

ISSN-0971-8400



# YOJANA

June 2016

A DEVELOPMENT MONTHLY

₹22

## INDIA STRIDES

**Unleashing Growth Through Empowerment**

Charan Singh

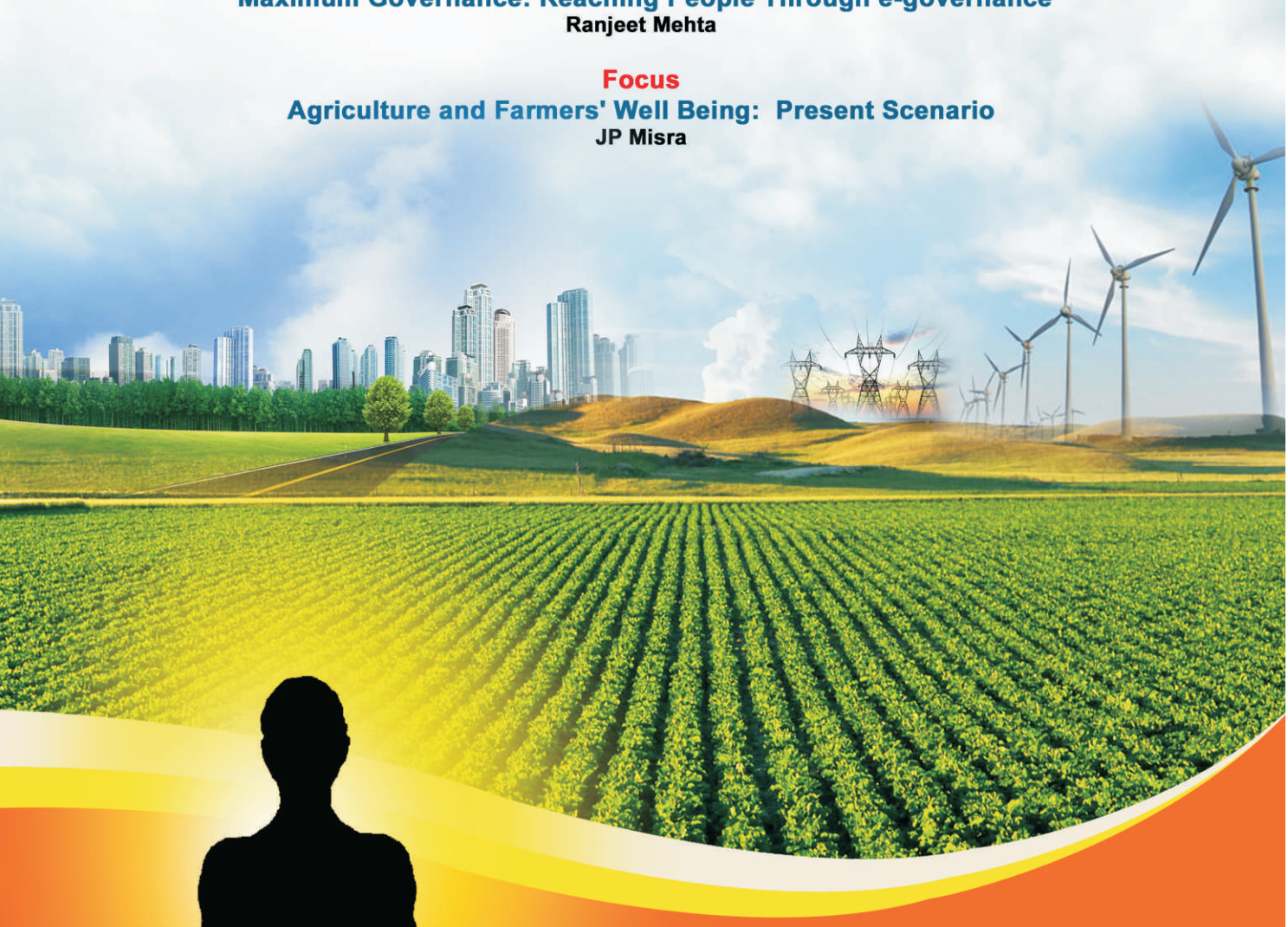
**Maximum Governance: Reaching People Through e-governance**

Ranjeet Mehta

**Focus**

**Agriculture and Farmers' Well Being: Present Scenario**

JP Misra



**Special Segment On Yoga**

**Yoga: Balancing Healthy and Stress-free Life**

Ishwar N Acharya

**Yoga for Modern Lifestyle and International Acceptability**

I Basavaraddi

**Special Article**

**Assessment and Certification of Yoga Practitioners**

Ravi P Singh, Manish Pande

## Pradhan Mantri Ujjwala Yojana Launched

The Pradhan Mantri Ujjwala Yojana was launched by the Prime Minister at Ballia on 1st May, 2016. The scheme aims to provide cooking gas connections to five crore below-poverty-line beneficiaries over the next three years with an allocation of Rs 8000 crore. The Scheme provides a financial support of Rs 1600 for each LPG connection to the BPL households. The identification of eligible BPL families will be made in consultation with the State Governments and the Union Territories. This Scheme would be implemented over three years, namely, the FY 2016-17, 2017-18 and 2018-19.

This is the first time in the history of the country that a welfare scheme benefitting crores of women belonging to the poorest households will be implemented.

In our country, the poor have limited access to cooking gas (LPG). The spread of LPG cylinders has been predominantly in the urban and semi-urban areas with the coverage mostly in middle class and affluent households. But there are serious health hazards associated with cooking based on fossil fuels. According to WHO estimates, about 5 lakh deaths in India alone due to unclean cooking fuels. Most of these premature deaths were due to non-communicable diseases such as heart disease, stroke, chronic obstructive pulmonary disease and lung cancer. Indoor air pollution is also responsible for a significant number of acute respiratory illnesses in young children. According to experts, having an open fire in the kitchen is like burning 400 cigarettes an hour.

Providing LPG connections to BPL households will ensure universal coverage of cooking gas in the country. This measure will empower women and protect their health. It will reduce drudgery and the time spent on cooking. It will also provide employment for rural youth in the supply chain of cooking gas.

## UJALA ( Unnat Jyoti by Affordable LEDs for all) - Touches 10 crore distribution

The Unnat Jyoti by Affordable LEDs for All(UJALA) is a programme of the Government of India to achieve energy efficiency and achieving 30-35 per cent reduction in carbon emissions which has proved to be remarkably successful with distribution touching 10 crore LED bulbs.

The UJALA scheme has played a significant role in creating awareness about energy efficient lighting. In 2014-15, the total number of LED bulbs that were distributed was mere 30 lakhs. The number of LED bulbs distributed in 2015-16 has crossed 15 crore, where 9 crore LED bulbs were distributed under UJALA and the remaining were contributed by the industry. For this year, the Government of India is confident of distributing an additional 20 crore LED bulbs. It is expected that with sustained efforts under UJALA, coupled with industry support, the objective of replacing 77 crore inefficient bulbs by March 2019 will be achieved.

Efficient domestic lighting is one of the largest contributors to energy savings globally and the distribution of 10 crore LED bulbs in India has led to savings of over 1,298 crore kWh annually. This number has also helped the country avoid capacity of about 2,600 MW. Most importantly, the country has benefitted from reduction of CO<sub>2</sub> emission by over 1 crore tonnes annually.

LED bulbs consume half the energy as that of CFLs and one tenth as that of incandescent bulbs. UJALA is the largest non-subsidised LED programme in the world. The programme has led to significant savings to the consumers who are using these bulbs. State governments are voluntarily adopting this scheme and the scheme is already present in over 13 states. EESL would be starting distribution in more states within a month.

National savings under UJALA scheme:

Estimated Annual energy savings	1,298 crore kWh annually
Estimated reduction of peak load	2,600 MW
Estimated Annual cost reduction of bills of consumers	INR 5,195 crore annually
Annual estimated greenhouse gas emission reductions	1 crore tonnes of CO <sub>2</sub> annually

For enjoying the benefits of the scheme, the consumer just needs to visit the UJALA dashboard [www.delp.in](http://www.delp.in) to locate the closest distribution kiosk to their place. The UJALA scheme has now become a revolution and each person counts. Energy savings achieved from switching to LED bulbs is helping light up a home somewhere in the country.



Chief Editor : Deepika Kachhal  
Senior Editor : Shyamala M. Iyer  
Sub Editor : Vatica Chandra

Joint Director (Production) : V.K. Meena  
Cover Design : Gajanan P. Dhope  
E-mail (Editorial) : yojanace@gmail.com  
E-mail (Circulation) : pdjuir@gmail.com  
Website : www.yojana.gov.in  
Facebook : https://www.facebook.com/pages/Yojana-Journal

*Let noble thoughts come to us from all sides*

*Rig Veda*

## CONTENTS

UNLEASHING GROWTH THROUGH EMPOWERMENT Charan Singh.....	7
<b>FOCUS</b>	
AGRICULTURE AND FARMERS WELL BEING: PRESENT SCENARIO J P Mishra.....	11
MAXIMUM GOVERNANCE: REACHING OUT THROUGH E-GOVERNANCE Ranjeet Mehta.....	16
DIPLOMACY : FOR INCLUSIVE DEVELOPMENT AND LARGER FOOTPRINTS Achal Malhotra.....	21
QUALITY EDUCATION IN CONTEMPORARY INDIA Disha Nawani.....	26
UNIVERSAL HEALTH COVERAGE: A STEP TOWARDS SUSTAINABLE DEVELOPMENT Shankar Prinja.....	30
<b>NORTH EAST DIARY</b> .....	37

SOCIAL INCLUSION THROUGH SOCIAL PROTECTION PROGRAMMES Alakh N. Sharma, Akhilesh Kumar Sharma Taniya Chakrabarty.....	39
SKILL DEVELOPMENT AND THE PRIVATE SECTOR Pramod Bhasin.....	45
<b>DO YOU KNOW?</b>	
International Day of Yoga.....	50
YOGA : MODERN LIFESTYLE AND INTERNATIONAL ACCEPTIBILITY Ishwar V Basavaraddi.....	51
<b>SPECIAL ARTICLE</b>	
ASSESSMENT AND CERTIFICATION OF YOGA PRACTITIONERS Ravi P Singh, Manish Pande.....	55
YOGA: BALANCING HEALTHY & STRESS-FREE LIFE Ishwara N. Acharya, Rajiv Rastogi.....	59
YOGA: ENRICHING HEALTH & QUALITY OF LIFE H R Nagendra.....	63

**Our Representatives :** Ahmedabad: Amita Maru, Bengaluru: Punita, Chennai: A. Elangovan, Guwahati: Anupoma Das, Hyderabad: Vijayakumar Vedagiri, Kolkata: Rama Mandal Mumbai: Umesh Sadashivarao Ujgare: Thiruvananthapuram: Dhanya Sanyal K., Gagandeep Kuar Devgan, Jalandhar: Girish Chander Das, Bhubaneswar.

**YOJANA** seeks to provide a vibrant platform for discussion on problems of social and economic development of the country through in-depth analysis of these issues in the wider context of government policies. Although **published by the Ministry of Information and Broadcasting**, Yojana is not restricted to expressing the official point of view. Yojana is published in Assamese, Bengali, English, Gujarati, Hindi, Kannada, Malayalam, Marathi, Oriya, Punjabi, Tamil, Telugu and Urdu.

**Chief Editor's Office :** Room No. 660, Soochna Bhawan, CGO Complex, Lodi Road New Delhi 110 003 Ph: 24362971. Yojana (English): Room No. 647, Soochna Bhawan, C.G.O. Complex, Lodi Road, New Delhi - 110 003. **Business Manager (Hqs.) :** Ph :24367260, 24365609, 24365610

**Correspondence address of journals unit for new subscriptions, renewals, enquiries has changed. Please contact : Business Manager (Circulation & Advt.), Publications Division, Ministry of Information & Broadcasting, Room No. 48-53, Soochna Bhawan, CGO Complex, Lodi Road New Delhi 110 003(Ph: 011 24367453).Sales Emporia :** Publications Division: \*Soochna Bhawan, CGO Complex, Lodhi Road, New Delhi -110003 (Ph 24365610) \*Hall No.196, Old Secretariat, Delhi -110054(Ph 23890205) \* 701, B Wing, 7th Floor, Kendriya Sadan, Belapur, Navi Mumbai 400614 (Ph 27570686)\*8, Esplanade East, Kolkata-700069 (Ph 22488030) \*'A' Wing, Rajaji Bhawan, Basant Nagar, Chennai-600090 (Ph 24917673) \*Press road, Near Govt. Press, Thiruvananthapuram-695001 (Ph 2330650) \*205 II Floor CGO Towers, Kavadiyuda, Secunderabad-500080 (Ph 27546312)\*1st Floor, 'F' Wing, Kendriya Sadan, Koramangala, Bengaluru-560034 (Ph 25537244) \*Bihar State Co-operative Bank Building, Ashoka Rajpath, Patna-800004 (Ph 2683407) \*Hall No 1, 2nd floor, Kendriya Bhawan, Sector-H, Aliganj, Lucknow-226024(Ph 2325455) \*Ambica Complex, 1st Floor, above UCO Bank, Paldi, Ahmedabad-380007 (Ph 26588669) \*KKB Road, New Colony, House No.7, Chenikuthi, Guwahati 781003 (Ph 2665090) \*SCO 103, Puda Market, New Bus Stand, Jalandhar. (Ph 2224243)

**SUBSCRIPTION :** 1 year ₹ 230, 2 years ₹ 430, 3 years ₹ 610. For subscriptions abroad the same rates plus Air Mail charges as prescribed by India Post from time to time, as applicable for concerned countries.

**No. of Pages 68**

### Disclaimer :

- The views expressed in various articles are those of the authors' and not necessarily of the government. The views expressed in the articles are of the author and they don't represent the views of their organisation.
- Maps/flags used in the articles are only indicative. They don't reflect the political map or legal representation of the flag of India/any other country.
- The readers are requested to verify the claims made in the advertisements regarding career guidance books/institutions. Yojana does not own responsibility regarding the contents of the advertisements.



**Vinay Singh**, Founder & CEO



India's Most Trusted and Incredible Institute  
for last 15 years having India's Largest Network of  
more than 50 Dedicated & Experienced GS Specialists



**Q. H. Khan**, Managing Director

**OUR MENTORS**

GENERAL STUDIES	HISTORY & CULTURE	GEOGRAPHY	ECONOMY	SCIENCE & TECHNOLOGY	POLITY & GOVERNANCE	INTERNATIONAL RELATIONS
	Vinay Singh Sujeet Singh Vijay Ved Javed Haque Tarique Khan Waris Siddiqui	Sanjeev Sharma Sanjay Singh Apurva Mehrotra Sikander Khan Divyavadan Singh	Vinay Singh S. K. Jha Kumar Amit Zulfiqar Ahmad Kumar Sarvesh	Q. H. Khan Javed Haque Ayaz Khan Ritesh Jaiswal	Vinay Singh Dr. M. Kumar V. K. Tripathi Kumud Ranjan Kumar Sarvesh S. P. Singh Jay Singh Bharat Singh Kumar Vineet	Vinay Singh Ayaz Khan Dr. Jitendra Srivastava Kumar Sarvesh Bharat Singh
	SOCIAL ISSUES & SOCIAL JUSTICE	ECOLOGY, ENVIRONMENT & DISASTER MANAGEMENT	INTERNAL SECURITY	ETHICS, INTEGRITY & APTITUDE	CURRENT AFFAIRS	CSAT
Kumar Amit Sweta Singh	Sanjeev Sharma Sanjay Singh Apurva Mehrotra Sikander Khan Divyavadan Singh	Vinay Singh Ayaz Khan Bharat Singh	Vinay Singh Sanjeev Kumar T. Dwivedi Jay Singh Bharat Singh and Experts From IIPA & DU	Dhyeya Team	Mukesh Kumar Sweta Singh Athar Abbas Javed Ahmed Prof. Usmani Jay Singh Ahim Rashmi	

**OPTIONAL SUBJECTS**  
(English Medium)

**Political Science** - Bharat Singh  
**Sociology** - Kumar Amit  
**History** - Javed Haque, Waris Siddiqui

**Geography** - Sanjay Singh, Apurva Mehrotra, Sikander Khan  
**Social Work** - Kumar Amit

**Announcement of New Batches for Session 2016-17**

English Medium

**North Delhi (Mukherjee Nagar)**

**East Delhi (Laxmi Nagar)**

**Allahabad**

**Lucknow**

**GENERAL STUDIES**

**PREMIUM BATCH**  
Pre-cum-mains

16th May  
at  
5:30 pm

**TARGET PRELIMS 2016**  
45 Days Crash Course

23rd May  
at  
1:30 pm

Optional Subjects:  
• Political Science • History  
• Geography  
Starting from 11nd Week of June 2016

**GENERAL STUDIES**

**PREMIUM BATCH**  
Pre-cum-mains

**REGULAR BATCH**  
1st Week of June  
at  
5:30 pm

**WEEKEND BATCH**

21st May  
at  
11:00 am

**GENERAL STUDIES**

**FOUNDATION**

13th June  
at  
5:30 pm

**PREMIUM BATCH**  
Pre-cum-mains

**REGULAR BATCH** | **WEEKEND BATCH**  
27th May at 8:00 am | 21st May at 4:00 pm

Optional Subjects:  
• Sociology • History  
• Geography • Social Work  
Starting from 11nd Week of June 2016

**GENERAL STUDIES**

**PREMIUM BATCH**  
Pre-cum-mains

27th May  
at  
5:30 pm

Optional Subjects:  
• Sociology • History  
• Geography • Social Work  
Starting from 11nd Week of June 2016

**COMPREHENSIVE ALL INDIA PRELIMS TEST SERIES PROGRAM-2016**

**PHASE - 3rd**  
22nd May at 12 pm - 2 pm

**Take Admission**  
**Feel the Difference**

**FACE-TO-FACE CENTRES**

**VSAT CENTRES**

- NORTH DELHI** : A 12-13, Ansal Building, 201, 11nd Floor, Dr. Mukherjee Nagar, Delhi-9 Ph.: 011-47354625 / 09540062643  
701, 1st Floor, Dr. Mukherjee Nagar, Delhi-9 Ph.: 011-47354625 / 9205274741
- EAST DELHI** : 1/3 11rd Floor, Lalita Park, Laxmi Nagar, Delhi Ph.: 011-43012556 / 09311969232
- ALLAHABAD** : 11nd & 111rd Floor, Shri Ram Tower, 17C, Sardar Patel Marg, Civil Lines, Allahabad-211001 Ph.: 0532-2260189 / 08853467068
- LUCKNOW** : A-12, Sector-J, Aliganj, Lucknow (UP) Ph. : 0522-4025825 / 09506256789

- BIHAR**: PATNA - 7549106424, **CHATISGARH**: BILASPUR - 9424124434, **DELHI & NCR**: FARIDABAD - 9582698964, LAXMINAGAR - 9311969232, **HARYANA**: SIRSA - 9255464644, KURUKSHETRA - 8607221300, **JHARKHAND**: DHANBAD - 9973401444, **MADHYA PRADESH**: JABALPUR - 9993681988, REWA - 9926207755, SINGRAULI - 9589913433, **PUNJAB**: AMRITSAR - 737828266, CHANDIGARH - 9872038899, PATIALA - 9041030070, **RAJASTHAN**: ALWAR - 9024610363, JODHPUR - 9782006311, SIKAR - 9672980807, **UTTAR PRADESH**: BAHRAICH - 8874572542, BAREILLY - 7409878310, GORAKHPUR - 9236747474, JHANSI - 8874693999, KANPUR - 7275613962, LUCKNOW (ALAMBAGH) - 7570009004, LUCKNOW (GOMTI NAGAR) - 7570009003, MORADABAD - 9927622221, SAHARANPUR - 9568859300, **WEST BENGAL**: KOLKATA - 8335054687

FOR DETAILS VISIT US ON [WWW.DHYEYAIAS.COM](http://WWW.DHYEYAIAS.COM) OR SEND 'DHY' AT 52424 OR CALL ON 9205274741 / 42 / 43

YE-16/2016



## A Nation on the Move

Development of a nation is influenced by a number of interrelated factors viz. economic, social, human resource, environment, et al. Each one of these parameters is crucial in itself. Most developing nations face different development challenges as a result of different combinations of these factors. Economic development has to go hand in hand with social development. The process of improvement in agriculture, industry, trade, transport, irrigation, power resources etc. indicates economic change while the process of improvements in health, education, housing, drinking water, etc. points towards social development. Both are however, directly or indirectly, related to financial condition of people.

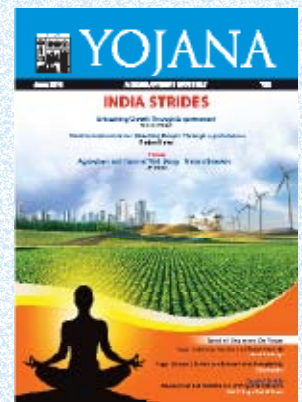
A need has always been felt to broad base the economic growth and share the benefits of the growth process to make it more inclusive. Inclusive growth means economic growth that meets basic needs improving the foundations for well-being, and at the same time, also creates opportunities. It includes providing equality of opportunity and empowering people through education and skill development.

However, with a diverse population of 1.2 billion, the biggest challenge is to take the levels of growth to all sections of the society and to all parts of the country and this is where the role of government comes into play. Thus, government policies and programmes have to be geared to tackle development on all these parameters. Planners and policy makers have to take into consideration the fact that GDP and per capita income are not sufficient to ensure development of the people of a country. It is the skilled Human resource which constitutes the first unit for growth of any society. Human resource development by way of ensuring quality education for all, even the poorest child or the child living in the remotest area is as necessary as ensuring livelihoods for all. Now, environmental issues have also been added to the list of development parameters, since climate change is seen as a critical factor in both economic and social development of a nation. Droughts and disasters due to floods can harm the economy as well as the social structure of the farmer and have to be tackled on priority basis by the government.

Many of the recent programmes and policies of the government have sought to reach out to the common man at the bottom most level. While agriculture and farmers' welfare has been given a huge budgetary allocation, several initiatives like Pradhan Mantri Jan Dhan Yojana, MUDRA Bank, SETU, Beti Bachao Beti Padhao have been taken to bring excluded sections of the society into the mainstream and enable them to reap the benefits of faster economic growth. Pradhan Mantri Jeevan Jyoti Beema Yojana, Pradhan Mantri Jeevan Suraksha Yojana and Atal Pension Yojana have been introduced with the intention of creating sustainable security net in the country. Infrastructure, whether it is housing, roads, railways or rural infrastructure closely touches the life of every citizen and hence, deserves the importance that is being given to it. e-Governance is another area which the government has focused through programmes like Direct Benefit Transfer to ensure that benefits of development reach the common man. Skill development, important for employability, Start Up and Stand up India for entrepreneurship have all helped in achieving the goal of Sabka Vikas.

The benefits of development can however, be reaped only if the citizens enjoy a good health. With the entire world realizing the benefits of Yoga for health, 21st June every year is now being observed as the International Yoga Day. India, as a nation, has played the most significant role in taking Yoga to every corner of the globe.

India has come a long way from its days of dependency and acute poverty when food had to be imported, jobs were scarce and malnutrition and disease were depleting our human resources. After more than six decades of independence, India has now come closer to being an independent force to reckon with. It is now a nation on the move. □



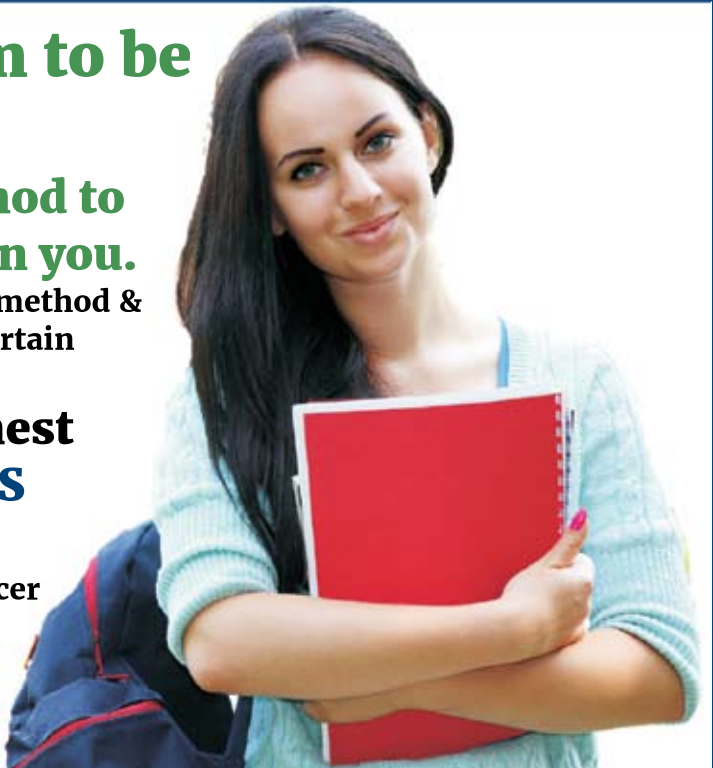
**You have a dream to be an IAS officer.**

**And, we have the method to bring out the winner in you.**

When your hard work meets our method & commitment, success will be a certain outcome.

**Be a part of India's finest IAS GENERAL STUDIES Programme.**

Race faster to become an IAS officer with Committed Faculty, Superb Notes, Breakthrough Scientific Strategy & Disciplined Execution of the Plan.



**Give momentum to your IAS dreams with us.**

## **One Year Foundation Course** **For IAS 2017**

- A comprehensive programme for Preliminary and Main Examination General Studies, CSAT and Essay. IAS interview guidance is also a part of the programme.
- All the best subject experts for General Studies under one institution
- Comprehensive and thoroughly updated study material plus highly enriched lecture notes – more than sufficient to take care of all the examination needs.
- Step by step systematic approach so that even a beginner develops the needed level of command over General Studies in order to clear all the stages of the examination
- Rigorous tests & scientific feedback system to convert preparation into performance.
- Weekly interaction with a Civil Servant or an Academician of eminence to add insight and value to the preparation.

**Foundation Batch -I starting on 16 June 2016.**

Admission is now open. For ONLINE REGISTRATION please visit our website.



**Momentum**

A Premier Institute for General Studies

Get in touch now, for a better tomorrow  
**011-65456677; 09205157843**

[www.momentumias.com](http://www.momentumias.com)

Office: B-11, 2nd Floor, Commercial Complex  
Main Road, Dr. Mukherjee Nagar, Delhi - 110 009

YE-14/2016

# Unleashing Growth Through Empowerment

*Charan Singh*



*The efforts by the Government are beginning to yield results but there are many challenges which need to be addressed in order to effectively achieve higher growth by ensuring universal access to finance*

The Government of India since May 2014, has been making efforts to reinvigorate India and help growth reach its potential of above 9 per cent. Since then, in a series of measures that Government of India announced, the focus has been on development-oriented policies to achieve higher rate of growth. The country, under foreign rule for nearly eight centuries, suffered from depletion of resources and lower rate of per capita economic growth. In 1951, 53 per cent (200 million) of population was below the poverty line and India was considered a very low income country. The post-independence era witnessed adoption of mixed pattern of society where socialist planning was pre-dominant. Consequent to a series of initiatives and policy measures, some due to severe crisis, India was recognized as an important emerging market economy by early 2000s. Since 2015, India is the fastest growth economy of the world which successfully reduced poverty levels, despite revised and higher benchmarks, to less than 30 per cent of the population. And now, it is projected to record a growth rate of 7.3 per cent and above for the next 5 years. In the fascinating growth story of India, which is unprecedented in economic history of transition of economic growth, the share of agriculture shrunk and that of services increased rapidly while

industry continued to stagnate around 25 per cent. To ensure a steady state of growth, with a strong foundation, it was important that the industrial base was strengthened, and therefore, the Prime Minister on assuming office in May 2014, immediately launched a campaign of “Make in India”.

To achieve growth, and ensure build-up of industrial base, availability of finance, besides many other factors, is the most important. In this context, in the initial stages of development, the banking system plays an important role and therefore, efforts were made to not only establish a network of banking institutions, but also ensure that banking penetration is high and that financial resources are easily available to citizens who require them. Then, there is also a need to create an eco-system where, in addition to financial resources, there is ease of doing business and availability of hand-holding when required. The government, after ensuring availability of bank accounts under the Prime Minister’s Jan Dhan Yojana (PMJDY), announced other initiatives like MUDRA Bank, Start-up and Stand-up India, and Atal Innovation Mission in a well sequenced manner.

It is pertinent to recognize that, though India is already a fastest growing economy in the world and possesses a very young population,

The author is RBI Chair Professor of Economics, IIM Bangalore and former Director, Banking Research, RBI. Earlier, he has worked as Senior Economist at IMF, Washington DC.

demographic dividends are yet awaiting to be tapped. India needs to generate 11 crore jobs in the non-farm sector over the next decade as nearly two-third of India's population would be of working age by then. India's workforce is expected to swell to 1 billion by 2022 and it needs to be gainfully employed to avoid any social unrest due to unemployment. In the initial years of planning, after independence, the Government was primarily responsible for absorbing the increasing work force while in the later years, the private sector started contributing significantly. Still, by 2012, more than 90 per cent of the workforce was in the informal sector. But in the future, to provide jobs to nearly 11 million workers annually, job creators and entrepreneurs, and not job seekers would be most required.

### Role of Banks

To ensure a steady growth, a robust financial system is necessary, especially banking, to facilitate efficient allocation of resources from savers to investors with productive investment opportunities. The banks undertake asset transformation whereby, a depositor can place resources in a bank and the bank, in turn, can lend to the market. Banks can also help reduce poverty in an economy through facilitating growth and by providing universal access to financial services. An ineffective financial system also exacerbates income inequality among the poor as it keeps capital from flowing to wealth-deficient entrepreneurs.

To ensure widespread availability of banking finance, especially in rural areas, State Bank of India was nationalized in July 1955. To address the apprehension that a few business houses might acquire control over the country's banking assets through banks, and to achieve economic growth with social justice, the Government nationalized 14 commercial banks in 1969, and 6 more banks in 1980. The Indian banking system underwent a

structural transformation since then and authorities were successful in directing substantial amount of credit to the agricultural sector, micro, small and medium enterprises, and industry. The Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) vigorously pursued financial inclusion to provide access to banking services to excluded sections of society. Despite these measures, Census 2011 revealed that, in India, out of 24.7 crore households, only 14.5 crore (58.7 per cent) households had access to banking services. In rural areas, out of 16.8 crore households, only 9.1 crore (54.5 per cent) were availing banking services.

**PMJDY was successful in opening 21.7 crore accounts by April 27, 2016, a quantum leap when compared with an outstanding number of 122 crore existing accounts held in all commercial banks on March 31, 2014. It is noteworthy that 17.9 crore accounts have been issued Rupay cards, 9.7 crore are Aadhaar seeded and 83.6 percent are operational.**

Therefore, in August 2014, Government initiated PMJDY which aimed at ensuring universal access to financial services viz. banking and deposit accounts, remittances, credit, insurance and pension in an affordable manner. PMJDY was successful in opening 21.7 crore accounts by April 27, 2016, a quantum leap when compared with an outstanding number of 122 crore existing accounts held in all commercial banks on March 31, 2014. It is noteworthy that 17.9 crore accounts have been issued RuPAY cards, 9.7 crore are Aadhaar seeded and 83.6 per cent are operational. The public sector banks accounted for 20.9 crore accounts of which 12.8 crore were in rural areas. The largest

number of accounts were opened in Uttar Pradesh (3.3 crore) followed by Bihar and West Bengal (2 crore) each. The most important fact is that more than 95 per cent of households have access to banking facilities after this initiative.

PMJDY is also included in JAM number trinity, i.e. Jan Dhan Yojana-Aadhaar-Mobile Number, which focuses on providing support to poor households in a targeted way. Technological developments and standardization of procedures, under JAM, can help in availing banking services, including loans, from mobile phone, without the need of visiting a bank branch.

### Mudra Bank and Social Security Schemes

On April 8, 2015, the Government of India introduced Micro Units Development Refinance Agency (MUDRA) Bank (MB) to focus on providing credit to small entrepreneurs. There were nearly 6 crore enterprises, mostly individual enterprises, running small manufacturing, trading or service business and only 4 per cent of such units received institutional finance. MB, with a focus on micro sector having financing requirements of up to Rs.10 lakh, will act as a regulator and a refinance institution for micro-finance institutions which lend to very small units to help them develop. MB would help in preparing policy guidelines, as well as enforcing client protection principles so that small scale enterprises are not cheated to pay more than what is the standard rate prevailing in the country.

On May 9, 2015, the Central Government extended social security to masses through three schemes, to be operated through banking accounts - Atal Pension Yojana, Jeevan Jyothi Bima Yojana and Suraksha. The extension of these products will ensure higher business volumes to the banking industry and help in making financial inclusion commercially viable.



## Stand-up and Start-up Initiatives:

The Prime Minister, most recently in April 2016, launched the Stand-up India programme to promote entrepreneurship especially amongst the deprived sections of society and women, providing loans in the range of Rs.10 lakh to Rs.1 crore. Earlier, in the Union Budget, the Government had announced a series of measures to encourage and strengthen Start-ups in India, allocating resources, initiating skill programs, providing tax concessions, and facilitating ease of doing business. The Budget announcements and later developments aimed to strengthen the Start-up initiative launched still earlier in January 2016 to take India to the much needed fast-forward 'job-creation' mode.

## Challenges

The efforts by the Government are beginning to yield results but there are many challenges which need to be addressed in order to effectively achieve higher growth by ensuring universal access to finance.

*An issue of Interest Rates-* It needs to be recognized that though money lenders charge high interest rates, borrowers tend to go to money lenders ignoring a branch of a commercial bank, even if it is closer. Therefore, there is a need to study reasons as to why the money lender is persistently successful despite high interest rates. There is a probability that it may not just be the interest rate that is a factor that influences borrowing decisions. After all, historically, according to literature, Chanakya's interest rate structure was risk-weighted, and the rate of interest would increase with the risk involved in the borrower's business. Illustratively, interest rates that prevailed in ancient India were 15 per cent per annum for general advance while traders were charged a rate of 60 per cent. If the goods were to pass through the forest, the trader had to pay 120 per cent while those engaged in export and import business had to pay 240 per cent per annum.

*Financial Inclusion -* To improve operations and increase transactions in new accounts opened under PMJDY, there has to be wide variety of instruments to inspire confidence and create an eco-system which encourages banking. Factors such as lower income or asset holdings; lack of awareness about financial products; high transaction costs; and products which are not convenient, perceivably unaffordable and inflexible, and not customized for rural and unbanked population, are major barriers for gaining access to the financial system.

To ensure the reach of banking activities at the door steps of rural and unbanked people, probably more ATMs are required. Illustratively, it needs to be noted that money lenders are generally less than 5 minutes away, while commuting time to a bank is significantly more, as less than 50,000 villages out of total 6 lakh villages, have a bank branch.

*MUDRA Bank -* It will require a substantial change in the mindset of commercial bankers to lend to micro enterprises, especially those activities covered under MB. The need is to sensitize bankers about the requirements of micro units and make schemes friendly for extension of credit to micro sector.

*Stand and Start-Up Initiatives -* To strengthen Stand-up and Start-up initiatives, there is need to have an eco-system to create entrepreneurs. India, now needs to consider world-class institutes and courses on entrepreneurship – probably setting up of Indian Institute of Entrepreneurship on lines of IITs, IIMs and agriculture universities. Also, emphasis of educational policy could now shift to setting up more world-class colleges, across India, specializing in commerce, law and business studies.

There is an urgent need to address the issue of shortage of employable labour in the country. According to

the Government's own analysis, of the 12 million university and technical college graduates produced annually, only 10 per cent have skills needed to join the workforce.

There is a general aversion to risk-taking and skepticism towards entrepreneurship amongst family members, friends and even teachers. Further, in the Indian value system, tolerance of failure is low but in Silicon Valley, in contrast, angel investors are more comfortable funding entrepreneurs who have at least failed in their maiden attempt and preferably two. But to help in risk mitigation, a fallback mechanism is necessary, and therefore, the Government could consider some special form of social security or insurance for entrepreneurs who fail in their adventures.

To create a conducive eco-system for entrepreneurs to flourish, faster Government approvals and more incubators, could be helpful. Illustratively, since 1982, only 500 start-ups were promoted annually in the existing 110 incubators and only 40,000 technology jobs have been created since then. And finally, to nurture entrepreneurship, provide mentorship and share experience, dedicated channels on television and radio, similar to agriculture, could also be considered by the Government.

## Conclusion

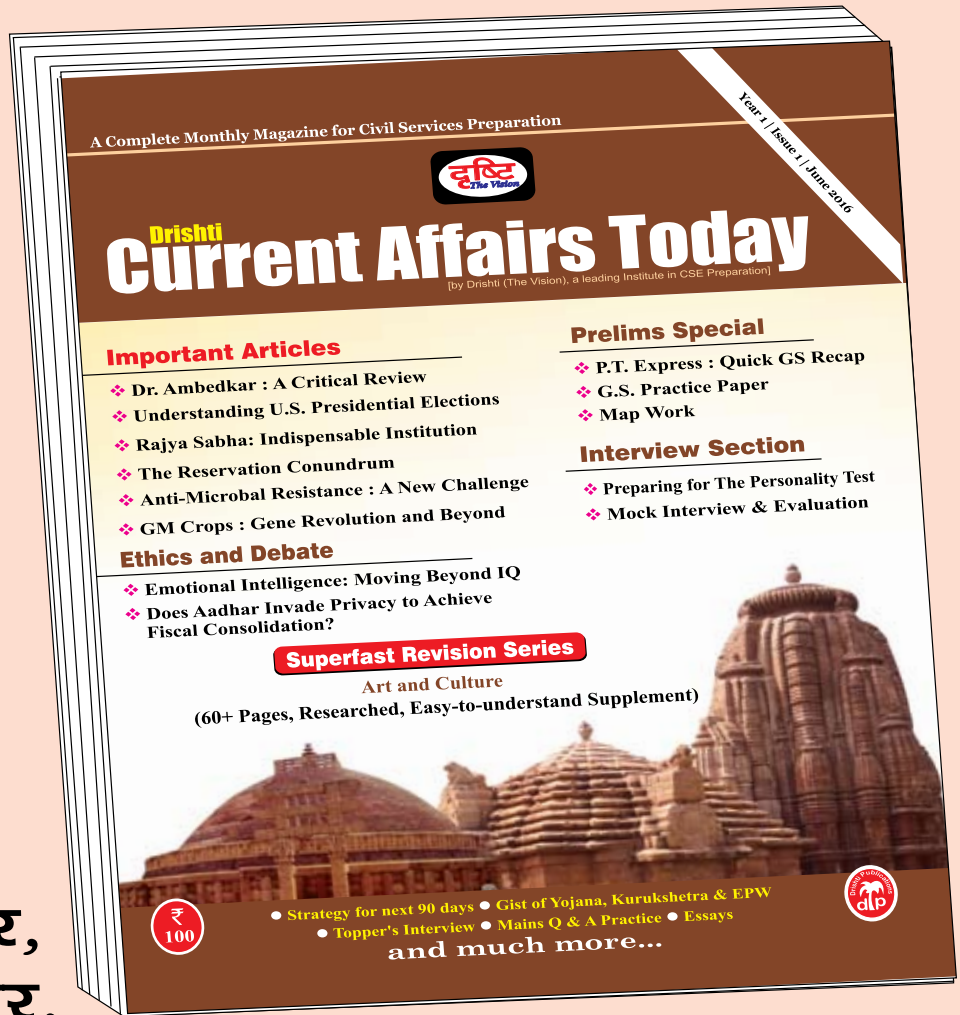
India is a fast growing economy with a very young population. The demographic dividend can only be availed if there are sufficient opportunities to grow. The Government, in the last two years, has been making efforts to not only provide banking facilities universally, but also to create conducive environment for self-employment and growth. Consequently, empowerment of youth is expected to help India achieve its growth potential of above 9 per cent. This is necessary if India has to rise to be a global power in the near future. □

(E-mail: charansingh60@gmail.com)



Most trusted & renowned  
institute among IAS aspirants

हिंदी पत्रिका को पहले साल में मिली अनूठी कामयाबी के बाद  
**अब अंग्रेज़ी में भी**  
आपकी प्रिय पत्रिका



वही धार,  
वही तेवर,  
उत्कृष्टता की वही ज़िद....

641, 1st Floor, Dr. Mukherji Nagar, Delhi-9

E-mail: [info@drishtiias.com](mailto:info@drishtiias.com), [drishtiacademy@gmail.com](mailto:drishtiacademy@gmail.com) \* Website: [www.drishtiias.com](http://www.drishtiias.com)

Contact : 87501 87501, 011-47532596

YE-29/2016

# Agriculture and Farmers Well Being: Present Scenario

*J P Mishra*



*Inclusive developmental efforts with measures for raising productivity, providing remunerative prices to farmers and addressing agrarian distress suitably supported by reforms related to market and lands are essential to promote agricultural efficiency and occupational diversification. Special focus is also needed to build institutions and delivery systems in eastern states to develop them as an alternate food grain bowl along with supporting the farmers for risk mitigation and adaptation and income enhancement through diversified activities*

**A**griculture remains the largest sector of the Indian economy. The sector contributed 16.1 per cent to the overall Gross Value Added in 2014-15 (based on 2011-12 prices under new series). Apart from the economic indicators, the sector is the most vital for social security in terms of the food and nutrition and the employment that it provides to the large population and rural work force. The share of workforce employed in the sector has declined from 64.8 per cent in 1993-94 to 48.9 per cent 2011-12, but it still employs the largest work force, although, the earnings are much lower than the workers employed in other economic sectors like industries and services. The farmers and the farm sector are often confronted with productivity shocks and price volatility. The climate change induced weather aberrations are on the rise and extreme weather related events often make normal institutional support inadequate and meagre. In India, such extreme events are on the rise and have made a strong case for vigorous efforts for the welfare of the millions of farm families. There are several facets that are required to be addressed while

pursuing the case for the wellbeing of the farmers. While measures for farmer's wellbeing would be on course, these should go along with the measures on institutional reforms and technology generation and its transfer to provide higher income to farmers as well as meeting the rising demands for food grains and other commodities. It is noteworthy that the projected demand for food grains is 277 million tonnes by 2020-21 and 71 million tonnes for oilseeds. While with the current trend of growth in cereals, the food grains demand is likely to be met except for some deficiency in pulses, a major deficiency is likely to occur in the case of vegetable/ edible oils where about 60 per cent of the domestic consumption requirement is met from imports.

Inclusive developmental efforts with measures for raising productivity, providing remunerative prices to farmers and addressing agrarian distress suitably supported by reforms related to market and lands are essential to promote agricultural efficiency and occupational diversification. Special focus is also needed to build institutions and delivery systems in eastern states to develop them

The author is Adviser (Agriculture) NITI Aayog, Government of India. He is an Agronomist and has worked over 23 years in Agricultural Research and Development. He has worked for designing and development of pulse based cropping systems for rainfed and irrigated areas and land use planning in ICAR. He has also worked with flagship programmes like National Food Security Mission and Rastriya Krishi Vikas Yojana of Ministry of Agriculture. Presently, he is associated with NITI Aayog's Task Force on Agricultural Development and Expert Group on Land Leasing as Member-Convener.

as an alternate food grain bowl along with supporting the farmers for risk mitigation and adaptation and income enhancement through diversified activities. The farmers' well-being has been the cornerstone of the policies and programmes of the Government. The Government has started several innovative and out of the box solutions for addressing the farmers' problems and their well-being. While they do include support for better production avenues with more area under irrigation and availability of quality inputs, the larger focus has been to empower the farmers against risks of crop failure and price volatility with more incentives for crop insurance and national agricultural market and price stabilization. The diversification of farming with high value organic farming, traditional farming and livestock and fishing is also on the top of the agenda of the Government. Besides, better information to farmers on all aspects of agriculture to enrich his/her productivity with latest technologies and marketing avenues has been initiated through a dedicated TV channel 'Kisan Channel'. During the last two years, a host of schemes and programmes have been initiated by the Government to address several challenges and bring well being to millions of farmers of the country. The important ones are mentioned below:

**Pradhan Mantri Krishi Sinchai Yojana (PMKSY):** In a country where 55 per cent of cropped area is water distressed, the farmers' well-being could only be achieved through *Har Khet Ko Pani* and *More Crop Per Drop*. The recently launched Pradhan Mantri Krishi Sinchai Yojana has put this in a right perspective with larger emphasis on low hanging fruits and last mile connectivity along with augmentation of water storage and efficient use of water. The PMKSY is to be implemented in a mission mode and 28.5 lakh ha will be brought under irrigation. The funds provided for the PMKSY was Rs. 4510 crore including supplementary

grant of Rs. 2510 crore for AIBP and PMKSY-*Har Khet Ko Pani* for 2015-16. In the Union Budget 2016-17, the priorities have been set for the PMKSY. Implementation of 89 irrigation projects under AIBP, which have been languishing, are to be fast tracked to help irrigate 80.6 lakh hectares of agricultural land. The projected funds requirement has been estimated at Rs. 17000 crore for next year and Rs. 86500 crore in the next five years. It has been targeted to complete 23 of these projects before 31<sup>st</sup> March, 2017. A dedicated Long Term Irrigation Fund has been envisaged in NABARD with an initial corpus of about Rs. 20000 crore. To achieve all these, a total

**The diversification of farming with high value organic farming, traditional farming and livestock and fishing is also on the top of the agenda of the Government. Besides, better information to farmers on all aspects of agriculture to enrich his/her productivity with latest technologies and marketing avenues has been initiated through a dedicated TV channel 'Kisan Channel'.**

provision of Rs. 12517 crore has been made through budgetary support and market borrowings in 2016-17.

Many states have started innovative practices for water conservation and harvesting. Maharashtra started *Jalyukta Shivar Scheme* which channelizes the funds of Corporate Social Responsibility (CSR) for the creation and restoration of water bodies. Karnataka Government has enhanced the subsidy on micro-irrigation by topping up the central subsidy to make it 100 per cent for drip and sprinkler systems. Gujarat has institutionalized a unique system of hand holding with the farmers for Micro-Irrigation. Gujarat Green Revolution Corporation receives the

central fund and then implements the micro-irrigation schemes with hand holding for maintenance for initial three years. Rajasthan has implemented diggi-cum-sprinkler system in canal command areas, where canal closure and breakage and under supply of water is a common phenomenon. Other states have also implemented very innovative water-positive and convergence practices for water conservation, water harvesting and efficient use of water.

**Pradhan Mantri Krishi Bima Yojana :** The Pradhan Mantri Fasal Bima Yojana has been implemented from Kharif, 2016 replacing National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS). The salient changes to provide which have been made over NAIS/MNAIS are (a) Share of the farmer in actuarial premium has been rationalized for crops/ areas throughout the country and reduced to a lower level subject to a maximum ceiling of 2 per cent of sum insured for Kharif foodgrains, pulses and oilseed crops, 1.5 per cent for Rabi foodgrains, pulses and oilseed crops and 5 per cent for Kharif and Rabi annual commercial/annual horticultural crops. An outlay of Rs. 5,500 crore is provided for 2016-17. The states have been requested to implement this scheme beginning kharif 2016. The scheme will bring great relief to farmers whose crop production is often at risk due to natural calamities.

**Soil Health Card Scheme:** With the launch of the Green Revolution, fertilizer use in India has steadily grown but it has been disproportionately tilted in favour of urea, the source of nitrogen. In the early 1970s, the average proportions across N, P and K were 6:1.9:1, they shifted in favour of nitrogen over time reaching 10:2.9:1 in 1996. There was a minor shift in the reverse direction subsequently but in 2012-13, the proportions still stood at 8.2:3.2:1. There is a common belief that Indian farmers use too much urea. But the

facts presented above suggest that this is too simplistic a view. More nuanced analysis is required taking into account soil and crop type and irrigated versus rain-fed regions. The soil health card scheme is now being implemented to inform the farmers about nutrient level of his/her field so as to enable him/her to make judicious use of fertilizers. The scheme targets to cover all 14 crore farm holdings by March 2017. Rs 368 crore have been provided for National Project on Soil Health and fertility. Besides, 2,000 model retail outlets of fertilizer companies will be provided with soil and seed testing facilities during the next three years.

**Parmparagat Krishi Vikas Yojana and Organic Farming in NE India:** To increase crop yields in rain fed areas, which account for nearly 55 per cent of the country's arable land, organic farming is being promoted. The Government has launched two important schemes. First, the 'Parmparagat Krishi Vikas Yojana' which will bring 5 lakh acres under organic farming over a three year period. Second, the Government has launched a value chain based organic farming scheme called "Organic Value Chain Development in North East Region". The emphasis is on value addition so that organic produce grown in these parts finds domestic and export markets. A total provision of Rs. 412 crore has been made for these schemes.

**National Agricultural Market (NAM):** The agricultural produce marketing systems suffer from major distortions and multiplicities of levies and mandi taxes. These are neither transparent, nor uniform across the states and are a major barrier to farmers realizing remunerative prices. There remain some serious restrictions on the movement of agricultural commodities even within states. A model has been developed by Karnataka which has integrated a number of markets into a single licensing system with a joint venture of state government agency and NCDEX spot exchange,

which offers automated auction and post auction facilities. Taking this model as a base, the Government has recently approved new schemes on National Agricultural Market (NAM) through Agri-Tech Infrastructure Fund (ATIF) for implementation during 2015-16 to 2017-18 with a budget of Rs. 200.00 crore. The scheme envisages implementation of NAM through Small Farmers Agri-business Consortium (SFAC), which is an autonomous organization under the Department of Agriculture, Cooperation and Farmers Welfare. The NAM provides the scope for a Pan-India Electronic Trading Portal which will network selected

**The Government has launched two important schemes. First, the 'Parmparagat Krishi Vikas Yojana' which will bring 5 lakh acres under organic farming over a three year period. Second, the Government has launched a value chain based organic farming scheme called "Organic Value Chain Development in North East Region". The emphasis is on value addition so that organic produce grown in these parts finds domestic and export markets. A total provision of Rs. 412 crore has been made for these schemes.**

Agricultural Produce Marketing Committees (APMCs) market yards to create a Unified National Market for Agricultural Commodities. The e-platform will be deployed in selected 585 regulated whole sale markets across the country based on the states having carried out prior reforms in their marketing laws in respect of (i) a single license to be valid across the state, (ii) single point levy of market fee and (iii) provision for electronic auction as a mode for price discovery.

**Price Stabilization Fund (PSF):** Price volatility is the major shock

that farmers receive while farming. Often, it is too low to fetch any remuneration at the season of sale of the produce while at the time of purchase, it becomes too high, beyond the farmers' normal capacity to afford. The PSF has been established for procurement and distribution of perishable agriculture and horticultural commodities. The Fund aims to provide working capital and other expenses for procurement and distribution of perishable agricultural and horticultural commodities and to protect the interests of farmers as well as consumers.

**Rashtriya Gokul Mission** Livestock contributes 25 per cent of Gross Value added in the agriculture sector and provides self-employment to about 21 million people. It is one of the fast growing sectors of agriculture and offers great resilience against any distress and additional income to farmers. Rashtriya Gokul Mission has been launched in 2014-15 for conservation of indigenous breeds. The mission also envisages establishment of Integrated Cattle Development Centres (Gokul Grams) to develop indigenous breeds including 40 per cent non-descript breeds. The fund outlay for the Mission is Rs 500 crore for 2013-4-15 to 2016-17. Besides, for the development of indigenous breeds an allocation of Rs 50.00 crore has been made available for 2015-16.

**National Kamdhenu Breeding Centre:** National Kamdhenu Breeding Centres for development, conservation and preservation of indigenous breeds are being set up-one in north and one in south India, as a Centre of Excellence to develop and conserve indigenous breeds in a holistic and scientific manner. A nucleus herd of all the indigenous bovine breeds (39 cattle and 13 buffaloes), Mithun and Yak will be conserved and developed with the aim of enhancing their productivity and upgrading genetic merit. The Centre, besides being a repository of indigenous germ-plasm, will also be a source of certified germ-plasm in the

country. Elite certified germ-plasm - in the form of bulls for artificial insemination and natural service, heifers, male and female calves, semen doses and embryos - will be made available to farmers, breeders and breeding organizations maintaining indigenous breeds. An amount of Rs 25.00 crore each has been released to Madhya Pradesh and Andhra Pradesh for establishment of National Kamdhenu Breeding Centres for Northern Region and Southern Region of the country respectively.

**Blue Revolution:** Realizing a great scope for development in fisheries and well being of the fishing community, the scheme on integrated development of fisheries has been initiated under the banner of Blue Revolution. The allocation for the next five years has been put at Rs. 3000 crore for implementation of various intended fisheries schemes towards realizing the objectives of Blue Revolution.

**Budgetary Support:** To support all these activities, the Government has provided adequate budgetary support during 2016-17. The huge budgetary support of Rs. 35984 crore has been earmarked for the Ministry of Agriculture during 2016-17. Besides, the credit support of Rs. 9.0 lakh crore is also envisaged to farmers in the year 2016-17. On the top of that, the investment in rural roads, rural electrification and other social sector initiatives will help in rural transformation. All these measures will be helpful to farmers' well-being and will bring long term prosperity to rural India. □

(E-mail:mishrajaip@gmail.com)

### Development Projects approved under Namami Gange Programme

Giving a major fillip to Namami Gange Programme, projects worth Rs 2446 crore have been approved by the ESC for development of Ghats and crematoria in the stretch from Haridwar to Uttarakhand Border in Uttarakhand, Garhmukteshwar in UP, Buxar, Hajipur and Sonapur of Bihar, Sahibganj, Rajmahal and Kanhaiya Ghat of Jharkhand and Delhi and afforestation along the banks of river Ganga. These projects will help to improve the facilities of Ghats and crematoria for reduction of pollution load into river Ganga.

The Detailed Project Report on 'Forestry Intervention in River Ganga' was also appraised by the ESC. The project will focus on augmenting water flow together with abating the pollutants loads of river Ganga through appropriate forestry intervention along the banks of river Ganga. The major project components are implementation of Forestry Interventions in Five States at the banks of River Ganga; strengthening Knowledge Management and National Capacity for Forestry Interventions and conservation of Rivers and scaling up and replication of successful models of Forestry interventions and Riverscape. The estimated cost of the project is Rs. 2294 crore for the duration of five years.

**M. PURI'S IAS**  
*Secure your Success*

**Pre-cum-Mains-2016-17**

**GS-II PLUS**

By **M.PURI**

**GS-Paper II (Full Syllabus) + Selected Topics of GS-III & GS-IV (Course covers nearly 1/3rd of GS Syllabus.)**

**75% in GS-II Mains-2015 was from our Class Notes & Test Series**

**Why join Puri Sir's Classes**

1. Complete coverage of syllabus (Reality not merely Rhetoric)
2. New pattern demands specialized focus & Approach
3. Understanding of trends & issue and not merely events & facts.
4. Governance specific vocabulary building.
5. Art of opinion building/shaping as opposed to merely plagiarizing opinions of others .
6. Art of writing Answers with precision & brevity.
7. Course covers nearly 1/3rd of GS Syllabus.

**NEXT BATCH WILL COMMENCE IN JULY-2016**

**GS-I PLUS**

Including Topics of Paper-III By **S.A. Siddiqui**

- ✓ Covers History, Geog, Heritage, Culture alongwith holistic coverage of environment and Bio-diversity
- ✓ Also from Paper-III: Agriculture, PDS, Irrigation, Majorcrops, Cropping pattern, Food Processing.

11A/22, 2nd Floor, Old Rajendrs Nagar (Near Bikaner Sweet) Delhi-110060

Ph.: 011-45633700, Mob.: 9899154622, 8130153699

YE-28/2016



# VISION INDIA®

## IAS Study Circle



**RANK-7<sup>th</sup>**  
**LOK BANDHU**  
(2014-15)



**RANK-9<sup>th</sup>**  
**AJAY PRAKASH**  
(2010-11)



**RANK-14**  
**VINAY PRATAP**  
(2010-11)



**RANK-18**  
**POMMALA SUNIL**  
(2010-11)



**RANK-2**  
**GHANSHYAM THORI**  
(2009-10)



**RANK-3**  
**D. DIVYA**  
(2009-10)



**RANK-5**  
**AMIT KISHORE**  
(2010-11)



**RANK-57**  
**BHAWANI SINGH**  
(2009-10)



**RANK-30**  
**GOWTHAM POTRU**  
(2014-15)



**RANK-38**  
**LINGRAJ PANDA**  
(2014-15)



**RANK-68**  
**PRABHAT MALIK**  
(2014-15)



**RANK-1**  
**SHRUTI PANDEY**  
(2014-15)



**RANK-158**  
**SANDEEP CHAUDHARY**  
(2014-15)



**RANK-169**  
**SUMIT SUNIL GARUD**  
(2014-15)

## SELF STUDY PROGRAM

### ANSWER WRITING PRACTICE SESSION

#### INCLUDES:

- Regular Answer Writing Practice
- GS Prelims Test Series
- GS Mains Test Series
- Essay Tests Weekly
- Discussion on every Saturday
- Modal Answers
- One to one interaction
- Group Discussion
- Evaluation by Subject Expert

**180 Days Program**

#### The Reasons to join:

- It enhances writing skill & does ensure a reflection of your mind on the Answer-sheet.
- Writing habit in Self-Study-Programme creates, a horizon for Self-Evaluation.
- Moreover, the veracity of your answers comes to a reality-check.
- In fact, through this program, you could have a chance to know the good-authored books/bibliography and periodicals.
- Our experts, in charge of this programme, would make you write minimum 5-6 questions on a regular basis keeping you abreast of all current in formation both national and international.

**Your Answers will be evaluated by Senior Faculties and Retd. Bureaucrats.**

#### COURSES OFFERED :

- ☞ GENERAL STUDIES
- ☞ PRELIMS & MAINS TEST SERIES
- ☞ CURRENT AFFAIRS CLASS
- ☞ NEWSPAPER ANALYSIS CLASS
- ☞ GS WEEKEND CLASSES
- ☞ GS MODULES
- ☞ ESSAY TEST SERIES

**BATCHES STARTING FROM 10th JUNE**

**LIBRARY FACILITY**

**HOSTEL FACILITY**

25/24, 2nd Floor, Opp. Duke Bakery, Old Rajinder Nagar, New Delhi - 60  
Mob.-9990183685 : Ph. : 011-45615533 Web : [www.visionindiaias.in](http://www.visionindiaias.in)

YE-32/2016

# Maximum Governance: Reaching Out through e-governance

*Ranjeet Mehta*



*e-governance reforms have been able to serve as a powerful platform for improving India's anti-poverty programs.*

*We believe that interventions like this may help the poor lead healthy and productive lives. The task now is to determine how to leverage this platform to maximize its impact on India's poorest*

**E**governance is the application of information and communication technologies to transform the efficiency, effectiveness, transparency and accountability of informational and transactional exchanges within government, between gov. and gov. agencies of National, State, Municipal and Local levels, citizen and businesses, and to empower citizens through access and use of information.

The rise of e-governance has been one of the most striking developments of the web. As the Internet supported digital communities and assuming that they do indeed grow to incorporate individuals around the country (and globe), they present the national governments with a number of challenges and opportunities. Governments in democratic states are primarily a representative mechanism whereby, the selected few debate and enact the legislation for and on behalf of the nation state's citizens. There are several aspects to this that might prove to be important in the context of **e-governance**.

Global shifts towards increased deployment of IT by governments emerged in the nineties, with the advent of the World Wide Web. The technology as well as e-governance initiatives have come a long way since then. With

the increase in Internet and mobile connections, the citizens are learning to exploit their new mode of access in wide ranging ways. They have started expecting more and more information and services online from governments and corporate organizations to further their civic, professional and personal lives, thus creating abundant evidence that the new "e-citizenship" is taking hold.

The introduction of e-governance in India started in the late 60s and early 70s with an emphasis on computerising applications for defence services, economic planning, national census, elections, tax collections, etc. However, from the early 90s, e-governance has taken on a broader dimension, using IT for wider sectoral applications with a policy emphasis on reaching out to rural areas and taking in greater inputs from NGOs and the private sector. While the emphasis was initially on automation and computerization, the later forays began to encompass connectivity, networking, setting up systems for processing information and delivering services. The implementation of the National e-Governance Plan (NeGP) in May 2006 was with the vision of making all government services accessible to the common man in his/her locality through common service delivery outlets to ensure efficiency, transparency and reliability of such services at affordable costs.

The author is Director at PHD Chamber of Commerce and Industry, New Delhi. He is member of various committees of the government of India. His publications include six books, more than 45 research papers and articles in leading National and International Magazines and Newspapers.



NeGP currently consists of 27 mission mode projects (MMPs) and 8 support components to be implemented at the Central, State and Local government levels. These include projects such as income tax, customs and excise and passports at the Central level, land records, agriculture and e-district at the State level and panchayats and municipalities at the local level.

The effective use of ICT services in the Government has greatly enhanced existing efficiencies, driven down communication costs and increased transparency in the functioning of various departments. It has also given citizens an easy access to tangible benefits, be it through simple applications such as online form filling, bill sourcing and payments, or complex applications like distance education and tele-medicine.

Some of the steps in e-governance that have been taken by the Government in the recent past are:

### **Pahal**

The PAHAL DBTL ambitious scheme was earlier launched on June 1, 2013 by the previous Government with the objective of giving cash subsidy on cooking gas and it covered 291 districts. The present government has comprehensively examined the PAHAL scheme and after reviewing the problems faced by the consumers, it modified the prior scheme and re-launched it in 54 districts on November 15, 2014 to cover 2.5 crore households. The second phase of this revised scheme started on January 1, 2015 to cover all the districts of the country. Under the previous scheme, it was mandatory to have the Aadhar number for all consumers who wanted to receive the LPG subsidy. However, this was a big problem for consumers who did not have the Aadhar Card, which meant that they could not avail of the subsidy.

Consumers who wished to join the scheme would have to either link their Aadhaar number into their bank

account and their LPG consumer or if they did not possess Aadhaar number, they would have to link their bank account directly with their 17 digit LPG ID. Once a consumer joins the scheme, he would get the cylinders at market price and would receive LPG subsidy directly in his bank account. A sum of Rs.568 was to be paid in advance to the consumer, who had joined the scheme, to his bank account, as soon as he made the first booking for a cylinder after joining the scheme to ensure that he had extra money required to pay for the first LPG cylinder at market price. This was in addition to subsidy that was paid on each cylinder.

To keep consumers informed about their status in the scheme, consumers received SMS at every stage in the scheme. To avail this feature, all LPG consumers were requested to register their mobile number with their distributor if they had not done so. They were also advised to receive cylinders only with cash memos to be assured of their subsidy transfer.

**The effective use of ICT services in the Government has greatly enhanced existing efficiencies, driven down communication costs and increased transparency in the functioning of various departments.**

The scheme was to cover over 15.3 crore consumers across 676 districts of the country. Currently, over 6.5 crore consumers i.e. 43 per cent have already joined the scheme and will receive subsidy in their bank account.

DBTL is designed to ensure that the benefit meant for the genuine domestic customer reaches them directly and is not diverted. By this process, the public money would be saved.

As on 30.12.2014, an amount of Rs.624 crore had been transferred to over 20 lakh LPG consumers since the launch of the scheme on 15<sup>th</sup> November, 2014. In this scheme, if one doesn't want the subsidy, he can

give it up voluntarily. Government of India started the 'Give it up' campaign in March 2015 and, as on April 2016 around 1 crore people, including the middle class and retired, had given up their LPG subsidy.

### **Digital India**

The Digital India initiative is a renewed push to address the delays plaguing flagship programs that focus on universal broadband access and mobile connectivity. Direct spending via public-sector organizations like BSNL (Bharat Sanchar Nigam Ltd), Railtel, and PGCIL (Power Grid Corporation of India Ltd) will be limited, but significant indirect demand will result from many more of the 68 per cent of India's population that lives in rural areas coming online.

The vision of Digital India programme aims at inclusive growth in areas of electronic services, products, manufacturing and job opportunities, etc. It is centered on three key areas –

- Digital Infrastructure as a Utility to Every Citizen;
- Governance and Services on Demand; and
- Digital Empowerment of Citizens;

With the above vision, the Digital India programme aims to provide Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, E-Governance: Reforming Government through Technology, eKranti – Electronic Delivery of Services, Information for All, Electronics Manufacturing, Target Net Zero Imports, IT for Jobs and Early Harvest Programmes. Digital India comprises of various initiatives under the single programme each targeted to prepare India for becoming a knowledge economy and for bringing good governance to citizens through synchronized and co-ordinated engagement of the entire Government.

This programme has been envisaged and coordinated by the Department

of Electronics and Information Technology (DeitY) in collaboration with various Central Ministries/ Departments and State Governments. The Prime Minister as the Chairman of Monitoring Committee on Digital India activities under the Digital India initiative is being carefully monitored. All the existing and ongoing e-Governance initiatives have been revamped to align them with the principles of Digital India.

Digital India is composed of many pieces, but the largest piece is last-mile connectivity. While government is looking to connect all the gram panchayats (GPs) and common service centres through fibre optics, that's not the only thing that they need.

The government has appointed designated public sector companies to roll out fibre optics to bring connectivity to rural areas. However, what is missing is the business piece of it. Government is now looking for entrepreneurs who could set up ISPs (Internet service providers) in rural areas to reach the last mile connectivity goal. Once small businesses start getting ISP licences, it will further accelerate the process. It will take a couple of years to reach that stage. An ISP provides internet services leveraging digital infrastructure such as fibre optic networks.

Meanwhile, the private sector remains bullish about tech spending by Indian companies fuelled by the Digital India initiative and steadily growing Indian economy. India's tech purchases, which include computers and peripheral equipment, communications equipment software, tech consulting services, tech outsourcing and hardware maintenance, will grow by 12 per cent in rupee terms in 2016 and 2017.

Technology expenditure will reach Rs.2.32 trillion in 2016 and Rs.2.59 trillion in 2017 from Rs.2.08 trillion in 2015. A third of that spending will be on hardware, which remains the biggest area of expense for Indian companies. However, communications equipment spending will grow more

slowly than the rest as the market continues to mature and prices drop. This will occur even as Digital India gains traction and telcos launch newer and better communication networks, such as 4G.

In 2014-15, the Union government initially planned to connect 100,000 gram panchayats by fibre optics, which was later scaled down to 50,000. According to data up to March 2015, only about 20,000 gram panchayats had been covered under the National Optical Fibre Network (NOFN), which was later renamed BharatNet.

Till about December 2015, 32,272 GPs were covered with 76,624 km of fibre laid, according to government data. The Bharat Net project aims to establish a scalable network by 2017 towards providing an affordable broadband connectivity of 2 Mbps to 20 Mbps to all rural households and institutions.

### Digital India: Key Projects

Several projects/products have already been launched or ready to be launched as follows:

1. **Digital Locker System** aims to minimize the usage of physical documents and enable sharing of e-documents across agencies. The sharing of the e-documents will be done through registered repositories thereby ensuring the authenticity of the documents online.
2. **MyGov.in** has been implemented as a platform for citizen engagement in governance, through a "Discuss", "Do" and "Disseminate" approach. The mobile App for MyGov would bring these features to users on a mobile phone.
3. **Swachh Bharat Mission (SBM) Mobile app** would be used by people and Government organizations for achieving the goals of Swachh Bharat Mission.
4. **eSign framework** would allow citizens to digitally sign a

document online using Aadhaar authentication.

5. The **Online Registration System (ORS)** under the e-Hospital application has been introduced. This application provides important services such as online registration, payment of fees and appointments, online diagnostic reports, enquiring availability of blood online, etc.
6. **National Scholarships Portal** is a one stop solution for end to end scholarship process right from submission of student application, verification, sanction and disbursal to end beneficiary for all the scholarships provided by the Government of India.
7. DeitY has undertaken an initiative namely **Digitize India Platform (DIP)** for large scale digitization of records in the country that would facilitate efficient delivery of services to the citizens.
8. The Government of India has undertaken an initiative namely **Bharat Net**, a high speed digital highway to connect all 2.5 lakh Gram Panchayats of the country. This would be the world's largest rural broadband connectivity project using optical fibre.
9. BSNL has introduced **Next Generation Network (NGN)**, to replace 30 year old exchanges, which is an IP based technology to manage all types of services like voice, data, multimedia/ video and other types of packet switched communication services.
10. BSNL has undertaken large scale deployment of Wi-Fi hotspots throughout the country. The user can latch on the BSNL Wi-Fi network through their mobile devices.
11. To deliver citizen services electronically and improve the way citizens and authorities transact with each other, it is imperative to have ubiquitous connectivity.

The government also realises this need as reflected by including 'broadband highways' as one of the pillars of Digital India. While connectivity is one criterion, enabling and providing technologies to facilitate delivery of services to citizens forms the other.

### Policy Initiatives

Policy initiatives have also been undertaken (by DeitY) in the e-Governance domain like e-Kranti Framework, Policy on Adoption of Open Source Software for Government of India, Framework for Adoption of Open Source Software in e-Governance Systems, Policy on Open Application Programming Interfaces (APIs) for Government of India, E-mail Policy of Government of India, Policy on Use of IT Resources of Government of India, Policy on Collaborative Application

Development by Opening the Source Code of Government Applications, Application Development & Re-Engineering Guidelines for Cloud Ready Applications.

- **BPO Policy** has been approved to create BPO centres in different North Eastern states and also in smaller / mofussil towns of other states.
- **Electronics Development Fund (EDF)** Policy aims to promote Innovation, R&D, and Product Development and to create a resource pool of IP within the country to create a self-sustaining eco-system of Venture Funds.
- **National Centre for Flexible Electronics (NCFlexE)** is an initiative of the Government of India to promote research and innovation in the emerging area of Flexible Electronics.

- **Centre of Excellence on Internet on Things (IoT)** is a joint initiative of Department of Electronics & Information Technology (DeitY), ERNET and NASSCOM

To conclude, e-governance reforms have been able to serve as a powerful platform for improving India's anti-poverty programs. We believe that interventions like this may help the poor lead healthy and productive lives. The task now is to determine how to leverage this platform to maximize its impact on India's poorest. The merits and demerits of DBT are mixture of hopes and assumptions, but DBT is in good spirit and will definitely benefit all stakeholders i.e. govt, beneficiaries and private institutions. It will make sure right to economic equality by ensuring every beneficiary gets his share on time. □

(E-mail: ranjeetmehta@gmail.com)

# IAS - 2017

**Dr. MAJID HUSAIN**  
(Gold Medallist)

**Renowned Professor**

*(Over 40 years experience of teaching and Civil Services work)*

*Versatile author of over 60 books on*

**Geography and Ecology**  
for Civil Services

**Geography - 20<sup>th</sup> JUNE**  
Batch Starts

\*Seats Limited

**ADMISSION  
OPEN**

**PRAGATI IAS**

011-25812124, 9999793649, 8587055425  
18/4, 3rd Flr, ORN, DELHI-60, www.pragatiias.com

YE-17/2016



# GS MENTORS

An Institute of Top IAS Trainers

## IAS 2017

## Open Seminar

Meet our IAS Toppers (Second Week of June)

## General Studies

Registration  
Open

### 20<sup>th</sup> JUNE

Morning Batch  
@ Rajinder Nagar

Batches Start

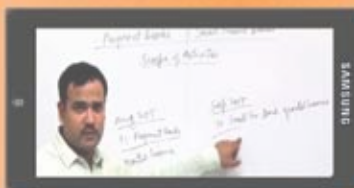
### 4<sup>th</sup> JULY

Evening Batch  
@ Mukherjee Nagar

### OUR RESULT-2015

118 out of 300 students taught by us qualified the Prelims (IAS) 2015  
30 out of 118 students taught by us qualified the Mains (IAS) 2015

### E-LEARNING PROGRAMMES



CLASSES ON TABLET



ONLINE CLASSES

### Selected Candidates Mentored by the Faculty of GS Mentors

Result-2014									And Many More...
	Aditya Ranjan Rank-99	Zainab Syeed Rank-107	Safeer Karim Rank-112	Bhanu Parbha Rank-160	Imran Raza Rank-165	Anjali Yadav Rank-443	Afaq Ahmad Giri, Rank-457	Ch. Mohd. Yasin Rank-459	
Result-2013									And Many More...
	Rachit Raj Rank-3	Neha Jain Rank-12	Faiz Aq Ahmed Mumtaz, Rank-17	Md. Musharraf Ali Faruqui, Rank-80	Chakravarti Singh Rathore, Rank-85	Sana Akhtar Rank-90	Tejaswani Gautam Rank-239	Rounaq Jamil Ansari Rank-763	

Note: These students were mentored by the faculty of GS MENTORS from Prelims-Mains till interview stage NOT JUST attended Test Series or Mock Interview Programme.

532, Dr. Mukherjee Nagar, Delhi-9  
011- 27607070, 7840888777

Website: [www.gsmentors.com](http://www.gsmentors.com)  
E-mail: [gsmentors1@gmail.com](mailto:gsmentors1@gmail.com)

23-B, 3rd Floor, Pusa Road, N. Delhi-5  
011-47451000, 7840888666

YE-31/2016

# Diplomacy : For Inclusive Development and Larger Footprints

*Achal Malhotra*



*...the proactive and pragmatic diplomacy pursued with a sense of urgency during the last 22 months has served immensely the cause of promoting a series of projects of national importance; it has markedly enhanced India's footprints on the global horizon and added substantially to its reputation and stature abroad as an important global player capable of making a very positive contribution to international affairs and shaping the evolving debates*

**S**oon after it assumed charge in May 2014, the new Government announced a series of innovative initiatives with a long term perspective. Several of these programmes such as Make in India, Skills India, Smart Cities, infrastructure development, Digital India, Swachh Bharat etc prima-facie appear to be part of the domestic agenda. In reality, however, substantial external inputs such as foreign partners, Foreign Direct Investments, financial assistance and transfer of technology are required, if these programmes were to succeed. India's diplomacy rose to the challenge and within a short span of time underwent the required re-orientation. The foreign policy in its new incarnation, is now a proactive, pragmatic, fine amalgamation of political, economic and cultural diplomacy and development centric. The focus is on the creation of an external environment which will be conducive and congenial for inclusive internal growth in the country. The idea is to synchronise diplomatic initiatives with the priorities of domestic agenda. In addition, these initiatives are aimed at addressing trust deficit, particularly in the neighbourhood and building

bridges of friendship, understanding for mutually beneficial cooperation throughout the world, and finally to enhance India's footprints and visibility at the global arena as an influential player.

India's politico-economic diplomatic initiatives to harness international partners for the realisation of long-term vision of India have received palpably good response. What is listed in this article is only indicative of the positive outcome so far and definitely not exhaustive.

## **Diplomacy for Inclusive Growth at Home**

**Infrastructure and Finance :** A UAE-India Infrastructure Investment Fund, announced during the PM's visit to Dubai in August last year the set a target to mobilize \$75bn to support investments in India's plans for rapid expansion of next generation infrastructure in India. UK and India have instituted a Partnership Fund under the overall umbrella of India's National Infrastructure Investment Fund .The Indian Railways and roads, in particular, are expected to benefit from foreign collaboration and assistance. Japan is ready to provide loans for the improvement of road network connectivity in the

The author served as India's Ambassador to Armenia and Georgia and Deputy Permanent Representative of India at UN and International Organisation in Vienna; and in New Delhi as Director in charge of relations with neighbouring countries. Currently engaged in freelance analysis of foreign policy and international affairs; occasionally delivers lectures at Indian Universities on Indian foreign policy under Distinguished Lecture Series of Ministry of External Affairs.

North East. India and Japan have agreed to build a high speed bullet train which will cut down the travel time on the Mumbai-Ahmedabad route from seven to two hours. Japan will also extend ODA loans to the tune of 100bn Yen for the Chennai and Ahmedabad metro projects. France will fund the second phase of Bengaluru, Kochi metro and Nagpur Metro project. For the Bengaluru and Nagpur metro projects, Germany also will provide loans to the tune of Euro 500mn for each project. India and China have agreed to enhance cooperation in the railway sector. The proposed projects include the increasing of the speed on the existing Chennai-Bengaluru-Mysore sector. The French company ALSTOM will build an electric locomotive plant in Madhepura in Bihar involving an investment of 3.2bn Euro. Work is in progress for the launching of the first ever Rupee denominated bond in London for financing railway infrastructure in India.

**Make in India:** Response to India's vigorous overseas campaigns has been impressive. Russia has agreed to joint production of Ka 226 Helicopters in India. Russia has also agreed to localisation of manufacturing in India under the aegis of Make in India and in tandem with the serial construction of nuclear power plants. RosAtom of Russia and the Department of Atomic Energy of India have finalised a Programme of Action for localization. L&T and the French company AREVA have agreed to increase indigenisation of the Jaitpur Nuclear Power Project and to facilitate transfer of technology. AIRBUS and TATA will undertake joint manufacturing of C295 Helicopters in India. AIRBUS have also entered into a preliminary agreement with Mahindra for the manufacturing of helicopters. BOEING will produce aero structures for the AH64 Apache Helicopter. A \$12bn Japan-India Make in India Special Finance Facility has been instituted. Maruti will manufacture cars in India for export to Japan.

**Foreign Investments:** Reflecting the confidence generated by diplomatic campaigns in India's surging economy, the FDI in 2015, so much needed for the realisation of ambitious plans, registered an increase of 40 per cent over the previous year. The total value of MoUs signed between Indian and Chinese companies has been assessed at \$22bn. The value of deals struck between Indian and UK private sector companies is to the tune of British Pound 9.2bn, including British Pound 1.3 bn committed by Vodafone. Japan has pledged to invest 35 billion dollars over the next five years in India to finance infrastructure projects and building of smart cities. South Korea has committed \$10bn

**Besides P-5, all important regions in the world – South Asia, South East Asia, Central Asia, West Asia, Gulf, Africa, Asia Pacific, - were the destinations for India's global diplomatic outreach. India also engaged the important regional groupings such as ASEAN, EAS, NAM, G-20, BRICS, SCO, besides participating in UN deliberations.**

(\$1bn as Economic Development Cooperation Fund and \$9bn for export credits) for priority sectors such as railways, power generation and transmission). The German automotive engineering giant Bosch has announced its plans to establish three new manufacturing plants in India and committed an investment of British pound 100bn.

**Smart Cities:** Several international partners have come forth to assist in the development of smart cities in India. While the USA has agreed to develop Visakhapatnam, Ahmedabad and Allahabad, France has committed to invest over Euro 2bn in Smart City Project with special emphasis on Chandigarh, Nagpur and Puducherry.

**Digital India and Skill India:** Microsoft and Google are amongst the multinational giants who have made commitments to contribute substantially towards the implementation of Digital India. The USA, Germany, UK, Canada, Japan, Singapore and Malaysia are amongst the leading countries, which have agreed to assist India in the implementation of its **Skill India** programme.

**Clean Ganga:** Japan and Germany have offered financial assistance, expertise and technology for the rejuvenation of river Ganga.

**Energy Security:** In this sector, the diplomatic initiatives were focused in particular on partnerships for Clean Energy. A landmark in this context was the launching of International Solar Alliance of over 100 countries at the initiative of India on the sidelines of the Paris Climate Change meet in December last year. India has allotted land for the Secretariat (in Gurgaon, NCR Delhi) and committed to contribute \$30mn for Secretarial infrastructure. Considerable headway was made in the conclusion of civil nuclear cooperation agreements for setting up nuclear plants in India, and for procuring natural uranium from abroad with the ultimate objective of enhancing the share of clean energy in our energy-mix.

#### **Diplomacy in Global Arena:**

Besides P-5, all important regions in the world – South Asia, South East Asia, Central Asia, West Asia, Gulf, Africa, Asia Pacific, - were the destinations for India's global diplomatic outreach. India was in also engaged the important regional groupings such as ASEAN, EAS, NAM, G-20, BRICS, SCO, besides participating in UN deliberations.

**“Neighbourhood First”** was an important and major diplomatic initiative, which was taken even before the new Prime Minister officially assumed charge. The presence of all Heads of State/Government from all SAARC countries at the

swearing in ceremony of the Prime Minister of India in May 2014 provided an excellent opportunity to underline the importance which the new political dispensation in India intended to accord to her relations with its neighbouring countries. It also helped in establishing initial contacts which were subsequently followed up through exchange of visits or meetings on the side lines of regional and international conferences. In the case of Pakistan, the occasion was extremely useful in breaking the ice for the resumption of stalled dialogue between the two countries. On the whole, the outcome of India's Neighbourhood First initiative can be described as more than satisfactory. Our relations with Bhutan and Bangladesh are stable and on the ascendency. The ratification of the Land Boundary Agreement has not only settled the 4096 km of boundary between India and Bangladesh but would it should also facilitate more effective border management, particularly in checking illegal migration, human trafficking, smuggling etc. Fifty thousand stateless persons, residing in 161 enclaves now have legitimate national identity. The trust deficit with Nepal stands reduced. It has been possible to reset our relations with Sri Lanka and Maldives. Strategic partnership with Afghanistan has been reenergised. Regrettably, despite so much of flexibility shown by India, no tangible progress could so far be registered in India-Pakistan relations; the consolation, however, is that the doors have not been shut completely and windows are still open and one can hope to move forward in the not so distant future.

**P-5:** PM's visits to USA, China, UK, Russia and France were instrumental in reinvigoration of relations with all P-5 countries and laid the foundations for acceleration of multi-faceted cooperation with these countries. The visit to Moscow in December 2015 was in particular significant as it came in the backdrop of growing perceptions that following the change of Government in New Delhi in May 2014, India began to

gradually drift away from its "time-tested friend" Russia in its bid to be closer to the West (led by the US). The visit not only successfully addressed the concerns of Russia, but it also helped restore mutual trust and confidence, and understand each others' compulsions while operating in an increasingly multi-polar world.

**Act East Policy :** The Look East policy enunciated in early 1990s was elevated to Act East Policy, reflecting

**India announced \$10bn in credit lines for development projects, grant assistance of \$ 600mn, as well as 50000 scholarships over next five years. These initiatives are bound to enhance India's footprints in Africa, besides generating enormous goodwill for India and counter the growing presence of China in Africa.**

India's new thrust on imparting substantive content, particularly economic, to relations with ASEAN. India has also raised its commitment from \$1mn to \$5mn for ASEAN-India Science and Technology Development Fund.

**The Islands :** The diplomatic initiative to take on board the island countries such as Maldives, Sri Lanka, Mauritius, Seychelles have an important dimension in the context of maritime security and blue/ocean economy. In a way, this can also be considered a strategic measure to counter China's String of Pearls.

**The Gulf and West Asia/Middle East** are important in the context of India's energy security and presence of large Indian Diaspora, and of late for reasons of security in the wake of rise of fundamental and violent forces such as ISIS. These issues were addressed during the PM's visit to the United Arab Emirates in August 2015 and later to Saudi Arabia in early April this year. The visit to UAE provided a fresh impetus to bilateral engagement and elevated

it to a "comprehensive strategic partnership". The visit to Saudi Arabia helped further consolidation of strategic partnerships. Considerable emphasis was placed on defence cooperation, cooperation in counter terrorism and security, including maritime security in the Gulf and Indian Ocean and cyber security, particularly to counter the threat of misuse of cyber space by terrorists. It was also agreed to share intelligence related to terrorism, money laundering and terrorist financing.

**The India-Africa Forum** (October, 2015) brought 41 Heads of State and Government and representatives from all other countries of Africa to New Delhi together for the first ever time. It provided an excellent opportunity to reflect on the past, rejuvenate the age-old relations and unveil a "dynamic and transformative agenda" which is expected to bring India and Africa closer in the years and decades to come. "The Delhi Declaration 2015" placed development cooperation at the heart of India-Africa partnership. India announced \$10bn in credit lines for development projects, grant assistance of \$ 600mn, as well as 50,000 scholarships over the next five years. These initiatives are bound to enhance India's footprints in Africa, besides generating generous goodwill for India and counter the growing presence of China in Africa.

**Multilateral Fora:** India's robust engagement with major multilateral fora including UN, G20, ASEAN, EAS, NAM, BRICS, SCO, has helped raise India's international stature. India's relentless campaigns on issues such as trans-national terrorism, reform of global governance structures, climate change, piracy, cyber security, global trade negotiations have resulted in significantly influencing the international approach and shaping the global agenda. India's status in Shanghai Cooperation Organisation (SCO) has been elevated from Observer to Full Member. There is a clear recognition that India is a key player in the Asia Pacific

region as reflected in positive articulation of support for India's membership of APEC. The support for India's membership of global Nuclear Export Control Regimes i.e. Missile Technology Control Regime (MTCR), Nuclear Suppliers Group (NSG), Australia Group and Wassenaar Arrangement is now louder than ever. Declarations / reiterations of support for India's candidature for Permanent Seat in an expanded UN Security Council has multiplied. There is widespread support for early adoption by UNGA of the Comprehensive Convention on International Terrorism, which was introduced by India.

**India's contribution to the COP21:** The final document has been appreciated globally. While upholding the concept of climate justice, the Final document has incorporated India's proposals for climate finance, technology transfer and principle of common but differentiated responsibility. The

PM's 'Das Kadam,' or 10-point programme proposed at the 7<sup>th</sup> BRICS Summit in the Russian city of Ufa in July last year, included a series of proposals for intra-region cooperation in a wide range of areas such as Trade Fairs, Sports, Film Festivals, agriculture, audit etc.


**The 7<sup>th</sup> BRICS summit formalised:** India-backed proposals namely the \$100 billion New Development Bank and a currency reserve pool worth another \$100 billion.

**Connectivity:** The diplomatic initiatives undertaken to enhance connectivity to promote sub-regional and regional integration include agreement with Bangladesh for the use of Chittagong and Mongla ports, launching of Kolkata-Dhaka-Agartala bus service and Motor Vehicles Agreement between India, Bhutan, Bangladesh and Nepal. India has committed a \$ 1 billion Line of Credit for projects which can promote

physical and digital connectivity between India and ASEAN. An inter-governmental agreement was signed to enable India to build Chabahar Port in Iran. India has also pushed for fast tracking the International North South Corridor linking India, Iran and Central Asia through ship-rail-road route, and also for the India-Myanmar-Thailand Highway from which the north eastern states in India will stand to benefit enormously.

In short, the proactive and pragmatic diplomacy pursued with a sense of urgency during the last 22 months has served immensely the cause of promoting a series of projects of national importance; it has markedly enhanced India's footprints on the global horizon and added substantially to its reputation and stature abroad as an important global player capable of making a very positive contribution to international affairs and shaping the evolving debates. □

(E-mail: [achal\\_malhotra@hotmail.com](mailto:achal_malhotra@hotmail.com))



# SYNERGY

AN INSTITUTE FOR CIVIL SERVICES EXAMINATION

---

OUR PROGRAMME

PUBLIC ADMINISTRATION

ETHICS MODULE

G.S CLASS PROGRAMME

TEST SERIES PROGRAMME (MAINS & P.T.)

MAINS OPTIONAL TEST SERIES

FOR NEW BATCHES AND COURSES:- KINDLY VISIT ON - [synergy.edu.in](http://synergy.edu.in) & [synergyraftar.com](http://synergyraftar.com)

TO "ASSESS YOUR PREPARATION" Join Our RUNNING PROGRAMME

(BOTH ENGLISH & HINDI MEDIUM)

UPSC PRELIMS TEST SERIES:- STARTED FROM 8TH MAY

(BOTH ENGLISH & HINDI MEDIUM)

UPSC PRELIMS TEST SERIES:- 4 MODEL TEST (ON 10TH & 14TH JULY)

(BOTH ENGLISH & HINDI MEDIUM)

MAINS PREPARATORY TEST SERIES:- 4 MODEL TEST (I, II, III & IV PAPER) (ON 18TH & 19TH JUNE)

(BOTH ENGLISH & HINDI MEDIUM)

YOU CAN DOWNLOAD OUR PREVIOUS QUESTION PAPER & DETAILED ANSWER FROM OUR WEBSITE:- [www.synergyraftar.com](http://www.synergyraftar.com)

<p style="text-align: center; font-weight: bold; margin: 0;">HEAD OFFICE:</p> <p style="margin: 0;">Mukh. Nagar:- 102, 1st Floor, Manushree Building, Comp. (Behind Post Office), Delhi - 09 Ph: 011-27653494, 27654518</p>	<p style="text-align: center; font-weight: bold; margin: 0;">BRANCH OFFICE:</p> <p style="margin: 0;">Karol Bagh:- 16-A/2, 1st Floor, Ajmal Khan Road, W.E.A., New Delhi - 05 Ph: 011-25744391</p>
---	--

YE-27/2016



## The most comprehensive collection of Civil Services Preliminary Exam Books



₹1,295/-



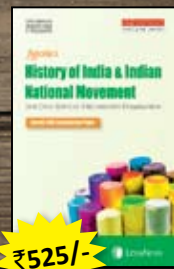
₹995/-



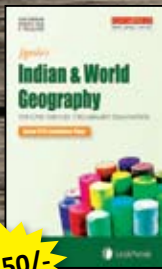
₹395/-



₹495/-



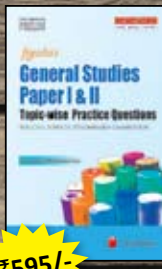
₹525/-



₹450/-



₹475/-



₹595/-



₹450/-



₹525/-

### Key Highlights

- Detailed coverage of the latest UPSC syllabus
- 'Pedagogical Support' to ensure that important pointers are remembered
- Contains Solved 2015 Examination Papers
- Structured Learning Methodology
- Covers all topics comprehensively in an organized manner
- Follows a step-by-step approach to facilitate easy understanding of concepts
- Tackles all formats of questions appearing in the examination

### Contact Us

Naveen Bagga  
Email id- naveen.bagga@lexisnexus.com

**South- TN/Kerala**  
Venkatapathi Naidu K  
Mobile- +91-7358519727

**North**  
Prakash Sharma  
Mobile- +91-9711988762  
Ahmad Ansari  
Mobile- +91-8882844092

**West**  
Subhash Guha  
Mobile- +91-7757066775

**South- AP/Karnataka**  
Mahesh Suryapalli  
Mobile- +91-9515184989/9298252579

**East**  
Abhishek Kumar Jha  
Mobile- +91-9163629000

### For more information, please contact

LexisNexis  
14th Floor, Building No. 10, Tower B, DLF Cyber City Phase - II,  
Gurgaon - 122002, Haryana, India  
Customer Helpdesk – Tel: +91 124 4774477 (Mon - Fri, 10am to 5pm)  
Email: marketing.in@lexisnexus.com

To avail discounts and for more details, write to us  
at marketing.in@lexisnexus.com with subject line  
'0616YEUPSC' or call our toll free nos.-  
Airtel: 1800-102-8177, BSNL: 1800-180-7126

# Quality Education in Contemporary India

*Disha Nawani*



*All children have a right to good quality, equitable education and therefore, all efforts must be made to create an enabling environment in schools, where both teachers and students are supported to simultaneously partake in meaningful teaching-learning experiences. Schools must form the fundamental unit of all interventions and reforms. Attempts must be made to undertake curricular, pedagogic and assessment reforms in the spirit of the NCF, 2005 and the RTE Act, 2009 must be allowed to find meaningful expression on multiple fronts*

**T**he Indian education system is peculiarly positioned. On the one hand, there are a large number of students who go abroad for higher education/work and do exceedingly well. On the other hand, there is a sharp disparity between ‘bright sparks’ and a large majority of school students who struggle to acquire basic literacy and numeracy skills, leave alone make sense of their schooling in particular and world at large. Assertions of mechanically memorising de-contextualised bits of facts and information from prescribed textbooks with the primary objective of clearing examinations abound and are often found to be true. It is also recognised that there is a skewed emphasis on the cognitive (and that too, memory) and an exclusion of the affective and other domains of a child’s personality. What is interesting however, is that there is also a constant questioning, reflection and suggestions proposed in various policies, programmes, work of various thinkers and research studies, for the need to provide meaningful education to children. While the nature of education imparted is one significant concern of the Indian school system, the other is a differentiated education offered to its children, based on their social locations.

Children with multiple identities (caste, class, religion, tribe, gender etc) are hierarchically placed in our ‘not just diverse but unequal’ society and there is a synch between children’s social locations and the schools that they go to. There are schools which have the finest state-of-the-art technology, adequate infrastructure and qualified and highly competent teachers to teach children from privileged socio-economic backgrounds. Parallely, there are also schools which are struggling at all levels- inadequate infrastructure, incompetent and de-motivated teachers and unwilling and irregular students. What we have is a layered education system in both government and private spaces and this layered differentiation does not stop at the level of formal school system, but extends itself in the form of non-formal education (NFE) outside formal school space as well.

There have been criticisms galore of the ills plaguing our education system- some of which have emerged from relevant research and others which have been reactions to the performance of school children in achievement surveys conducted either by national (both state and non-state) and international agencies. The issues of quality, equity and social justice go hand in hand and quality education cannot be restricted to a few children in limited pockets. The term quality, in its various manifestations/foci

The author is Professor and Chairperson, Centre for Education, School of Education, Tata Institute of Social Sciences, Mumbai.

(ranging from curricular concerns to teachers to infrastructure, etc) needs to have a universal meaning for all children and all school spaces. It needs to be inclusive in character-inclusion of a kind which needs to integrate all with dignity and not exclude/separate a large majority by offering them a few sops. Most importantly, in a country like ours, the primary responsibility of providing equitable, good quality education needs to lie with the government and not the private players who venture into education to seek profits. The neo-liberal environment that the structural adjustment policies created in the early 1990s seem to have swiftly swept the education space as well. Several low-cost private players are now making forays into this space, offering education at a cost to those who usually go to free government schools and are disillusioned with the kind of education that their wards get there.

### **Right to Education Act, 2009**

In this context, it is important to appreciate the landmark Right to Free and Compulsory Education for children (RTE), which made education a Fundamental Right in 2009. This Act ensures free and compulsory elementary education for all children in the age group of 6-14 years. While it has several provisions relating to the meaning and implementation of different aspects of the Act, a few which are particularly important with respect to ensuring quality education in schools are- laying down of norms and standards relating to Pupil Teacher Ratios (PTRs), buildings and infrastructure, school-working days, teacher-working hours; provision of prohibition of deployment of teachers for non-educational work, other than decennial census, elections to local authority, state legislatures and Parliament, and disaster relief; provision for appointment of appropriately qualified and trained teachers and prohibition of physical punishment and mental harassment, screening procedures for admission

of children, capitation fee, private tuition by teachers and running of schools without recognition. While the provisions of this Act are fundamentally sound in nature, it is important that mechanisms for implementing them are properly spelled out and executed with utmost sincerity and accountability.

### **National Curricular Framework, 2005**

Besides these provisions, the Act also recognises the importance of a contextualised, vibrant and meaningful curriculum, which accepts the agency of the child and a pedagogy and environment where children can

**...in a country like ours, the primary responsibility of providing equitable, good quality education needs to lie with the government and not the private players who venture into education to seek profits. ...Several low-cost private players are now making forays into this space, offering education at a cost to those who usually go to free government schools and are disillusioned with the kind of education that their wards get there.**

learn without fear. All our national policies on education and more recently, the National Curricular Framework (NCF), 2005, recognised the failure of our curriculum and schools to evoke the interest of children and retain them in schools. It stated upfront that the issue of quality needs to be centrally linked with the educational experiences that children have in schools and efforts should be made in the direction of ensuring an all-round development of children and building on their knowledge and experiences.

### **Recent Government Schemes**

The government often faces flak for all that is wrong with state

supported institutions. While the government is centrally responsible for a social good such as education, it is important to examine the initiatives launched by the government for strengthening our public education system. It has also been launching several schemes to enhance the quality of education across all stages of education-primary to higher. These schemes are comprehensive and address the needs of students from socio-culturally-economically challenged backgrounds, including those with special needs; improve access and bring about curricular and pedagogic reforms. For instance, under the Beti Bachao Beti Padhao Abhiyan, an award is being instituted to those School Management Committees which achieve 100 per cent transition of girls at different levels of education. Similarly, UDAAN is an initiative of the Central Board of Secondary Education (CBSE) to enable disadvantaged girl students and other students from SC/ST & minorities to transit from school to post-school professional education specially in Science and Maths. Recognising the geographical isolation of the North Eastern region and its fallouts, there are schemes for students residing in that region as well. To reach out to a wider group and make the pedagogic transaction more dynamic, technology is also now being leveraged to facilitate learning opportunities for students. Under SWAYAM (Study Webs of Active –Learning for Young Aspiring Minds), Professors of centrally funded institutions like IITs, IIMs and Central universities will offer free on-line courses to citizens of our country. This is certainly a positive attempt to break the exclusivity of such Institutions which have traditionally favoured only a selected few. Similarly, National E-Library has been envisaged as an on-line portal that will democratize access to knowledge by ensuring that quality content developed in central universities and other premier educational institutions is available in a digital format and easily accessed by variety of stakeholders through

laptops, smart phones and tablets, etc. Similarly, National Scholarships Portal has been envisaged as a one stop solution for end to end scholarship process right from submission of student applications to its disbursal to the beneficiaries for all the scholarships provided by the Government of India. In the field of school education, the Human Resource Development Ministry proposes to conduct annual National Assessment Surveys (NAS) through the National Council of Educational Research and Training (NCERT); develop an expenditure portal to centralise various sources of school education data in India, which is a much required necessity and launch a portal for Teacher Education Institutions which will ensure transparency and grading of their functioning. A system which tracks around 200 million children across the country is also being initiated, which will be used to monitor the students' progress from one class and identify drop outs.

In keeping with the spirit of NCF, 2005, and making connections between the often sterile world of school education and the dynamic world outside, the MHRD has set up the Rashtriya Avishkar Abhiyan (RAA) - a convergent framework aimed at nurturing a spirit of inquiry and creativity, love for Science and Mathematics and effective use of technology amongst children. NCERT's e-pathshala- a novel idea, addresses the question of free and easy access to quality teaching-learning resources to all school students.

There are many such schemes initiated by the government to support the education of children/youth in several ways. These are important steps and need to be appreciated. However, one must be careful that they do not divert our attention and resources from strengthening our school systems/colleges etc towards conceptualisation and execution of only such schemes, which at most should be seen as supplementary measures. To take just a case in point, several assessment surveys over the years have shown that all is not well with the learning of our school children, especially government schools and more such assessments will, in all probability, reveal similar results. Rather than focusing on the magnitude of the problem, one should focus on addressing concerns and factors, responsible for non-learning of children, which are already well known and move towards correcting them. Moreover, some of these assessment surveys focus singularly on acquisition of numeracy and literacy skills, which is certainly something that the schools must do, but also go beyond to impart meaningful experiences to children in schools. In this context, it is pertinent to point out that the recent reversal of the provision proposed in RTE, Act 2009 regarding the non-detention (NDP) of children till Class VIII is worrisome as detention punishes children on failing, when several other factors responsible for their learning may not be in place. Similarly, while all teachers, irrespective of the places they are teaching in, need to

be held accountable for the learning of children under their charge, it is equally important that they be supported and structural irritants in the conditions in which they work, be removed. Likewise, in a diverse socio-cultural context like ours, technology can at best play an enabling role. Expecting tablets and smart phones to replace teachers and schools, especially at the primary level, for children who need much more hand-holding, will be more damaging.

While each of these schemes is inherently worthy, they should not be mistaken for certain concerns, fundamental to the questions of equity, quality and social justice. All children have the right to good quality, equitable education and therefore, all efforts must be made to create an enabling environment in schools, where both teachers and students are supported to simultaneously partake in meaningful teaching-learning experiences. Schools must form the fundamental unit of all interventions and reforms. Attempts must be made to undertake curricular, pedagogic and assessment reforms in the spirit of the NCF, 2005 and the RTE Act, 2009 must be allowed to find meaningful expression on multiple fronts. Rather than removing clauses like NDP, amendments if at all, must be made to include the age groups of 3-6 years and 14-18 years in its ambit.

**Readings:**

<http://mhrd.gov.in/school-education>

<http://mhrd.gov.in/schemes-school>

<https://www.scholarships.gov.in/> ❑

(E-mail: [dishanawani@yahoo.com](mailto:dishanawani@yahoo.com))

# YOJANA

## Forthcoming Issue

July

WATER: A PRECIOUS RESOURCE



# GS SCORE

**IAS 2017**

# GS FOUNDATION



**Regular & Weekend**

**REGULAR BATCH STARTS**

**20<sup>th</sup> July 2016**

**10:00 AM to 1:00 PM**

**Duration 20<sup>th</sup> July, 2016 to 20<sup>th</sup> Feb, 2017**

Off. No. 6, 1<sup>st</sup> Floor, Apsara Arcade, Karol Bagh, New Delhi-110005 (Karol Bagh Metro Gate No. 5)

**9953595114 • 9873870114 • 011 - 47058253**

For more details, visit at:

**[www.iasscore.in](http://www.iasscore.in)**

YE-25/2016

# Universal Health Coverage: A Step Towards Sustainable Development

*Shankar Prinja*



*...strengthening of the primary health care infrastructure has to be the bedrock for achievement of UHC in India. Without an adequate investment in augmenting this capacity of the public system to deliver effective primary care, no amount of demand-side financing can succeed. This requires raising resources significantly for health.*

**T**he beginning of the 21<sup>st</sup> century embarked the global mobilisation towards achievement of the eight Millennium Developmental Goals (MDG)<sup>1</sup>. These MDGs with a projected 15 year plan were adopted by 191 countries at the millennium summit of United Nations in September 2000. The 8 basic, quantifiable and time bound goals with 21 targets and 60 indicators created a paradigm shift towards human development through emphasis on eradicating poverty and hunger, improving literacy rates; focusing on health care and gender equality along with environmental sustainability.<sup>1</sup>

With the culmination of the MDGs in 2015, a new era of Post-2015 development agenda is ushered with the enunciation of the Sustainable Development Goals (SDG)<sup>2</sup>. It comprises an even more ambitious set of 17 goals and 169 targets, of which the 3<sup>rd</sup> goal pertains to health. Goal 3 which specifically pertains to health – ensures healthy lives and promotes well-being for all infants and all ages – has 13 measurable targets. The process of developing indicators to measure these goals is currently underway and likely to be completed within a few months from now. Target

3.8 of the SDGs consists of achieving universal health coverage, including financial risk protection, access to quality essential health-care services, medicines and vaccines for all.

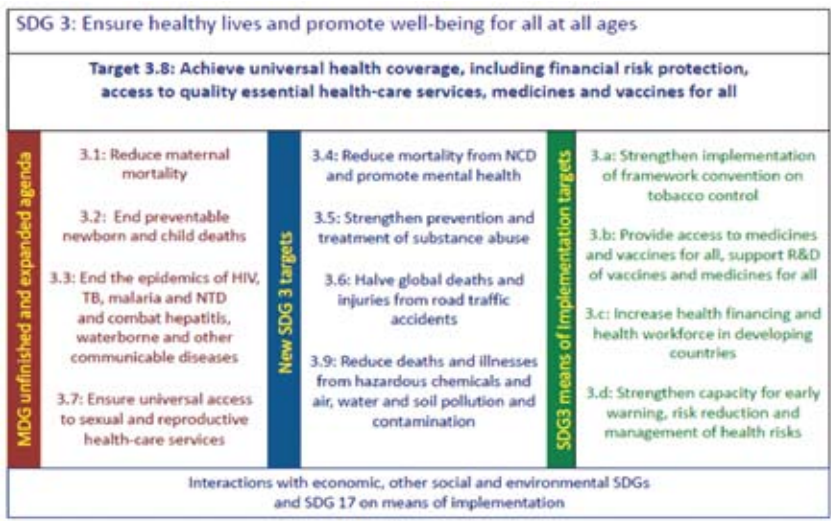
In the wake of all these global developments, India is poised at a very important junction with regard to the action on health sector. This paper reviews the position of universal health coverage (UHC) in recent policy discourse in India, recent developments for UHC in the context of SDGs and the way forward for India to achieve UHC.

## Universal Health Coverage

Universal Health Coverage, as envisaged by the World Health Organization, implies provision of quality health care services to all those who need, without any financial hardship<sup>3</sup>. While the concept of UHC is not something which is new for health sector policies. The 'Health Survey and Development Committee' chaired by Sir Josph Bhore in 1946 also promulgated provision of health care services to all those who needed, equitably and free of cost<sup>4</sup>. Subsequently, various policies and plans have incorporated the spirit of UHC<sup>5-6</sup>.

The author is an Associate Professor of Health Economics at the PGIMER School of Public Health, Chandigarh. He has undertaken economic evaluation of several child health interventions and HIV prevention programs; and involved in several studies to determine cost of health care. He is a Member of the Government of India's taskforce on costing for health care services, and Temporary Advisor to Regional Director of World Health Organization, South East Asia Region Office, on use of Health Intervention and Technology Assessment in support of Universal Health Care.

**Figure 1: Sustainable Development Goal 3 and its Targets**



However, there are several novelties which the re-enunciation of the concept of UHC brings with itself. Besides providing a new thrust on its achievement, it has changed the way we conceive a health system's roles, and hence its performance. Firstly, in terms of its approach, the health system had been too much geared towards provision of reproductive, maternal and neonatal health services. A review of the past eleven development plans testifies to this statement. Health system's performance was always reviewed in terms of how much is the coverage of provision of antenatal care and immunization. On the contrary, what a clinical doctor does in the primary health centre or a district hospital was never evaluated rigorously. While the past focus was not entirely inappropriate, as it was the call of the day with high levels of mortality and morbidity which was primarily concentrated among those in the less than 5 years age group children and women giving birth to a child. However, the renewed thrust on UHC places an equal importance on the provision of general curative care, which is of high quality and does not impose financial hardship in its access; as well as a continuum of care. This is clearly reflected in the recent Twelfth Five Year Plan which urges the States to undertake pilot projects at district level to try various strategies to organize and deliver holistic health

services encompassing the prevention, cure and rehabilitation<sup>6</sup>.

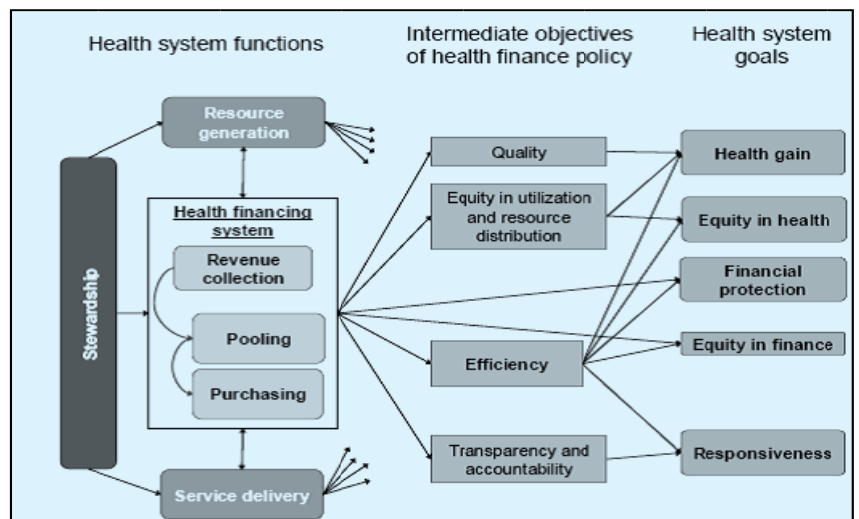
Secondly, the performance of health system has always been traditionally monitored in terms of achieving desired coverage of services. For the first time in the Twelfth Five Year Plan, a clear indicator of reduction in out-of-pocket expenditures has featured in.

Thirdly, and quite importantly, the UHC discourse has brought to greater attention, the importance of financing as both an important function of the health system and determinant of its performance. The way resources for health are collected, pooled and finally care is purchased ultimately has a

significant bearing on the overall extent of persons who utilize services and who get a greater share of public subsidy i.e. whether or not services are equitably utilized<sup>7</sup>. Further, extent and nature of health care financing determines the efficiency of health care system which is mainly shaped through the way we purchase health care services. For example, the way providers are paid determines their incentives to work.

As a result, while the concept of UHC is not new, it does bring significant novelty and benefit for its application in the health system. As a result, the SDGs place a great importance on the achievement of UHC. Several authors advocated for inclusion of universal health coverage as the overarching goal for monitoring Post 2015- Millennium Development Goal framework<sup>8</sup>. Finally, the Sustainable Development Goals call for "achieving universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all". While it does not include achieving the goal of universal health coverage as the single overarching monitorable health indicator, nevertheless, there is significant merit in focusing on its achievement. As a result, it is important to discuss how to do the same, which is the focus of the next section.

**Figure 2: Functions and Goals of the Health System**



Source: (Kutzin 2008)

## Options for UHC: Opportunities and Challenges

Several policy discourse have happened to design plans for achieving UHC in India. Recently, the High Level Expert Group (HELG) was constituted in 2011, the report of which was considered while drafting of the 12<sup>th</sup> Five Year Plan. Even prior to the HLEG, the Government of India started expanding coverage for services in a targeted fashion through introduction of the publicly financed health insurance schemes<sup>9</sup>. The earliest of such schemes was the *Rajiv Aarogyashri Scheme* (RAS) in Andhra Pradesh which focussed initially on provision of the high-end tertiary care. This was soon followed up by the Government of India's *Rashtriya Swasthya Bima Yojana* (RSBY). Subsequently, several other State governments have either introduced their own schemes, or have added more benefits in terms of coverage to the existing RSBY scheme. The impetus for introduction of these demand-side financing mechanisms was the prevailing argument about the failure of the existing supply-side funded public health care delivery system in terms of providing quality health care services to all those in need. Together, these health insurance schemes increased the coverage of the health insurance among general population from about 3 per cent to nearly 15 per cent currently<sup>9,10</sup>.

Secondly, the Government of India also started a program of architectural corrections in the public health care delivery in the form of National Rural Health Mission (NRHM) in 2005, now called National Health Mission (NHM) after inclusion of an urban component to the erstwhile rural-focussed program<sup>11</sup>. The NHM systematically strengthened the capacity of public health infrastructure, human resources and supply through a number of important changes in organization of health services, its financing and governance, besides strengthening the management-information and supply-management systems.

At this juncture, when the country needs to plan for a way forward towards UHC in the context of SDGs, the debate on whether to go via the publicly financed health insurance schemes or the supply-side, strengthening public sector route is inevitable. As a result, it is important to understand the implications of each of these strategies. An indication to this effect can be obtained on reviewing evidence on what each of these two approaches have been able to achieve in the past.

Recently, a systematic review of publicly financed health insurance schemes was undertaken to inform policies in Himachal Pradesh<sup>12</sup>. A total of 14 impact evaluation studies with a control group were found from India which evaluated the publicly financed insurance schemes at national and state level. The conclusion of the review is that utilization of health services improved with the introduction of these schemes. However, it is difficult to say whether the increase in utilization was genuinely as a result of removal of earlier financial barriers to access, or whether it was a result of unnecessary care prescribed by the doctors (supplier-induced demand) or as a result of excess utilization for frivolous reasons by those insured (moral hazard). But more importantly, the review found that more than three-fourth studies report no reduction of out-of-pocket expenditure or catastrophic health expenditures faced by those insured as compared to those not insured. Moreover, there is a strong

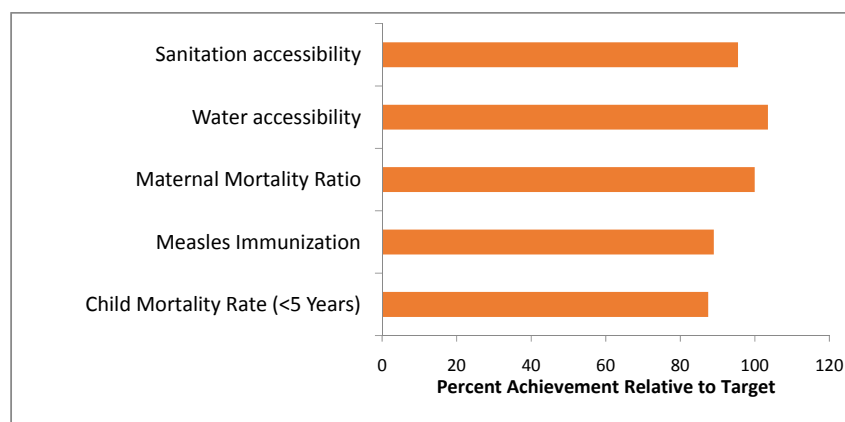
evidence on failure of the schemes for effective targeting of the poor, as well as increasing inefficiencies. This points to serious introspection whether or not we should be investing heavily on these publicly financed health insurance schemes at the cost of strengthening the public health care delivery. The review cautions against going the route of investing in health insurance. This becomes even more important at a time when a new health protection fund has been announced in the recent budget<sup>13</sup>.

The performance of the NHM can be gauged in terms of achievements of MDG, as it was primarily geared towards the same. At the national level, several noteworthy achievements can be noted<sup>14</sup> (Fig. 3). Moreover, the rate of improvements in India have been significantly higher than the global improvement. Secondly, the pace of improvement has been higher during post-NRHM than the pre-NRHM era, which is again an indicator of the success of Government's initiatives<sup>15</sup>. Several other improvements such as increase in institutional deliveries and other maternal and child health care services point to significant gains<sup>16</sup>. Nevertheless, there are shortcomings most noteworthy being the inequitable progress between states and within the states.

### Way Forward

The analysis so far suggests that the strengthening of the primary health care

Figure 3: Achievement of Millennium Development Goals in India





infrastructure has to be the bedrock for achievement of UHC in India. Without an adequate investment in augmenting this capacity of the public system to deliver effective primary care, no amount of demand-side financing can succeed. This requires raising resources significantly for health. The Twelfth Plan recommends raising the tax-funding to health up to 2.5 per cent of the gross domestic product, which is currently pegged at about 1.2 per cent. This would amount to a reflection of the political commitment for health in terms of financial allocations.

Secondly, there is also a need to re-design the public health care delivery system and correcting the age-old norms and practices which have not been reviewed or revised since past several decades. The needs of the population are changing in the wake of a demographic, epidemiological and social transition. Health system also needs to align to these needs. Subcentres and primary health centres which have long been considered as centres for provision of immunization and maternity care need to be overhauled for providing holistic health care services encompassing prevention, cure and rehabilitation.

Thirdly, it is important to recognize the second biggest challenge (next to financing) in delivering care – inadequate human resources and lack of appropriate skill-mix. Lack of adequate number of doctors and nurses implies that the role of nurse practitioners needs to be enhanced. This cadre could be supported through provision of appropriate technology. This would imply re-alignment of the training curriculum, besides envisaging their roles and responsibilities. This requires regulatory as well as policy action.

Fourthly, the need for better monitoring and evaluation systems cannot be overemphasized. Much less emphasis is currently placed on generation of policy-relevant evidence and further its uptake in policy. This needs to be reversed. Adequate funding for evidence generation needs to be

built at the time of program planning itself. The incorporation of UHC and SDG frameworks calls for an expansion of the measurement frameworks for performance assessment through an increased number of indicators.

Finally, the achievement of SDG and the UHC is contingent upon actions of several departments and ministries. As a result, it calls for better mechanisms for inter-sectoral coordination. This would have to be put in place to start off between health, social welfare, education, road transport and highways and environment to begin with. Ultimate aim has to be towards a scenario of “Health-in-All Policies”.

### Readings

1. United Nations. Millennium Declaration DPI/2163. United Nations, New York 2000.
2. Sachs JD. From millennium development goals to sustainable development goals. *Lancet*.2012;379(9832): 2206-2211.
3. WHO. The World Health Report 2013: Research for Universal Health Coverage. World Health Organization. 2013.
4. Bhore J. Report of the Health Survey and Development Committee. Vol. 2. Recommendations. Report of the Health Survey and Development Committee. Vol. 2. Recommendations.1946.
5. Government of India. Social Sectors Plan. Vol. 2. New Delhi: Oxford University Press; 2008. Eleventh five year plan 2007-2012; pp. 57–107.
6. Government of India. Twelfth Five Year Plan (2012-2017) Social Sectors. New Delhi: Planning Commission of India, Government of India, 2012.
7. Kutzin J. Health financing policy: a guide for policy makers. Copenhagen: World Health Organization, 2008
8. Vega J. Universal health coverage: the post-2015 development agenda. *Lancet*. 2013;381(9862):179-80
9. PHFI. A Critical Assessment of the Existing Health Insurance Models in India. 2011. New Delhi.
10. NSSO. National Sample Survey 71<sup>st</sup> Round Report. National Sample Survey Organization, New Delhi. 2015.

11. NRHM: National Rural Health Mission 2005-2012. Mission document. Available from: [http://www.nird.org.in/brgf/doc/Rural\\_per cent20HealthMission\\_Document.pdf](http://www.nird.org.in/brgf/doc/Rural_per cent20HealthMission_Document.pdf)
12. Prinja S, Chauhan AS, Karan A, Kaur G, Kumar R. Impact of Publicly Financed Health Insurance Schemes on Healthcare Utilization and Financial Risk Protection in India: A Systematic Review. *PGIMER. Chandigarh*. 2016.
13. Government of India. Union Budget 2016-17. New Delhi. 2016.
14. UNESCAP. India and the MDGs. New Delhi. 2015.
15. Nagarajan S, Paul VK, Yadav N, Gupta S. The National Rural Health Mission in India: its impact on maternal, neonatal, and infant mortality. *SeminFetal Neonatal Med*. 2015 Oct;20(5):315-20.
16. Prinja S, Bahuguna P, Gupta R, Sharma A, Rana SK, Kumar R. Coverage and Financial Risk Protection for Institutional Delivery: How Universal Is Provision of Maternal Health Care in India? *PloS one*. 2015;10 (9): e0137315. □

(E-mail: [shankarprinja@gmail.com](mailto:shankarprinja@gmail.com))

### UIDAI Launches Special Enrolment Drive in 4 States/UTs

The Unique Identification Authority of India (UIDAI) launched a unique initiative to enroll left over population for Aadhaar, in four States and Union Territories, viz., Haryana, Goa, Chandigarh and Puducherry, where the Aadhaar saturation levels are more than 100 per cent (as per projected population figure of 2015). As on May 12, 2016, over 101.26 crore Aadhaar numbers have been generated across the country.

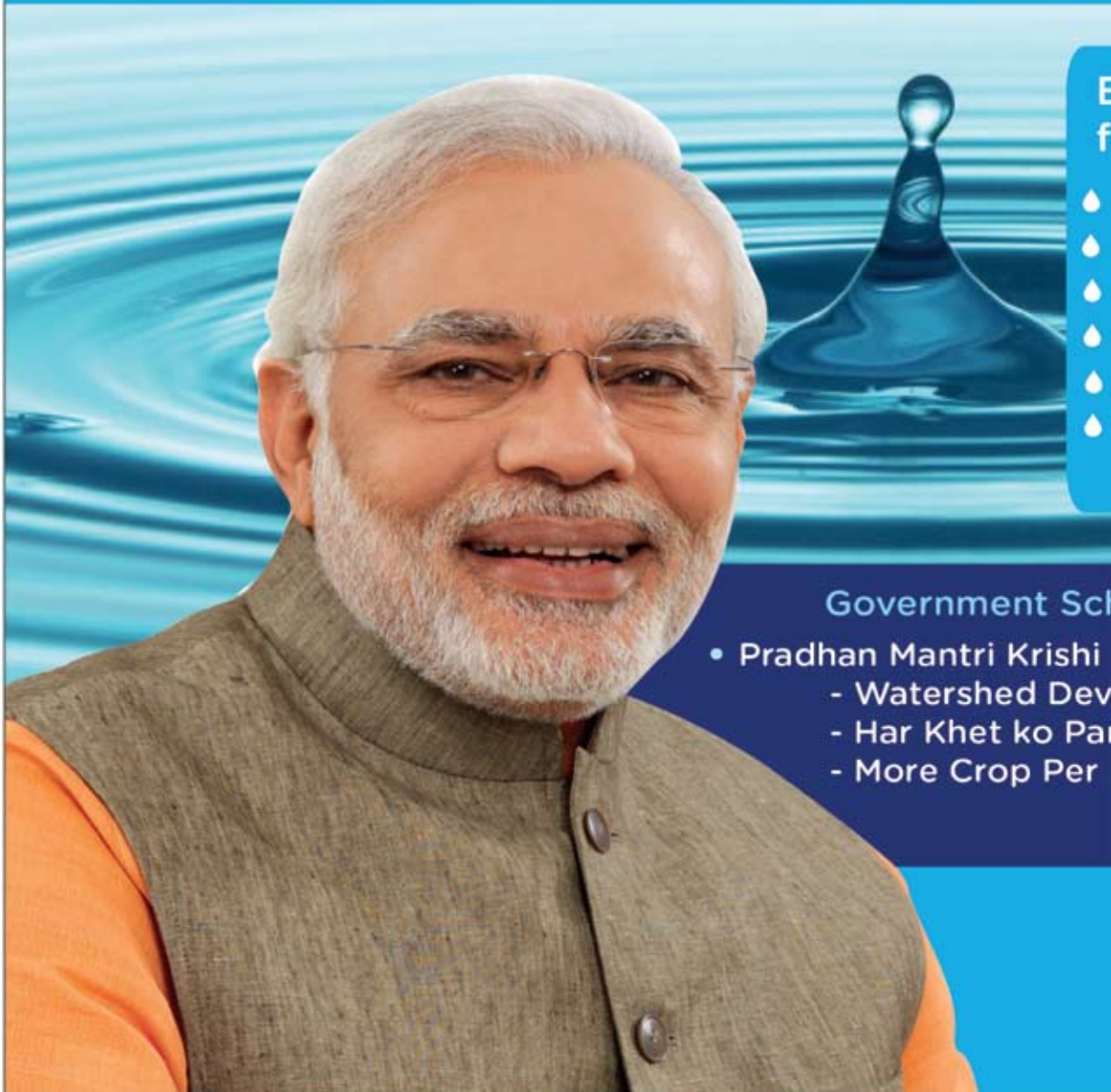
This pilot exercise in the four States/ Union Territories will be conducted between May 13 - June 15, 2016. Enrolment request of only persons over the age of 18 years will be accepted on the portal at <https://wenrol.uidai.gov.in>. Providing a mobile number as well as other demographic details is also mandatory as a mobile OTP-based verification will be conducted once the person submits the enrolment request. Based on the experience of this pilot, the special drive will be extended to other states too. The portal <https://wenrol.uidai.gov.in> also has a facility to locate the nearest enrolment centre.

“Can we start a drive to conserve wa  
- Prime Minister’s ‘Mann ki

Urgently calling all engaged citizens, NGOs  
Panchayats and U

In the next 4-6 weeks, come together  
activities for dro

**Collaborate – Co-**



Government Sch

- Pradhan Mantri Krishi
  - Watershed Dev
  - Har Khet ko Par
  - More Crop Per

ter in every village from now on itself?”  
Baat’ address to the nation

, Youth Organizations, Farming Communities,  
Urban Local Bodies

er and undertake Water Conservation  
ought prevention

**create – Conserve**

Before the onset of monsoons, undertake the  
following activities in your area:

Digging of ponds and restoration / construction of tanks  
Construction of ground water recharge structures  
Construction of structures for Rainwater harvesting  
Canal lining / improvement work of water channels  
Construction of check dams  
Preparation for Afforestation / Plantation

chemes to which these activities may be linked:

Sinchayee Yojana  
Development  
ni  
Drop

- Repair, Restoration and Renovation Scheme
- National Rural Drinking Water Programme
- Mahatma Gandhi National Rural  
Employment Guarantee Scheme
- National Rural Livelihoods Mission



MINISTRY OF DRINKING WATER AND SANITATION  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
MINISTRY OF WATER RESOURCES, RIVER DEVELOPMENT  
AND GANGA REJUVENATION  
MINISTRY OF RURAL DEVELOPMENT

davp 35301/13/0002/1617

TARGET **IAS** 2017

**KSG**

An Institute for IAS Exam...

## GENERAL STUDIES

with **DR. KHAN**

*it pays to study with specialist...*

### Optional Courses

**History : Rashid Yasin**

**Public Admn. : Dr. Manoj Kr. Sharma**

- Foundation Course
- Weekend Course
- Distance Learning Prg.
- CSAT

**DAILY  
TEST**

Next Batch  
Starting

**17<sup>th</sup> June  
2016**

Most Comprehensive Coverage of Syllabus with POD Technique

“We are a dedicated team of experts and only those who are willing to work hard should join us.”

### Special Focus on Answer Writing Skill Development

**NORTH DELHI : 17<sup>th</sup> June**

2521, Hudson Line, Vijay Nagar Chowk,  
GTB Nagar Metro Station, Delhi - 09  
Ph: 011-4555 2607/8 M: 09717 380 832

**CENTRAL DELHI : 17<sup>th</sup> June**

1/1-A, 2nd Floor, Old Rajinder Ngr. Mkt.  
Above Syndicate Bank, Delhi - 60  
Ph: 011-4517 0303, (M) 09560 862 483

**JAIPUR : 24<sup>th</sup> June**

403-404, Apex Tower, Lal Kothi, Tonk  
Road Jaipur-302015 Ph: 0141-4052441,  
0141-2743441 M: 08290 800 441

**BHOPAL : 4<sup>th</sup> July**

Plot No. 43, R.R. Arcade, IInd Floor  
(S-1, S-3), Zone II, M.P. Ngr, Bhopal-11  
Ph: 0755-4077 441 M: 07509 975 361

**PATNA : 9<sup>th</sup> July**

Above Toyota Showroom, Exhibition  
Road, Near Gandhi Maidan, Patna-1  
Ph: 0612-3223478, M: 09386 337 412

**DIBRUGARH: August, 16**

Centre for Management Studies  
(CMS), Dibrugarh University  
Dibrugarh, Assam - 786004  
(M) 7086708270

Send us email: [drkhan@ksgindia.com](mailto:drkhan@ksgindia.com), You can also download Registration Form from Website : [www.ksgindia.com](http://www.ksgindia.com)

YE-34/2016

### CANCER CARE CAMPAIGN LAUNCHED

A week long Cancer Care campaign was launched in Shillong, Meghalaya. This is the first of its kind, under the auspices of "North Eastern Council (NEC) - Pink Chain Cancer Conclave 2016". The campaign was attended by Cancer specialists from All India Institute of Medical Sciences (AIIMS), New Delhi and other parts of the country, and the weeklong programmes included public education camps, academic discussions by medical experts and visits to educational institutions. This initiative was undertaken in the wake of North Eastern States recording a higher prevalence of Cancer compared to most other States of the country. This initiative would also update the medical professionals of the region on the recent advances in Cancer treatment and control. Similar campaigns will also be organized in other States of North-Eastern Region. □

### TWINNING NETWORK PROGRAMME ON CHEMICAL ECOLOGY OF NORTH EASTERN REGION

The Twinning Network Programme on Chemical Ecology of North Eastern Region (NER) was launched at the Nagaland Science & Technology Council (NASTEC), Kohima. This programme is the first of its kind in the country and is expected to bring boost for the North-East researchers. It will link institutes from the North-East with Bangalore-based scientists. The programme is envisaged for human capacity building for the North-East region, especially in Chemical ecology. It is expected to produce at least 15 PhDs from the North-East region at the end of the 5 year programme. □

### BIOTECH INFRASTRUCTURE FACILITY AT ICAR

The ICAR-National Research Centre on Mithun (ICAR-NRCM), Jharnapani, Medziphema, Nagaland will now have Biotech Infrastructure Facility (BIF) funded by Department of Biotechnology (DBT). This BIF facility will prove beneficial for young researchers of the North-eastern region. Mithun is a unique large semi-domesticated animal of the bovine family, endemic to the North-eastern States of India. ICAR-NRCM is the only institute of its kind in the world solely dedicated to the conservation, propagation and development of Mithun which itself is geographically limited to Arunachal Pradesh, Nagaland, Manipur and Mizoram. The ICAR-NRCM farm has established modern scientific facilities for the rearing of Mithun under a semi-intensive system that comprises of various farmer-friendly technologies developed by the institute namely feed block, mineral block, area specific mineral mixture and low-cost feed formulation using industrial by-products. □

# ERUDITION IAS

*Learning Simplified*

# GS ECONOMY

by

**VIVEK SINGH (IIT + MBA)**

### **HIGHLIGHTS OF THE COURSE**

- Covers *Economic Development of GS Paper -III*
- Complete coverage of all the topics including *pre & mains*
- **Regular batches (morning & evening) commencing every month**
- 30 Sessions of 2½ hours each
- Weekly tests, discussions & feedback
- Personal attention and interaction with the students about their performance in the class

**Office/Contact Address:** A 10-11, Mezzanine Floor, Bhandari House (Near Chawla Restaurant)  
Dr. Mukherjee Nagar, Delhi-9, Mob.: **9899449709 | 9953037963**, Visit us at : [www.eruditionias.com](http://www.eruditionias.com)

# VAJIRAM-IAS'17

*VAJIRAM & RAVI has the Unique Record of having achieved All-India first rank in the IAS Examination for 10 years successively from 1999 to 2009, 2011 and in 2013. Such is the quality of teaching in VAJIRAM & RAVI !*

**2014 Exam Result:**

**7 Ranks in top 10 (3, 4, 5, 7, 8, 9 &10)**

**PRELIM-CUM-MAIN and MAIN Examination courses for the Civil Services Examination 2017 are available in**

**\*GENERAL STUDIES \*CSAT**

**\*SOCIOLOGY \*PUBLIC ADMINISTRATION**

**\*COMMERCE \*GEOGRAPHY \*POLITICAL SCIENCE**

**\*ANTHROPOLOGY \*PSYCHOLOGY \*ECONOMICS**

**Online Registration opens on 16th June, 2016**

*G. S. Classes commence from 7th July, 2016*

## **Vajiram & Ravi**

(A unit of Vajiram & Ravi IAS Study Centre LLP)

*For details contact*

9-B, Bada Bazar Marg, Old Rajinder Nagar, New Delhi- 110 060  
Ph.:011-25820000, 25734058; e-mail:vajiramandravi79@gmail.com

Visit us at [www.vajiramandravi.com](http://www.vajiramandravi.com)

# Social Inclusion through Social Protection Programmes

*Alakh N. Sharma, Akhilesh Kumar Sharma  
Taniya Chakrabarty*



*...at current level of development, the country is in a position to provide some kind of universal social protection floor consisting of a minimum of health, income and other basic needs. It will not only lead to social inclusion, but will also help in sustaining the high growth of the country*

**T**he Indian economy has witnessed a significant growth (around 6 per cent per annum) during the last two and half decades. Currently, it is the fastest growing economy in the world. With a steady rise in economic growth, there has been a significant increase in per capita income and decline in the overall incidence of poverty in the country. However, this growth has been accompanied with rising levels of inequality, both across groups and regions. Like elsewhere in the world, high inequality is a major policy concern for India as it undermines the efforts to promote inclusive growth and leads to exclusion. Large sections of the Indian population like the rural and urban poor, tribals, disabled, homeless, among others have not proportionally benefitted from this high growth and a significant proportion of them continue to live in vulnerable conditions. One of the most important factors behind the vulnerability of large sections in the country is the lack of social protection. According to a rough estimate, only around 1 per cent of the Indian workers have publicly provided social protection. Very few

informal workers, accounting for 93 per cent of the workforce, have either secure tenure of employment or any protection against the contingent risks during or after employment. Thus, there is an urgent need for efficient protection mechanisms that can reduce the multiple vulnerabilities in the context of economic shocks and stresses of persons having such vulnerabilities which is one of the most important means to promote social inclusion.

India has a large plethora of social protection schemes, both at the Central and State levels, which cater to different segments of the population. The ambit of these schemes is quite large, covering basic education and health, employment creation and promotion, workers' social security, food and nutrition security, and social pensions. While some of these schemes have been operating to a large extent successfully, like the MGNREGA and PDS, there are several other schemes which have not succeeded in generating substantial impact. In order to evolve a national strategy for the extension of social protection along the horizontal and vertical dimensions, it is important to review the situation prevailing in India. This paper attempts to analyse

Dr. Alakh N. Sharma is currently Professor and Director of the Institute for Human Development, New Delhi. He has worked extensively on employment, livelihoods and human development and has published several papers and books on these issues. Dr. Akhilesh Kumar Sharma is a faculty at the Institute for Human Development. He works in the areas relating to macro-economic modeling and social protection. Ms. Taniya Chakrabarty is a Researcher at the Institute for Human Development. She works on social policy and inequality, both social and economic.

a few social protection policies, like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Public Distribution System (PDS) and the recently launched Pradhan Mantri Jan Dhan Yojana, in order to assess how such policies can help in uplifting the poor and vulnerable sections like the rural poor, tribals, women and children, vulnerable communities like Scheduled Caste and Tribes and facilitate inclusionary growth.

## MGNREGA

MGNREGA is a flagship programme of the Government of India which guarantees every rural household 100 days of wage employment and an unemployment allowance on failure to provide such employment. It is the largest public employment programme ever undertaken in any part of the world. At All India level, the number of households demanded and provided employment is 49.4 million and 40.9 million respectively during the year 2013-14. Although, as per the mandate, a household may be given employment of 100 days per year but at All India level per households' 46 person day's works have been created during 2013-2014 which shows that full potentialities of this programme have not yet been reached. The programme differs across states and some poor states such as UP, Jharkhand, Bihar and Assam need to

take more efforts to further strengthen this programme.

An important positive aspect of the implementation of this programme is the inclusion of the large proportions of the poor and vulnerable groups. In terms of providing employment to members of Scheduled Castes (SC) & Scheduled Tribes (ST) households in 2013-14, the figure stood at 22 per cent and 20 per cent as compared to their actual population share of 16 per cent and 8 per cent respectively at all India level. Punjab (77 per cent) followed by Haryana (48 per cent), Uttar Pradesh (33 per cent), West Bengal (33 per cent) and Tamil Nadu (30 per cent) are performing well in terms of participation of the SC population in the MGNREGA in 2013-2014 since in these states, the participation rate in MGNREGA is much higher as compared to their actual population share (Figure 1). Gujarat (40 per cent), Goa (32 per cent), Manipur (65 per cent), Arunachal Pradesh (90 per cent) and Odisha (40 per cent) are performing better in terms of participation of the scheduled tribes' population in the MGNREGA during this period. In these states per cent share of participation in MGNREGA is much higher than the actual share of ST population in states. The Act stipulates that priority shall be given to women in such a way that a minimum of one-third of the beneficiaries are women. The participation of women

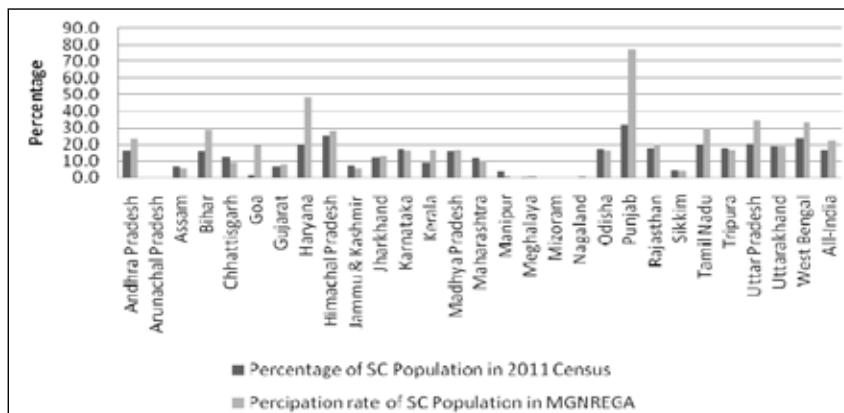
has been consistently very high in the programme and their participation during 2013-14 is 52 per cent; the highest women participation rates were reported in Kerala (93 per cent), followed by Tamil Nadu (84 per cent). It is also seen that compared to 2011-2012, women participation in MGNREGA has increased in Tripura, Tamil Nadu, Haryana, and Bihar in 2013-2014. In all other states percentage remains almost same during these two years (Figure 2).

Thus, MGNREGA has helped in addressing vulnerability and exclusion, particularly by including the vulnerable groups such as women, scheduled castes and scheduled tribes. This is an important achievement of this programme. However, it is widely felt that this programme has weak linkage with asset creation even now. This needs to be considerably strengthened so as to reach its full potential.

## The Public Distribution System

The Public Distribution System (PDS) evolved as a system of management of scarcity and for distribution of food grains at affordable prices. Over the years, it has become an important part of Government's policy for management of food economy in the country. It is operated under the joint responsibility of the Central and the State Governments. In the 1990s, the scheme was revamped to improve access of food grains to people in hilly and inaccessible areas, and to target the poor. Subsequently, in 1997, the government launched the Targeted Public Distribution System (TPDS), with a focus on the poor. TPDS aims to provide subsidised food and fuel to the poor through a network of ration shops. In September 2013, Parliament enacted the National Food Security Act, 2013 covering 67 per cent of the population (75 per cent rural and 50 per cent urban). The Act relies largely on the existing TPDS to deliver food grains as legal entitlements to poor households. This marks a shift by making the right to food a justifiable right.

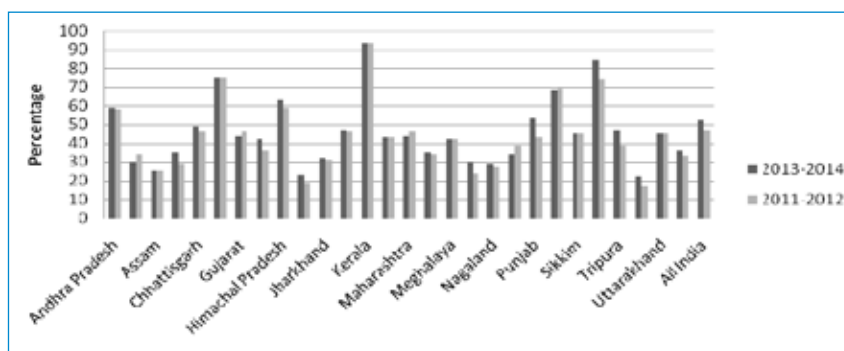
**Figure 1: Comparing participation of SC population and share of SC population in the states (2013-14)**



Source: Annual report of Ministry of Rural Development



**Figure 2: Percentage of Women Participation Rate (2011-12 and 2013-14)**



Source: Annual report of Ministry of Rural Development

Under TPDS, beneficiaries were divided into two categories - households below the poverty line or BPL; and households above the poverty line or APL. Each state government was responsible for identifying eligible BPL households on the basis of inclusion and exclusion criteria developed by the Ministry of Rural Development. Such households were entitled to receive a BPL ration card. APL households were not identified and any household above the poverty line could typically apply for an APL ration card.

Concerns have often been expressed from several quarters about the widespread linkages in the programme which ironically are very high in the poorer states. However, it is very important to note that in almost all states, more so in poorer states, the leakages have considerably reduced and the performance of the programme has improved in recent years. Some scholars have argued

that this has been mainly because of expansion in the coverage of the programme and as such have advocated for its universalisation which will have less leakage problem. While this is debatable, there is no doubt that as a whole, the working of this programme needs to be strengthened by minimizing leakages as well as better management of operational aspects. A panel headed by former Himachal Pradesh Chief Minister Shri Shanta Kumar to improve FCI's operational efficiency and financial management as well as overall improvement in management of food grains had submitted its report on January 19, 2015. The Panel has recommended changes in food security laws to reduce beneficiaries from 67 per cent to 40 per cent and raise the supply to 7 kg/person from 5 kg/person. It also recommended the FCI to withdraw from major food growing states like Punjab, Haryana, Andhra Pradesh, Madhya

Pradesh and Odisha and focus on east and north states of India. Finally, it recommended direct cash transfers to PDS beneficiaries. All these seem to be sensible to a large extent. There is no doubt that at current level of India's poverty, PDS is very much needed to take care of its poor. It has also been suggested that the programme should be linked with nutrition programme.

### Pradhan Mantri Jan Dhan Yojana

Pradhan Mantri Jan Dhan Yojana (PMJDY), is an ambitious scheme for comprehensive financial inclusion launched by the Prime Minister on 28th August, 2014. The scheme has been started with a target to provide universal access to banking facilities like basic banking accounts with overdraft facility of Rs. 5,000 after six months and RuPAY Debit Card with inbuilt accident insurance cover of Rs. 1Lakh and RuPAY Kisan card. Latest government reports suggest that, as on 28th August 2015, more than 1.5 crore bank accounts were opened in a single day. The main objective of this scheme is to provide easy financial services for the excluded sections belonging to low income groups. The process of opening an account has been made easier in order to bring about comprehensive financial inclusion for all households in the country. The plan also envisages channeling all government benefits to the beneficiaries' accounts and pushing the direct benefits transfer scheme of the union government. It is a

**Table 1: Pradhan Mantri Jan Dhan Yojana Accounts Opened as on 27-01-2016 (All figures in crores)**

Bank Group	Rural	Urban	Total	No of RuPay Cards	Aadhaar Seeded	Balance in Accounts	% of Zero Balance Accounts
Public Sector	8.95	7.13	16.08	13.86	7.49	24277.31	31.72
Banks							
Regional Rural	3.12	0.52	3.64	2.64	1.05	5368.18	25.96
Banks							
Private Sector	0.45	0.30	0.74	0.70	0.24	1160.97	39.73
Banks							
<b>Total</b>	<b>12.53</b>	<b>7.94</b>	<b>20.47</b>	<b>17.20</b>	<b>8.79</b>	<b>30796.46</b>	<b>30.99</b>

Source: Official website of PMJDY

comprehensive programme aiming at ensuring that the financially excluded people can get access to financial services, such as banking accounts, remittance, credit, insurance deposit accounts and pension in an affordable manner. The scheme focuses on coverage of households as against the earlier plan which focused on coverage of villages in both rural and urban areas.

As can be seen from Table 1, a total of 20.47 crores accounts have been opened under the scheme across public sector banks, regional rural banks and private sector banks and 17.20 crores RuPay debit cards were issued in total by banks under PMJDY.

The Pradhan Mantri Jan Dhan Yojana scheme has led to substantial growth in the number of accounts opened. In globalized scenario, it is important to financially include all sections of the society in this scheme to achieve the goal of inclusive growth of the nation. The success of this scheme depends on how effective is the regulatory system to ensure continuous operation of bank accounts. Exclusion from the banking system excludes people from other benefits that come from a modern financial system. This programme is indeed an effective mechanism to address social exclusion.

## Conclusion

This paper shows the potential of three important social protection programme in addressing social exclusion. It is evident that they have significant achievements to their credit. The MGNREGA has made significant contribution in terms of coverage of households, inclusion of women and socially disadvantaged groups, the types of assets created (mostly water, irrigation, and road connectivity), financial inclusion, reduction in hunger and poverty. Ghosh (2014) writes that NREGS has stabilized rural wages and has also resulted in a reduction in the gender gap of wages, thereby reducing gender inequality. Overall, it has been felt that the NREGS has

contributed significantly to additional wage employment in rural India and promoting social inclusion. The PDS scheme is very costly, there is need of concentration in poorer regions (drought prone, tribal etc.); and it requires better management of food distribution system.

Newer schemes like the Pradhan Mantri Jan Dhan Yojana, among others, promises to bring much needed changes to the existing situation by providing financial inclusion to sections of the population who were earlier excluded from basic banking and financial services. Financial inclusion holds the key in providing overall exclusion to marginalized sections like women and children, tribals and the rural poor, as it serves as the main point for accessing other social security benefits to which these groups are legally entitled to. As a whole, it is clear that the effective implementation of various social security programs promotes inclusive development.

Notwithstanding the achievements of the above programme in addressing social exclusion to some extent, India continues to be one of the least secured countries in terms of social protection. It is widely felt that the country should considerably extend and strengthen the various social protection measures. It has also been argued that at current level of development, the country is in a position to provide some kind of universal social protection floor consisting of a minimum of health, income and other basic needs. It will not only lead to social inclusion, but will also help in sustaining the high growth of the country.

## Readings

Aiyar, Y and S Samji (2009), "Transparency and Accountability in NREGA: A Case Study of Andhra Pradesh", Working Paper No 1, Accountability Initiative, Centre for Policy Research, February.

Ghose, Ajit, 2011, "Addressing the employment challenge: India's MGNREGA", ILO Working Paper, Geneva

Guhan, S. (1998). 'Towards a Comprehensive Social Security Policy',

in van Ginneken, W. (ed.), *Social Security for All Indians* (Delhi: Oxford University Press), pp. 154-74.

Himanshu and Abhijit Sen (2013), "In-Kind Food Transfers – I, Impact on Poverty", *Economic and Political Weekly*, Vol. 48, No 45-46-47, November 16 and November 23, 2013.

ILO (2011). *Social Protection Floor for a Fair and Inclusive Globalization*, Report of the Social Protection Floor Advisory Group, Geneva: International Labour Office.

Institute for Human Development (2016), "Assessing Social Protection Provisions in Indian States Using A Social Protection Floor Approach", a report prepared for the International Labour Organisation

Ministry of Rural Development (Government of India) (2013): Annual Report 2011-12 and 2013-14.

Sharma, Alakh N. 2011, "Experiences of National Rural Employment Guarantee Act in India and some Aspects of Decent Work Agenda", a study prepared for the International Center for Inclusive Growth, Brazilia and International Labour Organisation, Geneva

Srivastava, Ravi S. (2013). A social protection floor for India, New Delhi: International Labour Office, ILO DWT for South Asia and ILO Country Office for India. □

(E-mail: [alakh.sharma@ihdindia.org](mailto:alakh.sharma@ihdindia.org)  
[akhilesh@ihdindia.org](mailto:akhilesh@ihdindia.org)  
[taniya.chakrabarty@ihdindia.org](mailto:taniya.chakrabarty@ihdindia.org))

## YOJANA WEB- EXCLUSIVES

Yojana publishes articles on various topics in its 'Web-Exclusives' column for the benefit of its readers on the website of Yojana : [www.yojana.gov.in](http://www.yojana.gov.in). Announcements about the articles under the Web-Exclusives section are carried in the Yojana magazine of the month.

We are carrying the following article under the Web-Exclusives section of Yojana for June 2016.

Disaster Management in India and the Differently Abled  
by Sanjay Sharma

Please send in your comments and suggestions to us on [yojanace@gmail.com](mailto:yojanace@gmail.com)

## Social Inclusion Programmes for the Socially Disadvantaged

**Deen Dayal Upadhyaya Antyodaya Yojana- DAY for uplift of urban, rural poor** -An overarching scheme for uplift of urban and rural poor through enhancement of livelihood opportunities through skill development and other means. The main components of the scheme are

- Imparting skills with an expenditure of Rs.15,000 – Rs.18,000 on each urban poor;
- Promotion of self-employment through setting up individual micro-enterprises and group enterprises with interest subsidy for individual projects costing Rs.2.00 lakhs and Rs.10.00 lakhs for group enterprises. Subsidized interest rate will be 7 per cent;
- Training urban poor to meet the huge demand from urban citizens by imparting market oriented skills through City Livelihood Centres. Each Centre would be given a capital grant of Rs.10.00 lakhs.
- Enabling urban poor to form Self-Help Groups for meeting financial and social needs with a support of Rs.10,000/- each group who would in turn, would be helped with bank linkages;
- Development of vendor markets besides promotion of skills of vendors; and
- Construction of permanent shelters for urban homeless and provision of other essential services

### Vanbandhu Kalyan Yojana (VKY)

Vanbandhu Kalyan Yojana (VKY)” is envisaged to develop the backward blocks in the Schedule V States as model Blocks with visible infrastructural facilities to further the mission development while ensuring the following:

- Qualitative and sustainable employment.
- Emphasis on quality education & higher education.
- Accelerated economic development of tribal areas.
- Health for all.
- Housing for all.
- Safe drinking water for all at doorsteps.
- Irrigation facilities suited to the terrain.
- All weather roads with connectivity to the nearby town/cities.
- Universal availability of electricity.
- Urban development.
- Robust institutional mechanism to roll the vehicle of development with sustainability.
- Promotion and conservation of Tribal Cultural Heritage.
- Promotion of Sports in Tribal Areas.

### Beti Bachao, Beti Padhao

Beti Bachao Beti Padhao initiative was launched to ensure coordinated and convergent efforts to ensure survival, protection and empowerment of the girl child. This is being implemented through a national campaign and focussed multi sectoral action in 100 selected districts low in CSR, covering all States and UTs.

#### The objectives of this initiative are:

- Prevention of gender biased sex selective elimination
- Ensuring survival & protection of the girl child
- Ensuring education and participation of the girl child.

### Sukhanya Samridhi Yojana

A Small Savings Instrument for girl child – Sukanya Samridhi Account is part of the launch of ‘Beti Bachao, Beti Padhao’ campaign.

Sukanya Samridhi Account can be opened in the name of a girl child any time from her birth till she attains the age of 10 years with a minimum deposit of Rs. 1000 and thereafter any amount in multiple of Rs. 100 can be deposited. For one time, a girl child who has attained the age of 10 years prior to one year from the date of introduction of this scheme, is also eligible under the scheme.

### Nai Manzil

The scheme aims to benefit the minority youths in the age group of 17 to 35 years who are school-dropouts or educated in the community education institutions like Madarsas, by providing them an integrated input of formal education (up till Class VIII or X) and skill training along with certification, with a view of enabling them to seek better employment in the organized sector and equipping them with better lives. Minimum 30 per cent seats are earmarked for minority girls. It includes a Non-residential programme of 9-12 months duration involving a Basic Bridge Programme (For Class VIII or Class X) for their education, along with training in trade based skills for sustained livelihood/gainful employment. The scheme covers the entire country. Scheme has been approved with the cost of Rs. 650 Crore for five years. The World Bank has approved the funding of US\$ 50 million and recommended the scheme to countries in Africa faced with similar developmental challenges.

India's **1** ever **LEADERSHIP PROGRAM** for a **CAREER in POLITICS**

*Founder & Initiator: Rahul V. Karad*



One-year full time residential  
**Master's Program In Government**

MPG - 12, 2016-17

**ADMISSIONS OPEN : BATCH -12 COMMENCES August 1, 2016**

**CAREER PROSPECTS :**

Apart from Career in Electoral Politics, there are various attractive career opportunities in the field of functional politics as Research Associate, Political Analyst, Policy Associate, Political Strategist, Political Consultant, Election management, Election Research & Campaign management, Social media managers, Constituency management, Assisting in Parliamentary Affairs etc.

**COURSE SYLLABUS :**

- Political Marketing and Branding
- Political Economy
- Public Policy
- Global Politics
- Law, Public Administration and Governance
- Research Methods for Contemporary Political Issues
- Social Media handling

**ELIGIBILITY :**

Graduate from any faculty is eligible to apply for the selection process of MPG-12. The upper age limit is 30 years as on July 31, 2016.

Contact: **09850897039 / 07720061611**  
admissions@mitsog.org

Apply online at **www.mitsog.org**  
MIT Campus, Paud Road, Kothrud, Pune - 411 038



**POLITICS AS THE BEST CAREER OPTION!**

India needs leaders who are dynamic, proactive, capable and knowledgeable. All professions including Medicine, Engineering, Pharmacy, Management, Law etc. employ educated & skilled people in their respective fields. Then why not in Politics, which is as crucial as it concerns the wellbeing of nation and its populace at large. We have under graduate and post graduate programs to address the challenges of other sectors but none for those who envision to enter into politics in a professional way. When we look at the present political scenario, we all feel that India needs Leaders who have a fair idea about what is happening and what they need to do when they take over the mantle. But how do they go about it? Like getting proper guidance, training, knowledge whereby they can form their own perspective, and giving better guidance when leading the country and its citizens. Today's political environment demands knowledge & skills - like Foreign Policy, Political Economy, International relations, Public Policy, Constitution, Five Tier Structure and grass root politics required to win the elections, Election Management, Constituency Development etc.

The political leaders in their active public life are concerned mostly with Social Work focusing on policies related to betterment of the masses. They require trained/skilled manpower to assist them in this endeavor in the following areas - Political Analyst, Political Strategist, Election Consultants, Constituency Managers, Public Relation officer, Social Media analyst, Brand consultants etc.

All these positions require good analytical, research, managerial, leadership & communication skills along with good decision making power. Many professionals work for government and make excellent money, enjoy security in their positions. Think tanks and private firms also provide job opportunities, although the pay in such cases can vary, depending on the grants received and the group's political affiliations. These professionals represent the country in international forums, indulging in debates of grave importance, having meetings with international leaders, passing of bills in parliament etc. They assist to resolve the internal problems and issues as well as we need to make good relation with the other nation.

As professionals work for a corporate organization to enhance its brand equity, a healthy balance sheet and a good customer feedback, politicians are striving hard for their respective political parties and constituency. MIT School of Government, Pune established in 2005, is the only institute in the country to provide experiential learning and training to the young, dynamic leaders of India to take up challenging positions and leadership roles in the democratic fabric of the nation.

YE-30/2016

# Skill Development and the Private Sector

*Pramod Bhasin*



*It is now time for India's Private Sector to combine very closely with these major Government Initiatives and take these forward. Our demographics can make us very powerful in providing the work force to the world but this will only happen when we build an excellent partnership between the private sector and the Government. We have a long way to go but jointly, we can make this weakness a huge success and strength for India*

**I**ndia's advantage of having a low labor-cost and a rich talent pool has clearly indicated its global position and competitiveness as a knowledge-based society. With the country poised to become home to a billion strong workforce by 2030, education and training are critical to accelerate its future growth and economic development. To further strengthen India's position of being a dominant service economy, skilling and training, the available human capital is the need of the hour. It is absolutely imperative that we as a country invest in this. Despite the emphatic stress laid on skill development and training, there is still a shortage of skilled manpower. Human resource development ought to gain significance in the overall development of the country.

By 2025, India's demographic dividend is expected to contribute 35 per cent of the global workforce. This is a massive economic asset and represents our biggest strength. We must leverage this to fulfill our mission and potential. However, to reap the benefits of this huge demographic dividend, we require a massive skill development and employment initiative. In July last year, the Rs. 1,500-crore Skill India

campaign was launched which aims to train 40 crore people in by 2022. The initiatives include National Skill Development Mission, National Policy for Skill Development and Entrepreneurship 2015, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and the Skill Loan scheme. While there is, undoubtedly, a strong focus on skilling, there is still little clarity about how we are going to achieve this herculean task of skilling 500 million by 2022.

India had not focused on skill development until the Eleventh Five Year Plan, which has resulted in a huge skill gap. While the accelerated growth in India has increased the demand for skilled manpower tenfold, at same time, it has openly highlighted the dearth of skilled manpower in the country across all sectors. The real issue we are faced with is not lack of jobs, but the huge dearth of employable, skilled talent that can keep pace with the fast expanding industry. Out of 30 lakh graduates entering the Indian job market every year, only about 5 lakh are considered employable. Sectors like IT, BFSI, Healthcare, Infrastructure, Retail, Auto and Consumer Durables, amongst others, are facing a huge manpower shortage.

The author is Chairman | Founder & Ex-CEO, Genpact and has global experience across the US, UK, India and Asia in financial services, technology and BPO. He is also on the boards of NDTV, Bank of India and NASSCOM.

According to recent data, just over one in 10 adults have been reported having received any vocational training. The National Sample Survey Office earlier this year had released data from its 2011-12 round on education and vocational training. The numbers show that in the 15-59 age group, only about 2.2 per cent reported to having received formal vocational training and 8.6 per cent non-formal vocational training. Moreover, the rate of vocational training had barely increased between 2004-05 when the data was last collected and 2011-12. This was despite the fact that the previous government announced an ambitious National Skill Policy in 2009 and created a National Skill Development Coordination Board earlier. With India having the second-highest population of working age (15– 59 years) individuals in the world, the skill set of this population group plays a critical role in the growth of the country. It is imperative that adequate skill training is provided to this age group to make them productive.

The current vocational education is shifting from its earlier supply mode largely with a welfare approach to a demand driven approach. With several ambitious skill development initiatives, the private sector will have to play a critical part in the skilling ecosystem of India. Being the major job creator and employer, the private sector has the potential to influence the scale, quality and sustainability of skill development programs and in integrating them with employment and livelihoods for not only the formal, but the informal sector as well. The Private Sector, however, apart from a few industries has not invested as much as it needs to in skilling and training our workforce. In most countries around the world where vocational skills are very highly accepted, the industry has collectively, not just individually contributed to skills development.

There are several roles that the private sector plays in this domain,

namely, as a *consumer* of skilled manpower, as a *non-profit facilitator* of quality knowledge or as a *for-profit enterprise* providing education.

In its first role as a *consumer*, the private sector would benefit significantly by training the available manpower with appropriate skills and then ultimately employ them. As a *non-profit facilitator*, corporates can give back to the society through funding and investments. As a *for-profit enterprise*, they can provide education and training at a price by opening of schools, training institutes and universities.

**With India having the second-highest population of working age (15– 59 years) individuals in the world, the skill set of this population group plays a critical role in the growth of the country. It is imperative that adequate skill training is provided to this age group to make them productive.**

There are many ways that the private sector can create a positive impact on the skilling landscape in India:

- **Forecasting industry demands:** The private sector comes into play here with its ability to match better the demand for workforce by the industry with a supply of superior skilled manpower. Since the sector creates a variety of jobs – salaried, contractual, wage based and also absorbs them, they are the best informed to forecast demands and ensure that a resource pool of trained, employable, skilled manpower is always available at their disposal. Specific information on job roles, wages, locations and volumes through the private sector would enable trainers to plan their programs accordingly and ensure that industry demanded skill/

expertise is being imparted to develop a suitable talent pool. This would also reduce the mismatch between skills and jobs.

- **Setting quality and industry benchmarks:** The private sector can contribute by identifying skill gaps in current job roles and setting quality standards for training courses in developing and validating existing as well as new job roles through National Occupation Standards (NOS).
- **Strategic Partnerships with training providers:** Not all private companies have the necessary reach, information and expertise or the in-house ability to design and develop training programmes. They should proactively tie up with trainers to align their human resource requirement and create a talent pipeline for their needs.
- **Facilitating industry on-the-job training and apprenticeships:** There is a growing awareness of the importance of industrial exposure and practical hands on training and experience for higher levels of expertise in any chosen skill. The private sector should open its doors to trainees in large numbers through on-the-job training and apprenticeship opportunities.
- **Channelizing CSR funds towards skills development programmes:** The Private sector has the requisite funds to invest in vocational education and training. With the 2 per cent CSR mandate, companies should use this fund to invest constructively in skills development programs.
- **Investing in training infrastructure:** Corporates in partnership with trainers providers can fund and supplement various elements of skill training delivery including infrastructure, facilities, technology and pedagogy. They can also fund/subsidize specific

training labs/equipment which might otherwise be too expensive for training partners to invest in.

Through strategic partnerships with the Sector Skills Councils (SSCs), trainers, Industrial Training Institutes (ITIs) and government bodies, the private sector can significantly impact the success of any skilling initiatives.

To foster our growth as an emerging service driven economy with quality human capital as our competitive edge, it is critical to realize the importance of possessing a skilled workforce. Skills and education will enhance the employability of the individual. With the acquired knowledge, workers will contribute towards productivity at a national level to determine India's competitive edge. There has been a clear effort by the govt. through numerous reforms, policy changes and improved financial outlays which could potentially transform the country into a knowledge haven. At the same time, the role and participation of the private sector is absolutely indispensable and the government's ambitious program for skilling should be supported by similar efforts by the corporate entities. It is now time for India's Private Sector to partner with these major Government Initiatives and take these forward. Our demographics can make us very powerful in providing the work force to the world but this will only happen when we build an excellent partnership between the private sector and the Government. We have a long way to go but jointly, we can make this weakness a huge success and strength for India. □

(E-mail: [zorema.darkim@skillsacademy.co.in](mailto:zorema.darkim@skillsacademy.co.in))

#### Agreement for Global promotion of Traditional Systems of Medicine

Ministry of AYUSH, Government of India and the World Health Organization (WHO) have signed an historic Project Collaboration Agreement (PCA) for cooperation on promoting the quality, safety and effectiveness of service provision in traditional and complementary medicine.

The PCA aims to support WHO in the development and implementation of the 'WHO Traditional and Complementary Medicine Strategy: 2014-2023' and will contribute to the global promotion of traditional Indian Systems of Medicine.

The PCA for the period 2016-2020 will deliver for the first time WHO benchmark document for training in Yoga, and WHO benchmarks for practice in Ayurveda, Unani and Panchakarma. These will contribute significantly to the strengthening of national capacities in ensuring the quality, safety and effectiveness of traditional medicine including in establishing regulatory frameworks for traditional medicine products and practice and promote their integration in national healthcare systems.

# www.afeias.com

## Free IAS Preparation

**Free guidance for IAS Exam by Dr. Vijay Agrawal on his website**

**Here you will find -**

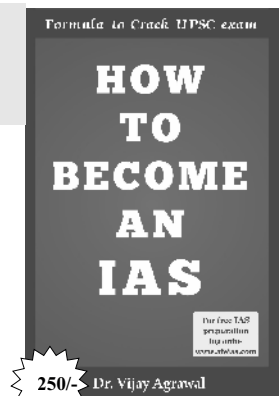
- **Daily Audio Guidance**
- **Newspaper Analysis**
- **Exam related Articles**
- **AIR News**
- **Videos**
- **Knowledge Centre**
- **Important Newspaper Clippings**
- **Free Mock-Tests**

*Listen to Dr. Vijay Agrawal's  
Daily Lecture*

Logon to: [www.afeias.com](http://www.afeias.com)

**Dr. Vijay Agrawal's  
book**

**“How to  
Become  
an IAS”**



**A must read for all IAS aspirants**

**Available at all leading bookstores**



# ANALOG IAS INSTITUTE

The Most Reputed Civil Services Coaching Institute in **South India.**

Why go to **DELHI**, when **BEST** Teachers of **DELHI** are coming to  
**Hyderabad & Bengaluru.**

## GENERAL STUDIES & CSAT by **ANALOG IAS** Team

**R.C.Sinha** (Delhi)

**Shubra Ranjan** (Vajiram, Delhi)

**Tarique Khan** (Delhi)

**Priyesh Singh** (Delhi)

**Dr.Atul Tripathi** (Delhi),

**Vijay, Atish**(Delhi), **Karthik,**

& many more **Eminent guest faculty** from Delhi

**Saroj Samal** (Delhi)

**Sanjay Bharadwaj** (Delhi)

**Siva Kumar** (Bengaluru)

**Bala Latha** (IDAS), **Ravi Teja** (IRS)

**Chakravarthy, Srikanth Vinnakota**

**2017  
Foundation  
course  
starts from  
June & July**

## MATHEMATICS

by **Mr.Srikanth Vinnakota**

## SOCIOLOGY

by **Mr.Saroj Samal** (Gold Medalist)

## PUBLIC ADMINISTRATION

by **Mr D.M.Ravi Kumar &  
Mr R.C.Sinha**

for the first time Two stalwarts coming  
together at Hyderabad

## CORRESPONDENCE COURSE ALSO AVAILABLE

\*\*For complete Details visit [www.analogeducation.in](http://www.analogeducation.in)

☎ 040-27620440, 040-64646686 ☎ 9912441137/38

### HYDERABAD

#### Corporate Office

2nd Floor, 1-2-288/32,  
Indira Park X Roads, Domalguda - 29  
[www.analogeducation.in](http://www.analogeducation.in)

#### Branch Office

3rd Floor, Kamala Towers, Above OBC  
Bank, Ashok Nagar X Roads - 29.  
Email: [ias.analog@gmail.com](mailto:ias.analog@gmail.com)

### BENGALURU

#### Branch Office

Ward No 6 (113/B) Vijayanagar,  
Adj. to Attiguppe Metro station,  
near Sharavathi Nursing Home,

**Join Us to Join the League of Civil Servants**

YE-21/2016



# ECONOMICS AT ITS BEST

## IAS / IES / UGC

### Score in Economics Option : Axiom IAS Pass-outs

Shaweta Dhankhad	392/600	(65.33%)	Neeraj Kumar Singh	379/600	(63.17%)
Arulanandan	363/600	(60.50%)	Ashima Jain	361/600	(60.17%)
Gaurav Agrawal	296/500	(59.20%)	Narendra Kumar	351/600	(58.50%)
Smriti Mishra	281/500	(56.20%)	Madhvi Mishra	262/500	(52.40%)

**1ST BATCH**  
8<sup>th</sup> JUNE, 2016  
11.00 - 1.30 pm

### IES 2015 Pass-Outs



**RUBY RANI**  
Rank 3, IES 2015



**AYUSH PUNIA**  
Rank 4, IES 2015



**NEHA SINGH**  
Rank 6, IES 2015



**ABHISHEK MEENA**  
Rank 14, IES 2015

#### CIVIL SERVICES RANKERS

##### 2015 CSE RESULTS

Madhvi Mishra	IAS	2015	62 <sup>nd</sup> Rank
Smriti Mishra	IRS	2015	435 <sup>th</sup> Rank
Nupur Panna	IAS	2015	764 <sup>th</sup> Rank

##### 2014 AND BEFORE CSE RESULTS

Gaurav Agrawal	IAS	2014	1 <sup>st</sup> Rank
Ashima Jain	IAS	2007	7 <sup>th</sup> Rank
Neeraj Kumar	IAS	2011	11 <sup>th</sup> Rank
Debasweta Banik	IAS	2014	14 <sup>th</sup> Rank
Chinmayee Gopal	IAS	2014	16 <sup>th</sup> Rank
Tanvi Hooda	IAS	2014	33 <sup>rd</sup> Rank
Surabhi Malik	IAS	2011	51 <sup>st</sup> Rank
Nitin Singhania	IAS	2011	51 <sup>st</sup> Rank
Rajan Vishal	IAS	2007	60 <sup>th</sup> Rank
Kumar Amit	IAS	2007	75 <sup>th</sup> Rank
Shaweta Dhankhad	IPS	2006	109 <sup>th</sup> Rank
Narender	IPS	2007	155 <sup>th</sup> Rank
Neeju Gupta	IRS	2008	221 <sup>st</sup> Rank
Aishwarya Rastogi	IAS	2012	222 <sup>nd</sup> Rank
Sanyam Joshi	IAS	2012	228 <sup>th</sup> Rank
Nandesh Shukla	IRS	2006	238 <sup>th</sup> Rank
Neha Sahay	IAS	2012	245 <sup>th</sup> Rank
Swani Dikshit	IAS	2012	273 <sup>rd</sup> Rank
Meenakshi	IRS	2006	319 <sup>th</sup> Rank
Nandini R Nair	IAS	2012	389 <sup>th</sup> Rank

and many more.....

#### IES Rankers

Bishakha Chakroborty	Rank 1	2010
Nikhila Menon	Rank 1	2004
Tulsi Priya	Rank 2	2014
Lipi Parija	Rank 2	2005
Nitika Pant	Rank 3	2014
Preeti	Rank 4	2014
Jaipal	Rank 5	2009
Sukhdeep Singh	Rank 6	2011
Divya Sharma	Rank 6	2012
Nidhi Sharma	Rank 7	2011
Sawani Dikshit	Rank 8	2010
Aarthy	Rank 8	2013
Shamin Ara	Rank 11	2014
Rakesh Kumar	Rank 14	2014
Patiyush Kumar	Rank 14	2011
Abhishek Anand	Rank 15	2014
Bikram Nath	Rank 17	2014
Dinesh Kumar	Rank 17	2011
Vijith Krishnan	Rank 17	2013
Kirti	Rank 18	2014
Khayilalshingram	Rank 19	2014
Rahul Kumar	Rank 21	2011

and many more.....

#### UGC JRF Dec. 2015

Shabir Pawar	-	JRF
Yashaswini Saraswat	-	JRF
Prasanta C Vijayan	-	JRF
Alok Kr. Yadav	-	JRF
Rajendra Kr. Meena	-	JRF
Aswathy Nair	-	NET
Shanti Bindyasar	-	NET

#### UGC JRF JUNE 2015

Kajod Meena	-	JRF
Gurpriya Sadana	-	JRF
Shahid U Zaman	-	JRF
Abhilasha Manda	-	JRF

#### UGC JRF BEFORE JUNE 2015

Kanika Dua	-	JRF
Usha Meena	-	JRF
Nupur	-	JRF
Harsh	-	NET
Kajod Meena	-	NET
Prasanth C.	-	NET
Shabir	-	NET
Shaloo Choudhary	-	JRF
Dinesh Kumar	-	JRF
Pravin Saini	-	JRF
Chitra Verma	-	JRF
Renu Bala	-	JRF
Shridhar Satykam	-	JRF

**2ND BATCH**  
8<sup>th</sup> JUNE, 2016  
3.00 - 5.30 pm

#### UGC NET Pass-outs

Nishtha | Mansi | Satinder | Kriti | Vikas Yadav | Dushyant | Ram Avatar | Priyanka Jhulka | Akshay | Harsimran Singh | Nitika Lal | Jitender Bhandhari | Jaipal | Dinesh Kumar | Neelam Garg | Shayequa | Praveena Dikshit | Nilotpal Bal | Nidhi Sharma | Swati Saklani | Kaushiki | Sanjit | Rohit Sehrawat | Aashirwad Parida | Vandana Kapoor | Kritika Tiwari | Bobhocha Singh | Rahul Sharma | Sumit Dua | Preeti Chauhan | Deepa Rani | Bipasha Kalita | Alok Kumar Yadav

**axiom**

a professor's academy for IAS

5/46, Old Rajendra Nagar, Shankar Road, Above Lotto Showroom,  
Near Cafe Coffee Day, New Delhi 110060 Nearest Metro Station : Rajendra Place  
Mobile: 09811881399, E-mail: maheshlalwani@rediffmail.com,

Test Series Every Monday DIRECTLY UNDER Dr. MAHESH LALWANI

Visit us at: [www.axiomias.in](http://www.axiomias.in)

WEEKEND BATCH ALSO AVAILABLE

Postal Course Sold Only at  
Axiom (31 Capsules)  
Rs. 18,000/- Demand Draft  
fvg. Mahesh Lalwani

## DO YOU KNOW?

### International Day of Yoga



The United Nations proclaimed 21 June as the International Day of Yoga, recognising the universal appeal of Yoga. The draft resolution establishing the International Day of Yoga was proposed by India and endorsed by a record 175 member states. The proposal was first introduced by India's Prime Minister in his address during the opening of the 69th session of the General Assembly, in which he said: "Yoga is an invaluable gift from our ancient tradition. Yoga embodies unity of mind and body, thought and action ... a holistic approach [that] is valuable to our health and our well-being. Yoga is not just about exercise; it is a way to discover the sense of oneness with yourself, the world and the nature."

Yoga is an ancient physical, mental and spiritual practice that originated in India. The word 'yoga' derives from Sanskrit and means to join or to unite, symbolizing the union of body and consciousness.. International Yoga Day aims to raise awareness worldwide of the many benefits of practicing yoga. The International Day of Yoga (IDY) on June 21, 2015 received a positive response from the international community and all the 193 member countries of United Nations except Yemen participated in the celebrations. Activities in various countries included lectures, demonstrations and mass yoga practice based on common yoga protocol, meeting with yoga clubs and community organizations, yoga concerts, yogathons, yoga walks, film and documentaries screening and photographic exhibitions. The government of India also celebrated International Day of Yoga in a vibrant way on 21st June, 2015 with enthusiastic participation from people from all over the country who performed yoga en masse on that day. Two Guinness World Records were achieved- the Largest Yoga Lesson involving 35,985 participants and Maximum number of Nationalities (84) participated in a single yoga lesson. Plans are afoot to celebrate the Day this year also.

The International Day of Yoga logo symbolises the following:

Folding of both hands in the logo symbolizes Yoga, the union, which reflects the union of individual consciousness with that of universal consciousness, a perfect harmony between mind and body, man and nature; a holistic approach to health and wellbeing. The brown leaves symbolize the Earth element; the green leaves symbolize Nature; blue symbolizes the Water element; brightness symbolizes the Fire element, and the Sun symbolizes the source of energy and inspiration. The logo reflects harmony and pace for humanity, which is the essence of yoga. The date of 21 June 2015 and the words "Yoga for Harmony & Peace" appear below the logo. □

### Yoga Teaching in Indian Universities

There are 25 Universities and 18 Colleges offering Master's Degree in Yoga as per All India Survey of Higher Education (AISHE) Provisional Report 2014-15). The following two Yoga Universities are in UGC list:

(i) Lakulish Yoga University, Ahmedabad (ii) Swami Vivekanand Yoga Anusandhan Sansthan (Deemed to be University), Bangalore.

A Committee has been constituted by the Government on Yoga education in universities . The Terms of Reference (TOR) for the committee included prescribing qualification of Faculty of Yoga in Colleges and Universities and also to examine whether the existing qualifications for recruitment of the faculty in the Colleges and Universities as presently approved by the University Grants Commission (UGC), will need amendments.

The Committee in its report has recommended as follows:

- I Appointment of a sub-committee to finalise the NET syllabus.
- II. Implementation of seven programmes in universities viz.
  - (i) Certificate Course in Yoga (CCY) of 6 to 12 months duration;
  - (ii) Bachelor of Science (Yoga)- BSc. (Yoga) of 3 to 6 years;
  - (iii) Post Graduate Diploma in Yoga (PGDY) of 1 to 2 years;
  - (iv) Post Graduate Diploma in Yoga Therapy (PGDYT) of 1 to 2 years;
  - (v) Masters of Science (MSc.) – Yoga of 2 years to 4 years;
  - (vi) Doctor of Philosophy (Ph.D) -Yoga of 3 years to 5 years; and
  - (vii) Doctor of Philosophy (Integrated) – Yoga of 4 to 6 years.

The committee has also prescribed the qualifications for faculty of yoga. The committee has made other recommendations for promotion of yoga in universities.



# Yoga : Modern Lifestyle and International Acceptability

*Ishwar V Basavaraddi*



*...it is to be emphasized that the system of Yoga has withstood the test of time and cannot be ignored simply on account of lack of evidence. Due importance shall be given to the strengths and potentials of Yoga. Policy initiatives and strategic interventions are the basic needs to optimize the utilization of this system. Proper administrative set up to look after the regulatory and development aspects of Yoga and sustained government support to this sector are also important to spread the benefits of Yoga for healthy life style*

**Y**oga is essentially a spiritual discipline based on an extremely subtle science, which focuses on bringing harmony between mind and body, man and nature. It is an Art and Science of healthy living. The holistic approach of Yoga is well established and it brings harmony in all walks of life and thus, known for disease prevention, health promotion and management of many lifestyle –related disorders. Today, Yoga is popular across the globe, not just because of its efficacy in the management of some diseases, but also because of its strength in providing relief to the practitioner, from mental and emotional distress and providing a feeling of well-being. Hence, now-a-days, Yoga is being practiced as a part of a healthy life style across the globe. Yoga can be understood as an ancient culture of consciousness, science of awareness, balanced state of mind, excellence in work etc.,. It is imperative that this wonderful culture is spread around, so anyone and everyone all over the globe can be benefited. Unfortunately, many have misunderstood Yoga as mere *asanas* and *pranayamas* for physical culture and mental peace. Contrarily, Yoga has a holistic approach, if imbibed as a way of life. This is a precious celestial gift to mankind which can

revolutionize one's life from ordinary to extraordinary personality.

In different countries at different times, man disciplined himself to gain better knowledge and control over himself and his surroundings. In India, this happened through the process of Yoga. This process is one of complete control of one's personality so that one may discover one's true self. Much of what the yogi discovered and realized has a direct relevance even today. Experiencing deep tranquility, overcoming our doubts, discovering the purpose of life, the Yogi pondered for long over these most fundamental issues of life and found answers to them. One has the choice to live a beautiful life with full clarity, compassion and caring. This is what one learns through the science and art of living which is call **Yoga**.

**Yoga in Ancient and Modern Times :** The practice of Yoga is believed to have started with the very dawn of civilization. Yoga is being widely considered as an 'immortal cultural outcome' of Indus Valley Civilization, has proved itself catering to both material and spiritual upliftment of humanity. The different philosophies, traditions, lineages and *Guru-shishya paramparas* of Yoga lead to the emergence of different traditional schools of Yoga e.g.

The author is Director, Morarji Desai National Institute of Yoga, Ministry of AYUSH, Govt. of India.



*Jnana-yoga, Bhakti-yoga, Karma-yoga, Dhyana-yoga, Patanjala-yoga, Kundalini-yoga, Hatha-yoga, Mantra-yoga, Laya-yoga, Raja-yoga, Jain-yoga, Bouddha-yoga* etc., Each school has its own principles and practices leading to ultimate aims and objectives of Yoga. Different social customs and rituals in India, the land of Yoga, reflect a love for ecological balance, tolerance towards other systems of thought and a compassionate outlook towards all creations. *Yoga Sadhana* of all hues and colours is considered a panacea for a meaningful life and living. Its orientation to a comprehensive health, both individual and social, makes it a worthy practice for the people of all religions, races and nationalities. Now-a-days, millions and millions of people have benefitted by the practice of Yoga which has been preserved and promoted by the great eminent Yoga Masters from ancient time to this date. Today, Yoga has become a part of the life style of many people across the globe. The widely practiced *Yoga Sadhanas* (Practices) are: *Yama, Niyama, Asana, Pranayama, Pratyahara, Dharana, Dhyana* (Meditation), *Samadhi /Samyama, Bandhas & Mudras, Shat-karmas, Yukta-ahara, Yukta karma, Mantra japa*, etc.

**Yoga: Health benefits in Modern Life Style**

Modern day life style has brought in many challenges to health and

has become a major cause for many ailments among people across the globe. Stress, improper dietary habits and sedentary living have led to decline in health, performance and leading to diabetes, asthma, cardio vascular diseases, metabolic disorders and cancer. Can yoga be a panacea for all these modern day problems? Since most of the modern day health problems, particularly the chronic NCDs, are because of faulty life-style, Yoga is useful in combating these disorders and shows that science and spirituality need not always be treated as separate entities. Yoga has the potential to solve lifestyle problems and psychosomatic diseases. A series of research studies were carried out across the globe to scientifically evaluate and validate the beneficial effects of Yoga for prevention of diseases, management of diseases particularly those related to stress and psychosomatic ailments and promotion of health. Physiological, biochemical, psychological and clinical variables have been studied in controlled experiments to assess beneficial health effects of Yoga. The studies revealed that yoga, through its effects on autonomic nervous system and endocrine system, influence cellular and molecular aspects of health of practitioners. It was observed that yogic practice brings stability of autonomic equilibrium along with strengthening of parasympathetic system thereby minimizing the wear

and tear in different physiological systems thereby slowing down the aging process. Yoga practice results in relative hypo metabolic state thereby providing greater buffer for stress response. The studies indicate improvement in physical and cognitive performance, improvement in thermoregulatory efficiency, body flexibility and stress tolerance. It also strengthens our immunity thereby preventing diseases. Yoga was also found to be beneficial as an adjunct to conventional medical management of hypertension, coronary artery disease and diabetes. Yoga may also be useful in reducing medication requirements in patients with diabetes, hypertension and could help prevent and manage cardiovascular complications.

Benefits of Yoga can be thought of at three levels - at the level of the body, it delivers good health and wellness, at the level of the mind, increases focus, relieves stress and enhances productivity, and, at the level of the spirit, elevates human values and brings peace and solace to one's life.

**Physical and Physiological Health Benefits of Yoga are:**

- Increased flexibility.
- Increased muscle strength and tone.
- Improved respiration, energy and vitality.



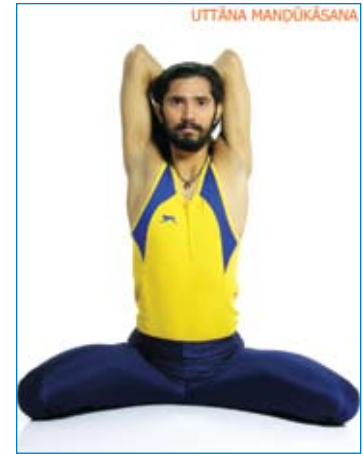
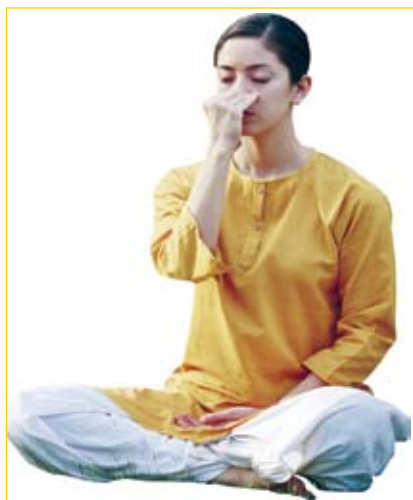
- Maintaining a balanced metabolism.
- Weight reduction.
- Cardio and circulatory health.
- Improved athletic performance.
- Improved immunity.
- Cardiovascular endurance. etc.

### Psychological and Spiritual Health Benefits of Yoga are:

- Increases experience of relaxation.
- Provides a deeper appreciation for the present moment, or mindfulness.
- Allows for greater mind control, or control over the thoughts.
- Increases mental clarity.
- Improves concentration and focus.
- Improves self-discipline.
- Expands imagination and creativity (especially in children).
- Elevates mood and feelings of contentment.
- Increases self-awareness.
- Increases self-confidence.
- Increases optimism.
- Increases mental strength, or willpower.
- Improves symptoms of certain neuropsychiatric disorders. (Including schizophrenia and ADHD.)
- Reduces symptoms of anxiety and depression.
- Encourages self-knowledge.
- Stimulates the energy centers of the body.
- Increases ability to manifest positive experiences in daily life.
- Discovery or connection with one's sense of purpose or meaning in life.
- Creates a sense of being more in-tune with one's inner consciousness.
- Leads to a greater sense of connectedness to others and the world.



**Conclusion:** India has a very large population of youth and it is commendable that they are taking an active interest in matters related to healthy life style and development of personality. Younger generation needs to adopt Yoga as part of their lifestyle for a stress free life and to deliver better performance. Several initiatives have been taken by the Govt. of India for the promotion and development of Yoga in the recent past. The grand and successful celebrations of International Day of Yoga has increased our responsibility. The event has created huge awareness of health benefits of Yoga and great demand for Yoga Teachers across the globe. Ministry of AYUSH has approached Quality Control of India to Certify the Yoga Professionals. Ministry of AYUSH is planning to establish AYUSH integrated Hospitals in deferent parts of the country. Ministry has initiated action to impart Yoga training to Armed Forces, Para Military and



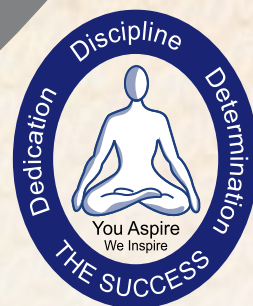
Police personnel. Yoga Training programmes have also been started at Griha Kalyana Kendras in New Delhi by Department of Personnel and Training, Six Central Research Institutes in Yoga and Naturopathy are coming up. WHO has also emphasized the need to involve ancient systems of medicine in the health delivery system and has provided strategic guidelines for evaluation of safety and efficacy profile. Here, it is to be emphasized that the system of Yoga has withstood the test of time and cannot be ignored simply on account of lack of evidence. Due importance shall be given to the strengths and potentials of Yoga. Policy initiatives and strategic interventions are the basic needs to optimize the utilization of this system. Proper administrative set up to look after the regulatory and development aspects of Yoga and sustained government support to this sector are also important to spread the benefits of Yoga for healthy life style. Only peaceful individuals can make peaceful families. Yoga is the way to create such a harmony and peace within the individuals, family, society, the nation and ultimately peace and harmony all over the world. □



(E-mail: [ibasavaraddi@yahoo.co.in](mailto:ibasavaraddi@yahoo.co.in))

# ASPIRE IAS

THE NAME ASSOCIATED WITH EXCELLENCE



## INDIA'S ONLY AND SUCCESSFUL CENTER TO CONDUCT

# Newspaper Analysis Programme™ 2016 MAINS

- A comprehensive detailed coverage of "The HINDU".
- Coverage of other **NEWSPAPERS**, 1 year Yojana & government journals useful in writing MAINS with profound analysis of last 5 years issues
- **WRITING SKILL DEVELOPMENT** session in every class (Newspaper based questions.)
- Regular attachment in the form of additional topics relevant for Mains happened in last 3 years.
- Regular practice for P-1, P-2, P-3 & Ethics case studies
- Covering sections like IR, S&T, Social Issues, Governance, Geography, Polity and Ethics.

## WRITING SKILL DEVELOPMENT, MANAGEMENT AND ENHANCEMENT PROGRAMME 2016 MAINS

### 1<sup>ST</sup> TIME IN INDIA TO SOLVE THE REAL CHALLENGE IN WRITING GS ANSWERS IN MAINS WITH FOCUS ON:

- ✓ Time management and how to complete the GS papers in 3 hrs.
- ✓ Answer content development and correlation with different topics
- ✓ Every week 2 writing skill sessions
- ✓ Same day discussion, checking and feedback
- ✓ How to include contemporary examples in every question

#### How different from other Test Series

- ☞ Same day discussion
- ☞ Same day you will get your copy
- ☞ Exam like conditions
- ☞ Same day feedback about your mistakes
- ☞ Effective discussion of each papers by our Director

**Corp Off.:** 10/70, Basement, Near Nanaksar Gurudwara, Old Rajinder Nagar, New Delhi-110060

Ph: **01125811762, +919999801394, +918010068998**

**Bangalore** No.18, S-2,LDS arcade, 11<sup>th</sup> cross, cubbonpet, corporation circle, Bangalore - 560002 Ph: +919844208862

**Nashik** Loknete Vilasrao Deshmukh administrative service training center, Paluskar sabagruh complex, Indrakund, Panchavati Nashik, Maharashtra-422003, Ph: +918237730814

**Hyderabad** SRT 304/A Jawahar Nagar, RTC X Roads, Hyderabad - 500020, Ph: +919100939051

**Dr. Mukherjee Nagar** A-14, Bhandari House 3rd Floor near Chawla lane Dr. mukherjee nagar- 110009, Ph: 01147025992, +919999801394

**Bhopal** Plot no 178, 4th Floor, Chitra Complex, MP Nagar Zone-1, Bhopal, Madhya Pradesh-402023, Ph: +919981762692

**Raipur** C-31, Ravi Nagar, Raja Talab, Near Bhandia Nursing Home, Raipur Chhattisgarh  
Ph: +919200009060, +917714075158

YE-20/2016



# Assessment and Certification of Yoga Practitioners

Ravi P Singh  
Manish Pande



*This certification attests to the basic common understanding of practices and theory of Yoga by all certified yoga professionals.*

*In a way, the certification guarantees quality of Yoga professionals both in skill and knowledge. Also, the proposed levels of certification envisage establishing a hierarchy of Yoga professionals based on skill and knowledge, the two important aspects of a Yoga practitioner*

Indian scriptures rightly describe Yoga as an ancient discipline developed by rishis and practiced through centuries. The literature on Yoga has evolved over the years with references to the ancient scriptures of India. The prevalence, popularity and its effect on the human mind and body are predominantly accepted the world over. However, not many have understood the evolution of Yoga as a life-changing experience, which has potential to metamorphose the human civilization for the better.

The word 'Yoga' is derived from the Sanskrit word 'Yuj' - which means 'to unite' or 'to integrate'. Yoga is most commonly known to be a spiritual and ascetic discipline entrenched in the Indian ethos and culture. A few forms of Yoga, which include breath control, simple meditation and adoption of specific bodily postures, are widely practiced the world over for preventing health hazards and mental relaxation. The famous sage Patanjali<sup>1</sup> defined Yoga as "yogah chitta vritti nirodhah",

which means "yoga is the stoppage of the modifications of the mind". *Chitta* is mind; *vrittis* are thought impulses; *nirodhah* is stoppage.

There have been various speculations regarding the exact date and history of Yoga. The Yoga tradition is however, much older than the speculations. Some of the most revered scriptures in India such as Mahabharata<sup>2</sup>, and the Bhagavad Gitā<sup>3</sup> have elaborate references to Yoga. Gita has identified three kinds of yoga – *Karma Yoga*, *Bhakti Yoga* and *Jnana Yoga*. It is a way of life which finds mention in the Vedas between 1900 BC and 1100 BC. The classical Yoga as documented in Patanjali's *Yoga Sutras* describes the Eight-fold Path of Yoga<sup>4</sup> namely *Yamas*, *Niyamas*, *Asana*, *Pranayama*, *Pratyahar*, *Dharana*, *Dhyana* and *Samadhi*.

These *Yoga Sūtras* codify the royal or best (*raja*) yoga practices, presenting these as an eight-limbed system (*ashtānga*). The philosophical tradition of Yoga is founded upon Samkhya philosophy of sage Kapila. The focus is on the mind; the second

Dr. Ravi P. Singh is the Secretary General of Quality Council of India. He is spearheading many important schemes of the Government which includes Grievance Redressal of Public Services, Zero Defect Zero Effect model for MSMEs, Swachh Sarvekshan under Swachh Bharat Mission, Certification of Yoga Professionals etc. He has published more than 11 research papers and articles in national and international journals and magazines.

Dr. Manish Pande is currently Joint Director with the Quality Council of India. He is also involved in flagship initiatives of the Government through QCI including Yoga Personnel Certification of Yoga Professionals, City Ranking of the Swachh Bharat Mission. He is also a trained and empanelled technical expert for NABCB for organic and Accreditation Services International for FSC. Dr. Pande has 12 research papers in national and international journals and co-authored 3 publications related to forestry and agriculture.

*sutra* of Patanjali defines ‘Yoga’ – it is the cessation of all mental modifications and stoppage of all wandering thoughts. In contrast to the focus on the mind in the Yoga *sutras*, later traditions of Yoga such as the *Hatha yoga* focus on more complex *asanas* or body postures.

Nowadays, Yoga is also being practiced for elevating the cosmic life force or ‘*Kundalini*’ through a series of physical and mental exercises. At the physical level, the methods comprise various yoga postures or ‘*asanas*’ that aim to keep the body healthy. The mental techniques include breathing exercises or ‘*pranayama*’ and meditation or ‘*dhyana*’ to discipline and transcend the mind.

The popularity of Yoga has attracted a large number of people globally who strive to practice Yoga for achieving a better quality of life. In order to keep their faith intact in this hugely successful Indian practice, it is essential that the basic premise and knowledge base is used appropriately to train, guide and mentor aspirants who want to practice and learn yoga across the world. This would require an ecosystem of creating a pool of credible and competent personnel to choose from for imparting training to them to practice Yoga so that they could derive full benefits of this ancient Indian practice. For building this ecosystem, various initiatives were required, one of them being a system for certifying yoga professionals by assessing their competence – the knowledge ‘of why’ and skills ‘of how’ to practice yoga. The assessment procedure for competence was created through a globally acceptable process. Depending upon the knowledge, skills and maturity, a Yoga Professional can be categorized as an instructor, teacher, master or *acharya*. The system of assessment is structured in such a manner that as the level of the yoga professional increases from instructor to *acharya*, the weight-age will be more towards experience than demonstration.

The other initiative is to create a recognition framework for the institutions imparting yoga, which

would lead to the issuance of a degree, diploma or a certificate of proficiency in yoga. Not all institutions are of the same standard in terms of imparting basic knowledge and skills to practice yoga. With the popularity of yoga as a life-transforming experience, it is important to dissuade the short term commercial ventures which have the potential to erode the values enshrined in ancient scriptures. The recognition of institutions would fulfill this gap of identifying the committed from the compromising lot amongst institutions.

The Yoga school certification Scheme has provision to certify the Yoga schools at different levels. The initial level 1 is the Basic – schools that have the capability to impart Yoga education to at least the first two levels (instructor and teacher) of the Voluntary Certification Scheme for Yoga professionals; level 2 is the Stable - the Yoga Schools that meet the requirement of Basic and in addition having capability to impart Yoga education to at least 50 per cent of the Yoga Association approved teaching/training programmes and meet the requirements of ISO 29990:2010; Level 3 is the Mature level - that meets to level of Stable but also has the capability to design tailor-made teaching / training programmes. The highest level is the Ashram level which meets to the level of Mature but also can impart Yoga education in an ashram-like setting for the courses which are of 200 hours or more duration. The requirements for each of the levels are independently prescribed.

In order to benefit the students that are passing from these certified Schools, the Yoga Professionals Certification will be awarded to such students by taking interviews in the form of viva-voce instead of a day-long theory and practical assessment as conducted for a direct applicant.

### **The Challenge:**

The issue in assessing the competence of a Yoga Professional is the challenge whether one can assess and measure the knowledge transferred

from a teacher to his student. The other issue that comes to the fore is, can the *chitta* (mind) itself be observed, assessed or measured by others. Is it possible for any other person to see the *vritti* (modification) happening in the minds of the others?<sup>5</sup>.

It is a daunting task trying to certify Yoga professionals since Yoga is identified as an experiential discipline. Certifying knowledge and skills in Yoga, some feel is an attempt to make Yoga more and more objective. The essence of Yoga is subjectivity, depth and interpretation.

The other dimension to the current challenge comes from the Yoga institutions imparting education and training. In our country and globally, we have a number of reputed Yoga institutions and innumerable smaller institutions who engage themselves in the activity of promoting Yoga and holding courses for training individuals as teachers of Yoga. These courses of various institutions differ from each other both time-wise as well as content-wise. Therefore, these teachers have different levels of expertise and proficiency in skill and knowledge aspects respectively. Also, the practices themselves are different in different institutions. Though these differences will make the discipline vibrant and all-encompassing, however, it also creates uncertainty in the minds of learners of Yoga as to what actually is the correct form of Yoga and what necessarily needs to be followed<sup>6</sup>.

Whenever any phenomenon becomes popular, it involves a larger cross section of people interpreting it in their own way. It leads to dilution when such academic and sometimes not so academic discourse completely dissociates itself from the basic premise on which it was based and nurtured over centuries. Yoga too is naturally and inevitably susceptible to this danger.

Over the years, gurus in India and abroad have ventured to promote their own interpretations of Yoga which have been readily accepted by their followers, as long as it provided



the much required solace, peace and healthy practices. Sometimes, such teachings are founded upon the experiences of their founders, which necessarily are different in different ashrams and institutions. In the process of making Yoga more and more scientific, more and more uniform and objective, wouldn't a certification scheme sacrifice the subjective, experiential, unique aspects of yoga? This issue was one of the important challenges.

In order to deal with these challenges, a few basic rubrics in formulating this scheme were drawn. It was laid down that the process of Certification should not rob Yoga of its essence and the uniqueness of various schools / Institutions of Yoga. While the appeal of Yoga should be increased by making it scientific, its philosophical, experiential and spiritual aspects should not be sacrificed. The essence of Subjectivity and of Experience should not be lost in trying to make a science of Yoga for universal appeal.

### **The Solution**

The soaring popularity of Yoga world over got a further impetus with 21<sup>st</sup> June being declared in the United Nations as the International Day of Yoga. In a way, India re-established its role as the World leader in Yoga. This position brings along with it the grave responsibilities as regards protecting and promoting Yoga in its true and undiluted spirit.

The Ministry of AYUSH in pursuance of the above and in the wake of declaration of International Yoga Day in 2015 identified the Quality Council of India (QCI) to develop a Scheme for Evaluation and Certification of Yoga Professionals and Scheme of Certification of Yoga Institutions recognizing that QCI has expertise in developing such quality frameworks based on international best practices.

The focus of the Voluntary Yoga Professional Certification Scheme, is to certify the competence of Yoga Professionals who provide Yoga

lessons/classes as instructors, education and training as teachers, practiced the discipline and nurtured it through formal and informal systems world over as Masters or are aware of and practice the therapeutic knowledge base for preventive and curative needs as *Acharyas* by adopting the principles and requirements laid down in the international standard, ISO 17024:2012 General Requirements for Bodies Operating Certification of Persons. QCI's Scheme of Certification of Yoga Professionals of different levels is an attempt to encompass all diversity yet create an acceptable benchmark as regards Skill and Knowledge of Yoga 'across the board' of Yoga Practitioners irrespective of the Institutions from where they have taken formal or informal training.

This certification attests to the basic common understanding of practices and theory of Yoga by all certified yoga professionals. In a way, the certification guarantees quality of Yoga professionals both in skill and knowledge. Also, the proposed levels of certification envisage establishing a hierarchy of Yoga professionals based on skill and knowledge, the two important aspects of a Yoga practitioner.

The Scheme for Certifying Yoga Institutions, is a step towards harmonizing the basic tenets on which any Yoga training must be based on and also to establish the outcome parameters for yoga teachers irrespective of which institution they have been trained from. For such important practice-based disciplines which operate at the level of human body and human mind, it is imperative that rules are framed at the initial state and proliferation or otherwise is not left to market forces, which may create dilution of the basic ethos of this deeply embedded discipline in the Indian scriptures. In framing the syllabus for this certification process, an opportunity is provided to establish and promote the spirit of Yoga in its pristine purity.

The Scheme has been designed to employ the international best

practices and adopting/adapting the global standards and certification system to ensure internationally acceptable certification. This would ensure homogenous training to anyone interested in yoga as also training of yoga teachers who impart such knowledge and training.

The certification process of Yoga institutions is created through a standard which encourages focus on the learner and the results of the process adopted in the institution. The standard also emphasizes the full range of options available for delivering learning services. Since the focus will be on the competency of the institution, it will assist in the design, development and delivery of the Yoga course and proper evaluation and assessment of skills and knowledge. The Scheme is designed in a manner that it encourages individual institutions to retain and nurture this lineage thereby protecting this legacy. The focus is on the outcome of the training imparted.

The objective of this exercise is to assist organizations and individuals to select a Yoga professional or Yoga Institution that meets the organization's/ Individual's needs and expectations for competency and capability development.

QCI will operate the Schemes for Certification of Yoga Professionals and Yoga Institutions using the global principles of third party assessment. The process starts from defining the competence requirements to be complied with by the Yoga professionals/ Yoga Institutions in the form of Standards, defining the process of assessment by developing Certification Process and then laying down requirements for competence and operation of assessment bodies through accreditation.

QCI created a multi stakeholder Committee of experts for designing of the Scheme with all the stakeholders represented on it. These committees constitute representation of various stakeholders namely, Yoga personalities, Yoga Schools, related ministries such as AYUSH, Ministry

of Commerce, academic institutions, consumer organizations, potential certifying agencies, etc.

There is also an advisory committee to provide overall guidance in this regard. The QCI has now in place the Scheme of Certification of Yoga Professional that has the following sections:

- i. Governing Structure – the structure, components, roles and responsibilities of participating organizations and committees, if any;
- ii. Certification criteria – the standard for certification which will be arrived at after deliberations of technical committee comprising of experts;
- iii. Certification Process – initial evaluation, frequency of surveillance, requirements for evaluators, etc.
- iv. Requirements for Certification Bodies;

A dedicated website has been created and all information is available on it - [www.yogacertification.qci.org.in](http://www.yogacertification.qci.org.in).

### **Opportunities Incentivising the Certified Personnel**

Government of India has been supportive to the QCI Scheme and has been proactively promoting the Scheme in various national and international

platforms. The Certificate that is issued to the successful Yoga Professional has the Ministry of AYUSH emblem that lends it the required credibility and status for being a matter of pride.

The government has been considering to offer incentives to Yoga professionals in many aspects including preference in Government recruitments, mandating the current professionals to get their competence validated by undertaking the QCI Yoga Professional certification, urging various boards like CBSE, Kendriya Vidyalaya Sangathan to place the certification in recruitment of Yoga teachers, informing various departments such as Ministry of Home Affairs, Ministry of External Affairs for announcing sops including ease of issuance of visa, waiver or relaxation in visa fee for encouraging Yoga Professionals to go for certification. The Indian Council for Cultural Relations (ICCR) has been requested to mandate that for all overseas Yoga appointments, the candidate needs to certify as per requirements of the Yoga Scheme.

In a major thrust to the Scheme, the Ministry of AYUSH, Government of India has announced 100 per cent reimbursement of fee through QCI, for first 2000 successful candidates that pass in the first attempt.

The Yoga Professional Scheme has been launched by QCI globally. A team from QCI had visited Japan to

conduct evaluation which has resulted in 13 Yoga Professionals being certified under the Scheme.

It is envisaged that over a period of time, Universities conducting Yoga Courses, formal and non-formal Yoga Institutions/Schools, Health Resorts, Spas, Yoga Studios will induct professionals only when certified under QCI Yoga Scheme.

### **Endnotes**

- 1 Patañjali – greatest expounder of Yoga who lived between third and fifth century B.C. is the compiler of the Yoga Sutras, the basic work on Yoga philosophy and a major work on the philosophical aspects of mind and consciousness
- 2 One of the two great Epics of India, the other being Ramayana.
- 3 The Bhagavad Gita or the Lord's Song is a part of the Mahabharata and has 18 Chapters. It forms one of the most important texts of Yoga along with Patanjali's Yoga Sutras.
- 4 The Ashtanga Yoga or Eight-fold path of Patanjali has the final goal of Kaivalya wherein all the miseries and sufferings of human life end.
- 5 Dr. J. Yogendra, et.al. 2016, Article, Yoga Accreditation Norms pp. 50
- 6 Dr. Ganesh Rao, Yoga Expert, Quality Council of India. Pers Comm. ■

*(E-mail: [sg@qcin.org](mailto:sg@qcin.org)  
[manish.pande@qcin.org](mailto:manish.pande@qcin.org))*

## **Affordable Housing to Get More Funds**

Ministry of Housing & Urban Poverty Alleviation has approved an investment of Rs.9,005 cr for construction of 73,205 more houses for Economically Weaker Sections in urban areas under Prime Minister's Awas Yojana in the States of Maharashtra, Punjab and Jammu & Kashmir. Maharashtra has been sanctioned a total of 71,701 houses in 10 cities at a total project cost of Rs.8,932 cr with Central Assistance of Rs.1,064 cr. For Punjab, construction of 1,280 houses for In-Situ Slum Redevelopment in Bhatinda was approved with a total investment of Rs.57 cr for which central assistance of Rs.12.80 cr was sanctioned. For Jammu & Kashmir, construction of 224 houses under Beneficiary Led Construction component of PMAY (Urban) has been approved with a total investment of Rs.16.07 cr with central assistance of Rs.3.36 cr. This includes construction of 141 houses in Udhampur and 83 in Baramullah.

Under the components of AHP and BLC of PMAY (Urban), central assistance of Rs.1.50 lakh per house is provided while under In-situ Slum Redevelopment to be taken up by private developers through monetization of existing land, central assistance of Rs.1.00 per each house is provided. With these approvals, the total investment approved for affordable housing under PMAY (Urban) so far has gone up to Rs.43,922 cr for construction of 6,83,724 houses for urban poor with total central assistance commitment of Rs.10,050 cr. Under PMAY(Urban) launched in June last year, construction of 2 crore houses for urban poor by the year 2022 is targeted.



## Yoga: Balancing Healthy & Stress-Free Life

*Ishwara N. Acharya,  
Rajiv Rastogi*



*People from different walks of life are now more aware about Yogic practices and its role not only in preservation and promotion of positive health, but also in the prevention and management of various diseases/conditions.*

*Scientists and other medical professionals have realized the importance of Yogic lifestyle for the prevention and management of stress induced and other psychosomatic disorders*

**Y**oga is a traditional system of health, holistic living and an ancient science which originated in India with its roots in tradition and culture of this country. It has evolved thousands of years ago by the Saints and Rishis. The practices of Yoga are widely used globally now by every one to meet out the increasing challenges which are responsible in changing the health care needs. Yoga is the centre of attraction for every one all over the world due to its simplicity, cost effectiveness and efficacy in the management of lifestyle as well as psychosomatic disorders. Yoga is a combination of physical postures, breathing exercises and meditation to improve and develop one's inherent powers in a balanced manner.

People from different walks of life are now more aware about Yogic practices and its role not only in preservation and promotion of positive health, but also in the prevention and management of various diseases/conditions. Scientists and other medical professionals have realized the importance of Yogic lifestyle for the prevention and management of stress induced and other psychosomatic disorders. The benefits of Yoga are time-tested, highly economical, simple and useful for all, including the youth leading a

more healthy, meaningful, balanced and stress free life.

The popularity of Yoga has reached beyond India and the practices of Yoga are performed in many countries by the youth. Yoga has no restrictions of region, religion, caste, creed and nationality. It is open for all. United Nations has declared 21<sup>st</sup> June as 'International Day of Yoga'.

Health is defined as being “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity” according to the World Health Organization (WHO). It also suggests a fourth dimension i.e. “spiritual well being”. Overall health is achieved through a combination of physical, mental, emotional, social and spiritual well-being.

Here, starts the role of Yoga. It develops our personality in a holistic and balanced way i.e. on physical, mental, emotional, social and spiritual planes of living at the same time. Its regular practice enhances our capacity and improves the level of confidence. Yoga has the power to transform the youth in leading a more healthy, balanced, stress free and meaningful life. It educates the person on do's and don't's (five *Yamas* and five *Niyamas*). Yogic practices are easy to follow and can be integrated well in our daily routine as per the need.

Ishwara N. Acharya is Director, Central Council for Research in Yoga & Naturopathy, New Delhi. Rajiv Rastogi is Assistant Director (Naturopathy).

The industrialization and fast metropolitan lifestyle have increased the challenges before us like pollution, stress, anxiety and so on. Dealing with these, our lifestyle has become faster and more mechanical from early morning to late night. The dietary habits are not healthy. Preserved food, fast food, junk food, high calorie diet as well as smoking, alcohol, drugs and lack of proper rest and exercise have made us impatient resulting in the development of various psychosomatic diseases such as diabetes, hypertension, arthritis, back pain, etc. The number of mental illnesses is increasing day by day due to these reasons. It is found that a large number of people are suffering from depression, schizophrenia, disorders related to use of alcohol and drugs. Yoga as a non-invasive mode of treatment, treats the body and mind effectively with its different practices like *asanas*, *pranayama*, *shatkarmas*, *surya namaskara*, and meditation. Various mental illnesses like anxiety, depression, neurosis, behavioral impairments/disorders, anorexia, etc. and other psychosomatic ailments like headache, bronchitis, asthma, diabetes, auto immune disorders, etc. can very well be managed through the practice of Yoga.

Stress and anxiety are one of the most common problems of youth. Stress is either physical or mental with external or internal causes. Major life changes, work or school, relationship difficulties, financial problems, being too busy, and children and family may be considered as common external causes of stress. While chronic worry, pessimism, negative self-talk, unrealistic expectations/perfectionism, rigid thinking, lack of flexibility, all-or-nothing attitude are considered as common internal causes of stress. Emotional imbalance, instability and anxiety are some of the common manifestations of mental stress. These are psychosomatic disease conditions with complaints like headache, insomnia, twitches, skin rashes, digestive disorders, peptic ulcers, colitis, palpitation, high blood pressure, coronary thrombosis, dysmenorrhoea

etc. Regular practice of *asanas*, *pranayama* and meditation has a great role in its management. *Asanas* stabilize and relax the body and mind, open new thought processes and develop focus which ultimately changes the attitude of the practitioner. Practice of deep breathing, *yoganidra* and meditation decreases the pessimistic attitude and brings calmness, internal pleasure and cultivates optimistic thoughts.

Some healthy lifestyle practices can be incorporated by youth in their lifestyle to make it more healthy, balanced and stress free. These practices are good for maintenance of health and prevention of diseases. These are simple, cost effective, easy to follow and can be integrated in the daily routine as per the need. The natural lifestyle enhances the love and affection between each other and develops a bondage of emotions. It promotes calmness, tranquility and optimistic attitude to mind. Some of these practices are:

**Balanced Eating:** The first and most important practice is balanced eating. Our food must be in natural form as far as possible. Our diet must consist of fresh, seasonal fruits, fresh, green leafy vegetables and sprouts, etc. in sufficient quantity. Being alkaline, these foods help in improving health, purifying the body and rendering it immune to diseases.

**Fasting:** Fasting is an important technique of health preservation. It is a process of giving rest to the whole digestive system. During this process, the vital energy which digests the food, is completely engaged in the detoxification of the body. It is an excellent remedy for removing the disorders of body as well as mind. Weekly fast on fruit juices or fruits is advised to maintain good health.

**Regular Exercise:** Regular exercise in some form or Yogic practices is essential for good health. It increases the blood circulation and makes the body flexible. It reduces the ageing process and maintains sound health. For this purpose, we may select morning walk,

running, jogging, practice of *Yogasana*, *Surya Namaskara*, *Pranayama* or some physical work like gardening, etc. according to our capacity and choice. Exercise activates the body, boosts energy, develops new and optimistic thoughts along with other physiological benefits. Dr. Henry Lindlahr, a well known Naturopath says that “Exercise stirs up the morbid accumulations in the tissues, stimulates the arterial and venous circulation, expands the lungs to their fullest capacity, thereby increasing the intake of oxygen and most effectively promotes the elimination of waste and morbid materials through the skin, kidneys, bowels and the respiratory tract”.

**Rest:** Apart from Yogic practices, proper rest i.e. quality sleep is necessary for good health. A good sleep gives us freshness, makes us happy and light. Incomplete sleep results in stress, anxiety and deteriorates health. Hence, quality sleep should never be compromised.

**Adequate water drinking:** Adequate water drinking is good for prevention of disorders and maintenance of health. Water dissolves all the toxicity of body and cleanses the body internally.

Some golden tips on healthy lifestyle practices to be followed by all are:

1. Go to bed early at night and wake up early before sun rise (*Brahmamuhurta*). Try to have seven hours of sound sleep.
2. Take simple, balanced and *sattvic* diet.
3. Reduce the quantity of sugar, salt, heavy meals, red chilly, more spices and pickles, etc. Minimize the use of tea and coffee. Stop consumption of all intoxicants. Use of ghee and oil may be minimized. Vegetarian diet is good for a Yoga practitioner.
4. Fix the meal time. Take breakfast of fruits or sprouts or *dalia* after half an hour of Yoga practice in the morning. Whole wheat *roti*, simple steamed vegetables, salad

and butter milk may be taken for lunch. The quantity of vegetables and salad should be more than *roti*.

5. Water is not advised with the meals. Make a habit of water drinking half an hour before and half an hour after taking food.
6. Daily morning or evening prayer or meditation must be practiced. It relieves the tension and stress; energizes the body and mind and brings positive attitude towards life.
7. Internal and external cleansing of body through Yogic practice and *shatkarmas* is important.
8. Have faith in Nature. It will make you positive and confident.
9. Avoid the habit of overeating. Follow the principle of no appetite, no food. Eat when hungry and stop eating with some appetite remaining. Keep weekly fasts by taking seasonal fruits.
10. Maximum walk on foot is advised. This is beneficial for body and mind. □

(E-mail: [ccryn.goi@gmail.com](mailto:ccryn.goi@gmail.com)  
[rrastogi.2009@gmail.com](mailto:rrastogi.2009@gmail.com))



April 2016 issue of YOJANA on North-East was very informative. It covered all aspects like Health, education, tribal development, growth etc. Kindly publish an issue on drought situation in India because many of the regions like Marathwada, Vidarbha are facing acute water crisis. And finally I want to thank the whole Yojana team for their commendable work. Naman Gautam

I have been a regular student perusing both the magazines published by your Division since last 7 months. I must appreciate the sincere work done by your team. Besides, I have a humble suggestion that I want to see some issues published on the topics like, 'Human Civilisation & Social Development', 'Development of Sports in India', 'Beauty Masterpieces and Conservation of Ancient Indian Architectures', 'Scientific Development in India', 'Development in Indian Defence', 'National Sanctuaries of India'. Akankhya Hazarika

#### Response from Yojana Team

We are really grateful to our readers who take time out to send in encouraging words and valuable suggestions. It makes our work seem worthwhile.


We do try to incorporate your suggestions in our journal whenever possible. We are planning an issue on water conservation and management in July. The other topics suggested by one of our readers are also interesting. We will definitely consider them while planning our issues.

Please do write in with your feedback on our issues. It will help us in planning our issues.

Thanks once again



**AAI**  
AAI Academy Pvt. Ltd.



**ALOK S. JHA**



**AMIT SINHA**

**GS TEST SERIES**  
**India's No. 1 Test Series**  
**Both Main & Prelims**

**MAIN TEST SERIES**

Total 12 Test | Flexible Dates  
Discussion | Study Plan Based

18

AUGUST

Online/ Offline/ Postal  
Test Series Available

**GENERAL STUDIES**  
**(FOUNDATION BATCH )**  
**IAS 2017-2018**  
**[Main Paper I, II, III, IV + Essay + Prelim + Interview]**

**FEATURES**

- ⇒ Regular Class Test.
- ⇒ Limited Students.
- ⇒ Home Assignments.
- ⇒ Separate Current Affairs Session.
- ⇒ Printed Material.
- ⇒ Special interaction sessions by successful students.
- ⇒ Special lectures with IAS, IPS, IRS & Other Allied Services.

18<sup>th</sup>

JULY

Duration - 38 Weeks

**Course Directors**

ALOK S. JHA & AMIT SINHA

(Both Having Teaching Experience of 9 years & the trendsetters of GS Test Series started with "EXPERT BRAINS" since 2007.

Email ID: [civils.aaiias@gmail.com](mailto:civils.aaiias@gmail.com)

For More Details Visit : [www.aaiias.com](http://www.aaiias.com)

**MUKHERJEE NAGAR**  
A-20 (M1-M2), 1<sup>st</sup> Floor, Indraprastha Tower, Lane Infront of Mukherjee Nagar Post Office, Delhi-9

**OLD RAJENDRA NAGAR**  
70, 3rd Floor, Bada Bazar, Near Canara Bank, Old Rajendra Nagar, Delhi-60

011-27654743, 9911156808, 9868775945, 9871330600

YE-24/2016

YOJANA June 2016

61

**LIVE/ONLINE**  
Classes also available  
[www.visionias.in](http://www.visionias.in)

## G.S. CLASSROOM PROGRAMS 2016-17

- ◆ CONTINUOUS ASSESSMENT THROUGH ASSIGNMENTS AND ALL INDIA TEST SERIES
- ◆ INDIVIDUAL GUIDANCE
- ◆ COMPREHENSIVE & UPDATED STUDY MATERIAL

### CSE 2014



NIDHI GUPTA

Rank-3



VANDANA RAO

Rank-4



SUHARSHA BHAGAT

Rank-5

### CSE 2013



GAURAV AGRAWAL

Rank-1

200+ Selections  
in CSE 2013

# PT 365

1 year

Starts: 6<sup>th</sup> June

## CURRENT AFFAIRS

in 50 hours

(for those appearing in Prelims 2016)

## PRELIMS

Registration  
Open

### ◆ GS PRELIMS FAST TRACK COURSE

## MAINS

### ◆ FOUNDATION COURSE - 2017

Starts: 11<sup>th</sup> July

Regular Batch / Weekend Batch

### ◆ ADVANCED COURSE - 2016

Starts: 23<sup>rd</sup> August

### ◆ ETHICS MODULE

### ◆ ESSAY WRITING COURSE

For details visit [www.visionias.in](http://www.visionias.in)

40+ Selections in top 100  
400+ Selections in CSE 2014

## PHILOSOPHY

by **Anoop Kumar Singh**

45 days program @ **PUNE/JAIPUR** Center

- Includes comprehensive & updated study material
- Classes will be Livestreamed at Jaipur, Hyderabad & Delhi with expert support.

## ALL INDIA TEST SERIES 2016

GET THE BENEFIT OF INNOVATIVE ASSESSMENT SYSTEM FROM THE LEADER IN THE TEST SERIES PROGRAM

- ⇒ **PRELIMS**
- General Studies
  - CSAT
- ⇒ **MAINS**
- General Studies
  - Psychology
  - Geography
  - Public Administration
  - Essay
  - Philosophy
  - Sociology

- ▶ Most comprehensive feedback system.
- ▶ Get actionable inputs.
- ▶ Live test discussion videos.
- ▶ Based on pattern of UPSC CSE.

[www.facebook.com/visionias.upsc](https://www.facebook.com/visionias.upsc)  
[www.twitter.com/Vision\\_IAS](https://www.twitter.com/Vision_IAS)

**DELHI:** 2nd Floor, Apsara Arcade, Near Metro Gate 6, 1/8 B, Pusa Road, Karol Bagh. **Contact :** - 8468022022, 9650617807, 9717162595

**JAIPUR**

9001949244, 9799974032

**PUNE**

9001949244, 7219498840

**HYDERABAD**

9000104133, 9494374078



# Yoga: Enriching Health & Quality of Life

*H R Nagendra*



*The yogic life style has a scheme of balancing external and internal lives. If life is well-balanced, the capacity, expertise and success in life develop spontaneously. The uninterrupted flow of is the natural result of the right lifestyle. It is not an exaggeration to say that yogic lifestyle is the golden principle for a disease-free life*

**T**he word “yoga” comes from a Sanskrit root “yuj” which means union, or yoke, to join, and to direct and concentrate one’s attention. Yoga, which is an over 3,000 year old tradition, is now regarded in the Western world as a holistic approach to health and is classified by the National Institute of Health as a form of Complementary and Alternative Medicine. Regular practice of yoga promotes strength, endurance, and greater self-control, thus enabling changes in life perspective, self-awareness and an improved sense of energy to live life fully, filled with peace and happiness. The practice of yoga helps to attain a physiological state to gain mastery over flight-or-fight stress response and with which a sense of balance and union between the mind and body can be achieved.

In the Western world, the most common aspects of yoga practiced are the physical postures and breathing practices of Hatha yoga and meditation. Hatha yoga enhances the capacity of the physical body through the use of a series of body postures, including movements (asanas). The breathing techniques of Hatha yoga focus on prolongation of inhalation, effortless breath retention, and exhalation. While performing the postures and movements, the blockages in the

energy channels of the body are cleared and the body energy system becomes more balanced.

Although, yoga is much more than a stress-reduction method, stress adversely affects a wide range of health conditions, and yoga is arguably the most comprehensive approach to fighting stress ever invented. Stress isn’t just a factor in conditions commonly labeled “stress-related,” such as migraines, ulcers, and irritable bowel syndrome, but it appears to contribute to such major killers such as heart attacks, diabetes, and osteoporosis.

Yoga philosophy and practice were first described by Patanjali in the classic text, *Yoga Sutras*, which is widely acknowledged as the authoritative text on yoga. Today, many people identify yoga only with asana, the physical practice of yoga, but asana is just one of the many tools used for healing the individual. Patanjali outlines an eightfold path to awareness and enlightenment called *ashtanga*, which literally means “eight limbs”. The eight limbs are comprised of ethical principles for living a meaningful and purposeful life; serving as a prescription for moral and ethical conduct and self-discipline. Based on Patanjali’s eight limbs, many different yogic disciplines have been developed. Each has its own technique for preventing and treating disease. Currently, yoga has

The author is Chancellor of S-VYASA Deemed University. A recipient of many awards and honors, both National and International, he was awarded the Padma Shri during the current year. He has published 30 research papers in engineering; authored and collected 110 papers on Yoga and co-authored 35 books on Yoga. Currently, he is the Chairman, IDY (International Day of Yoga) Experts Committee, Task force of AYUSH (Ministry of Health & Family Welfare), SAC of CCRY (Central Council for Research in Yoga and Naturopathy).

become very popular and innumerable organisations have started teaching yoga. Not much attention has been paid for standardising yoga and developing scientific model of yoga therapy. Therefore, it is essential to establish the scientific nature of this therapy through adequate research in theoretical and practical aspects.

Our body does not just consist of the visible physical form; we also possess four other unseen bodies (Subtle and Causal Layers)

Altogether, each of us has five “bodies” or *Koshas*.

- 1) *Annamaya Kosha - the Body of Nourishment - Physical Body*
- 2) *Prānamaya Kosha - the Energy Body – Bio plasmic Layer*
- 3) *Manomaya Kosha - the Mental Body - Astral Layer*
- 4) *Vigyānamaya Kosha - the Intellectual Body – Wisdom Layer*
- 5) *Ānandamaya Kosha - the Body of Joy – Bliss Layer.*

Our *Karmas* (actions) and *Samskāras* (memories and experiences) are stored in the *Koshas*. They form the partitions between the individual soul and the universal Self. Liberation – *Moksha* – therefore means to release the *Ātmā*, from the limitations of the *Koshas*. In order to become one with something, we must develop the same qualities as that with which we wish to unite. Until we have released ourselves from the *Koshas*, while we still hang onto our personal ego and continue to identify with the little “I”, we cannot become one with the Infinite. On the other hand, however, all five *Koshas* are indispensable for our existence on the earthly plane. Without them, we cannot exist here. To surmount and detach from the *Koshas* is primarily an extensive process of mental purification and development. When there are no more impurities, no more “shadows” remaining, then at the end of our life, the astral body also dissolves and our soul’s spark unites with the infinite, divine light in changing reality of intimate bliss, knowledge, power and freedom.

*Annamaya Kosha* is the physical body. It is influenced by the food we eat as well as by our environment and society. Therefore, the Yoga teachings emphasise how important positive and beneficial human interactions, as well as a healthy, *sattvic* diet, are for our physical and mental development. The consumption of meat, alcohol and drugs weakens our vitality and fills us with negative vibes. A wholesome, lacto-vegetarian diet, however, provides nourishment for the body in an optimal way.

*Prānamaya Kosha* is the subtle sheath of cosmic energy called *Prana* that penetrates and surrounds the physical body. It forms our “aura”, the radiance that emanates from us. *Prāna* is the subtle “nourishment” that is as necessary to life as food and drink. With each breath, we not only absorb oxygen, but also *Prāna*. All foods not

**In order to become one with something, we must develop the same qualities as that with which we wish to unite. Until we have released ourselves from the *Koshas*, while we still hang onto our personal ego and continue to identify with the little “i”, we cannot become one with the Infinite.**

only supply us with nutrients, but also with *Prāna*. The quality of our *Prāna* is decisively affected by external influences as well as by our own thoughts and emotions, and impacts upon the other *Koshas*.

*Manomaya Kosha*, the mental energy sheath, is even more extensive and powerful than the *Prānamaya Kosha*. The mind and thoughts can reach anywhere without any loss of time. Therefore, it is very difficult to control the thoughts. It is this speeded up, uncontrolled speed of the mind that creates emotional upsurges leading to stress. This is called *Adhi* which goes down to *Annamaya Kosha* to becoming *Vyadhi* (*Disease*) through the imbalances of the *Pranamaya Kosha*. Only through controlling the

mind can we gain control over these instances, stresses and diseases. The best method of mastering the mind is to foster good thoughts and thereby learn to tranquil the mind and remain silent and peaceful. Following the rules of *Yama* and *Niyama*, understanding, giving, praying and practising Mantra purify our *karmic* phenomenon.

*Vigyānamaya Kosha* is the intellectual body. It can also be positively or negatively orientated. This depends on the society we keep, together with the sensory impressions that we absorb from our environment. It is formed by the experiences, upbringing and education in this lifetime, and represents the sum total of all of these. The intellect, though, is not always our best adviser. All too often, it is deaf to the truth and judges egoistically in line with our desires. The intellect can be a very useful tool, but it can also be a great hindrance. That is why we should always employ both *Buddhi* (reason) and *Viveka* (correct discrimination).

*Ānandamaya Kosha* is the “body of bliss”. It is the casual layer from where the other four emerges all over *Sanskaras* and *Vasanas* and one in their seed form and not difficult to purify. This is because the aspiration for the fulfilment of our desires and for comfort and pleasure is a powerful motivator and a decisive power within us.

There are several levels of bliss encompassed by the eternal unlimited supreme joy. The first one depends on certain conditions, the fulfilment of our desires and other favorable circumstances, whereas the latter is unconditional, and is totally independent of external conditions. Lasting contentment and *Mahā Ānanda* (infinite bliss) are bestowed upon us only in union with the Self; all other joys are limited and transitory. Only through *Jnāna* (wisdom) can we free ourselves from the *Ānandamāya Kosha*. *Bhakti* (devotion to God) takes us close to this goal; but the final step can only be mastered through the knowledge of the truth. Only then can we finally attain *Moksha* (liberation).



Yoga is recognized as a form of mind-body medicine that integrates an individual's physical, mental and spiritual components to improve aspects of health, particularly stress related illnesses. Evidence shows that stress is one of the main cause for heart disease, cancer, and stroke as well as other chronic conditions and diseases. Hence, emphasis should be given for stress management and reduction of negative emotional states, thus, moving positively to control the disease. Viewed as a holistic stress management technique, yoga is a form of CAM that produces a physiological sequence of events in the body, reducing the stress response. The scientific study of yoga has increased substantially in recent years and many clinical trials have been designed to assess its therapeutic effects and benefits.

It is true that yogic procedures are effective in treating diseases. But how does it work? What is the scientific basis on which the therapy works? What is the model of yoga therapy? Without answering these questions correctly, logically and scientifically, yoga therapy would be incomplete.

The foremost truth involved in the model of yoga therapy is that it considers the scientific as well as the total perspective on the human system. The comprehensive knowledge of the role of *prana* (vitality) in functioning of the human body is essential. According to the science of yoga, the diseases are caused due to *Adhi* and the distortions in *prana* or by deficiency of *prana*. Science of yoga classifies diseases into two broad categories: (i) diseases caused by the circumstance, and (ii) diseases caused by the *prarabdha karma* (*Adhija Vyadhi*). Even though in both the cases, the flow of *prana* gets restrained or disturbed, there is a difference in their cure. In the scheme of yoga therapy, lifestyle and the perspective of life play a crucial role in cleansing or enhancing the *prana*.

The science of yoga proves that all aspects of our life are influenced by the harmony of *prana*. *Prana* in

its different forms flows through our body. Modern science denotes *prana* as life force, capacity to resist diseases, bio-electricity or electromagnetic energy, etc. Actually all of these are the various forms of *prana*. Whoever has understood the nature of *prana* to even a small extent, has developed the techniques of *pranic* healing, reiki, etc in accordance with their knowledge. But in yoga, a comprehensive knowledge of *prana* is required. Yoga believes that if the flow of *prana* breaks, our gross physical body will get separated from the subtle body. In physical parlance, this is denoted as death.

For a healthy and long life, the conservation as well as enhancement of *Prana* is essential. The preliminary emphasis of yoga is on preservation of health. Yoga specialists also believe

**Yoga is recognized as a form of mind-body medicine that integrates an individual's physical, mental and spiritual components to improve aspects of health, particularly stress related illnesses.**

that negligence of yogic lifestyle is the root cause of diseases. If regularity is maintained in adherence to a yogic pattern of life, total freedom from the diseases, caused by the circumstances, is possible. Yogic techniques can solve the problem of diseases caused as an outcome of *karma* also. Thus, yoga promises a disease-free healthy life for everybody.

It is astonishing to note that man does not make use of *Prana* stored within him and later regrets the sufferings caused by the lack of it. *Prana* can be preserved through *sanyam* (self control) and utilize it rightly to make life blissful. But alas! Man, in his ignorance, enslaves himself by unbridled indulgences in insatiable animal drives and is forced to lead the life of an animal. The yogic life style has a scheme of balancing external and internal lives. If life is well-balanced, the capacity, expertise and success in life develop spontaneously. The uninterrupted flow of *prana* is the natural result of the right lifestyle.

It is not an exaggeration to say that yogic lifestyle is the golden principle for a disease-free life. In its absence, diseases become inevitable. *Asana*, *pranayama*, *bandha*, *mudra* and the yogic *kriyas* easily clear the impediments or blocks in the flow of *prana* and make life healthy.

In yoga therapy, a yogic perspective of life is of foremost importance. Today, the scientists across the globe unanimously agree that majority of the diseases of mankind are psychosomatic in nature. Psychological problems crop up as a result of lack of right perspective of life. If our beliefs, convictions, aims and objectives of life are correct and we have a right and balanced perspective of life, then our life energy can be utilized properly and this in turn, becomes the fitting measure of getting rid of psychological tensions and anxieties. The wastage of *prana* because of the stress related problems can be prevented by adopting a yogic perspective of life.

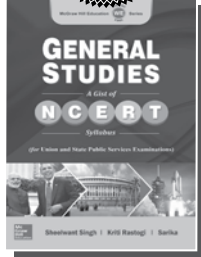
Thus, Yoga as science of Holistic Living can improve not only the quality of life after diagnosis, but used as an alternate, it appears to diminish the side effects of surgery, radiation, and chemotherapy. Many yoga practices, including quiet *asana*, slow breathing, meditation, and guided imagery, helps in harmonizing all the functions and being balanced at all levels.

Studies related to yoga are getting not only better, but also more numerous both in India and the United States. In just the last few years, research has documented the efficacy of yoga for such conditions as back pain, multiple sclerosis, insomnia, cancer, heart disease, and even tuberculosis. Studies are also increasingly documenting how yoga works. Among its many beneficial effects, yoga has been shown to increase strength, flexibility, and balance; enhance immune function; lower blood sugar and cholesterol levels; and improve psychological well-being. One of yoga's most prominent effects, of course, is stress reduction. □

(E-mail: [hrganendra1943@gmail.com](mailto:hrganendra1943@gmail.com)  
[hrrn@vyasa.org](mailto:hrrn@vyasa.org))

# GET READY FOR CIVIL SERVICES EXAMINATION 2016

Useful  
for  
State Civil  
Services  
Examinations

<p>Price: ₹ 675/-</p>  <p>ISBN: 9789352601653</p>	<p>Price: ₹ 465/-</p>  <p>ISBN: 9789339219444</p>	<p>Price: ₹ 425/-</p>  <p>ISBN: 9789339223151</p>	<p>Price: ₹ 495/-</p>  <p>ISBN: 9789385965357</p>	<p>Price: ₹ 485/-</p>  <p>ISBN: 9789351343530</p>
--	--	--	---	--

<p>Price: ₹ 495/-</p>  <p>ISBN: 9789385880186</p>	<p>Price: ₹ 560/-</p>  <p>ISBN: 9789339220846</p>	<p>Price: ₹ 425/-</p>  <p>ISBN: 9789339224981</p>	<p>Price: ₹ 395/-</p>  <p>ISBN: 9789385880490</p>	<p>Price: ₹ 425/-</p>  <p>ISBN: 9789339204785</p>
---	---	---	---	--

## Objective Series for General Studies Paper - I & II

<p>Price: ₹ 295/-</p>  <p>ISBN: 9789385880148</p>	<p>Price: ₹ 325/-</p>  <p>ISBN: 9789339221300</p>	<p>Price: ₹ 325/-</p>  <p>ISBN: 9789339220839</p>	<p>Price: ₹ 350/-</p>  <p>ISBN: 9789339220617</p>	<p>Price: ₹ 425/-</p>  <p>ISBN: 9789332901179</p>
--	--	--	--	---

Prices are subject to change without prior notice.

## McGraw Hill Education (India) Pvt. Ltd.

B-4, Sector-63, Noida, Dist. Gautam Budh Nagar, Uttar Pradesh – 201 301



Connect with us @ [f /McGrawHillEducationIN](https://www.facebook.com/McGrawHillEducationIN) [/mheducationIN](https://www.twitter.com/mheducationIN) [in /company/mcgraw-hill-education-india](https://www.linkedin.com/company/mcgraw-hill-education-india)  
Toll Free number: 1800 103 5875 | Email: [reachus@mheducation.com](mailto:reachus@mheducation.com) | Buy @ [www.mheducation.co.in](http://www.mheducation.co.in)

## Parliament Passes the Insolvency and Bankruptcy Code

**T**he historic 'Insolvency and Bankruptcy Code, 2016' was passed by Parliament on 11th May, 2016. This is considered as the biggest economic reform next only to GST. The law aims to consolidate the laws relating to insolvency of companies and limited liability entities (including limited liability partnerships and other entities with limited liability), unlimited liability partnerships and individuals, presently contained in a number of legislations, into a single legislation. Such consolidation will provide for a greater clarity in law and facilitate the application of consistent and coherent provisions to different stakeholders affected by business failure or inability to pay debt.

The salient features of the law are as follows:

- i. Clear, coherent and speedy process for early identification of financial distress and resolution of companies and limited liability entities if the underlying business is found to be viable.
- ii. Two distinct processes for resolution of individuals, namely- "Fresh Start" and "Insolvency Resolution".
- iii. Debt Recovery Tribunal and National Company Law Tribunal to act as Adjudicating Authority and deal with the cases related to insolvency, liquidation and bankruptcy process in respect of individuals and unlimited partnership firms and in respect of companies and limited liabilities entities respectively.
- iv. Establishment of an Insolvency and Bankruptcy Board of India to exercise regulatory oversight over insolvency professionals, insolvency professional agencies and information utilities.
- v. Insolvency professionals would handle the commercial aspects of insolvency resolution process. Insolvency professional agencies will develop professional standards, code of ethics and be first level regulator for insolvency professionals members leading to development of a competitive industry for such professionals.
- vi. Information utilities would collect, collate, authenticate and disseminate financial information to be used in insolvency, liquidation and bankruptcy proceedings.
- vii. Enabling provisions to deal with cross border insolvency.

A key innovation of the Insolvency and Bankruptcy Code is four pillars of institutional infrastructure.

The first pillar of institutional infrastructure is a class of regulated persons, the 'Insolvency Professionals'. They would play a key role in the efficient working of the bankruptcy process. They would be regulated by 'Insolvency Professional Agencies'.

The second pillar of institutional infrastructure is a new industry of 'Information Utilities'. These would store facts about lenders and terms of lending in electronic databases. This would eliminate delays and disputes about facts when default does take place.

The third pillar of institutional infrastructure is in adjudication. The NCLT will be the forum where firm insolvency will be heard and DRTs will be the forum where individual insolvencies will be heard. These institutions, along with their Appellate bodies, viz., NCLAT and DRATs will be adequately strengthened so as to achieve world class functioning of the bankruptcy process.

The fourth pillar of institutional infrastructure is a regulator viz., 'The Insolvency and Bankruptcy Board of India'. This body will have regulatory over-sight over the Insolvency Professional, Insolvency Professional agencies and information utilities.

The Insolvency and Bankruptcy Code is thus a comprehensive and systemic reform, which will give a quantum leap to the functioning of the credit market. It would take India from among relatively weak insolvency regimes to becoming one of the world's best insolvency regimes. It lays the foundations for the development of the corporate bond market, which would finance the infrastructure projects of the future. The passing of this Code and implementation of the same will give a big boost to ease of doing business in India.

JUST TO BE RELEASED BY MAY 15, 2016

# Most Helpful Material

## for the General Studies of Union and State Civil Services

Latest Revised &  
Enlarged Edition  
2016

Code No.790



Price : ₹ 280.00

Also useful for  
the **Indian Economy Paper**  
of various **Indian Universities.**

What the  
**TOPPERS** say?

I referred to Indian Economy special issue that I bought last year.

— **Lok Bandhu**  
*Civil Services Exam., 2014 (7th Rank)*

I referred to the Economy special issue 2013 and it was good.

— **Bharti Dixit**  
*Civil Services Exam., 2013 (5th Rank)*

I am a regular follower of Pratiyogita Darpan and its Indian Economy special has been extremely helpful.

— **Stuti Charan**  
*Civil Services Exam., 2012 (3rd Rank)*

I referred to Indian Economy issue in both 2013 and 2014. As part of my preparation strategy, it was part of my resource and found it useful. Even, while revising, it stayed handy.

— **Siddhartha Yadav**  
*U.P. Civil Services Exam., 2015 (1st Rank)*

PD Economy is a master piece, it truly has no substitute. Be it the basics or the latest trends on the Indian Economy, it is a classic. I also read PD Extra Issues on Polity and General Science and found them extremely useful.

— **Aishwarya Pratap Singh**  
*U.P. Judicial Services Exam. (1st Rank)*

### Highlights

- \* Salient Features : Indian Economy
- \* CSO's Latest National Income Estimates
- \* Demographic Scenario (with Religion-based and SECC Census 2011)
- \* Latest Banking Scenario : Monetary and Credit policy 2016-17
- \* Foreign Trade Policy : 2015-20
- \* Foreign Debt (December 2015)
- \* Employment Oriented and Poverty Eradication Programmes
- \* NITI Aayog and Five Year Plans
- \* Economic Survey 2015-16
- \* Union and Railway Budgets : 2016-17
- \* International Organisations
- \* Economic Glossary
- \* Multiple Choice Questions

**BOOK YOUR COPY IMMEDIATELY  
AT THE NEAREST BOOKSTALL**

**PRATIYOGITA DARPAN** || 2/11 A, Swadeshi Bima Nagar, Agra-282 002. Ph. : 4053333, 2530966, 2531101; Fax : (0562) 4053330  
• E-mail : [care@pdgroup.in](mailto:care@pdgroup.in) • Website : [www.pdgroup.in](http://www.pdgroup.in)  
• New Delhi 23251844/66 • Hyderabad 66753330 • Patna 2673340 • Kolkata 25551510 • Lucknow 4109080 • Haldwani M. 7060421008 • Nagpur 6564222