

YK GIST

JULY 2019

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Citizen Centric e-services



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Preface

This is our 52nd edition of Yojana Gist and 43rd edition of Kurukshetra Gist, released for the month of July 2019. It is increasingly finding a place in the questions of both UPSC Prelims and Mains and therefore, we've come up with this initiative to equip you with knowledge that'll help you in your preparation for the CSE.

Every issue deals with a single topic comprehensively sharing views from a wide spectrum ranging from academicians to policy makers to scholars. The magazine is essential to build an in-depth understanding of various socio-economic issues.

From the exam point of view, however, not all articles are important. Some go into scholarly depths and others discuss agendas that are not relevant for your preparation. Added to this is the difficulty of going through a large volume of information, facts and analysis to finally extract their essence that may be useful for the exam.

We are not discouraging from reading the magazine itself. So, do not take this as a document which you take read, remember and reproduce in the examination. Its only purpose is to equip you with the right understanding. But, if you do not have enough time to go through the magazines, you can rely on the content provided here for it sums up the most essential points from all the articles.

You need not put hours and hours in reading and making its notes in pages. We believe, a smart study, rather than hard study, can improve your preparation levels.

Think, learn, practice and keep improving! You know that's your success mantra 😊

Citizen-Centric E-Services

Transformational Shift in Delivery of Services

Indian history is replete with instances of Governments who were extremely conscious of their duty to provide services to their citizens. Continuous efforts were made by them to set up systems of good governance through various schemes and laws. These systems were however largely based on records, files and transactions which were generally physical. It has been only in recent years that the concept of citizen centric e-Services has come to the fore.

Citizen centric e-Services aim to digitally empower the society and transform the economy. They aim to restyle how citizens avail of services and participate in the economy using less cash, opting instead for UPI, internet banking, direct benefit transfer, digital payment platform etc., using unique identification techniques like Aadhaar, so as to drive financial inclusion with minimum lapses and delays. Government's push towards a Paper-less, presence-less and cashless model of e-governance and the launch of Aadhaar, UPI and BHIM have transformed the economy. Banking is fast moving from branch banking to a virtual world of banking called Digital Banking.

Various new citizen centric and transformational digital platforms that have been developed include BHIM-UPI, e-NAM, GSTN, DigiLocker, GeM, e-Hospital, MyGov, UMANG, SWAYAM, Jeevan Pramaan, NSP etc. These efforts are heavily dependent upon the efficient use of technology and as a result technology is increasingly being used to transform learning, economy and citizen services delivery mechanisms. The reach of mobile network, internet and electricity is expanding its reach to remote areas, thereby ensuring that the marginalised sections of the society are also brought into the mainstream. This digital transformation is facilitating the ease of access for citizens with disabilities as well and empowering them to access various products and services despite mobility constraints.

In the field of education too, technology is playing a greater role than ever before and is transforming classrooms from being isolated units of learning to more collaborative and communicative spaces with digital pedagogies, critical enquiry and demographic spaces that go beyond geographical constraints. Likewise, to minimise farmer's distress, digitalising of farming systems and creating a database is also a step towards achieving sustainable agricultural production. The delivery of services to citizens in an efficient, transparent and effective manner has been addressed by the Geographic Information System as a decision support system for developmental planning.

Citizen centric e-Services focus on accessibility, quality, efficiency, affordability, delivery, and mobility and user experience. Products and services can no longer be viewed in isolation from the larger evolving scenarios around us and there should be a healthy mix of

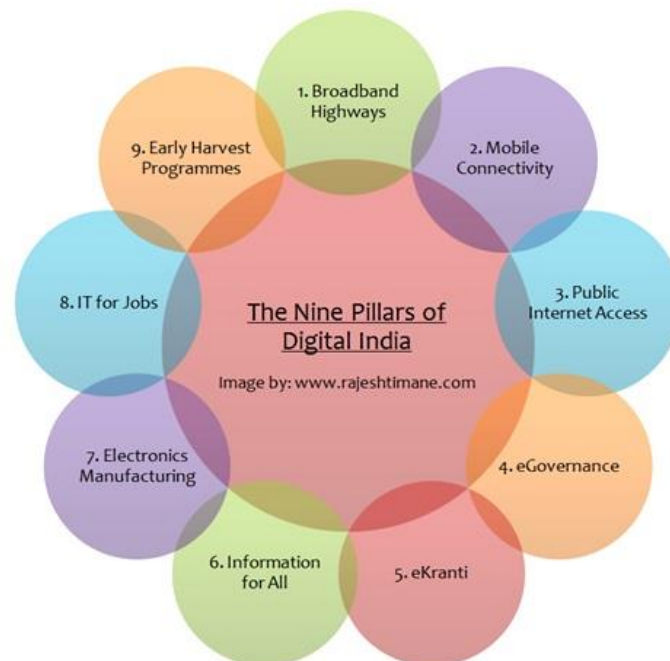
technology with progressive policies and practices. The Digital India programme and the tremendous focus of the Government on providing citizen centric e-Services are resulting in the Indian citizens witnessing not only a transformational shift in the delivery of services but also a better engagement of the Government with its citizens.

Citizen centric e-Services focusses on a

- ✓ Accessibility
- ✓ Quality
- ✓ Efficiency
- ✓ Affordability
- ✓ Delivery
- ✓ Mobility
- ✓ User experience

Digital Empowerment through Minimum government, maximum governance

Digital India aims to bridge the gap between the digital haves and have-nots. Digital India BRIDGE (Bringing Revolution In Digital Governance and Economy) channelises initiatives like Aadhaar, eSign, digital lockers, Aadhaar Pay and BHIM (Bharat Interface for Money) to offer citizen-centric services at marginal costs — or zero cost. The trinity of Jan Dhan, Aadhaar and mobile (JAM) uses more than 116 crore Aadhaar cards, 118 crore mobile phones, including 40 crore smart phones, 110 crore bank accounts, including 29 crore Jan Dhan accounts, to bring about inclusive development.



e-Kranti

Mission: To ensure a Government wide transformation by delivering all Government services electronically to citizens through integrated and interoperable systems via multiple modes, while ensuring efficiency, transparency and reliability of such services at affordable costs. The implementation of e-Kranti is vital for Digital India and for the delivery of e-governance, easy governance and good governance in the country.

Key principles of e-Kranti are as follows:

1. Transformation and not Translation - All project proposals in e-Kranti must involve substantial transformation in the quality, quantity and manner of delivery of services and significant enhancement in productivity and competitiveness.
2. Integrated Services and not Individual Services - A common middleware and integration of the back end processes and processing systems is required to facilitate integrated service delivery to citizens.
3. Government Process Reengineering (GPR) to be mandatory in every MMP - To mandate GPR as the essential first step in all new MMPs without which a project may not be sanctioned. The degree of GPR should be assessed and enhanced for the existing MMPs.
4. ICT Infrastructure on Demand – Government departments should be provided with ICT infrastructure, such as connectivity, cloud and mobile platform on demand. In this regard, National Information Infrastructure (NII), which is at an advanced stage of project formulation, would be fast-tracked by DeitY.
5. Cloud by Default – The flexibility, agility and cost effectiveness offered by cloud technologies would be fully leveraged while designing and hosting applications. Government Cloud shall be the default cloud for Government Departments. All sensitive information of Government Departments shall be stored in a Government Cloud only. Any Government Department may use a private cloud only after obtaining permission from Department of Electronics and Information Technology which shall do so after assessing the security and privacy aspects of the proposed cloud.
6. Mobile First - All applications are designed/ redesigned to enable delivery of services through mobile.
7. Fast Tracking Approvals – To establish a fast-track approval mechanism for MMPs, once the Detailed Project Report (DPR) of a project is approved by the Competent Authority, Empowered Committees may be constituted with delegated powers to take all subsequent decisions.
8. Mandating Standards and Protocols – Use of e-Governance standards and protocols as notified by DeitY be mandated in all e-governance projects.

9. Language Localization - It is imperative that all information and services in e-Governance projects are available in Indian languages as well.
10. National GIS (Geo-Spatial Information System) - NGIS to be leveraged as a platform and as a service in e-Governance projects.
11. Security and Electronic Data Preservation - All online applications and e-services to adhere to prescribed security measures including cyber security. The National Cyber Security Policy 2013 notified by DeitY must be followed.
12. All new and on-going e-Governance projects as well as the existing projects, which are being revamped, should now follow the key principles of e-Kranti.

Direct Benefit Transfer Scheme (DBT)

Transfers of assorted subsidies and sops to the beneficiaries through the direct benefit transfer (DBT) route stood at Rs 2.8 lakh crore so far in FY19, 47% higher than such transfers during the whole of the previous year.

- India's welfare state has always been on the side of committing significant resources to provide subsidies and services especially to certain identified segments of the population who could not afford the resources themselves.
- Over the years, as fiscal resources have grown rapidly the amount of money spent on welfare programs has also gone high but carrying with it the two major issues with subsidies in India:
 - Targeting: Benefits higher income groups who do not deserve the subsidies and thus, increases the government's expenditure
 - Leakages: Subsidy does not reach the recipient due to corruption, pilferage or other causes
- Government's DBT plan therefore, simply involves transferring the subsidy amount directly to the beneficiaries' bank accounts instead of having to fiddle around with differential pricing for the underprivileged

Linkage with Aadhaar

Efficient targeting: Via Aadhaar-linked data ensures that:

- The intended beneficiary receives the money in his account
- Reduction in the government's subsidy burden
- Effective solution to leakages and mis-targeting problems

The Way Forward

- DBT can help directly improve the efficiency of the delivery systems, as well as empower the beneficiaries to demand their rightful benefits under various schemes, and hold the managers accountable for the same but a thorough case needs to be built up to measure if benefits outweigh the costs or not (economic terms)
- There has to be a proper Centre-State coordination mechanism in place, efficient network of banking system as well as automation of schemes should be taken up immediately; backed up with careful consideration and coordination between policy and implementation.
- International obligations can also be cited to bring about an atmosphere of urgency, for quick mindful reforms to be executed.
- A strict monitoring system to identify the black market and a strict law against accumulation of black money should also be put in place to effectively curb the menace



Less Cash India

India has traditionally been a cash-based society. This dominance of cash has been primarily due to three reasons –

- Lack of payment acceptance infrastructure
- Bank accounts perceived as accounts for savings rather than accounts for payments by a majority of population
- Cash based payments seem to be zero cost and hassle free as cost of cash is distributed and invisible

4 key elements of financial inclusion are

- a. Payments
- b. Credit
- c. Investment and insurance
- d. Jan Dhan programme focused on opening bank account for at least one member of every Indian family.

What do we notice today?

- But after the advent of Jan Dhan Mission, number of customers using bank accounts for digital payments is less than 5 cr.

- Advent of UPI has payments for people who are comfortable to pay directly from their bank accounts. UPI have been leading growth of digital payments in addition to traditional modes like net banking, debit card and credit card.
- Cash management infrastructure includes cost of printing cash, bill collection centres for utilities, network of ATMs and cash deposit machines, cash in cash out counters in banks etc.
- In P2M (person to merchant) digital payments, there is a central neutral party which facilitates arbitration and provides a channel for dispute resolution with merchants.

Digital payments platform thus greatly removes fraud/spurious merchants as due diligence is an extensive exercise on part of acquiring banks/financial institutions since fly-by-night merchants can cause greater damage to acquirers than customers in a cumulative way.

- Benefit of Government schemes and subsidy now flow directly into bank account of beneficiary, thereby eliminating middlemen.
- The poor of country can now do digital transactions history which can enable banks and other financial institutions to determine credit worthiness and offer loans, thereby preventing poor from unregulated money lenders and high interest rates on loans that have been extended.
- For a citizen, digital payments offer several uses, from payment of utility bills to booking train/movie tickets and payment of school/college fee etc.
- Indian Govt. has relaxed additional factor authentication requirement for transactions up to Rs. 2000. These risks based solutions work best since they balance safety as well as user experience.
- Banking and financial services industry is eagerly awaiting passage of Personal Data Protection Bill in Parliament.
- Entities in digital payments space should be given freedom to enable merchants to accept digital payments in whatever way they deem fit be it wallet, UPI or any other new innovation which can scale up number of merchants accepting digital payments even further.

National Digital Health Ecosystem

The digital health interventions have a huge potential for supporting Universal Health Coverage (UHC).

Aim: To “manage and analyse” the big data generated by the Centre’s flagship health programme, Ayushman Bharat

National Digital Health Blueprint (NDHB)

- The National Digital Health Blueprint is in line with the vision of the Prime Minister to reach each individual of this country with services at their doorstep under Digital India Programme.
- The vision of NDHB is to create a National Digital Health Eco-system that supports Universal Health Coverage in an efficient, accessible, inclusive, affordable, timely and safe manner, through provision of a wide-range of data, information and infrastructure services, duly leveraging open, interoperable, standards-based digital systems, and ensuring the security, confidentiality and privacy of health-related personal information.

Why is it important?

Given that doctors in both the public and private sectors regularly complain about the lack of comprehensive records of their patients, the digital registry envisaged by the NDHB could fulfil a longstanding requirement of the health sector. The proposed data compendium is also in keeping with global trends in healthcare where digital technology is used to make treatment options more personalised and precise. Big data can also be used to prevent epidemics and improve the efficiency of drugs.

When you admit a relative in a hospital, you tend to do a background check of the concerned doctor handling the case but you do not do the same for the concerned pilot when boarding an aircraft, even as over 200-300 lives depend on the experience and skills of the pilot. This is because irrespective of his or her experience, no pilot can fly the aircraft in his or her own style. Everything is pre-defined and documented and when things go wrong, steps are taken to ensure the same mistakes do not get repeated.

If you remove the paper and pen from the hands of doctors and nurses, you can digitally track events. The Electronic Medical Record (EMR) will make healthcare accessible, safer and affordable for patients. One can expect a lot of positives in terms of being able to collect data, which, if properly anonymised, could help in epidemiological studies to better understand the distribution, patterns and causes for various diseases.

KEY GOALS

- Establishing and managing the core digital health data and the infrastructure required for its seamless exchange.
- Promoting the adoption of open standards by all the actors in the national digital health eco-system, for developing several digital health systems that span across the sector from wellness to disease management.
- Creating a system of personal health records, based on international standards, and easily accessible to the citizens and the service providers, based on citizen-consent.
- Following the best principles of cooperative federalism while working with the states and union territories for the realisation of the vision.
- Promoting health data analytics and medical research; enhancing the efficiency and effectiveness of governance at all levels.
- Ensuring the quality of healthcare.
- Leveraging the information systems already existing in the health sector.

Key Concerns

The catch is about how well data is anonymised and how good is its protection.

In fact, the blueprint has a whole section on the "anonymiser", which says it "takes data from the health locker and/or other health data sets, removes all personally identifiable information to protect privacy and provides the anonymised data to the seeker. Tools available can anonymise both structured and unstructured data. At the same time, Anonymiser enables the government or authorised agencies may need to access the health records of citizens especially in some identified cases such as monitoring of notified diseases etc., to take effective decisions to promote wellness in the country and to ensure that healthcare is provided in a timely fashion, as needed..."

However, concerns remain about sensitive information on personal health at a time when the law in India has still to catch up on ways to ensure airtight controls in transfer of data.

Experts point out that there is no direct law on data protection and privacy that spells out responsibilities and deterrents. Not many will be able to come up with examples of people being fined heavily or pulled up for misuse of electronic data or data breach. Therefore, it is imperative to have such a law in place before getting into electronic health records portability. One suggestion is that India needs something similar to General Data Protection Regulation (GDPR) in Europe.

KEY CONCERNS

- Getting the law in place with strong deterrents on data leakage and misuse.
- How to ensure data protection and privacy compliance at costs that do not add to the patient burden and in turn do not end up denying access to healthcare.
- If the citizen is to be in control on his or her data, then what about granting flexibility on the use of the medium for data transfer – including through the use of mobile phones / Whatsapp?
- Clean plan on the quantum of funds required.
- Ensuring interoperability and dealing with the legacy IT systems that are already in place.

Concerns about the large-scale creation, collection and sharing of health data are, however, pressing. The most serious of these pertain to the privacy of patients, and data breaches. Sections 43(a) and 72 of the Information Technology Act do provide the broad framework for the protection of personal information in India, including medical data. However, data breaches in the digital domain are not uncommon. In 2016, for example, the electronic medical records of over 35,000 patients held by a Maharashtra-based pathology lab were leaked. The NDHB does seem to be alive to such concerns. It states that the architecture of the digital systems will have in-built safeguards to ensure privacy. However, it must also be kept in mind that Ayushman Bharat targets the poorest section of the country's population with low levels of digital literacy. In such a context, a system that places the onus of control on the user, with an assumption that they can control the flow of information, can end up doing more harm than good.

Discuss: *As long as there is paper and a pen, there is a danger of non-standardised delivery of solution.*



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India Enterprise Architecture (IndEA) Framework

Vision: To establish best-in-class architectural governance, processes and practices with optimal utilisation of ICT infrastructure and applications to offer ONE Government experience to the citizens and businesses through cashless, paperless and faceless services enabled by Boundaryless Information Flow

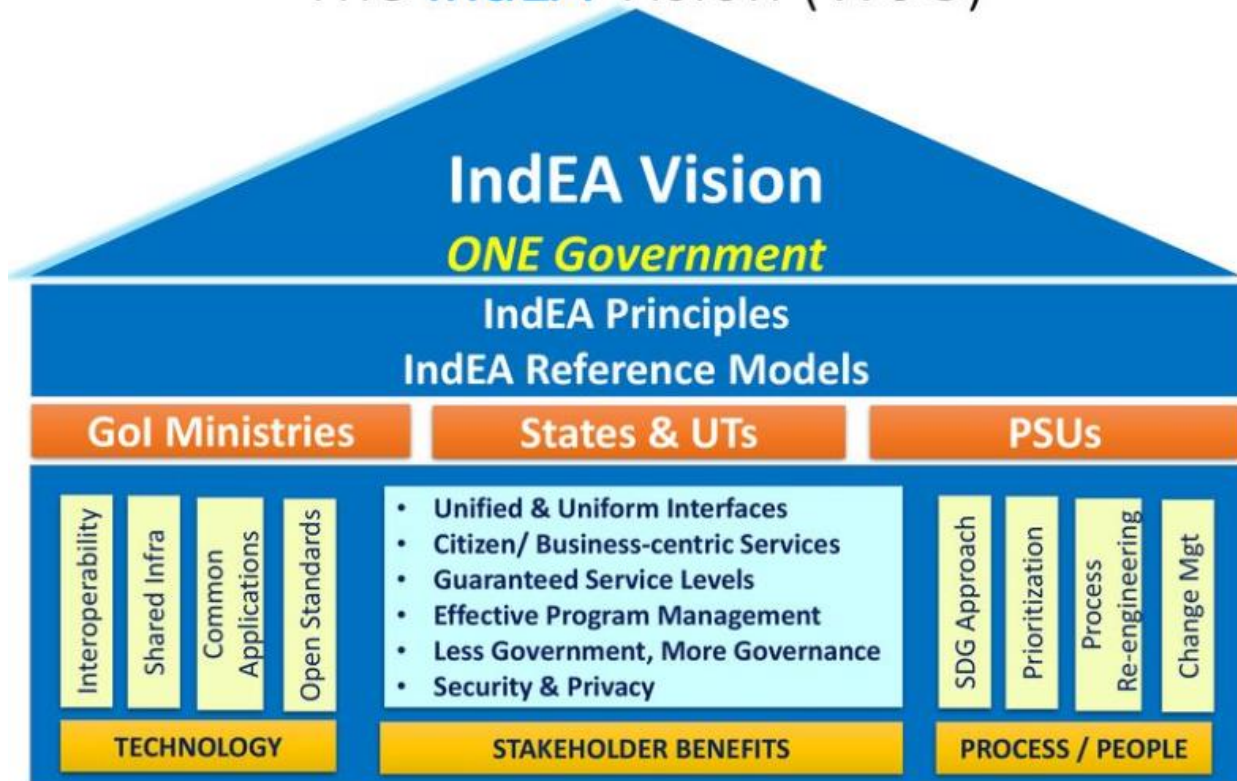
National eGovernance Division has been entrusted with the mandate to form a division called India Enterprise Architecture (IndEA) to drive the initiative across Government Ministries, States and other Agencies.

IndEA provides a generic framework, (based on The Open Group Architecture Framework - TOGAF) comprising of a set of architecture reference models, which can be converted into a Whole-of-Government Architecture for India, Ministries, States, Govt. Agencies etc. The IndEA framework is based on federated architecture approach and recognizes the need to accommodate both greenfield (new) and brownfield (existing / legacy) eGovernance initiatives.

The primary objectives of IndEA are to:

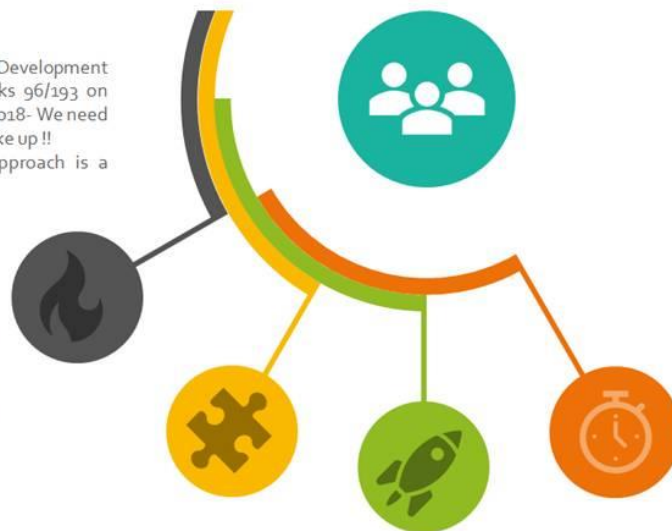
- Capture and codify current knowledge and experience in a consolidated form for ready reference to anyone who is interested to understand this subject;
- Kick start enterprise architecture initiatives across India, covering entire state governments and other government / public sector entities;
- Enrich the procurement process and provide greater leverage to government enterprises in managing their vendors;
- Document issues and concerns contextual to India, in manner such that the finer nuances of governance are captured and factored in;
- Support India's transition towards digital governance and knowledge economy as envisaged in the Digital India initiative.

The IndEA Vision (WoG)



India with E-Government Development Index (EGDI)-0.5669; Ranks 96/193 on UN e-Government Index 2018- We need to take large strides to make up !! Enterprise Architecture approach is a good way.

Working Group was set up under the leadership of Shri J. Satyanarayana, to prepare the India Enterprise Architecture (IndEA) framework



NeGD is entrusted with the role to popularize and implement IndEA across Ministries / States and other Government Agencies

The IndEA framework has been notified Vide GoI Notification: No. 8(22)/2016-EG-I, dated 9th October 2018. The same has been shared with State Governments and Ministries by President & CEO, NeGD

Rural Non-Farm Sector

The rural non-farm sector has traditionally been viewed as a low-productivity sector which produces low quality goods. It is often expected to wither away as a country develops. Recent years have seen a shift away from this position towards recognition that the rural non-farm sector can, and often does, contribute to economic growth, rural employment, poverty reduction, and a more spatially balanced population distribution.

Rural India is no more agrarian, in economic and employment terms. In a research paper for the Niti Aayog, economist Ramesh Chand (also a member of the government think tank) has analysed the transformation in the rural economy. His verdict: since 2004-05, it has become a non-farm economy.

Farmers are quitting agriculture and joining non-farm jobs. It is an economic decision they have taken because they earn more from the latter. This structural change came after the economic reforms in 1991-92. Chand's research shows that between 1993-94 and 2004-05, "growth in agricultural sector decelerated to 1.87 per cent, whereas growth rate in non-farm economy accelerated to 7.93 per cent."

This coincided with a sharp decline in agriculture's contribution to rural economy: 39 per cent in 2004-05 from 57 per cent in 1993-94. "Thus, rural economy became more non-agricultural than agricultural by the year 2004-05." The trend has continued.

The non-farm "sector" includes all economic activities in rural areas except agriculture, livestock, fishing and hunting.

RNF activities are:

- Closely linked to agriculture, although the link diminishes with increasing diversification;
- Positively correlated with higher income levels of rural families, higher potential for diversifying income and higher productivity in agricultural activities;
- Usually market-based and trade driven;
- Requires established links between sectors, where government has to play an enabling role.

Benefits

- Provides a source of employment to the poor who, because they are small landholders or are landless, cannot find sustenance in agriculture

- Through diversification it also supplies a way of smoothing income over years and seasons to people who have limited access to other risk coping mechanisms such as savings/credit or insurance.
- Growth in the non-farm sector can tighten agricultural labor markets, raising wages and/or reducing underemployment.

The opportunity to earn non-farming income can lead to higher average agricultural incomes in two ways.

First, if there are several production technologies or crops, with higher average productivity being associated with greater variability in output, then having an alternative source of income which does not fall with a bad agricultural outcome makes farmers more willing to choose the high risk/high return options. (A similar rationale is posited to explain why larger, wealthier farmers are often observed to be the first to adopt new agricultural technologies.)

Furthermore, in the absence of low cost credit, additional income from outside farming facilitates the purchase of costly inputs when they are required to take advantage of high return options.

What holds this sector back?

Rural entrepreneurs are complaining about stagnant demand, higher cost of production, and lack of logistics, frequent power cuts and lack of skilled manpower. They are also complaining of procedural hurdles and lack of understanding and complexity of shifting to GST from the existing tax system. Although adverse impacts of demonetisation and GST faded away, there are no visible signs of positive impacts in rural areas except increase in bank deposits.

Infrastructure: The most significant bottleneck in generating higher levels of rural nonfarm activity in India is the quantity, quality and reliability of infrastructure.

Regulatory restrictions on small-scale sector: Regulation of the small-scale sector constitutes an important aspect of nonfarm development policy in India. In the initial stages, capital investment restrictions were imposed to protect the small-scale sector, especially in rural areas, from predation by large industry. Reservation of products for the sector was initiated to create a domestic market and quantitative restrictions imposed to protect them from competition from imports. At the end of the 1990s, however, these very policies have become detrimental to the dynamism of the small-scale sector, especially in the rural areas. Capital investment limits have discouraged economies of scale, and concessions offered to small industry have created adverse incentives against re-investment.

Quality of manpower: High levels of illiteracy in rural India have hampered the growth of the rural nonfarm sector. Education has both intrinsic and instrumental value. Apart from

having a positive correlation with wages, a minimum basic standard of education is necessary to apply for credit, to be aware of one's rights and responsibilities and to deal with instances of corruption and malpractice. Often, a lack of education is intrinsic to poverty, which seems to have been the case in India until recently.

In the rural areas, lack of education leads to labor being stagnant in agriculture, or moving to casual work occupations in the nonfarm sector, and not to salaried employment with higher wages and benefits. Together with lack of technical skills, there is little incentive for rural firms to invest in technology, leading to low levels of labor productivity in the rural manufacturing sector compared to urban manufacturing (Chadha, 2003). The same is true of the service sector as well, which has the potential for expansion given the already strong base in the urban economy. Higher investment to improve both the quality and the access to education (primary, secondary and above) needs to be a priority for policymakers.

Forward and backward linkages: Absence of appropriate forward and backward integration greatly affects performance of non-farm activities in rural areas. Forward linkages of the RNF sector serve as inputs to other sectors. Also, in backward linkages the RNF sector demands the outputs of other sectors. Empirical studies indicate that forward linkages from RNF activities to agriculture (rurally produced agricultural inputs) are particularly important where traditional agricultural technologies are utilized, while in case of backward linkages between RNF activities and agriculture, especially the linkages between rural agricultural processing and the agriculture sector and between rural transport and rural marketing activities are quite significant for rural economic development. However, gaps in the integration of the production linkages brought about by poor infrastructure, low accessibility of market, support service weaknesses and intervention of middle men have constrained the development of non-farm enterprises in India.

The Dalwai Committee on doubling farm income has recommended that India has to invest about six lakh crore in warehouses, cold chains and market infrastructure to link farmers to markets. Given that public funding is limited, private sector needs to be encouraged to invest.

The Way Forward

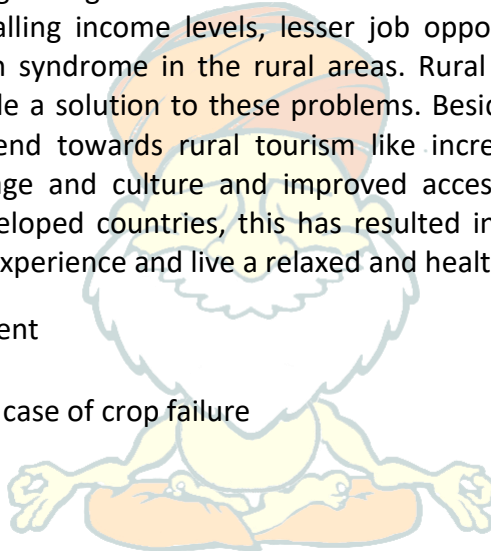
- Rural economy is at the threshold of rapid shift to non-farm activities. Interventions are suggested to improve productivity in both farm and non-farm activities
- Improvements in rural infrastructure is becoming mandatory
- Growth of small-towns, increasing rural-urban communities directed the need for strengthening rural-urban connectivity
- Rural-Urban Migration is Increasingly Opportunity Driven, not distress driven – Government interventions are recommended to ensure security, safety and social protection to migrant labor.

Rural Tourism

The development of infrastructure in rural areas having potential for tourism is being supported under the existing scheme of destination development. The objective is to showcase rural life, art, culture and heritage at rural locations and in villages, which have core competence in art & craft, handloom, and textiles as also an asset base in the natural environment. The intention is to benefit the local community economically and socially as well as enable interaction between tourists and local population for a mutually enriching experience.

Tourism growth potential can be harnessed as a strategy for Rural Development. The development of a strong platform around the concept of Rural Tourism is definitely useful for a country like India, where almost 74% of the population resides in its 7 million villages. Across the world the trends of industrialization and development have had an urban centric approach. Alongside, the stresses of urban lifestyles have led to a “counterurbanization” syndrome. This has led to growing interest in the rural areas. At the same time this trend of urbanization has led to falling income levels, lesser job opportunities in the total areas leading to an urbanization syndrome in the rural areas. Rural Tourism is one of the few activities which can provide a solution to these problems. Besides, there are other factors which are shifting the trend towards rural tourism like increasing levels of awareness, growing interest in heritage and culture and improved accessibility, and environmental consciousness. In the developed countries, this has resulted in a new style of tourism of visiting village settings to experience and live a relaxed and healthy lifestyle.

- Facilitate employment
- Reduces migration
- A means to cope in case of crop failure



The Way Ahead

A. Community mobilisation and the need to build capacities in the rural areas

- Educated must be imparted basic technological skills
- Training programmes in hospitality, tour guide, basic accounts, catering, etc.
- Design courses in rural tourism state wise

B. Ensuring 4 A's: Attractions + Accessibility + Accommodation + Amenities

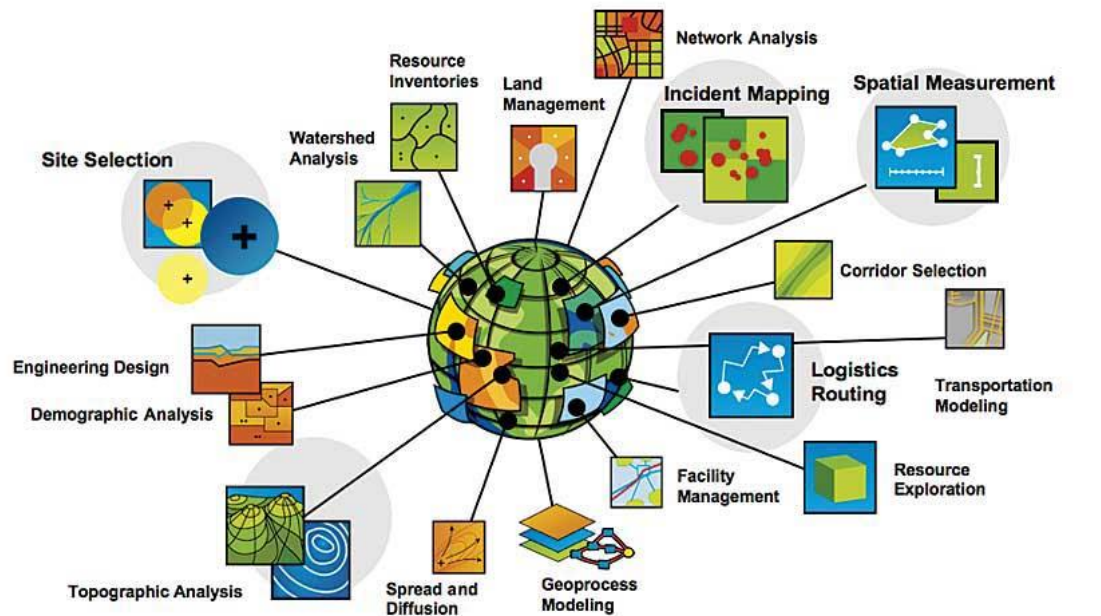
- Necessary infrastructural facilities need to be in place – transport, roads, places to stay, telecommunication, ATMs, food and drinking water, healthcare facilities

C. Marketing Strategy

- Usage of government magazines to talk about the tourism offering (promotions)
- Trips of vloggers and bloggers to familiarise the wider audience
- Social media updates with pictures and write-up's

GIS Is Being Applied Around the World

Across Many Disciplines, Professions, and Organizations



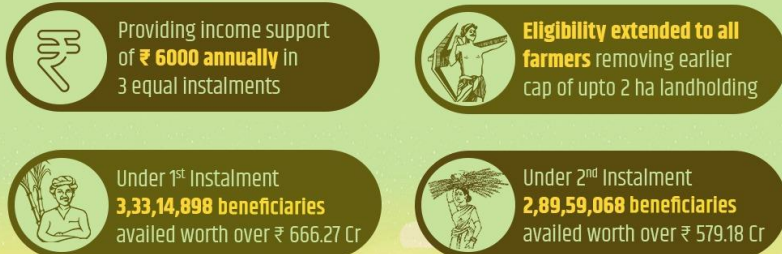
Becoming an Instrument of Evolution

Source: www.esri.com/

Coal Mine Surveillance and Mgmt. System (CMSMS) web portal developed for Ministry of Coal aims to make use of automatic remote of coal and facilitate real time tracking and monitoring. Some key achievements of this project include 'Khanan Prahari' mobile app, which was launched for reporting of illegal coal mining by citizens.

Path-Breaking Income Support to Farmers

PM Kisan Samman Nidhi Yojana



Putting Farmers First

Transforming India

Helping Farmers get the Right Price

Electronic National Agriculture Market e-NAM



e- Trading platforms, **585 regulated markets** to fetch best prices for farmers



More than **1.47 Cr farmers and sellers** are registered



2.31 crore tonnes of farm commodities worth **Rs. 61,098 Cr** transacted on e-NAM

As on 1st February, 2019

Putting Farmers First

Transforming India

Mobilizing Resources to Enhance Agricultural Production




Paramparagat Krishi Vikas Yojana to Give a New Boost to Organic Farming

2 lakh ha covered during 2015-18.
4 lakh ha targeted to be covered in next 3 years




Farmers making Informed Decisions with Soil Health Cards

More than
18.26 crore
Soil Health Cards distributed

As on 1st February, 2019

TRANSFORMING RURAL LIVELIHOODS


MGNREGS increases days of employment & creates massive assets

-  **Enrolment enhanced by 44%** in drought affected blocks & 19% in other areas
-  **Additional 50 days of wage employment** to notified drought affected areas & to every ST household in forest areas
-  e-payment of wages increased from 77.34 % 2014-15 to **99 % in 2018-19**
-  **3.61 crore** quality & productive assets geo-tagged (as on 04.07.2019)



#BudgetForNewIndia

Nurturing Entrepreneurship in Rural India



Boost to agro-rural industries under SFURTI scheme with focus on bamboo, honey & Khadi clusters

100 new clusters to be set up to enable **50000 artisans during 2019-20**

100 Business Incubators to be set up to enable **75000 entrepreneurs under ASPIRE**

Pradhan Mantri Matsya Sampada Yojana launched to strength value chain, including infrastructure, modernisation, production, productivity and quality control

Implementation of National Rural Economic Transformation Project



Implementation of the scheme under Deendayal Antyodaya Yojana-NRLM through loan from World Bank



To facilitate access to finance & scale-up initiatives on digital finance & livelihood interventions



Enhance livelihood promotion by introducing innovative models & creating value chains around rural products

CABINET DECISIONS
19 February 2019

Development for All

Transforming India

Jan Dhan Yojana Serving the Banking Needs of the Unbanked



34.03 crore

Jan Dhan accounts opened



According to the World Bank Findex Report, India accounts for **55% of new bank accounts opened globally between 2014-17**



India Post Payments Bank launched taking banking system to doorstep of the poor & unbanked

As on 1st February, 2019

Development for All

Transforming India

Jan Suraksha Yojana gives Insurance to Poor



14.64 cr persons insured under **PM Suraksha Bima Yojana** at ₹12 per year



PM Jeevan Jyoti Bima Yojana benefited 5.67cr families at ₹330 per year



Atal Pension Yojana, for unorganised sector workers, has more than 1.37 cr subscribers



Financial security of senior citizens with **PM Vaya Vandana Yojana**, gives 8% interest for 10 years. Investment limit doubled to **₹15 lakh** and scheme extended till 2020

As on 1st February, 2019

NOTE- Download the Mind Maps from the Post. Thank You!