



INSIGHTSIAS

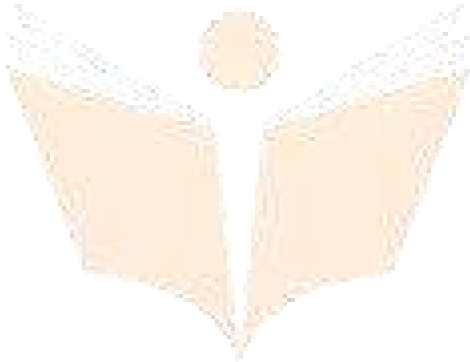
SIMPLIFYING
IAS EXAM PREPARATION

Insights into Yojana: June 2018

India on the Move

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Development Through Digitization

Introduction

- The **world is getting digitised** at a rapid pace in all aspects. This digitisation at unprecedented levels is now being termed as the **4th Industrial Revolution**.
- Technology is reshaping the way government is designing and implementing programmes.
- The use of technology has brought in **better systems, greater efficiency** and is beginning to have a profound **impact on governance**.
- The government launched several e-governance and digitisation programmes which were all later brought into the fold of **“Digital India” programme**.
- India has combined the use of **biometric identifiers** and **financial inclusion** for effectiveness in social benefits and to reduce the vast number of illegitimate beneficiaries under welfare programmes.

Leading the Way in Financial Inclusion

- The **JAM (Jan Dhan-Aadhaar-Mobile) trinity** has been the single largest factor for expansion of financial inclusion.
- According to the **Global Findex Report 2017** released by **World Bank**, 55% of all bank accounts created during 2014-17 were opened in India.
- Through the Jan Dhan Yojana, which has led to opening of more than 31 crore new bank accounts since 2014, the **proportion of Indian adults with bank accounts has increased from 53% in 2014 to 80% in 2017**.

Public Finance and Public Procurement going Digital

- The **Public Financial Management System (PFMS)** has led to the creation of a financial management platform for all plan schemes, a database of all recipient agencies, integration with core banking solution of banks, integration of state treasurers and tracking of fund flow to the lowest tier of implementation of plan schemes on real time basis.
- PFMS has also led to **just-in-time release of funds** and efficient management in the use of funds.
- In 2016, **Government e-Marketplace (GeM)** was launched for **single window online procurement** that enables direct purchase, e-bidding, reverse e-auctions, online registrations facilities for government users, product sellers and service providers and provides a market place for government purchase.

Pioneers in Innovate Consumer Payments

- **Unified Payments Interface (UPI)** and **Bharat Bill Payment System (BBPS)** have triggered a plethora of private sector-innovated apps, which have significantly **eased citizens’ bill payments** towards services provided by the government.
- Digital payment transactions have now become extremely simple, thanks to **Bharat Interface for Money (BHIM) UPI**.
- In 2017-18, India has seen over a billion digital payment transactions in volume and over a trillion rupees in value.

Digital Transaction

- **Digitalisation of collection of direct taxes** has led to huge benefits. The income tax received in FY 17-18 saw a growth of 26%.
- The **rollout of GST** has resulted in a 50% increase in unique indirect tax payers leading to a radical formalisation of the economy.

Digital Monitoring

- In the **Pro-Active Governance and Timely Implementation (PRAGATI)** programme, PM has used technology to cut across departmental silos and geographical boundaries to ensure speedy project implementation.
- The **Ayushman Bharat Scheme** will digitally link primary and community health centres with district hospitals. It will ensure **healthcare through a paperless, cashless, portable scheme**.

Impact of Frontier Technologies

- Analysis by Accenture reveals that **Artificial Intelligence (AI)** has the potential to add 15% of current GVA to India's economy in 2035. India offers unique challenges that can be solved by application of AI.
- **NITI Ayog** is mandated with the task of developing the **National Programme on Artificial Intelligence**. This is a qualitative effort to understand the technologies, their utility for the economy and governance, risks they pose and their future development trajectory.
- The **rapid adoption of digital technology** across sectors is making things easy and eliminating all forms of human intervention. This has a major impact on the **efficiency and effectiveness of governance**.

Questions

1. The success of digital India and ease of doing business in India starts with ease of using government portals. Comment.
2. Examine how Digitisation is leading to financial inclusion.
3. Analyse how new digital payments system has changed the payment and settlement system in India and how this has benefited the citizens.
4. The rapid adoption of digital technology across sectors is making things easy and eliminating all forms of human intervention. Comment
5. Global Findex Report is released by
 - a. World Economic Forum
 - b. International Monetary Fund
 - c. World Bank
 - d. United Nations Conference on Trade and Development (UNCTAD)

Solution (c)

Making Development a Mass Movement

Introduction

- The government has reported that the **need of the hour is to make development a mass movement**. With the aim of promoting growth and development, the government launched a slew of programmes: **Jan Dhan Yojana, Digital India, Make in India, Skill India, MUDRA yojana, Swachh Bharat Abhiyan, Ayushman Bharat etc.**

Addressing Market Failures

- The government's strong push to infrastructure projects is to address market failure in the provision of public goods.
- By being a founding member of the **International Solar Alliance**, the government has demonstrated a proactive role in the creation of **global public goods**.
- Strong push to digital transactions and renewed emphasis on **National Nutrition Mission** is all about capturing the positive spill-overs that these interventions have on the development processes.
- Similarly **advancing the implementation of BS norms from IV to VI** and banning the sale and import of oxytocin is about reducing the negative spill-overs.

Addressing Challenges

- In a market economy, one of the important functions of any government is to set standards and develop regulations so that markets can function well.
- For example, the **Real Estate Act** is to bring greater transparency in the real estate transactions and to safeguard the interest of home buyers.
- To ensure professional ethics, the government is keeping a watch on the conduct of professional bodies of medical doctors, accountants, auditors and so on.
- To improve the performance of public sector enterprises, the government has set for itself ambitious **disinvestment targets**.
- It is also encouraging public sector enterprises to reorient themselves so as to remain relevant in the changing economic context.

Promoting Equity

- The government has placed special emphasis on the **development of the North-East region**. It has invited several development projects in the NE region in order to bring about **equitable development of the region**.
- The government has identified over **100 aspirational districts** under its **"transformation of aspirational districts programme"** that are lagging on certain key development indicators to accelerate the pace of development in these districts.
- To safeguard the health of women and children, **Ujjwala yojana** for free LPG connection to women from BPL family was started.
- Similarly, **National Health Protection Scheme** seeks to insulate the poor and the vulnerable families from the hospitalization expenses during illness.
- To improve governance and minimize leakages **Direct Benefit Transfer Scheme** is used.

Another Rationale

- A newer rationale for government intervention comes from **behavioural economics** that justifies the role of government in influencing peoples' behaviour and choices.
- The government is seeking to influence peoples' thought processes, behaviour and choices through social messaging in areas like promotion of the girl child or making villages open defecation free.
- For example the PM is urging people practice yoga to stay healthy, to use khadi clothes that can help generate income for khadi workers, to give-up LPG subsidy in favour of those who cannot afford it, to switch to LED bulbs for conserving electricity and so on.

Questions

1. Examine how the government is trying to promote equity and safeguarding the interests of women and children through its programmes and schemes.
2. Critically analyse how the government is making development a mass movement.
3. Analyse how the government is addressing the developmental challenges in the country.
4. "Prabhari Officers" or "in-charge officers" have been appointed to coordinate the efforts of the centre and the states in implementing
 - a) GOBAR-Dhan Yojana
 - b) Ayushman Bharat – National Health Protection Mission
 - c) PM Ujjwala Yojana
 - d) Aspirational Districts Programme

Solution (d)

5. The recently announced National Health Protection Scheme is an intervention to address health in which of the following systems?
 1. Primary healthcare
 2. Secondary healthcare
 3. Tertiary healthcare

Select the correct answer using the code given below:

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

Solution (b)

6. Which of the following statements about AB-NHPM (Ayushman Bharat – National Health Protection Mission) is/are correct?
 1. It is a Central Sector Scheme
 2. All pre-existing conditions will be covered
 3. It has subsumed only one on-going scheme – the Rashtriya Swasthya Bima Yojana

Select the correct answer using the code given below:

- a) 1 only
- b) 2 and 3 only

- c) 2 only
- d) 1, 2 and 3

Solution (c)

7. Consider the following statements about the Ayushman Bharat – National Health Protection Mission (AB-NHPM):

- 1. Benefits of the scheme are portable across the country**
- 2. A beneficiary covered under the scheme will be allowed to take cashless benefits from any private empanelled hospital across the country**
- 3. For beneficiaries, availing insurance benefits will be a cashless, paperless transaction**

Which of the statements given above is/are correct?

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

Solution (d)

8. The National Nutrition Mission

- 1. Will create synergy and link the existing nutrition schemes**
- 2. Targets to reduce anaemia among adolescent girls by 3 per cent per annum**
- 3. Will be responsible for achieving 'Mission 25 by 2022'**

Select the correct answer using the code given below:

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

Solution (d)

9. The Prevention of Children from Sexual Offences (POCSO) Act, 2012

- 1. Deals with sexual offences against persons only below sixteen years of age**
- 2. Provides for the protection of children from the offence of pornography**
- 3. Provides for the setting up of designated special courts for speedy trial of offences**

Select the correct answer using the code given below:

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

Solution (b)

Offering a Protective Hand

Introduction

- For many years, **women and children have been treated unequally by the society**. Despite making up two-thirds of our population they have been sidelined in the development paradigm.
- No country or culture can make real progress unless it upholds the rights of women and children and gives them an equal place in society.
- **Empowerment and protection** are equally important and intrinsically linked. One cannot be achieved without the other.
- The schemes that are implemented are intended to create equal opportunities and build an enabling environment for their active participation.

Changing Mindsets

- To build a safe and positive environment, one must start at the earliest stage and attack the root of the problem – mindsets.
- The **Beti Bachao Beti Padhao** has seen success, with about half the districts of initial intervention showing an improvement in sex ratio at birth.
- The initiative of **gender champions** is being implemented through educational institutions to help students build an understanding of gender and prevent them from acting in ways detrimental to women and children.

Encouraging Reporting and Supporting Survivors

- A nationwide network of 182 **one stop centres under the Nirbhaya Fund** has been set-up. They **offer a single window to services for women** facing violence such as police, medical, legal and psychological assistance.
- A significant step has been **33% reservation for women in the police force**. This is likely to encourage women and children to approach the police and report crimes.
- The ministry of women and child development has been working along with the ministry of home affairs to improve overall **police responsiveness to gender sensitive cases** and to bring visibility to more women in the police force.
- An **online portal 'POCSO e-Box'** has been set up where a child or anyone on his/her behalf can file a complaint with minimal details.

Building a Strong Legal Framework

- To strengthen the legal framework to protect women and children from trafficking, the ministry of women and child development has drafted the **Trafficking of Persons (Prevention, Protection and Rehabilitation) Bill, 2018**.
- The legal framework for **protection of children from societal practices** such as child marriage is also being strengthened and stringently implemented. The **Prohibition of Child Marriage of Act, 2006** punishes those who promote, perform and abet child marriage.
- The ministry is closely monitoring the implementation of the **Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013**.

- An online portal '**She-Box**' has been launched for online complaints of sexual harassment at workplace for all women in the country.
- The implementation of the **Protection of Women from Domestic Violence Act (PWDVA), 2005** is being pushed across the country and women are being provided support to report such cases.
- Recognizing the need to address dowry, the implementation of the **Dowry Prohibition Act** is being pursued vigorously.

Funding Innovative Projects

- The **Nirbhaya Fund** has appraised innovative projects for women's safety worth Rs. 6200 crore.
- The Fund is also funding the roll-out of comprehensive plans to make 8 major cities in the country safe for women by attacking different aspects such as street lighting, safer public transport, improved policing etc.
- The **enhancement of forensic capabilities** of labs is also being taken up to help faster and better prosecution in cases of rape and sexual assault.

Leveraging IT for protection

- As technology has progressed, the **digital space has increasingly been used to perpetuate violence against children and women.**
- The government has been responsive by making changes to existing structures to ensure protection even in the digital space.
- A **Central Reporting Mechanism** is being created to work as a hotline to report cybercrime and easier processes are being put in place to remove child pornography, rape and gang rape imagery etc.
- **Using IT as a tool to improve protection of children**, the ministry has setup an **online citizen based portal 'Khoya Paya'**. Since 2015, over 10,000 cases of missing-sighted children have been published on this portal.

Rehabilitating Survivors of Violence

- The **Central Victim Compensation Scheme** under the Nirbhaya Fund provides additional assistance to state governments to compensate women who have faced violence.
- The **Rights of Persons with Disabilities Act, 2016** has included **acid attack as a kind of disability**, which allows acid attack victims to avail disability benefits.
- The ministry has also set up **child help desks** in 60 major railway stations around the country known to be common source for child trafficking.

Covering the Last Mile

- To ensure that the government's protective mechanisms reach rural women, the **Mahila Shakti Kendra Scheme** has been launched.
- This provides support services to rural women at their doorstep through 3 lakh student volunteers in 115 most backward districts.
- The students will educate women about government support for survivors of violence and help them connect with such institutions.

Conclusion

- Only if **women in India feel safe and secure**, they will be able to completely participate in public life and **contribute to economic growth**.
- Similarly children will not be able to grow positively if they are not assured a violence free environment.
- It is important to ensure that every women and child in India be able to step out of their homes without fear.

Questions

1. **No country or culture can make real progress unless it upholds the rights of women and children and gives them an equal place in society. Analyse the above statement.**
 2. **Changing mindsets build a safe and positive environment for women empowerment. Do you Agree.**
 3. **What are the legal framework available for protection of women and children from trafficking, sexual harassment and domestic violence?**
 4. **How digital space has increasingly been used to perpetuate violence against children and women. What is the role of government to ensure protection even in the digital space?**
 5. **Which of the following statements about POCSO e-Box is/are correct?**
 1. **POCSO e-Box is an online complaint box for reporting child sexual abuse.**
 2. **It is an National Commission for Protection of Child Rights (NCPCR) initiative to help children report such crimes directly to the Commission.**
 3. **The online complaint management system enables easy reporting and timely action against the offenders under the POCSO Act, 2012.**
- a) 1 and 2
b) 2 and 3
c) 1 and 3
d) 1, 2 and 3

Solution (d)

Reflecting the True Spirit of a Jan Andolan

Introduction

- **Safe sanitation and clean water are fundamental to a healthy population** and at the core of integrated human development.
- Every year millions of people across the world, most of them children die from diseases associated with inadequate clean water supply and lack of sanitation and hygiene.
- Their absence can **impact health, food security and livelihoods** of families across the world.
- The sanitation campaigns attempt to work towards safe sanitation, achieving open defecation free status, menstrual hygiene management etc.

Swachh Bharat Mission (SBM)

- The swachh bharat mission is the **largest behavioural change campaign in the world**. The rural sanitation coverage in India has more than doubled from 39% in October 2014 to over 83% at present.
- It is critical the mission dictates continuous and close engagement with the implementers, the states and districts to keep up the momentum and enable a steady line of communication across levels.
- Unless a village achieves a completely open defecation free status, the oral fecal contamination route continues. Thus the **path to a healthier tomorrow is not an individual one but the community must work together** and resolve towards new habits.
- The SBM has demonstrated significant health and economic impacts at the grassroots.
- In a report '**The Financial and Economic Impact of SBM in India (2017)**', UNICEF estimates that a household in an ODF village in rural India saves Rs. 50,000 every year.
- In another study by **Bill & Melinda Gates Foundation (BMGF)**, it shows significant improvements in diarrhoea prevalence and stunting among children in ODF villages, compared to non-ODF villages.
- The SBM looks to setting an example for the rest of the world to move towards improving sanitation for all and achieving the **UN's SDG 6** in mission mode, ensuring availability and sustainable management of water and sanitation for all.

Behavioral Change under SBM

- The SBM goes beyond mere construction and bases its foundation in behaviour change.
- **Cleanliness cannot be achieved through budget allocation. Behavioural change is the solution.** It should become a mass movement.
- While behavioural change is intrinsic to India's Swachh dream, it also remains the biggest challenge.
- To roll out behavioural change at such a large scale, India's diversity, complexity and differentiation must be taken into account.
- This involves collecting information about the village and its inhabitants, establishing contact with them and preparing officers and the village.

Role of Swachhagrahis

- **Swachhagrahis** – a community level army of ‘foot soldiers’ and motivators who implement the **Community Approaches to Sanitation (CAS)** at the village level, are key to drive progress towards achieving an ODF nation.
- Swachhagrahis are leaders who are engaged in Panchayati raj institutions, co-operatives, ASHAs, anganwadi workers, women groups, community based organisations, SHGs etc.

Satyagrah se Swachhagrah Campaign

- April 10, 2018 marked the end of the centenary year celebrations of the **Champan Satyagraha** and was celebrated through the “**Satyagrah se Swachhagrah**” campaign.
- To commemorate this event, Ministry of Drinking Water and Sanitation in coordination with Government of Bihar, worked to spread the message of swachhata across the country.

Questions

1. **Safe sanitation and clean water are fundamental to a healthy population and at the core of integrated human development. Examine the above statement.**
2. **How swachh bharat mission has helped to promote behavioural change among the masses.**
3. **What is the role of Swachhagrahis to drive the progress of swachh bharat mission towards achieving an ODF nation?**
4. **The theme of "Satyagraha se Swachhagrah" was associated with centenary celebrations of**
 - a) Kheda satyaghaha
 - b) Champan satyaghaha
 - c) Ahmedabad mill strike
 - d) Rowlatt Satyagraha

Solution (b)

New-Age Skills – Generating Opportunities for Youth

Introduction

- Swift technological advances in digitisation and data analytics are reshaping human development, creating new wave of job opportunities and entrepreneurship for youth.
- **Skilling youth in new tasks and jobs** is an emerging strategy for realising the full potential of our young workforce.
- Our country has **significant disparity in demographic profile of our youth population**. Thus the paradigms of skilling youth require different approaches for access and relevance.
- **National Policy for Skill Development and Entrepreneurship** has the potential to meet aspirations of youth, addressing inclusivity by leveraging technology.

Reaping Fruits of Demographic Dividend

- With more youth joining the mainstream through education and skilling, it is projected that India will have a skilled labour surplus by 2030 because government schemes and programmes to boost education and skill development.
- Centre and state governments are working tandem, leveraging their strengths for skilling youth so that even the **last mile youth is able to capitalize on this opportunity**.
- Power and Skill development ministries have joined hands to launch a skill development programme to speed up the implementation of the **Saubhagya Yojana**.
- Some of the notable **schemes for Skill Development and Entrepreneurship** of Government of India are:
 - Pradhan Mantri Kaushal Vikas Yojana (PMKVY).
 - Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM).
 - Directorate General of Training - Modular Employable Skills (DGT - MES).
 - Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY).
 - National Skill Development Corporation India (NSDC).
 - National Skill Development Agency (NSDA).
 - Aajeevika - National Rural Livelihoods Mission (NRLM).
 - Atal Innovation Mission (AIM)
 - Start-up India.

New Age Skilling in the Realm of Industry 4.0

- **Industry 4.0** is characterised by **increasing digitisation, connected machines, amalgamation of emerging technologies, business analytics and cyber physical systems**.
- In this regime, low skilled jobs will be eliminated, but an increase in capacity will create new jobs requiring higher levels of skills.
- With fast emerging Industry 4.0 in India, **skills in domains like Internet of Things, Artificial Intelligence, Virtual Reality, Augmented Reality, Robotics, Big Data Analytics and 3D printing** will be in much demand. The **knowledge based economy** will grow in coming times.
- **Re-skilling or up-skilling models** of the existing workforce have to be designed to equip them with the changed job roles.
- For this a collaborative effort between ministries, state governments and industry bodies is required to train youth for the future jobs.

- New employment opportunities also known as **gig economy** will emerge. **Integration of Industry 4.0 with 'Make in India', 'Skill India', 'Start-up India', 'Stand-up India', and 'Digital India'** will create new opportunities.
- Government of India has come out with a new draft for telecom policy – **National Digital Communications Policy 2018** with the aim to create a roadmap for emerging technologies and plans to attract investment and create jobs.
- The policy aims at **increasing India's contribution to global value chains** by creation of innovation led start-ups in digital communications sector.
- In future, **digital assets and workforce capabilities shall be considered as the new balance sheet** for organisations. These assets will define the competitiveness for innovation and disruption.

Nurturing Innovation Climate

- **Strategic linkages between Academia-Industry-Government** can boost innovations and R&D in institutions.
- **Youth in semi-urban and rural areas have extraordinary potential and entrepreneurial skills.** If they are exposed to an ecosystem where their innovative thinking is nurtured, they can create scalable innovative models.

The Road Ahead

- As per World Bank, India is the fastest growing major economy in the world and it will continue to sustain up to another decade.
- In line with futuristic skill demands and industry 4.0, the skills agenda has to be revised as global manufacturing will see structural shifts.
- The **government has to inculcate STEM education (Science, Technology, Engineering and Mathematics) in the course curricula** at the school system with emphasis on creativity plus critical and systems thinking.
- **Youth is the fountainhead for national growth and development.**

Questions

1. **Robust industry-academia relationship is crucial to India's global competitiveness and its place in the global knowledge economy. Examine how digitisation and disruptive technologies are crucial to meaningful industry-academia relationship.**
2. **What do you understand by Fourth Industrial Revolution? Discuss what the Fourth one means for India.**
3. **With fast emerging Industry 4.0 in India, Re-skilling or up-skilling models of the existing workforce is needed. What is the role of government in skilling the workforce?**
4. **In future, digital assets and workforce capabilities shall be considered as the new balance sheet for organisations. Comment.**

Rationalising the Tax Structure

Introduction

- **Any evolving economy needs massive investments** from both within the country and overseas. But such investments will not come that easily unless it has a **taxation system that is just, fair, transparent and non-discriminatory** and motivating to enthruse investors to put their monies into productive purposes.
- This has been realised world over and most developed economies took to a **very progressive taxation system, particularly the US and Australia.**
- India is no exception. Successive governments looked at reforms aimed at expanding the tax base and rationalising the tax structure.

Indian Taxation System

- Many research papers on the Indian taxation system indicate that the **Indian tax system has come a long way from the narrow based, complicated and confiscatory system to the one that is far more efficient.**
- Tax analysts have said that a lot remained to be done to make the tax system broad based, productive and efficient.
- The **reforms in tax administration increased revenues** and that will provide the elbow room necessary for calibrating future reforms.
- Before 1991 India's overall tax structure had been broadly inefficient and quite inequitable. Given this scenario, the changes in India's tax structure are generally agreed to have led to improvements in its efficiency and equity, tax experts say.

Direct Tax Reforms

- **Tax Information Network (TIN):**
 - On behalf of the income tax department, the **National Securities Depository Limited (NSDL) established Tax Information Network.**
 - This is the source of the countrywide tax related data.
 - The basic idea was to **modernise collection, processing, monitoring and accounting** of direct taxes using information technology.
 - **TIN has three subsystems:**
 - Electronic Return Acceptance and Consolidation System (ERACS).
 - Online Tax Accounting System (OLTAS).
 - e-TDS (Tax deduction at source) and e-TCS (tax collected at source).
- **eSahyog: Paperless Assessments:**
 - To simplify the tax payment, the CBDT came up with a proposal for paperless income tax assessment over emails.
 - This would save the taxpayer to pay a visit to IT office particularly in case of small amounts.
 - Pilot projects in this direction have been launched in Mumbai, Delhi, Chennai, Bengaluru and Ahmedabad.
- **Sevottam: Efficient Grievance Redressal**
 - To bring new life to the grievance redressal system, the sevottam platform **connects all income tax offices in the country.**

- The idea is to **address the queries and grievances** in real time.
- **PAN camps:**
 - To increase coverage of the PAN, the government has been conducting PAN camps across India.

Indirect Tax Reforms

- **Goods and Services Tax:**
 - Most taxation experts opine that the **GST and Direct Taxes Code (DTC) is the biggest tax reforms** the government has ever undertaken and it promises to make the taxation system easier to comply with, for both domestic and overseas investors.
 - Tax experts claim that DTC and GST will go a long way to make the **taxation system simpler, increase tax payer base and increase the tax buoyancy** which will have a long term effect in reducing the fiscal deficit of the country.
 - For foreigner investors simpler tax laws with easy arbitration would make it an attractive destination to put their monies in India.
 - The ultimate benefit is for India in terms of higher GDP growth and higher disposable incomes among the population.

Questions

1. What are the recent reforms under taken by the government in both direct and indirect taxation system for increasing its tax base and tax collection?
2. Most taxation experts opine that the GST and Direct Taxes Code (DTC) is the biggest tax reforms the government has ever undertaken. Do you agree? Critically analyse both the reforms.
3. Consider the following statements:
 1. The Goods and Services Tax Network (GSTN) is a not for profit organisation owned by government and private players jointly.
 2. The Centre individually and states collectively are the largest stakeholders of the GSTNWhich of the statements given above is/are correct?
 - a) 1 only
 - b) 2 only
 - c) Both 1 and 2
 - d) Neither 1 nor 2

Solution (c)

Making Quality Medicines Available to the Common Man

Introduction

- It is an irony that even after 70 years of independence, **only around 40% of the population are able to afford branded medicines**. 6 out of 10 people of the population don't have access to the branded medicines.
- However the bright side of the picture is, **India is one of the leading countries to export world class generic medicines** to around 200 countries. Out of 6 medicines consumed in the world, one is from India.
- **Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP)** is a scheme designed to bridge the above dichotomy.
- It is dedicated to provide **quality medicines at an affordable price** to every citizen of the country, irrespective of caste, creed and economy.
- The intention is to provide **health security** to our country-men at the earliest as soon as possible.

Salient Features of the Pariyojana

- Ensure **access to quality medicines** for all sections of the population especially for the poor and the deprived ones.
- Extend coverage of quality generic medicines so as to **reduce and thereby redefine the unit cost of treatment per person**.
- **Create awareness about generic medicines** through education and publicity to counter the perception that quality is synonymous with high price.
- Be a public programme involving government, PSUs, private sector, NGO, societies, cooperative bodies and other institutions.
- Create **demand for generic medicines** by improving access to better healthcare through low treatment cost and easy availability wherever needed in all therapeutic categories.
- **Generate employment** by engaging individual entrepreneurs in opening of jan aushadhi kendras.

Accessibility

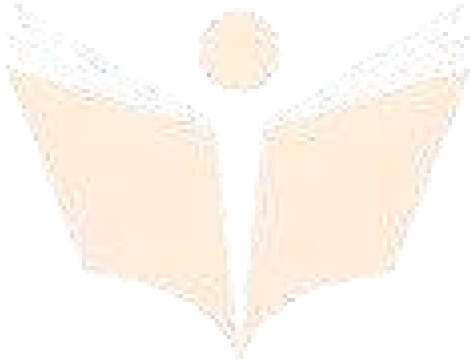
- Number of Pradhan Mantri Bharatiya Janaushadhi Kendras functioning has reached more than 3500 (spread over 33 states/UTs).
- PMBJP has **drastically brought down the prices of quality medicines** and made medicines available within the reach of large section of population especially the poor.
- Medicines available under PMBJP are priced 50-90% less than that of branded prices, leading to savings of around 400 crores to the citizens.

Questions

1. **Discuss merits and demerits of compulsory prescription of generic medicines.**
2. **Do you think prescription of generic drugs alone would bring down out of pocket expenditure? What else can be done? Discuss.**

3. India is rightly acclaimed to be the pharmacy of the world, with its huge private sector capacity for producing branded and unbranded generic drugs. Why is healthy and robust public sector drug manufacturing is important for India? How can India boost this sector? Examine.
4. Analyse how Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP) has helped to provide quality medicines at an affordable price. What are the salient features of the Pariyojana?
5. Which of the following are the objectives of Pradhan Mantri Bharatiya Janaushadhi Pariyojana:
1. Create awareness among the public regarding generic medicines.
 2. Create demand for generic medicines through medical practitioners.
 3. Provide all the commonly used generic medicines covering all the therapeutic groups.
 4. Provide all the related health care products too under the scheme.
- a) 1 and 2
 - b) 2 and 3
 - c) 1, 2 and 3
 - d) 1, 2, 3 and 4

Solution (d)



Government Committed to Agrarian Reforms

- The aim of the government is to **make agriculture policy and programs ‘income oriented’ rather than ‘production oriented’**.
- To achieve this ambitious objective, the government is encouraging the adoption of **multi-dimensional seven-point strategy**:
 - **Emphasis on irrigation** along with end to end solution on creation of resources for **‘more crop per drop’**.
 - Provision of **quality seeds and nutrients** according to soil quality of each farm.
 - Large investments in **warehouses and cold chains** to prevent post-harvest losses.
 - Promotion of value addition through **food processing**.
 - Implementation of **National Agricultural Markets and e-platforms (e-NAM)** to eliminate shortcomings of all the 585 centres.
 - To mitigate the risk, introduction of **crop insurance scheme** at a lower cost.
 - Promotion of allied activities such as **dairy-animal husbandry, poultry, bee-keeping, har medh per ped, horticulture and fisheries**.
- **National Bamboo Mission** has been announced in budget 2018-19 for the overall development of bamboo as a supplement of agricultural income.
- For the development of dairy and fisheries, programs like **National Dairy Plan, National Program for Dairy Development** and **Dairy Entrepreneurship Development Scheme** and **Blue Revolution** are being implemented.
- The main goal of the government is not only to **identify potential areas of agriculture** where more investment needs to be made but also to enhance income by **diversification** into horticulture and animal husbandry and fisheries.
- In order to achieve the goal of **doubling farmer’s income**, the agriculture ministry has been working to reduce the cost of farming, increase production through better productivity, ensuring profitable returns and risk management given the uncertainty of weather.
- To ensure **better productivity** schemes such as National food security mission, mission for integrated development of horticulture, national mission on oil seeds and oil palm, Rashtriya gokul mission, national livestock mission etc are being run.
- To **reduce the cost of farming**, soil health card, use of Neem coated urea and more crop per drop etc are being implemented.
- For **profitable income source**, e-NAM, cold storage, storage facility at concessional rate of interest, post harvest credit facility, increase in base MSP etc are being emphasised.
- For adoption of **risk management and sustainable practices**, Pradhan Mantri Fasal Bima Yojana (PMFBY), Paramparagat Krishi Vikas Yojana (PKVY) and organic farming mission for north east are being implemented.

Questions

1. It is necessary to make agriculture policy and programs ‘income oriented’ rather than ‘production oriented’. What are the steps taken by the government in this regard?