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DEVELOPMENT

Introduction:

- ◆ Development the word has different connotations in different situations.
- ◆ For a nation, development has wide ranging perspectives it means improvement in various sectors relating to a country's economy, issues affecting daily life of common man, child development etc.,
- ◆ As a broad concept, development has been explored with a view to realise economic growth & social development.
- ◆ Now a day's emphasis shifted from industrial and economic development to societal transformation.
- ◆ This shift was to make enrich lives of all the people in society, make them to participate in development and empowerment.
- ◆ Development should be of people centric where a society increase their personal and institutional capacities to mobilise manage resources to produce sustainable & justify distributed improvements.

FINANCIAL DEVELOPMENT

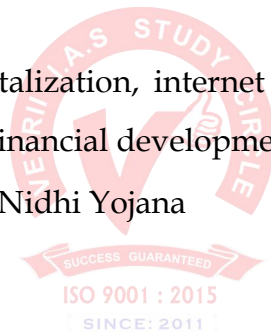
- ◆ Financial development is concerned with financial depth, access, efficiency and stability involving financial institutions, financial products and availability of appropriate financial markets.
- ◆ Financial Inclusion is one of the way for financial development by reaching to those who are marginalized, poor & do not access to the formal financial system.
- ◆ Financial inclusion is to ensure that there is financial depth in terms of increasing the ratio of deposits to GDP number of financial institutions, number of accounts per thousand increasing number of bank branches.
- ◆ It allows vulnerable population to access the financial system, allowing them to build financial and physical assets, seek credit for their education. Which will reduce their poverty & inequality.
- ◆ By this it will help in reducing corruption by providing greater transparency.
- ◆ So greater equality which will convert into saving which promote development.

Government initiatives:

- ◆ Several steps have been taken to strengthen the financial system, financial development through financial inclusion in the country to stimulate growth, reduce poverty and attain sustainable development.
- ◆ No frill account - PMJDY
- ◆ Overdraft facility in savings account
- ◆ Banking correspondence model
- ◆ Liberalized branch expansion
- ◆ Introducing technology products & services
- ◆ Allowing co - operative banks to sell insurance & financial product
- ◆ SHG
- ◆ Mudra Yojana
- ◆ Atal Pension Yojana
- ◆ Demonetization, GST and digitalization, internet banking to reach remote areas which helps in making the process of financial development inclusive.
- ◆ Pradhan Mantri kisan Samman Nidhi Yojana
- ◆ Priority sector lending.

Way forward:

- ◆ Financial development is globally considered to be a critical indicator of development and wellbeing of society.
- ◆ For financial development to be more effective there should be a financial inclusion, for this there is need for digital infrastructure and digital literacy in small towns and rural areas.
- ◆ Peer to peer lending platforms, credit penetration and creation of credit.
- ◆ Financial literacy drives need to be more aggressive.



GOVERNANCE AND DEVELOPMENT

- ◆ The emphasis on governance and sustainable development can be traced back to time immemorial. Bhagavad gita provides numerous was for good governance, leadership, dutifulness and self-realisation which are continuously reinterpreted in modern context.
- ◆ Good Governance centred on what makes institutions, rules more effective and efficient, in order to achieve equality, participation. These aspects are crucial for human development.
- ◆ It makes sound management of resources, delivery and equitable access of public services.
- ◆ It supports capacity for cross sector, integrated and inclusive decision, policy making at all level.
- ◆ Ensuring civil society & citizen participation in different forum & better informed decision making.
- ◆ It must address institutional and governance bottleneck to ensure transformative & sustainable development.

Government Initiatives :

1. Aspirational districts program:

- Launched in 2018 to transform the lives of people in the under - developed areas of the country in a time bound manner.
- It is a landmark initiative that aims to address governance issues by using a combination of approach.

2. Direct benefit transfer:

- It aims to develop a governance regime which ensures a simple and user-friendly government to people.
- It cut multiple layers of payment and reduces delay in payment.

3. Civil Service:

- Improve the teeth to tail ratio & promote an officer-oriented culture.
- Encourage lateral entry by inducting specialists officers
- Outsourcing the service delivery work in possible areas.
- Strengthening prevention of corruption mechanism.

4. Legal Reform:

- Create a repository of all existing central state laws & regulations.
- Repeal archaic & redundant law.
- Prioritize court process automation and ICT enablement.

5. E-Governance

- Centralized Public grievance redressal and monitoring system (CPGRAM).
- UMANG APP - Unified mobile application for New-age Governance.
- My Gov portal

HEALTH AND DEVELOPMENT

- ◆ The Health and economic growth linkage has become an important rationable and rallying point for countries to work towards advancing universal health coverage.
- ◆ Improving health outcomes require provision of a broad range of health services available to all citizens.
- ◆ India has a mixed health care system, where private sectors provide majority of health services but private sector incentives are very differently aligned from population health needs.
- ◆ Therefore onus lies on the government to intervene to ensure sufficient supply of all the types of health services.
- ◆ Considering that the government is the only provider of such services, there is need for rapid increase in spending in public health service in India.
- ◆ In addition there is a need for setting up public health management cadre by all states of India.

Government Initiatives:

- ◆ There have been many initiatives by both union and state government in India to improve health outcomes .
- ◆ NRHM - National rural health Mission
- ◆ NUHM - National Urban health Mission
- ◆ Ayushman Bharat
- ◆ States also taking the lead in setting up of HWC at an accelerated pace.

- ◆ In Urban setting Mohalla (or) Community clinics in Delhi are emerging as new models for strengthening urban primary health services.

Way Forward:

- ◆ Primary health care is very important first point of contact for health care service.
- ◆ The PHC can tackle up to 80% of health needs and can reduce the need for specialized health services.
- ◆ Focus on financial protection and not national coverage only India needs to learn from experiences as in other countries design & implement mechanisms.
- ◆ Coverage from health insurance schemes will reduce both catastrophic expenditure and out of pocket expenditure.
- ◆ Health is a state subject, so union government led initiatives can only be guiding & Catalytical.
- ◆ The Impact of union government led initiatives depends on state government leadership and additional measures.

YOUTH DEVELOPMENT

- ◆ Youth are the most dynamic segment of population for any nation.
- ◆ Development and empowerment of this segment creates opportunities of growth for any country.
- ◆ Access to internet, media and information makes them dignified and self-reliant.
- ◆ Infusion of emerging IT & IT enabled services in different programs of youth has mainstreamed them.
- ◆ Indian youth have demonstrated out of box thinking, innovation and disruptive technologies.
- ◆ Indian start ups are becoming new world order that is the fountainhead for innovation and disruptive technologies.
- ◆ This shows the technology has a potential to change the world & improve people's lives.

Challenges:

- ◆ In India due to immense diversity in this youngest population, that poses multiple challenges for their inclusive development.
- ◆ Youth from marginalized segment like Adivasi's, disabled can benefit of the much required timely information and opportunities resulting in unemployment.
- ◆ Emerging new technologies are changing the shilling landscape.
- ◆ Youth with disabilities face socio – economic and civic challenges.

Government Initiatives:

- ◆ Rashtriya Yova Sashkitkaran Karya Kram (RYSK) umbrella scheme for youth development.
- ◆ National service scheme.
- ◆ Rajiv Gandhi National Institute of Youth development
- ◆ National Yuva Kendra Sagathan
- ◆ Skill Development
- ◆ PM Kaushal Vikas Yojana.

Way forward:

- ◆ Right type of education, skills & entrepreneurship opportunities to them can trigger overall socio – economic growth for a country.
- ◆ India is the youngest nation of the world, developing youth to unleash their full potential will only make India the global economic powerhouse.
- ◆ Reform in education, skill development with focus on large number of youth from disadvantaged communities.
- ◆ New way of entrepreneurship is the harbinger for meeting the aspirations of the youth and if incubated right from the school can make more job provides than job seekers.
- ◆ India should gear more towards / SDG 2030 agenda which promote inclusive full economic growth.
- ◆ The private, public sector & civil society have to work in tandem it empowering youth.

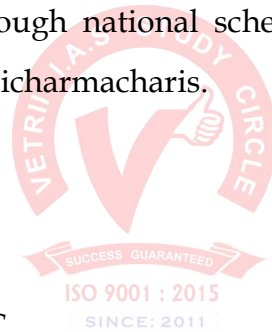


Development & Social Inclusion

- ◆ Successive Governments have identified certain section of the society who are in dire need of intervention to ensure social inclusion.
- ◆ The Constitution of India guaranteed fundamental rights to all citizen to ensure welfare of backward communities.
- ◆ DPSP enables to protect and promote their wellbeing.
- ◆ Experience of six decades of planning revealed that the process of development and modernization has gradually benefited all but not to the extent.
- ◆ Empowering marginalized at par with the rest of the society is a social inclusion.

Government Initiatives:

- ◆ Considering the needs of weaker section successive governments have taken several measures by adopting under privileged friendly policies and programs.
- ◆ Subsidized credit facilities through national scheduled caste finance and development corporation, NSKFDC – for safaicharmacharis.
- ◆ NBCFDC – for backward class
- ◆ NSTFDC – for tribal
- ◆ NMDFC – for minorities
- ◆ Venture capital fund for SC 9BC
- ◆ Stand up India
- ◆ Mudra
- ◆ PM Adarsh Gram Yojana for SC
- ◆ PM Jan Kalyan Yojana
- ◆ PM's 15 Point program
- ◆ Trifed – Tribal co – operative marketing development federation of India.
- ◆ Minor forest produce
- ◆ Nai – Manyil – Skilling programme
- ◆ Strengthening of legislation like protection of civil rights act 1995, child marriage act 2006, Dowry prohibition act 1961.



CHILD DEVELOPMENT

- ◆ Children have human rights to develop to fullest, protection from harmful, abuse & exploitation and to participate fully in family cultural & social life.
- ◆ India is home to more than one billion people of which children constitute 19% of worlds children population this section remains among most in exclusion group.
- ◆ All Children need nurturing care to develop their full potential it is vital for healthy growth and development this not only promote physical emotional development but also social development.
- ◆ It produces lifelong intergenerational benefit for health & social cohesion.

Challenges:

- ◆ Children living in extreme poverty and those in condition of conflict, disaster or displacement are at greater risk
- ◆ Which impair their optional development
- ◆ Without intervention adults affected by adversity in early childhood estimated to earn almost third of coverage.
- ◆ Lack of investment in early childhood develop and addressing the long term consequences are estimated to cost countries more than what they spend.
- ◆ Due to penetration of technology children getting access to all kind of information even without knowing what is that
- ◆ Health issue due to rapid increase in pollution is a great concern for child growth.
- ◆ The growth pattern in India show regional diversification and unbalanced development
- ◆ Child abuse & Sexual exploitation creates trauma among entire child population.

Way forward:

- ◆ Invest in early childhood development is necessary to uphold the right of every child to survive and thrive. There need for enhanced allocation for budget child development in every ministry. National health policy should have a clear and separate focus for children.
- ◆ Right protecting agencies should also be given power to implement it
- ◆ State lagging in child performance should be given special attentions.
- ◆ Sex Education to adolescent children is another important component which deserves much spotlight and attention

- ◆ Children from marginalized society need special social security to look after their education and developmental needs.

Initiatives:

- ◆ India signed and ratified of UNCRC 1992 recognize child right.
- ◆ National commission for protection of child rights.
- ◆ Right to free & compulsory education
- ◆ PUCSO Act 2012.

WOMEN DEVELOPMENT

- ◆ The Goal of inclusive development is to achieve an inclusive society, which ables to accommodate differences and to value diversity.
- ◆ Since, 1990, women's equality and empowerment has been at the forefront of initiatives to secure sustainable development.
- ◆ In this process feminists working in development have played a significant role in globalizing the concept of empowerment.
- ◆ Women & development, with women empowerment is a multi - faced multi dimensional and multi layered concept.
- ◆ Women are now realizing their worth in every way and demanding gender equality & justice.

Government Initiatives:

- ◆ Right from recognizing the need to protect the girl child in the womb to protecting career number of initiatives have been taken.
- ◆ PM Matru Vandana Yojana - Empowering motherhood
- ◆ Maternity leave
- ◆ Beti Bachao beti padhao
- ◆ Suhanya Samriddhi Yojana
- ◆ National Nutrition Mission
- ◆ Ujjawala yojana
- ◆ Deen Dayal Upadhyay Antyodaya Yojana - women empowerment

- ◆ Mahila Kisan Sashaktikaran pariyojana (MKSP).
- ◆ Empowering elected women representatives with objective of which can be translated among women in her community.
- ◆ Rastriya Mahila Kosh – Micro credit to women in informal sector
- ◆ Mahila shakti Kendra – One stop centre
- ◆ Mahila police volunteer
- ◆ Mahila e Haat.

Way Forward:

- ◆ Women's empowerment will be achieved only when women perceive gender empowerment as a meaningful goal worth striving for
- ◆ Creating this condition requires incorporation of women voice & agency in empowerment policies and programmes.
- ◆ A Multi-dimensional organised approach to women development is sure to take the country way beyond this path.

Conclusion:

- ◆ Development cannot effectively reduce poverty unless all groups contribute the creation of opportunities, share the benefit of development
- ◆ In a federal system such as India, the states have to assume increasingly more responsibility and built upon ongoing initiatives.
- ◆ Higher growth performance without participation of all section of society is clearly economic growth without development.
- ◆ Therefore, it is assumed that satisfaction of basic human needs should take precedence over all other development efforts.