business** along with an increase in productivity and income levels.
- **Making agriculture an attractive option for the youths**. Transforming the traditional Agri sector into a **vibrant tech-savvy sector** through drones, robots, ICT, nanotechnology, etc.
- Developing **Agro-entrepreneurship, food processing, value chain development and allied sectors** of agriculture.

Schemes and Programmes to promote Agripreneurship:

- **PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme):** It is a scheme by the **Ministry of Food Processing Industry (MoFPI)** which aims at providing financial, technical and business support for the up-gradation of existing micro food processing enterprises.
- **Student READY (Rural Entrepreneurship Awareness Development Yojana) Programme:** To promote agri-entrepreneurship among youths, Student READY Programme is implemented **by the Ministry of Agriculture and Farmers' Welfare** to augment skill training and capacity development.
- **Rashtriya Krishi Vikas Yojana – Remunerative Approaches for Agriculture and Allied Sectors Rejuvenation (RKVY-RAFTAAR):** Under the scheme, efforts are being made to provide all necessary support to start as well as scale-up agribusiness and agri-startups.
- **Agri-Clinics and Agri-Business Centres Scheme:** It aims to supplement efforts of public extension by providing extension and other services to farmers.
 - It also aims at creating gainful self-employment opportunities for unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture, and biological science graduates with PG in agri-related courses.
- **Budget provisions:**
 - Emphasis has been accorded to digital infrastructure for the infusion of agriculture technologies in public-private partnership (PPP) modes.
 - The use of Kisan Drones for crop assessments, land records, spraying of insecticides and micronutrients, etc., will bring transformative changes in the agriculture sector.
 - The push towards digitalisation of agriculture coupled with the focus on hi-tech services would enhance rural entrepreneurship and encourage youth to go back to the farmlands, boosting the farm income.
 - The initiatives such as provisioning of funds through NABARD for agri-startups and rural enterprises will help in infusing capital in the budding ecosystem of value chain start-ups

Challenges:



Way Forward

- **Institution of finance cells:** The financial institutions and banks must create unique cells for providing easy finance to rural entrepreneurs.
- **Concessional rates of interest:** The rural entrepreneurs should be provided finance at concessional rates of interest and on an easy repayment basis.
 - The burdensome procedures should be minimised in sanctioning the loans to rural entrepreneurs.
- **Suitable supply of raw materials:** Proper supply of scarce raw materials should be made on a priority basis for rural entrepreneurs.

- **Adequate training facilities:** Rural entrepreneurs need to be provided with programmes for counselling, awareness generation and assistance.
- **Establishing marketing co-operatives:** Proper encouragement and assistance should be provided to rural entrepreneurs for setting up marketing co-operatives.

Conclusion

The agriculture sector has a large potential to add to the national income while simultaneously ensuring direct employment and income to a larger and more susceptible section of the society. Agripreneurship is not only a prospect but also a prerequisite for improving the creation and profitability of the agriculture sector.

Objective Question

Q1. With reference to the Agripreneurship, which of the following statements is/are correct?

1. It helps in creating sustainable livelihood, employment opportunities and women empowerment
2. It aims to transform the subsistence agriculture sector into a diversified farming business by making agriculture a vibrant tech-savvy sector.

Select the correct answer using the codes given below:

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

Answer: (c)

Explanation:

Recently, the Union Budget 2022-23 has made many significant provisions for the promotion of agri-startups and entrepreneurial activities in agriculture and allied activities.

Statement 1 is correct: Agripreneurship helps in **creating sustainable livelihood, entrepreneurial avenues, employment opportunities and women empowerment** with a major focus on the rural economy.

Statement 2 is correct:

- Agripreneurship aims to transform **subsistence agriculture into a diversified farming business** along with an increase in productivity and income levels.
- It also aims to **make agriculture an attractive option for the youths. Transforming the traditional Agri sector into a vibrant tech-savvy sector** through drones, robots, ICT, nanotechnology etc.

Subjective Question

Q2. Evaluate the scope and challenges of developing a sustainable agripreneurship for transforming the traditional Agri sector in the country.

(10 Marks, 150 Words)

3. Localisation of SDGs with Local Self Government

Context:

- The Sustainable Development Goals (SDGs) are universal goals and targets. They are integrated and indivisible and balance the three dimensions of sustainable development, which are economic, social, and environmental.
- The journey of the 17 SDGs with 169 global targets, was committed to by 193 nations in September 2015 and they came into effect on 1 January 2016.

Mains Paper

Syllabus:
General Studies 2

- Government policies and interventions for development in various sectors and issues arising out of their design and implementation
- Bilateral, regional and **global groupings** and **agreements** involving India and/or affecting India's interests

General Studies 3:

- Development, Bio diversity, Environment
- Inclusive growth and issues arising from it.
- Conservation, environmental pollution and degradation, environmental impact assessment

Need for Localization of SDGs with Local Self-Government:

- **Difficult to Realise Global Goals:** It is difficult to visualise the achievements of the global goals for all without localising these goals for each and every Panchayat and people there.
 - Localization relates both to how local and sub-national governments can show support for the achievement of the SDGs through a bottom-up approach.
- **In line with Flagship Schemes:** Many flagship schemes of the Government of India such as the **National Health Mission (NHM), Jal Jeevan Mission (JJM), Swachh Bharat Mission (SBM), Poshan Abhiyan, etc.**, specifically state in their guidelines that there must be village-level plans, involvement of Gram Sabhas, sharing of data, training for Elected Representatives of Panchayati Raj Institutions (PRIs), amongst others, that seek to involve the Local Self Government in the process, the ground reality is quite different.
- **Grassroot Democracy:** The way to achieve the SDGs for India, to **leave no one behind and leave no village behind** is to go down to the Village Panchayat, and involve the people of the villages fully. People at the grassroots must be active participants and decision-makers.
- **5Ps at the local level:** The 5Ps for achieving Sustainable Development Goals – People, Partnership, Prosperity, Planet, and Peace should be taken to sub-district levels, to blocks, to each Village Panchayat and it is best done with the Local Self Government.
- **Local-level represents a huge part of the population:** Panchayati Raj Institutions with 31 lakh elected representatives (over 14 lakh woman representatives) in the 2.56 lakh village panchayats, 6,626 Block Panchayats, 621 District Panchayats, are a huge force that can propel change in all of India's villages.

About Sustainable Development Goals:

- The Sustainable Development Goals or Global Goals are a group of 17 interlinked global goals designed to be a blueprint to achieve a better and more sustainable future, with peace and prosperity for people and the planet.
- They were set up in 2015 by the United Nations General Assembly (UNGA) and are targeted to be achieved by the year 2030.
- The Sustainable Development Goals agenda was accepted by all members of the United Nations in 2012 at the Rio De Janeiro Council Meeting.
- These goals aimed to promote a healthy and developed future for the planet and its people.
- It was in 2015 when the Sustainable Development Goals were implemented after a successful fifteen-year plan of development called the Millennium Development Goals.

India's record in implementing Sustainable Development Goals:

- **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** It is being implemented to provide jobs to unskilled labourers and improve their living standards.
- **National Food Security Act:** It is being enforced to provide subsidised food grains.
- The government of India aims to make India open defecation free under its flagship programme **Swachh Bharat Abhiyan**.
- Renewable **energy generation** targets have been set at **175 GW by 2022** to exploit solar energy, wind energy, and other such renewable sources of energy efficiency and reduce the dependence on fossil fuels.
- **Atal Mission for Rejuvenation and Urban Transformation (AMRUT) and Heritage City Development and Augmentation Yojana (HRIDAY)** schemes are being implemented for improving the infrastructure aspects.
- India has expressed its intent to combat climate change by ratifying the Paris Agreement.



Figure: Sustainable Development Goals
Source: un.org

About the Millennium Development Goals:

- The United Nations, in September 2000 made all its members follow a Millennium Development goal. These goals had a series of eight time-bound targets that were supposed to be achieved within a time period of fifteen years.
- The eight targets under the Millennium Development Goal are as mentioned below:
 - To eradicate extreme poverty and hunger
 - To achieve universal primary education
 - To promote gender equality and empower women
 - To reduce child mortality
 - To improve maternal health
 - To combat HIV/AIDS, malaria, and other diseases
 - To ensure environmental sustainability
 - To develop a global partnership for development
- In 2015, a final report was handed over to the UN, stating the positive impact of the Millennium Development goal based on the eight factors and also on the maternal mortality rate.
- Once the 15-year target of MDG was attained, the responsibility for the development was based on the 17 targets based Sustainable Development Goal.

Conclusion: In the age where the world is making a transition from '*globalisation*' to '*glocalization*', it's imperative that effective steps are taken at all the levels, especially at the local levels in order to actualize the goals and make this world a better place in true sense.

Objective Question

Q1. With reference to the Sustainable Development Goals (SDGs) and Millennium Development Goals (MDGs), consider the following statements:

1. The Sustainable Development Goals were the predecessor to the Millennium Development Goals.
 2. A period of 30 years was kept for the achievement of the Millennium Development Goals.
- 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: (d)

Explanation:

The Sustainable Development Goals agenda was accepted by all members of the United Nations in 2012 at the Rio De Janeiro Council Meeting. These goals aimed to promote a healthy and developed future for the planet and its people. The United Nations, in September 2000 made all its members follow a Millennium Development goal. These goals had a series of eight time-bound targets that were supposed to be achieved within a time period of fifteen years.

Statement 1 is incorrect: The SDGs were set up in 2015 by the United Nations General Assembly (UNGA) and are targeted to be achieved by the year 2030. The Sustainable Development Goals agenda was accepted by all members of the United Nations in 2012 at the Rio De Janeiro Council Meeting. On the other hand, the MDGs came into existence in 2000. Therefore, **MDGs were the predecessors to the SDGs and not the other way around.**

Statement 2 is incorrect: A 15-year target was set for the attainment of the MDGs rather than a 30 year time period.

Subjective Question

Q2. "Localization of the Sustainable Development Goals to realise these global goals is the need of the hour". Discuss.

(15 Marks, 250 Words)

4. Artificial Intelligence in Financial Sector

Context:

- With India becoming number one in the world in terms of **online transactions in 2020 itself** (as per the ACI Worldwide report, released by a global software company ACI Worldwide), the **role of Financial technology that includes Artificial Intelligence (AI) has become unquestionable in India.**
- Transactions worth Rs 22.5 lakh crore were made through the digital system in the last financial year and it is expected to reach up to Rs 75 lakh crore in 2026.

Mains Paper

Syllabus:

General Studies 3

- Awareness in the fields of IT, Computers
- Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.
- Science and Technology-developments and their applications and effects in everyday life.

About Artificial Intelligence (AI):

- AI is the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings.
- It is concerned with building smart machines capable of performing tasks that typically require human intelligence.
- Examples of AI:
 - Siri, Alexa, and other smart assistants
 - Self-driving cars
 - Robo-advisors
 - Conversational bots
 - Email spam filters
 - Netflix's recommendations

Rise of Artificial Intelligence in the Banking Sector:

- The banking industry's **quality of products and services is changing** as a result of artificial intelligence that has improved customer experience by providing better data handling methods.
- It has also **improved the efficiency** of traditional processes by simplifying, speeding up, and redefining them.
- **Data** has become the **most valuable asset** in a financial services organisation, due to the availability of technologies like AI.

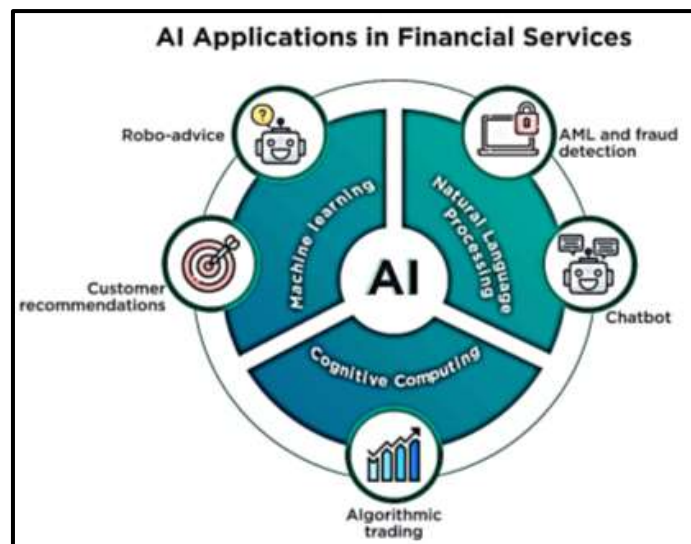


Figure: AI Applications in Financial Services
Source: jelvix.com

Drivers of AI boost in banking:

- **The explosion of Data (Big Data):**
 - Because of changing customer expectations, the explosion of the big data market has had a significant impact on the banking industry. Banks are now able to provide more personalised services thanks to big data.
- **Availability of infrastructure (Fast computers, hardware, software, Cloud):**
 - The rapid advancement of cloud technology allows for the processing of large amounts of data at lower costs and with greater scalability.
- **Regulatory requirements:**
 - By automating data collection processes, improving the speed and quality of decisions, and enhancing the organisation's readiness to meet regulatory compliance obligations, AI-driven solutions offer a chance to address some of the challenges in today's financial systems.
- **Competition:**
 - Banks are always competing with their industry peers, and more recently with FinTechs, to provide the best services to their customers. Banks are employing artificial intelligence to improve current service offerings, launch new ones, and provide a more personalised experience for their customers.

Significance of AI in banking:

- **Continuous monitoring of user behaviour:**
 - Continuous monitoring of user behaviour through AI can help banks identify anomalies more quickly and efficiently, letting them take remedial action before end users are impacted and regulators spring into action.
- **Risk management and compliance:**
 - AI-assisted underwriting gives banks a more detailed picture of a borrower, allowing them to make more informed loan decisions. To improve the accuracy of credit card fraud detection, AI and analytics-aided techniques can detect anomalous behaviour, provide multivariate forecasting, and improve risk control.
- **Anti-money-laundering screening:**
 - Government systems and large financial institutions can benefit from machine learning (ML) combined with deep learning to monitor for potentially fraudulent activity. These technologies aid in the improvement of alert quality.
- **Effective forecasting of cash flows:**
 - Users will find forecasting to be simple and accurate thanks to artificial intelligence. When an organisation uses AI, it learns the cash flow patterns over time and provides an accurate forecast that is unique to that company.

- **Customer Support and Helpdesk:**
 - Humanoid Chatbot interfaces can be used to improve customer interaction efficiency and lower costs.
- **Wealth management for masses:**
 - Bot Advisors can manage individualised portfolios for clients based on their lifestyle, risk appetite, and expected returns on investment, among other factors.

Challenges:

- **Large-scale implementation** of high-end technology like AI in India will be difficult.
- Experts believe that a number of challenges exist for the Indian banking sector using AI, ranging from a **lack of credible and quality data** to India's **diverse language set**.
- The **availability of relevant data** is a significant challenge.
- Any AI work that banks do revolves around **data access and privacy**. Banks in India will have to design AI systems that comply with privacy regulations.
- **More skilled engineers** are also needed to drive the segment, according to experts.
- The most significant challenge is a **lack of qualified human resources**; the current workforce is unfamiliar with the most up-to-date tools and applications.
- Artificial intelligence (AI) poses a significant **threat to bank employees** who would be laid off. The widespread adoption of AI could also result in a serious labour shortage in the industry.

Conclusion: Although there are several challenges, the adoption of Artificial Intelligence is the future. It would be an essential element in the future growth and development of the financial sector in India. Hence, steps should be taken to address the challenges and concerns, thereby, making its adoption more inclusive and with reduced risks such as those of privacy.

Objective Question

Q1. Which among the following are the applications of Artificial Intelligence in the Financial/Banking sector?

1. Robo-advice
2. Customer Recommendations
3. Fraud Detection
4. Chatbot

Select the correct answer using the codes given below:

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

Answer: (d)

Explanation:

With India becoming number one in the world in terms of online transactions in 2020 itself (as per the ACI Worldwide report, released by a global software company ACI Worldwide), the role of Financial technology that includes Artificial Intelligence (AI) has become unquestionable in India.

- Transactions worth Rs 22.5 lakh crore were made through the digital system in the last financial year and it is expected to reach up to Rs 75 lakh crore in 2026.

Option (d) is correct: The applications of Artificial Intelligence (AI) in the Financial/Banking sector includes:

1. Robo-advice
2. Customer Recommendations
3. Fraud Detection
4. Chatbot
5. Algorithmic Trading

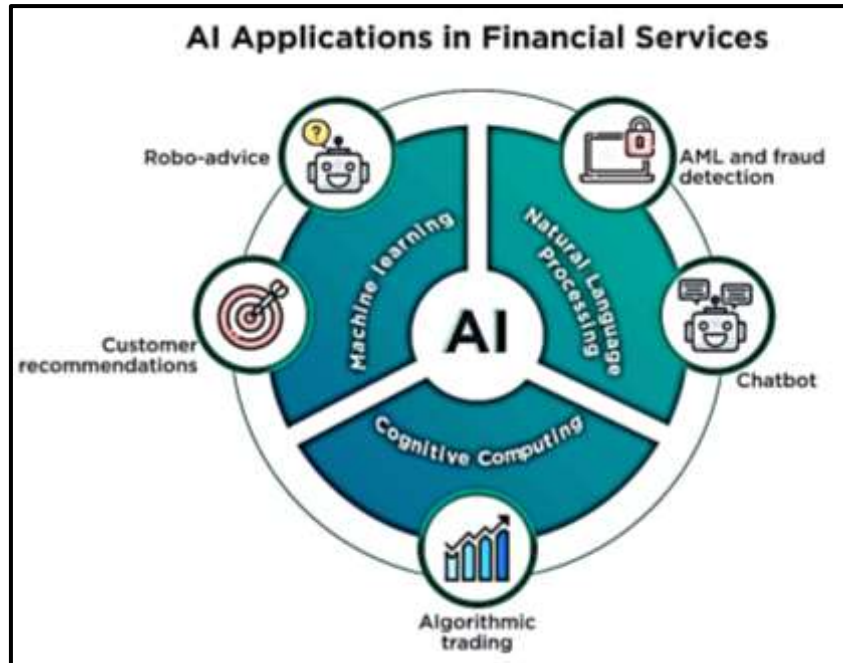


Figure: AI Applications in Financial Services
Source: jelvix.com

Subjective Question:

Q2. "Artificial intelligence has played a crucial role in empowering the Banking Sector along with improving the banking industry standard". Analyse.

(10 Marks, 150 Words)

5. Inclusive Infrastructure

Introduction:

- There is a sharp focus of the Government on social infrastructure development in the last couple of years. This also enables supporting inclusive recovery in post-pandemic times.

Mains Paper

Syllabus:

General Studies 3

- Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.
- Inclusive Growth and issues arising from it.
- Infrastructure: Energy, Ports, Roads, Airports, Railways etc.

About Inclusive Infrastructure:

- **Definition:** Inclusive Infrastructure is infrastructure development that promotes **positive social outcomes** while ensuring that no individual, community, or social group is left behind or denied access to improved infrastructure.
- It is quickly becoming a **top priority for many governments**, both developed and developing.
 - **SDGs:** The international community backs this up with the Sustainable Development Goals (SDGs) and international conventions.
- **Reduced inequalities and disparities** are among the advantages of inclusive infrastructure, which provide the stability needed to not only boost but also sustain **long-term economic growth and social equity**.
- **New Economic Policy's** overall goal is to provide governments with practical guidance on how to maximise the inclusivity benefits of large-scale infrastructure projects.

New Economic Policy:

- The key features of the new economic policy have emerged in recent years, capturing the entire new narrative. It was evident not only in this year's budget, but also in the previous two years' budgets.
- **Main features of New Economic Policy include:**
 - **Social sector:** Prioritising quality social sector development over quantitative results;
 - **Entrepreneurship:** Shifting from entitlement to entrepreneurship approaches to support widespread livelihood generation;
 - **Localization of development;**
 - **A low-carbon economic growth trajectory;** and
 - Use of digital and **technological solutions.**

Government's sharp focus on social infrastructure:

- **Lives and livelihoods:** Challenges to people's lives and livelihoods have grown to unprecedented proportions around the world and India in recent years.
- **Sustainability:** India's growing leadership in the field of sustainability is now being emphasised even more.
- **Social infrastructure development:** The Government has given focus on it as the total budget allocation for major centrally sponsored schemes increased from around 19% in Union Budget 2019-20 (actual) to almost 33% (Budget Estimates) in the Union Budget 2022-23 in the areas of:
 - Rural roads,
 - Housing,
 - Drinking water,
 - Sustainable urbanisation
 - Transportation, and
 - Healthcare infrastructure

Steps for Inclusive infrastructure:

- **Telecommunications sector:** There are provisions in place for the telecommunications industry in general, and **5G technology** in particular, to promote **growth and create jobs**.
- **Emerging Sectors:** Emerging sectors like Robotics, Artificial intelligence, 5G technologies, etc., provide job opportunities **for young people** while also improving the **efficiency and competitiveness** of Indian industry.
- **Policies and regulations:** The government has promised to guide its approach with
 - Supportive policies,
 - Light-touch regulations,
 - Facilitative actions to build domestic capacities
 - R&D promotion.
- **Industry-academic collaboration:** In addition to the efforts of collaboration among academia, industry, and public institutions, government support has been secured for R&D in these sunrise opportunities.
- **Housing for all:** Housing is an important part of infrastructure development, 80 lakh houses are expected to be completed in 2022-23 for the PM Awas Yojana's identified-eligible beneficiaries, both rural and urban.

Prime Minister's Development Initiative for North East (PM-DevINE):

- In the **spirit of PM GatiShakti**, it would fund infrastructural and social development projects as per the requirements of the North-East.
- This will allow **youth and women** to engage in livelihood activities, filling gaps in lots of sectors.
- Projects can be suggested by both the Centre and the North East States.
- The PM-DevINE scheme would be implemented by the **North Eastern Council**.
- The PM-DevINE scheme would be granted an initial **fund allocation of Rs. 1,500 crore**.

Vibrant Villages programme:

- Border villages with sparse populations, **limited connectivity, and infrastructure** are frequently left out of development gains; however, the new Vibrant Villages programme would cover such villages on the **northern borders**.

Urban development:

- **AMRUT scheme:** The AMRUT scheme and financial support from the central government for mass transit projects will be used.
- **Centres of excellence:** Five existing academic institutions in different regions will be designated as centres of excellence.
 - Each will be receiving Rs 250 crore in endowment funds to strengthen urban planning and design and to deliver certified training in these areas.
 - **AICTE:** The AICTE would be tasked with improving urban planning course syllabi, quality, and accessibility.

Skill Development and Education:

- **Startup India Initiative:** The Ministry of Education's budgetary allocation for the "Startup India Initiative in Higher Educational Institutions" has been increased by 100% from Rs 30 crore in 2021-22 to Rs 60 crore.
- **Drone Shakti:** Furthermore, in order to facilitate 'Drone Shakti' through various applications and for Drone-As-A-Service, Startups will be promoted to facilitate skill development and quality education (DrAAS).



Figure Drone Shakti
Source: Yojana

- **Digital University:** The goal of establishing a Digital University is to provide students from all over the country with world-class universal education.
- **Foreign universities:** It is planned that world-class foreign universities and institutions will be allowed to offer courses in financial management, fintech, and science in the GIFT City.
- **One Class-One Channel:** For enabling all States to provide supplementary education for classes 1-12 in regional languages.

DESH-Stack e-portal:

- The National Skill Qualification Framework (NSQF) will be updated to meet the changing needs of industry.
- The DESH-Stack e-portal, a digital ecosystem for skilling and livelihood, will be launched.
- Through on-line training, citizens will be able to skill up, re-skill, or up-skill.

Innovation in Health Sector:

- **National Digital Health Ecosystem:** It is an open platform, and will be launched as part of the Ayushman Bharat Digital Mission.
 - Digital registries of health providers and facilities, a unique health identity, a consent framework, and universal access to health facilities would all be part of it.
- A **'National Tele Mental Health' programme** is being planned with a network of 23 tele-mental health Centres of Excellence.
 - National Institute of Mental Health and Neurosciences (NIMHANS) would be the nodal centre.

Health and well being in Budget 2022-2023 (in Rs. crore)				
Ministry of Health and Family Welfare	2018-19	2019-2020	2020-21 Revised	2022-23
Department of Health and Family Welfare	52954	62397	82921	83000
Department of Health research	1728	1934	3080	3201
Ministry of Ayush	1554	1784	2664	3050
Covid Vaccination			39000	5000
Department of Water and Sanitation	18412	18264	51037	67221
Jal Jeevan Mission	5484	10030	45011	60000

Way Forward:

- **High-level committee:** A committee of renowned urban planners, economists, and institutions would be formed for urban development policies.
- **Town Planning Schemes:** States would be aided in developing their urban capacity. Building bylaws, as well as Town Planning Schemes (TPS) and Transit Oriented Development (TOD), would be updated (TOD).
- It is proposed to set up **750 virtual labs** in science and mathematics, and **75 skilling e-labs** for simulated learning environments.
- **Digital Teachers:** There is a plan to develop high-quality e-content in spoken languages for delivery via internet, mobile phones, TV, and radio through Digital Teachers.
- **Skilling programmes** and partnership with industry should be reoriented to promote continuous skilling avenues, sustainability and employability.

Conclusion:

Government has taken consistent efforts in the past few years for achieving quality economic growth, promoting entrepreneurship and leveraging technologies that provided some cushion and enabled faster recovery.

Objective Question

Q1. Consider the following statements regarding Prime Minister's Development Initiative for North East (PM-DevINE) recently seen in news:

1. It will fund infrastructure and social development projects as per the requirements of the North-East.
2. It would be implemented by the NITI Aayog.
3. Projects can be suggested by both the Centre and the North East States.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation:

Recently the Union Minister for Finance and Corporate Affairs, unveiled the new scheme, Prime Minister's Development Initiative for North-East (PM - DevINE), when presenting the Union Budget 2022 - 2023.

Statement 1 is correct: The PM-DevINE scheme is a scheme of a special character because it focuses not on the whole geographical span of India, but rather only on the northeastern states. In the spirit of PM GatiShakti, it would fund infrastructural and social development projects as per the requirements of the North-East.

Statement 2 is incorrect: The PM-DevINE scheme would be implemented by the North Eastern Council.

Statement 3 is correct: Projects can be suggested by both the Centre and the North East States.

- The PM-DevINE scheme would be granted an initial fund allocation of Rs. 1,500 crore.

Subjective Question

Q2. "Government has taken consistent efforts in the past few years for developing inclusive infrastructure by achieving quality economic growth, promoting entrepreneurship and providing skill and education". Comment.

(10 Marks, 150 Words)

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