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■ Agrarian Policies & Programmes

■ Jan Dhan Yojana: A Mega Game Changer

■ Health Sector Heading for A Major Revamp

■ Rural Tourism & Biodiversity

■ Agriculture & Tourism Connect



Major Relief Measures for Farmers

- Farmers will now be eligible for input subsidy if 33 percent or more of their crop is damaged.
- The measures announced on April 8, 2015 also relate to enhancement of the existing quantum of financial assistance by 50% in case of crop losses.
- These compensatory measures have been carried out after revising the norms under National Disaster Response Fund/ State Disaster Response Fund and effective from 1st April 2015.
- A special dispensation has been made for the farmers affected by hailstorms in different parts of the country during February/March 2015 and they would be given assistance under the new norms.
- The enhanced input subsidy norms in various categories are as follows:
 - In case of agriculture crops, horticulture crops and annual plantation crops, the input subsidy has been hiked from ₹ 4500 per hectare to ₹ 6800 per hectare in rainfed areas. In the assured irrigated areas, it has been hiked from ₹ 9000 per hectare to ₹ 13500 per hectare.
 - In case of perennial crops, the quantum of input subsidy has been hiked from ₹ 12000 to ₹ 18000 per hectare.
 - For those, engaged in sericulture, the input subsidy has been hiked from ₹ 3200 - ₹ 4000 per hectare to ₹ 4800 - ₹ 6000 per hectare.
- In case of other farmers having land holding more than 2 hectare, they will also be eligible for above mentioned relief measures, subject to limit of 2 hectare as compared to earlier limit of 1 hectare.

Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

Objectives

- The Vision is to ensure access to some means of protective Irrigation to all Agricultural Farms (Har Khet Ko Pani);
- To increase agricultural production and productivity and enhance farm Income; and
- Per Drop More Crop

Program Components include:

- Creation/Repair/restoration / Renovation of water resources (Ministry of Water Resources)
- Development, Strengthening and creation of Distribution Network from source to farm (Department of Land Resources)
- Promotion of efficient water conveyance and field application devices like Drip and Sprinklers (Department of Agriculture & Cooperation)
- DAC will be the Nodal Agency

Budget for 2015-16

- ₹ 1800 Cr for Micro irrigation (DAC)
- ₹ 1500 Cr for Distribution network (DoLR)
- ₹ 1000 Cr for water resources (MoWR)
- These sums are in addition to ₹ 1000 Cr provided to MoWR under AIBP.
- Proposed Implementation Strategy
- Funding pattern 75:25 for General States and 90:10 for North-Eastern and Hilly States.

(Courtesy: Ministry of Agriculture)



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Kurukshetra seeks to carry the message of Rural Development to all people. It serves as a forum for free, frank and serious discussion on the problems of Rural Development with special focus on Rural Uplift.

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Editorial

The country is embarking on a new phase with agriculture becoming a pivot for the all round development of rural India . Agriculture plays a vital role in the Indian economy contributing 13.9 percent to the GDP along with allied sectors. Agricultural exports constitute a fifth of the total exports of the country. Prime Minister Shri Narendra Modi has described the farmers as the “annadaata” and has said that their interests are non-negotiable. In sync with this commitment, the government is taking steps to ensure that the farmer gets the right price.

A price stabilization fund has been set up to provide support in case of a sharp fall in prices of commodities. Recognizing that the key to rural development is increasing the income of the farmer, the government is now working towards creating a National Agriculture Market by removing middlemen.

The unseasonal rains had caused damage to crops in some states and the government has responded to the crisis with extraordinary urgency, giving the much needed relief to the farmers at the earliest.

The package of relief measures for the farmers include providing input subsidy, if 33 percent or more of their crop is damaged; enhancement of the existing quantum of financial assistance by 50% in case of crop losses and a special dispensation for the farmers affected by hailstorms in different parts of the country during the months of February and March.

In February this year, the Government launched the Soil Health Card scheme (SHC), under which the Centre plans to target over 14 crore farmers in the next three years to check the excess use of fertilizers. The card, to be issued after testing the soil, would help the farmers in saving substantial amount on fertilizers.

Some of the other major schemes which are poised to change the rural canvas of the country include the Paramparagat Krishi Vikas Yojana, Pradhan Mantri Krishi Sinchai Yojana and the Pradhan Mantri Kaushal Vikas Yojana.

The most ambitious scheme which aims to include rural masses into the mainstream economic development, is the Pradhan Mantri Jan Dhan Yojana (PMJDY). The scheme is said to be the biggest financial inclusion initiative in the world.

Analysts say the new initiatives have started to show results on the ground, though their academic tabulation would take time. As such in the years ahead, India’s agriculture which had crashed to below 14 per cent of the GDP over the decades is sure to get a major recovery with the new initiatives. 

AGRARIAN POLICIES AND PROGRAMMES

A SOLUTION FOR STRENGTHENING RURAL INDIA

Dr. Barna Ganguli

Agriculture has been feeding entire world's population. Agriculture has been at the focal point of rural life for centuries. The rural economy was almost exclusively determined by agricultural activities at the time of India's independence. As the country moved on an economic growth path in the post-independence era and the rural economy diversified, the dominance of the agricultural sector in the overall economy has slowly declined over the years. Yet, the socio-economic structure of India can be observed from the fact that the majority of the country's population depend on agriculture for their livelihood. According to census 2011, 68.9 percent (83.3 crore) population is still rural. The agriculture sector contributed more than half the output of the Indian economy when the country embarked on its First Five-Year Plan in 1950-51. Over a period of seven decades, the share of agriculture has gradually declined to less than 15 percent. Despite its shrinking share in national income and losing dominance in rural income, the performance of the agriculture sector remains a matter of central concern to policymakers and the public at large. The main reasons for this are : (1) more than half the total workforce in the country

remains employed in this sector and it is a source of livelihood for a majority of the population; (2) the performance of agriculture is much more important than other sectors for inclusive growth and for reducing poverty (Ravallion and Datt 1996; Datt and Ravallion 1998; Virmani 2008); (3) the performance of agriculture determines the food and nutrition security of the population of the country; (4) the growth of agriculture has a significant bearing on food and overall inflation and macroeconomic stability; and (5) much of trade , commerce and industrial activities are linked to agriculture.

Agricultural Contribution in Gross Domestic Product (GDP)

The Agriculture and Allied Sector contributed approximately 13.9% of India's GDP (2004-05 prices) in 2013-14. There has been a continuous decline in the share of Agriculture and Allied Sector in the GDP from 14.6 % in 2010-11 to 13.9 % in 2013-14. Falling share of Agriculture and Allied Sectors in GDP is an expected outcome in a fast growing and structurally changing economy. The chart and table below shows the declining trend of agriculture's share in total GDP.



The crisis in the Indian agricultural sector cropped up as a result of privatization, liberalization and globalization during nineties. The major impact

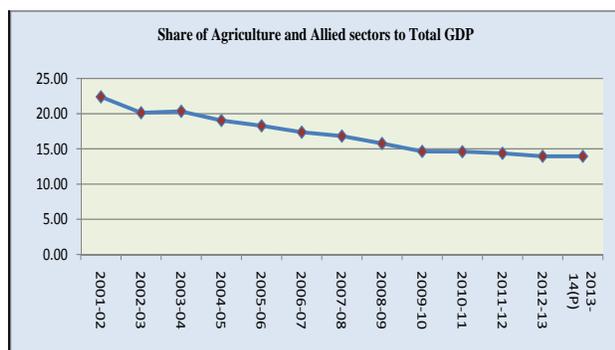


Table 1: Share of Agriculture in Total GDP at Factor Cost (2004-05 prices)

Year	Gross Domestic Product (₹ Crore)	Agriculture & Allied Sectors (₹ Crore)	Share of Agriculture and Allied Sectors to Total GDP (%)
2001-02	2474962	554157	22.39
2002-03	2570935	517559	20.13
2003-04	2775749	564391	20.33
2004-05	2971464	565427	19.03
2005-06	3253073	594487	18.27
2006-07	3564364	619190	17.37
2007-08	3896636	655080	16.81
2008-09	4158676	655689	15.77
2009-10	4516071	660987	14.64
2010-11	4918533	717814	14.59
2011-12	5247530	753832	14.37
2012-13	5482111	764510	13.95
2013-14(P)	5741791	800548	13.94

Source: Central Statistical Organisation (CSO)

of these changes was on the small farmers, the major farming community of the country. Farm saved seeds were replaced by corporate seeds which needed fertilizers and pesticides. Agriculture became a costly affair. The Indian small farmers failed to adjust with these challenges. Managing finance for the agricultural work became a difficult task. Understanding the problems that have cropped up in farming, some small farmers gave up farming and shifted to other occupations. The farmers who failed to cope up with these changes were driven to suicide in the depressed state. Emile Durkheim an authority on the study of suicide states that “in periods of rapid change, people are

abruptly thrown in to unfamiliar situations.” More than one lakh small farmers in the country have given up farming since 1992. Young people do not show interest in farm work looking to the present plight of the farmers and unhealthy environment in the farm sector. The Government of India and also various State Governments have taken measures to instill the confidence among the farming community and encourage farming. Various Commissions and committees have been appointed to study and suggest measures to resolve the crisis in this sector. The Government of India has set up the National Commission on Farmers in February 2004 under the Chairmanship of well-known agricultural scientist Dr. M. S. Swaminathan. The Commission started its work with a declaration: “*Serving Farmers and Saving Farming*”. The National Commission for Farmers is formed with the objective to prepare the road map for sustainable development of agriculture and optimizing its contribution to growth and development of economy, particularly improving the income and standard of living of farmers. The commission has the power to recommend policies, programmes and measures for accelerated and diversified agricultural development, to alleviate rural poverty and impart viability and attractiveness to farming as a remunerative and rewarding profession. The Union and the State Governments formulate policies from time to time to articulate clear vision on few basic parameters of agricultural sector. To achieve self sufficiency and food security in the agriculture sector of the country, the national policy is devised under the chairmanship of Dr. M. S. Swaminathan, Chairman, National Farmers Commission. This policy is formulated with the objective of assisting the hard working women and men in the country to ensure glorious destiny for the country in the field of agriculture and food security. For the purpose of this policy broad definition of the term ‘farmers’ is given. Accordingly the term “farmers” refers to ‘both men and women, and include landless agricultural labourers, sharecroppers, tenants, small, marginal and sub-marginal cultivators, farmers with larger holdings, fishers, livestock and poultry rearers, pastoralists, small plantation farmers, as well as, rural and tribal families engaged in a wide variety of farming related occupation such as apiculture, sericulture and vermiculture. The term will include tribal families sometimes engaged in shifting cultivation and in the collection and use of non-

timber forest products. *Farm and Home Science Graduates earning their livelihoods from crop and animal husbandry, fisheries and agro-forestry will have their rightful place in the world of farmers and farming*¹.

Government Initiatives for Farmers

Agriculture in India is varied, diversified and prone to a variety of risks. Most farmers are small and marginal ones. In most areas, agriculture is rain fed, leading to a greater degree of yield variability and risk. To prevent the risks and incidents of suicide among farming community and to instill confidence in them, the Government of India has taken various initiatives by announcing packages and insurances to the farming community:

National Policy for Farmers (NPF): The Policy announced in 2007 had provisions, including asset reforms in respect of land, water, livestock, fisheries, and bio-resources; support services and inputs like application of frontier technologies; agricultural bio-security systems; supply of good quality seeds and disease-free planting material, improving soil fertility and health, and integrated pest management systems; support services for women like crèches, child care centres, nutrition, health and training; timely, adequate, and easy reach of institutional credit at reasonable interest rates, and farmer-friendly insurance instruments; use of Information and Communication Technology (ICT) and setting up of farmers' schools to revitalize agricultural extension; effective implementation of MSP across the country, development of agricultural market infrastructure, rural non-farm employment initiatives for farm households and integrated approach for rural energy, etc. Many of these provisions are being implemented through different Government Departments and Ministries through different schemes and programmes.

An inter-ministerial committee has been constituted to monitor the progress of the Plan of Action for the implementation of the NPF.

Schemes during the 12th Five Year Plan: In order to maintain the targeted growth rate of 4% in agriculture, during the 12th Five Year Plan, to ensure focused approach and to avoid overlap, all the

¹Serving Farmers and Saving Farming, fifth and final report, 4 October 2006, Government of India, Ministry of Agriculture, National Commission on Farmers

schemes of the Department has been restructured into five Missions viz. National Food Security Mission (NFSM), Mission for Integrated Development of Horticulture (MIDH), National Mission on Oil Seeds and Oil Palm (NMOOP), National Mission for Sustainable Agriculture (NMSA) and National Mission on Agricultural Extension & Technology (NMAET); and four Central Sector Schemes viz. National Crop Insurance Programme (NCIP), Integrated Scheme on Agri-Census & Statistics (ISAC&S), Integrated Scheme of Agriculture Marketing (ISAM) and Integrated Scheme of Agriculture Cooperation (ISAC); and one State Plan Scheme viz. Rashtriya Krishi Vikas Yojana (RKVY).

National Food Security Mission (NFSM): The Mission (2007) is being sustained during 12th Five Year Plan with new target of additional production of 25 million tonnes of food grains comprising of 10 million tonnes rice, 8 million tonnes of wheat, 4 million tonnes of pulses and 3 million tonnes of coarse cereals by the end of 12th Plan and promotion of commercial crops like cotton, jute and sugarcane.

Outcome of NFSM since inception: The focused and target oriented implementation of mission initiatives has resulted in bumper production of wheat, rice and pulses in the country. During 2012-13, the production of rice, wheat and pulses has been achieved at the level of 105.24 million tonnes, 93.51 million tonnes and 18.34 million tonnes respectively. As per 4th Advance Estimates during 2013-14, the production of wheat increased from 75.81 million tonnes in 2006-07 to 95.91 million tonnes, i.e. an increase of 20.00 million tonnes. Similarly, the total production of rice increased from 93.36 million tonnes in 2006-07 to 106.54 million tonnes in 2013-14, implying an increase of nearly 13.18 million tonnes. The total production of pulses also increased from 14.20 million tonnes during 2006-07 to 19.27 million tonnes during 2013-14, showing an increase of 5 million tonnes.

Bringing Green Revolution to Eastern India (BGREI): a sub scheme of *Rashtriya Krishi Vikas Yojana (RKVY)* was initiated in 2010-11 to address the constraints limiting the productivity of "rice based cropping systems" in Eastern India comprising seven states: Assam, Bihar, Chhattisgarh, Jharkhand, Odisha, Uttar Pradesh and West Bengal. An amount of ₹ 1000 crores was allocated for each during 2012-13 to 2014-15. The programme is being implemented in

121 identified districts which are not covered under National Food Security Mission. Crop Diversification Programme in original Green Revolution states is being implemented as a sub scheme of *Rashtriya Krishi Vikas Yojana* in Punjab, Haryana and western part of Uttar Pradesh with financial allocation of ₹250 crore during 2014-15 to diversify cropping pattern from water consuming paddy to pulses, oilseeds, maize and agro forestry with the objective of tackling the problems of declining soil fertility and depleting water table in these states.

Mission for Integrated Development of Horticulture (MIDH): This mission leads to holistic development of horticulture sector by ensuring forward and backward linkage through a cluster approach with the active participation of all stake holders.

National Mission on Oil Seeds and Oil Palm (NMOOP): envisions increase in production of vegetable oils sourced from oilseeds, oil palm and tree born oilseeds from 7.06 million tonnes (average of 2007-08 to 2011-12) to 9.51 million tonnes by the end of Twelfth Plan (2016-17). The Mission is proposed to be implemented through three Mini Missions with specific target.

National Mission for Sustainable Agriculture (NMSA) is one of the eight Missions outlined under National Action Plan on Climate Change (NAPCC). The Mission aims at promoting sustainable agriculture through seventeen deliverables focusing on ten key dimensions of Indian agriculture. NMSA as a programmatic intervention made operational from 2014-15 aims at making agriculture more productive, sustainable, remunerative and climate resilient by promoting location specific integrated/composite farming systems; soil and moisture conservation measures; comprehensive soil health management; efficient water management practices and mainstreaming rain fed technologies.

National Mission on Agricultural Extension & Technology (NMAET): NMAET is being implemented during the 12th Plan with an objective to restructure and strengthen the agricultural extension machinery with a judicious mix of extensive physical outreach of personnel, enhancement in quality through domain experts and regular capacity building, interactive methods of information dissemination, Public Private Partnership, persistent & innovative use of Information & Communication Technology (ICT)/

Mass Media, Federation of groups and convergence of extension related efforts under various schemes and programmes of Government of India and the State Governments.

Under NMAET, the programme **Community Radio Stations (CRS)** would bring a major revolution in agricultural extension by expanding the reach of localised technologies to the farmers located within a radius of 20 to 50 kilometres. Presently, a total number of 58 CRSs throughout India are broadcasting agriculture programme.

The Kisan Call Centers (KCC) Scheme was launched on 21st January 2004 to provide answer to farmers' queries on agriculture and allied sectors through toll free telephone lines. A country wide common eleven digit number **1800-800-1551** has been allocated for KCC. The replies to the queries of the farming community are being given in 22 Indian languages. KCCs operate from 14 locations in the country covering all the states and UTs. Calls are attended from 6.00 am to 10.00 pm on all 7 days of a week. Since inception of the scheme till 31st December, 2014 over 186.00 lakh calls have been registered in the KCCs. During the current year around 36.04 lakh calls have been received upto 31st December, 2014. In order to make farmers aware of this facility, audio and video spots on Kisan Call Centres have been broadcast/telecast through All India Radio, Doordarshan and private television channels. A Kisan Knowledge Management System (KKMS) has been created at the backend to capture details of the farmers calling KCCs provide correct, consistent and quick replies to the queries of farmers is being developed and by putting therein validated information on agriculture and allied sectors. Modified call Escalation Matrix has also been circulated. The farmer calling KCC can also register for receiving SMSs from experts on the subject area and their providing and also for receiving regular updates on mandi price of selected mandis and crops.

National Crop Insurance Programme (NCIP): To make the Crop Insurance Schemes more farmer friendly, a restructured Central Sector Scheme in the name of 'National Crop Insurance Programme' (NCIP) was introduced from 2013-14. The existing Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS) were merged under this programme with various

improvements and changes for implementation throughout the country. The coverage of NCIP in terms of farmers and area insured has been projected to the level of 50 percent each from the existing level of about 25 percent and 20 percent respectively by the year 2016-17 of the Twelfth Plan.

Recent Initiatives/ Policy decisions: In addition to the existing Missions/ Schemes, following four new schemes have been introduced in the year 2014-15:

- (a) **Soil Health Card Scheme**—Issuance of Soil Health Cards to every farmer of the country during the remaining three years of 12th Five Year Plan (2014-15 to 2016-17) has been approved with a total outlay of ₹ 568.54 crore. State-wise allocation has also been made for establishing 100 mobile soil testing laboratories in 2014-15.
- (b) **Pradhan Mantri Krishi Sinchai Yojana** – The Scheme is being formulated with a view to take irrigation water to each and every agricultural field in the country.
- (c) **Price Stabilization fund for Cereals and Vegetables** – Government has established a Price Stabilisation Fund of ₹500 crore in order to reduce price volatility in perishable agricultural commodities (onions, potatoes & tomatoes etc.). With the setting up of this Price Stabilisation Fund, farmers will be able to get fair price for their produce while consumer would be able to purchase the same at affordable prices.
- (d) **National Agri-tech Infrastructure:** An Agri-Tech infrastructure fund has been proposed to create a common e-marketing platform for agri-commodities in the Agriculture Produce Marketing Committees (APMCs) of the State, as a first step towards creation of a national market.

Kisan Credit Card: The scheme was introduced in 1998-99 to ensure that all eligible farmers are provided with hassle free and timely credit for their agricultural business. Kisan Credit Card Scheme for farmers is to enable the farmers to purchase agricultural inputs such as seeds, fertilisers, pesticides, etc. The Kisan Credit Card Scheme is in operation throughout the country and is implemented by commercial banks,

cooperative banks and Regional Rural Banks. Upto March, 2014; ₹ 12 crore KCCs have been issued and ₹10.35 crore KCCs are active/operational. The scheme has facilitated in augmenting credit flow for agricultural activities. The scope of the KCC has been broad-based to include term credit and consumption needs. All farmers including small farmers, marginal farmers, share croppers, oral lessee and tenant farmers are eligible to be covered under the Scheme. There is coverage of risk of KCC holders against accidental death or permanent disability upto a maximum of ₹ 50,000 and ₹25,000 respectively.

Summing Up

Thus the government is trying hard with holistic policies to help the farmers who are the most vulnerable group of the society. It cannot be denied that there are problems that need to be addressed quickly and firmly to explore the full potential of agriculture and allied sectors. Features like dependence of a large number of farmers on rains and small farm holdings, make it difficult to bring about fast transformation of agriculture. The only way to tackle them is to adopt focused strategies, and the government has already started with several concrete initiatives. These strategies have been rigorously tested in the last few years and they have succeeded in achieving a fast growth, better prices to farmers, adequate availability of food grains, and reasonable stable food prices. Acceleration of growth in this sector will not only push overall GDP, but also promote inclusive growth. Although the share of agriculture has decreased in total GDP, it has made significant advances in agricultural production in the recent decades, including the introduction of high-yield seed varieties, increased use of fertilisers and improved water management systems. Reforms to land distribution, water management and food distribution systems will further enhance productivity and help India meet its growing demand for food. So it is most important aspect that in order to improve agricultural productivity and farmers' condition in India, solid and farmer friendly schemes have been developed in the recent years.

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JAN DHAN YOJANA A MEGA GAME CHANGER

Dr. Shahin Razi

“The Jan Dhan Yojana is an extraordinary effort by India on financial inclusion of its people”.

– World Bank Chief, Jim Yong Kim

The Pradhan Mantri Jan Dhan Yojana (PMJDY), the biggest financial inclusion initiative in the world, was announced by the Prime Minister Shri Narendra Modi on 15th August, 2014 from the ramparts of the Red Fort and launched by him on 28th August, 2014 across the country. While launching the Yojana, the Prime Minister described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle of poverty. The Prime Minister referred to an ancient Sanskrit verse “Sukhasya Moolam Dharma, Dharmasya Moolma Artha, Arthasya Moolam Rajyam” – which puts the onus on the state to involve people in economic activity. “This Government has accepted this responsibility,” the Prime Minister said. The Prime Minister has also sent email to an estimated 7.25 lakh bank employees, exhorting them to help reach the target of 7.5 crore bank accounts, and bring freedom from financial untouchability.

The World Bank Chief, Jim Yong Kim said that the “strong visionary leadership” of Prime Minister Narendra Modi has resulted in “extraordinary effort” by India on financial inclusion of its people.

The World Bank in a report said by January 2015, 125 million bank accounts had been opened under the Pradhan Mantri Jan Dhan Yojana launched in August, 2014, for comprehensive financial inclusion with the goal of opening a bank account for every household in India.

“This is an extraordinary Indian effort,” Kim said at a panel discussion in Washington, organized on the sidelines of the annual Spring meeting of the International Monetary Fund and the World Bank.

Kim also said access to financial services can serve as a bridge out of poverty. “We have set a hugely ambitious goal – universal financial access by 2020 – and now have evidence that we’re making major progress,” he said.

“This effort will require many partners-credit

card companies, banks, micro-credit institutions, the United Nations, foundations, and community leaders. But we can do it, and the payoff will be millions of people lifted out of poverty,” he added.

Pradhan Mantri Jan Dhan Yojana (PMJDY) on 20 January 2015 made it to Guinness Book of World Records. Indian Banks opened 11.50 crore accounts under the Pradhan Mantri Jan-Dhan Yojana in a short span of five months. The feat was commended by the Guinness Book of World Records.

Out of the total account opened, 5.68 crore accounts belonged to male and 5.82 crore account belonged to females. In percentage terms, 49.37% accounts belonged to male while 50.63% accounts belonged to females.

6.84 crore accounts were opened in rural areas which is 59.49% of the total accounts opened while in urban area 4.66 crore accounts were opened which is 40.51%.

In August 2014, Indian Government set a target of opening 10 crore accounts to pass on benefits of various social security schemes to the account holders.

Now, Government will transfer annual subsidy of around 51,029 crore rupees directly to bank accounts of 15.45 crore beneficiaries, plugging system leakages.



What is Jan Dhan Yojana (Bank Account for Every Indian)

Pradhan Mantri Jan Dhan Yojana (PMJDY) is an initiative with a target to provide bank account to every Indian household. This would be a normal savings bank account.

The PMJDY, a national mission on financial inclusion, has the objective of covering all households in the country with banking facilities and having a bank account for each household. Financial literacy has been accorded priority under the PMJDY. A standardized financial literacy material has also been prepared in vernacular languages to create awareness about the Yojana. It is estimated to cover 7.5 crore households with at least one account under this Yojana.

The Pradhan Mantri Jan Dhan Yojana (PMJDY) lies at the core of our development philosophy of 'Sab Ka Sath Sab Ka Vikas'. With a bank account, every household gains access to banking and credit facilities. This will enable them to come out of the grip of moneylenders, manage to keep away from financial crises caused by emergent needs and most importantly, benefit from a range of financial products. As a first step, every account holder gets a RuPay Debit Card with a ₹ 1,00,000 accident cover. Those opening accounts under PMJDY till January 16, 2015 got life insurance cover of ₹ 30,000/-. In due course, they are to be covered by other insurance and pension products.

Highlights of the PMJDY

The Present Plan : Comprehensive Financial inclusion of the excluded sections under six pillars is proposed to be achieved by August 15, 2018 in two phases Viz :

Phase – 1, from August 15, 2014 to August 14, 2015 envisages :

- i) Universal access to banking facilities for all households across the country through a bank branch or a fixed point Business Correspondent (BC) within a reasonable distance.
- ii) To cover all households with at least one Basic Banking Accounts with RuPay Debit card having inbuilt accident insurance cover of ₹ 1 lakh. Further an overdraft facility upto ₹ 5000 will also be permitted to Adhaar enabled accounts after satisfactory operation in the account for 6 months.
- iii) Financial literacy programme which aims to take financial literacy upto village level.
- iv) The Mission also envisages expansion of Direct Benefit Transfer (DBT) under various Government Schemes through bank accounts of the beneficiaries.
- v) The issuance of Kisan Credit Card (KCC) as RuPay Kisan Card is also proposed to be covered under the plan.

Phase – II from August 15, 2015 to August 14, 2018 :

- i) Providing micro-insurance to the people.
- ii) Un-organised sector Pension schemes like Swavlamban through the Business Correspondents.

In addition, in this phase, coverage of households in hilly, tribal and difficult areas would be carried out. Moreover, this phase would focus on coverage of remaining adults in the households and students.

There are many benefits of Jan Dhan account for the Indians :

1. It is a zero balance savings account.
2. Account holder will receive a kit containing cheque book, financial literacy and pass book.

Pradhan Mantri Jan-Dhan Yojana (Accounts opened as on 31.03.2015)

Sl. No.		No. of Accounts (In Lakhs)			No. of RuPay Debit Cards (In Lakhs)	Balance in Accounts (In Lakhs)	No. of Accounts with Zero Balance (In Lakhs)
		Rural	Urban	Total			
1.	Public Sector Banks	625.35	529.09	1154.44	1081.10	1218505.25	661.82
2.	Regional Rural Banks	217.11	390.08	256.11	178.22	257711.10	156.16
3.	Private Banks	359.87	250.79	61.06	55.49	90813.06	34.13
	Grand Total	878.44	593.18	1471.63	1314.82	1567029.41	852.13

- However this would vary from bank to bank and account usage.
3. Every account holder will get RuPay Debit card (which is India's domestic debit card) included in the welcome kit. RuPay card can also be used for eCommerce transactions.
 4. Person will also get Aadhar number on the spot.
 5. Family of account holder will get accident insurance cover of ₹ 1,00,000.
 6. Life cover of ₹ 30,000 was declared as an incentive for those opening the account by 26 January, 2015. This life cover would be provided by India's largest insurance company – Life Insurance Corporation of India.
 7. Overdraft (loan) facility of ₹ 5000 would be provided once account holder completes 6 months and has kept account active.
 8. Loan amount would be increased to ₹ 15,000 if repayment is done on-time by the person, Of course this would depend on each bank.
 9. Overdraft facility would benefit individuals who had been relying on money lenders charging high interest rates.
 10. However in order to avoid overdraft frauds, only Aadhar linked accounts would be eligible for overdraft facility.
 11. Farmers' dependency on money lenders would reduce as they've been relying on money lenders especially in rural areas. Once trapped by money lenders, whole family's future is ruined.
 12. Mobile banking would be available and technical platform will be built connecting all the banks and telecom operators so that customers can access mobile banking facility with ease.
 13. Account holder will also get interest on deposit and access to pension and insurance products.
 14. Money transfer can be done across Indian bank.
 15. Account transfer from one branch to another is also possible since all the accounts opened are through Core Banking System (CBS).

Six Basic Pillars of PMJDY

1. Universal access to banking facilities.
2. Providing Basic banking accounts.
3. Financial Literacy and Credit Counselling (FLCC).

4. Credit Guarantee Fund.
5. Micro Insurance.
6. Unorganized sector Pension schemes like Swavlamban.

Action Plan for Implementing PMJDY

- Keeping the stiff targets in mind, in the first phase, the plan would focus on first three pillars in the first year starting from August 15, 2014.
- In order to achieve this plan, phase wise and state wise targets for banks have been set up for the period August 15, 2014 to August 14, 2015.
- In order to achieve a "demand" side pull effect, it would be essential that there is branding and awareness of Business Correspondent model for providing basic banking services, Banking Products available at BC outlets and RuPay Cards. A media plan for the same is being worked out in consultation with banks.
- A Project Management Consultant/Group would be engaged to help the Department implement the plan.
- It is proposed to launch the programme simultaneously at National level in Delhi, at every State capital and all district headquarters.
- A web-portal would be created for reporting/monitoring of progress.
- Roles of various stakeholders like other Departments of the Central Government, State Governments, RBI, NABRD, NPCI and others have been indicated.
- Gram Dak Sewaks in rural areas are proposed as Business Correspondents of Banks.
- Department of Telecom has been requested to ensure that problems of poor and those with no connectivity are resolved.

Financial inclusion is one of the top most priorities of an under developed country. Exclusion of a large number of people from any access to financial services inhibits the growth of a country. Pradhan Mantri Jan Dhan Yojana (PMJDY), is the biggest financial inclusion initiative in the world. Against the original target of opening bank accounts for 7.5 crore uncovered households in the country, by 26th January, 2015, banks have already opened 11.50 Crore accounts as on, 17th January, 2015 after conducting survey of 21.02 crore households in the country. Guinness Book of World Records has also

recognized the achievements made under Pradhan Mantri Jan Dhan Yojana (PMJDY) and has given certificate stating that the “Most bank accounts opened in one week as part of the Financial Inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India from 23rd to 29th August 2014.” The survey was conducted in about 2.27 lakh Sub Service Areas (SSAs) in rural areas and in urban areas in a record time of 4 months. Out of the accounts opened, 60% are in rural areas and 40% are in urban areas. Share of female account holders is about 51%.

RuPay cards have been issued to more than 10 crore beneficiaries who will get a benefit of personal accidental insurance of ₹ 1 lakh under the Yojana. In addition there is a life insurance cover of ₹ 30,000 for eligible beneficiaries. A deposit of ₹ 9,188 crore has been mobilized in the accounts opened under PMJDY.

The PMJDY is a game changer for the economy as it has provided the platform for Direct Benefits Transfer (DBT) which, in turn, will help in plugging leakages in subsidies and thereby provide savings to the exchequer. Under the PAHAL scheme which is the Direct Benefits Transfer in LPG subsidy, an amount of ₹ 1,757 crore has been transferred to the beneficiary accounts through the banking network since 15th November, 2014. So far 19 schemes out of 35 DBT schemes have been rolled-out across the country, including MGNREGS in 300 districts. The State Governments have also been requested to transfer cash / benefits directly in the bank accounts of beneficiaries thereby cutting layers in the delivery process.

The earlier campaign on financial inclusion started on 2011 had a limited objective. The focus was on the coverage of villages with population of 2000 or more with banking services. The major shift in PMJDY is that households are targeted instead of only villages as targeted earlier. Both rural and urban areas are covered this time as against only rural areas targeted earlier. The present plan pursued digital financial inclusion with special emphasis on monitoring by a Mission headed by the Finance Minister. A mission office comprising of bankers, IT professionals and data analytic was set up for coordination, collation and follow up with various State Governments, banks and other stakeholders. There was weekly monitoring of the efforts made by the Banks in PMJDY. Banks organized account opening camps on every Saturday. Financial literacy camps with a counter for Aadhar enrolment and insurance

companies were also part of camps organized by the Banks.

To provide universal access to banking facilities for all households across the country through a bank branch or a fixed point Business Correspondence (BC) called Bank Mitra, 1.23 lacs Bank Mitra have been set-up in the country. Steps are being taken to ensure that the Bank Mitra are provided with device capable of on line interoperable transactions using RuPay cards and Aadhar enabled payment systems. Use of RuPay cards at other access points will help in reduction in cash transactions and making them digital will move the economy towards a cashless society.

Conclusion

Old vs New Scheme

Lack of access of financial services hinders the growth of the country. Previous governments strived to address this challenge. The previous Government had also emphasized on financial inclusion but the focus was on villages rather than households.

A financial inclusion scheme ‘Swabhiman’ was launched in 2011. But under this scheme, out of 5.92 lakh villages in the country only 74,000 could be covered. The major change with PMJDY is that households are being targeted instead of only villages as earlier. Moreover, the Swabhiman focused on rural areas only, whereas the new scheme has attached equal importance to urban areas as well.

Dormant Accounts : A Big Worry

The deposits so far look impressive but that only one-third are active is cause for alarm. Most of the accounts opened are ‘zero balance’ accounts. The official figure indicates that 72 per cent of the newly-opened accounts are dormant. As on January 27, 2015 the total number of accounts opened under the scheme stood at 12.51 crore, out of these 8.25 crore are ‘zero balance’ accounts. Deposits in these accounts crossed ₹10,000 crore. Under PMJDY, to get all benefits such as overdraft upto ₹ 5,000, life insurance coverage of ₹ 30,000, accidental issuance of ₹ 1,00,000, account holders need to keep their account active. Dormant account causes big worry because if people are not motivated enough to keep their account active, it would adversely impact the Government’s plans to make direct benefit transfer universal to reduce the subsidy burden by plugging the holes (leakages). The Government needs to incentivize the banks to take up measures under their financial literacy programmes to motivate people

to keep their account active. A higher transaction commission under direct transfer can be another incentive.

The Business Correspondence Model

The real success of the scheme is heavily dependent on the operationalisation of an efficient BC model. It is true that we do not have adequate banking infrastructure across the country especially in rural India. The BC model would provide the banks much-needed service support. However, they need to be adequately compensated as one per cent transaction fee is far less than necessary. The Government has agreed 'in principle' for two per cent fee. However, the BCs have pointed out that a three per cent fee minus any service tax would make the model very effective. Moreover, we need fixed-point BCs and the India Post, with 1.55 lakh post offices with nearly 90 per cent in the rural areas, can make the real change in terms of an efficient service delivery system.

The Way Forward

Going forward, we need to dump account-centric approach. From day one, the focus was on increasing the numbers. Higher numbers helped in entering into Guinness World Records. But for meaningful change, service should reach the masses efficiently and timely. Another challenge is making the PMJDY an effective tool for direct benefit transfer and for this unique identification 'Aadhar' must be seeded with all accounts. So far nearly 30 per cent Aadhar has been seeded under PMJDY. The banks need to raise the awareness of the customers for Aadhar seeding and to use various channels including SMS, internet banking, ATMs for seeding of Aadhar.

Moreover, nearly two crore new account-holders have not yet received their RuPay cards. The process should be quick and time-bound.

Finally, the scheme will only be successful, if efforts are made to spread financial literacy. Financial literacy would help in keeping majority of accounts active. Banks must be asked to make efforts in coordination with various agencies and existing financial literacy centres to spread awareness on PMJDY, use of RuPay cards, insurance, overdraft etc.

From Jan Dhan to Jan Suraksha

Three new yojanas have been added to the Pradhan Mantri Jan Dhan Yojana.

The Government has launched three ambitious insurance and pension schemes aimed at ensuring financial inclusion for all.

Pradhan Mantri Suraksha Bima Yojana (PMSBY) is an accident insurance scheme wherein a person can get an insurance cover of ₹ 2 lakh on payment of a premium of ₹ 12 annually. People aged between 18 and 70 years can apply for the scheme. Insurance covers death and permanent disability due to accident.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a life insurance scheme for people aged between 18 and 50 years. Under the scheme a person, after paying a premium of ₹ 330 annually, is entitled to an insurance cover of ₹ 2 lakh. Life Insurance amount for the family also after the account holder's death is provisioned.

Atal Pension Yojana (APY)

Maximum investment, maximum benefits during old age. It is exclusively meant for those working in the unorganized sector and aged between 18 and 40 years and are not covered in any of the pension scheme of the Central or the State Government. Monthly pension will be based on the contribution i.e. from ₹ 42/- to ₹ 210/- per month for entry at 18 years. People subscribing to this policy will get a monthly pension ranging from ₹ 1,000 to ₹ 5,000 on notional payment of a premium with the amount varying for different categories from the age of 60 years.

People can apply for all the three schemes but APY is reserved for the unorganized sector.

The premium will be deducted from the account holder's savings bank account through 'auto debit facility'. The person would be eligible to join these schemes through one savings bank account only.

'Jan Dhan Yojana' scheme implemented by public sector banks, whereby 100 million bank accounts have been opened for those who were unbanked, is unequivocally a "game-changer".

It provides an unprecedented scaffolding and a spring board for meaningful financial inclusion and concomitantly, substantial financial deepening of our economy.

Indians, specially from the rural and semi-urban areas, the underprivileged and the poor have reasons to celebrate this financial inclusion.

(The author is an Economist and Academician Emeritus Fellow - UGC. Email : shahin.razi@gmail.com)

PRADHAN MANTRI KAUSHAL VIKAS YOJANA

The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi, on March 20, 2015 gave approval to the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) with an outlay of ₹1500 crore.

This will be the flagship scheme for skill training of youth to be implemented by the new Ministry of Skill Development and Entrepreneurship, through the National Skill Development Corporation (NSDC). The scheme will cover 24 lakh persons. Skill training would be done based on the National Skill Qualification Framework (NSQF) and industry led standards. Under the scheme, a monetary reward is given to trainees on assessment and certification by third party assessment bodies. The average monetary reward would be around ₹8000 per trainee.

Out of the total outlay of ₹1120 crore to be spent on skill training of 14 lakh youth, special emphasis has been given to recognition of prior learning for which an amount of ₹220 crore has been provided. Awareness building and mobilization efforts would be focused for attention, for which ₹67 crore has been provided. Mobilization would be done through skill melas organized at the local level with participation of the State Governments, Municipal Bodies, Pachayati Rai Institutions and community based organizations. The focus under the scheme is also on mentorship support and placement facilitation for which an outlay of ₹67 crore has been provided. An allocation of ₹150 crores has been made for training of youth from the North-East region.



Highlights of skill training would be that it would be done on the basis of demand assessed on the basis of recent skill gap studies conducted by the NSDC for the period 2013-17. The target for skilling would be aligned to demand from other flagship programmes launched in recent times such as Make in India, Digital India, National Solar Mission and Swachh Bharat Abhiyan. Skill training under the new scheme will primarily be focused on first time entrants to the labour market and primarily target Class 10 and Class 12 dropouts.

The scheme would be implemented through NSDC training partners. Currently NSDC has 187 training partners that have over 2300 centres. In addition, Central / State Government affiliated training providers would also be used for training under the scheme. All training providers will have to undergo a due diligence before being eligible for participating under this scheme. Focus under the PMKVY would be on improved curricula, better pedagogy and better trained instructors. Training would include soft skills, personal grooming, behavioral change for cleanliness, good work ethics. Sector Skill Councils and the State Governments would closely monitor skill training that will happen under PMKVY.

Skill Development Management System (SDMS) would be put in place to verify and record details of all training centres ascertain quality of training locations and courses. Biometric system and video recording of the training process would be put in place where feasible. All persons undergoing training would be required to give feedback at the time of assessment and this would become the key element of the evaluation framework to assess the effectiveness of the PMKVY scheme. A robust grievance redressal system would be put in place to address grievances relating to implementation of the scheme. An online citizen portal would be put in place to disseminate information about the scheme.

Courtesy: Press Information Bureau

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TOWARDS A CLEANER SURROUNDING

Dr. Samit Kar

Mahatma Gandhi, the Father of the Nation used to regularly spread a number of social messages in order to usher social, moral, spiritual and ethical awakening among the Indians. He was an avowed critique of modern civilization which he believed had led to the spread of a new education system in British India. He used to call this education system 'Foreigners Education'. He stressed on the need for the inculcation of an education system, which, would liberate and emancipate the Indians from the domination of the Britishers from their mind, spirit, value and desire. Therefore, Gandhi's contribution in the Freedom Movement of our country was more as a social reformer rather than a political protagonist. For example, he relentlessly emphasised, that Indians should develop the spirit of cleanliness in such a way making them realize, 'Cleanliness is next to Godliness.' Very close to this, preaching, he also urged, 'Honesty is the Best Policy.' As a matter of fact, the practice of Honesty and the pursuance of Cleanliness as a part of social and moral commitment were the two powerful pillars, according to him which may induce a comprehensive self-sufficiency in the persona of a man in his daily life.

Man is a social animal and he is also the fundamental catalyst of social change. Sociologists firmly believe, without the remaking of man, the remaking of society ought to be a distant dream

. Similarly, if the Government has to initiate a meaningful social change, a change at the outset has to be brought in man himself. 'Swachh Bharat Abhiyan' (SBA) is such a programme, which, intends to launch a massive Clean India Programme' by following the ideals of the Mahatma in the wake of the completion of his 150th Birth Anniversary in 2019. Perhaps, the successful implementation of this 'Clean India Programme' may prove to be the best way to bestow highest honour to this great patriot of our country.

Mahatma Gandhi while writing in 'Hind Swaraj' in 1909 wished to see a 'Clean India' where people work to make the country clean. To work seriously towards this vision of Gandhiji, Prime Minister Narendra Modi asked people from all walks of life to help in successful implementation of this mission.

The mission seeks to achieve the goal of Clean India in the next 5 years so that the 150th Birth Anniversary of Bapu can be celebrated as an accomplishment of this duty. Swachh Bharat Abhiyaan extorts people to devote 100 hours every year towards the cause of cleanliness. Some eminent public figures were invited to make a contribution towards Swachh Bharat, share the same on social media, hence forming a chain. People were also asked to share their contributions on social media using the hash-tag # My Clean India.



The Swachh Bharat Abhiyan is designed in a very innovative way enabling an individual to be an empowered campaigner. For this purpose, an individual has to register his name as a member of My Gov – External Website that opens in a new window. Then he/she has to take up the pledge of dedicating his/her time for the Mission. Then showcase his/her cleaning activities through ‘Before’ and ‘After’ pictures. An individual needs to register/login. One may also inspire others to take up a cleaning task with an invitation. An individual campaigner may also accept someone else’s invitation or start own campaign.

Swachh Bharat Abhiyan being an essentially ‘Clean India Programme’ through participatory process is destined to achieve considerable success.

The foundation of the Swachh Bharat Abhiyan is peoples’ participation. To create a chain of people who will work together and inspire others to clean their surroundings. MyGov presents a creative and collaborative platform, where participants will upload ‘Before/After’ pictures or videos of their efforts to clean a particular location. A registered participant will first take a pledge and thereafter challenge nine more people to take up the task of cleaning their surroundings. All challenges are to be completed within a certain period of time. The Swachh Bharat Community will keep on adding up the number of volunteers who will execute the mission successfully in their respective locations. The aim of all these activities is to connect as many people as possible with the mission to create a mass movement for fulfilling Gandhi’s clean India dream by 2019.

In order to ascertain the mission of Swachh Bharat Abhiyan, a number of goals were earmarked. It is expected to cost over ₹ 62,000 crores (US\$ 9.8 billion). Fund sharing between the Central Government and the State Government and Urban Local Bodies (ULBs) is 75%:25% (90%:10% for North Eastern and special category

states). The campaign has been described as ‘beyond politics’ and inspired by patriotism.’ The objectives are (1) Elimination of open defecation (2) Conversion of insanitary toilets to pour flush toilets (3) Eradication of manual scavenging (4) 100% collection and scientific processing/disposal/reuse/recycling of municipal solid waste (5) A behavioral change in people regarding healthy sanitation practices (6) Generalization of awareness among citizens about sanitation and its linkages with public health. (7) Supporting urban local bodies in designing executing and operating waste disposal systems (8) Facilitating private-sector participation in capital expenditure and operation and maintenance costs for sanitary facilities.

Several celebrities have been nominated and each would, in turn, nominate others and the others would nominate accordingly – making the whole of India to come under one fold. The rural India has seen some such programmes earlier. The ‘Central Rural Sanitation Programme’, launched in 1986 later became the ‘Total Sanitation Campaign’ in 1999 and ‘Nirmal Bharat Abhiyan’ in 2012.

The Swachh Bharat Abhiyan is destined to take a giant leap forward. But it needs to be borne in mind, apart from physical cleanliness, which, happens to be the bench mark of the effort, every countryman should realize, without having a clean moral, spiritual, mental and attitudinal complex, no cleanliness drive may prove effective and sustainable. Only a man with clean moral and ethical approach may be able to weed out the dark and filth engulfing different spheres of our life.

It is expected that the Swachh Bharat Abhiyan through its participatory process and government efforts would achieve considerable success.

(The author is a Sociologist and a former Associate Professor of Sociology in the Presidency University – drsamitkar@gmail.com.)

The Swachh Bharat Abhiyan is designed in a very innovative way enabling an individual to be an empowered campaigner.

RURAL TOURISM AND BIODIVERSITY A WIN-WIN RELATIONSHIP

Dr. Gracious James

Rural Tourism is an important element in the maintenance of biodiversity for many areas in India, both as a justification for conservation efforts and also as an attraction for visitors interested in the natural environment. Therefore, the concept has important implications for conservation and broader strategies to conserve biodiversity. In many areas where biodiversity is at threat, Rural Tourism can be a solution. It is a way to conserve areas of natural beauty that might otherwise be destroyed, to raise awareness of the plight of endangered species and a source of income for local communities, providing incentives for habitat protection.

Rural tourism is a major source of revenue and employment for local communities, providing a strong incentive to protect biodiversity. This revenue often translates into direct income for conservation and both direct and indirect income for local stakeholders, boosting local, national and international support for the protection of nature. At the same time, revenue provides impetus for

private biodiversity conservation efforts and is often channeled into capacity building programmes for local communities to manage protected areas. While the loss of biodiversity and its ecosystem services is of global concern, it is at the rural local level that it has the greatest impact. The world's poor, especially in rural areas, are vulnerable, depending heavily on biological resources for much of their needs. With the largest proportion of global biodiversity concentrated in developing countries, which are at the same time receiving an increasing share of the international tourism market, biodiversity may well be one of their most competitive tourism advantages.

Need for Biodiversity Conservation

Biodiversity is the key to human development. It is of paramount importance not only due to the goods and services it provides, but also due to the fact that an estimated 45% of the global economy is based on biological products and processes. However, on a global scale biodiversity is being lost



at a rate many times higher than that of natural extinction. This is caused by a number of factors, principally unsustainable resource use, climate change, pollution, uncontrolled land use patterns, invasive species and unsustainable harvesting of natural resources.

The importance of biodiversity conservation in sustaining development, including tourism is recognized by 195 nations who signed the Convention on Biological Diversity (CBD). Biodiversity is vital for tourism. Coasts, mountains, rivers and forests are major attractions for tourists around the world. Wildlife and landscapes are important attractions for tourism in rural areas. Biodiversity plays different roles in different types of tourism. All tourism – even in city centers – relies on natural resources for supply of food, clean water and other ‘ecosystem services’ that ultimately depend on biodiversity. For most other types of tourism, biodiversity contributes significantly to the attractiveness and quality of destinations, and therefore to their competitiveness: for example, coastal water quality and natural vegetation are both ecosystem services that contribute to destination attractiveness. And biodiversity is a direct attraction at the heart of nature-based tourism products in rural areas – such as wildlife watching, trekking or tourism in protected areas.

Links between Tourism and the Environment

There are four main links between tourism and the environment:

1. Components of the natural environment are the basis for a marketable tourism attraction or product;
2. Management of tourism operations should minimize or reduce their negative environmental impacts;
3. Direct and indirect economic contributions should be made by funds generated through tourism to conservation of the environment being visited; and
4. Attitudes of tourists towards the environment are impacted by the environmental and cultural interactions provided by tourism operators and park staff.

There are environmental aspects to every major component of tourism business (e.g., products and markets, management, money and people). These environmental aspects are heightened when the locations in which tourism is occurring are protected areas. Protecting biodiversity is an issue of critical national and international importance. Many countries and destinations already have strategies and policies for tourism and for biodiversity. However, the integration between them may often need to be strengthened.

Why Biodiversity Conservation is relevant for rural tourism?

Rural Tourism is considered as one of the best green options for addressing poverty, employment and economic diversification initiatives in developing countries. Rural-Sustainable Tourism, in particular, has the potential to create new jobs, reduce poverty and increase export revenues. Tourism can register an important role in biodiversity conservation, because more than other industries tourism and biodiversity are fundamentally linked: Firstly biodiversity is of major significance for the tourism industry as they heavily rely on intact nature and beautiful landscapes as an attraction and critical asset. Secondly tourism greatly impacts on biodiversity, positively as well as negatively, depending on how the tourism development is managed. Thirdly, tourism is also affected by negative impacts on biological diversity caused by itself but also by negative impacts on the environment caused by other industries, e.g. mining or logging. Therefore it may be expected that the tourism industry is not only interested in the conservation of protected areas but, furthermore, will take responsibility and actively contribute to their financing.

Biodiversity has always been the main component of tourism in rural areas; the tourism industry should, therefore, have a long-term interest in environmental quality, conservation and protection. Recognizing the impacts of a growing industry such as tourism on biodiversity many governments, local authorities, destinations and tourism companies are increasingly promoting Responsible Tourism activities and products.

Tourism is increasingly being recognized as a significant beneficiary of biodiversity conservation, but it is also regarded as a possible threat as well by virtue of its direct and indirect impacts. Nature-based tourism in rural areas and ecotourism are some of the clearest examples of how tourism benefits from biodiversity conservation. Rural Tourism, when properly managed and directed, can contribute to biodiversity conservation and poverty reduction, both directly by capitalizing on biodiversity assets and indirectly by reducing the vulnerability of the poor to environmental degradation through biodiversity conservation.

Benefits of Rural Tourism to Biodiversity

Rural Tourism (which draws on the principles of sustainability) can directly contribute to biodiversity conservation in the following ways.

- **Less destructive livelihood:** Rural Tourism offering less destructive livelihood alternatives to local communities and landowners in buffer zones and conservation corridors, away from unregulated logging, intensive cattle-ranching, monoculture, hunting, and unsustainable tourism.
- **Incentive for landowners:** Rural Tourism provides an incentive for public and private landowners in critical ecosystems to permanently conserve biodiversity-rich properties, by offering revenue-producing, low-impact economic use.
- **Additional financial resources:** It provides protected-area managers with additional financial resources from visitation and donations.
- **Community involvement:** Rural Tourism promoting community involvement and interest in conservation issues, and generating political support for conservation through environmental education.
- **The move towards sustainable tourism:** Within the overall framework of sustainable development, there is increasing emphasis on the need to promote and enact sustainable tourism. Ecotourism is one aspect of this, but the category as a whole is much broader, as indicated by the definition given by the WTO.
- **The classes of protected areas:** Tourism and biodiversity are closely linked to the protected area concept. Most promotions for wildlife tourism or ecotourism in rural areas focus on specific protected areas, such as national parks. These present the image of a discrete area concentrating on conservation, which is easier to market than a more diffuse presence of biodiversity.
- **Revenue rising for local communities:** Tourism is an opportunity for business development and job creation, as well as for stimulation of investment and support for local services, in remote communities.
- **Education/awareness rising:** Tourism can help promote conservation by raising awareness amongst visitors through well-designed interpretation programmes. It can raise the profile of biodiversity conservation at national and local levels.
- **Sustainable land management:** Tourism can become a force for more sustainable land management in all parts of the world by providing additional or alternative forms of livelihood for farmers and rural communities that are dependent on well maintained natural resources.
- **Strengthening cultural appreciation:** Tourism in rural areas can provide self-esteem and incentives for maintaining traditional arts and crafts, traditional knowledge, and practices that contribute to the sustainable use of biological diversity. Yet, interactions between tourism and local cultural values can be complex, and tourism development can lead to the loss of access by indigenous and local communities to their land and resources as well as sacred sites.
- **Economic incentives for habitat protection:** Tourism can bring tangible economic value to natural and cultural resources. This can result in direct income from visitor spending for their conservation, and an increase in support for conservation from local communities.
- **Supports research and development:** Tourism in rural areas supports research

and development of good environmental practices and management systems to influence the operation of travel and tourism businesses, as well as visitor behaviour at destinations.

- **Protecting the natural and cultural heritage:** Tourism based on protected areas can be a key factor in supporting the conservation of the natural and cultural heritage. It can generate the funds through entrance and service fees, local taxes and in many other ways that can be used directly to help meet or offset the costs of conservation, maintaining cultural traditions and providing education
- **Environmental Purity:** Rural tourism helps to minimize the pollution of air, water and land and the generation of waste by tourism enterprises and visitors.

Negative contributions of tourism to biodiversity conservation

- Tourism is a major vector for the introduction of exotic species and disease.
- In some cases introductions may be deliberate, e.g. for hunting, fishing or aesthetic reasons.
- Uncontrolled mass tourism is a significant contributor to climate change.
- The presence of tourists can lead to changes in animal behaviour, while consumptive tourism such as hunting and fishing if poorly managed can lead to species loss.

Endogenous Tourism Project in India

The Endogenous Tourism Project- Rural Tourism Scheme (ETP-RTS) is a collaborative effort between the Ministry of Tourism, Government of India (MoT) and United Nations Development Programme (UNDP) initiated in 2003 and being implemented currently at 36 sites across the country. While the primary objective of the project is to focus on sustainable livelihoods, it extended beyond the achievement of mere economic objective of employment and income augmentation, putting it on a much larger canvas of community based action. The project aims at a convergence of issues -sustainable livelihoods,

gender equality, empowerment of women, youth and other disadvantaged sections and working towards cultural sensitivity and environmental sustainability.

Community involvement in tourism has been widely supported as being essential for sustainability. It is emphasized from equity, developmental and business management perspectives. The positives of this form of tourism are - community ownership, livelihood security, minimal leakages & backward linkages, efficient conflict resolution, increases in the local population social carrying capacity, and improved conservation. Rural tourism cannot be a one stop solution for ensuring goals such as equity and empowerment. However this component is a valuable and critical one if one were to aim at people centered tourism. Rural tourism projects should be customized to each site's particular characteristic. In the ETP the idea of introducing the capacity building agenda into the Rural Tourism Scheme was a significant intervention and contribution of UNDP. The aim was to help the community build their capacities, to benefit from the ownership and control of assets that were to be created, modified, or renovated for their use.

How to integrate biodiversity conservation in rural tourism development

In order to integrate biodiversity conservation in rural tourism development, the government should promote and implement best practices for avoiding or minimizing negative impacts of tourism on biodiversity. The rural tourism should integrate biodiversity conservation in to its national and local plans. While doing this CBD (Convention on Biological Diversity) guidelines could be used to assist implementation of the biodiversity components of sustainable tourism. The government must promote investment in ecological infrastructure that protects and supports tourism. Moreover the different rural tourism projects aimed at biodiversity conservation should have a clear economic base. As part of the integration process, knowledge and understanding of the linkages between biodiversity, ecosystem services and tourism should be increased. The State should

promote sustainable rural tourism products and activities linked to the protection of biodiversity. Another important step is to involve all relevant stakeholders in evaluating and determining the balance between use of ecosystem services for management and development of rural tourism. For rural tourism products to be successful, local product developers and tour operators should establish an effective communication in order to jointly plan, manage, market and monitor biodiversity-based tourism products. They should be involved in continuous training programs. These programs should include subjects such as biodiversity conservation, ecology, zoology, man and environment interactions, traditional and local cultures, etc.

Source: Managing Tourism & Biodiversity, User's Manual on the CBD Guidelines on Biodiversity and Tourism development, CBD-UNEP.

Strategies and tactics of tourism in rural areas for conservation of biodiversity

- Limit the number of visitors and length of stay in biodiversity rich areas.
- Encourage the use of other areas
- Make access more difficult in all wildernesses
- Inform about problem areas and alternative areas
- Discourage or prohibit use of problem area
- Charge differential visitor fees
- Encourage use outside of peak use periods
- Fees in periods of high use/high impact potential
- Discourage/ban damaging practices/equipment
- Encourage/require behaviour, skills, equipment
- Teach a wilderness ethic through demonstration or leaflets
- Discourage/prohibit overnight use
- Shield the site from impact and strengthen the site

Conclusion

Tourism has an increasingly important role to play in raising awareness of biodiversity issues

and motivating people to change long-established practices and behaviours. With millions of people travelling the globe each year, tourism is an ideal vehicle to spread awareness of the importance of biodiversity to all of our lives and the urgent need for its conservation. Biodiversity related tourism activities must be undertaken within the framework of specific development plans and strategies so that the tourism product develops in tandem with sustainable environmental practices, community involvement and socio-economic development. Protecting biodiversity is an issue of critical national and international importance. Many countries and destinations already have strategies and policies for tourism and biodiversity. However, the integration between them may often need to be strengthened.

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HEALTH SECTOR HEADING FOR A MAJOR REVAMP

Chetan Chauhan

India's public health sector is heading for a major revamp with the government fostering convergence of different health and nutrition programmes to achieve the holistic goal of providing affordable 'Health For All'.

For this, the government plans to bring in a new National Health Policy with an aim to improve the performance of health systems and moving towards universal health coverage by end of the 12th five year plan.

"Given the two-way linkage between economic growth and health status, this National Health Policy is a declaration of the determination of the government to leverage economic growth to achieve health outcomes and an explicit acknowledgement that better health contributes immensely to improved productivity as well as to equity," says draft of the policy on Health Ministry's website.

The draft national health policy makes several pronouncements of the initiatives started and to be taken in the coming years. It also highlights the government focus to improve awareness of people to increase burden of disease and have effective

strategies in place with active participation of private health providers.

Higher GDP for Health

The draft National Health Policy (NHP) proposes to raise public health expenditure to 2.5 per cent of the GDP and general taxation as a major source of financing for the health sector.

In a reply to Parliament in budget session, Health Minister JP Nadda said that the draft NHP proposes raising public health expenditure to 2.5 per cent of the GDP and the major source of financing for the health sector is envisaged to be general taxation.

The Central government expenditure on health has fallen to below two percent of the GDP in this budget but with the revenue expected to increase in coming years the government plans to enhance funding for public health.

This will enable comprehensive primary health care as an entitlement and healthcare for every family that links them to a primary care facility. The higher allocation would also improve quality of health services in the country.



Health Insurance Cover for All

The government plans to provide affordable Health Insurance policies for every citizen from public and private sector insurance companies to cover major diseases like heart ailments, cancer and diabetes along with annual health check-up.

Finance Minister Arun Jaitely in his budget speech for 2015-16 announced increase in health insurance premium exemption from ₹ 15,000 to ₹ 25,000 as an incentive to subscribe to insurance cover.

The health ministry has held series of meeting with insurance companies in this regard and a national health insurance plan would be announced soon, ministry officials said.

As this happens, the government has already rolled out insurance based health schemes for the poorer sections of the society --- Rashtriya Swasthya Bima Yojana (RSBY) covering the poor and Janashree Bima Yojana (JBY) --- covering workers in 45 unorganised sectors.

Features of RSBY and JBY:

- Empowering the beneficiary – RSBY provides the participating BPL household with freedom of choice between public and private hospitals.
- Insurers – The insurer is paid premium for each household enrolled for RSBY. Therefore, the insurer has the motivation to enroll as many households as possible from the BPL list.
- Hospitals – A hospital has the incentive to provide treatment to large number of beneficiaries as it is paid per beneficiary treated. Even public hospitals have the incentive to treat beneficiaries under RSBY as the money from the insurer will flow directly to the concerned public hospital which they can use for their own purposes.
- Government – By paying only a maximum sum up to ₹ 750/- per family per year, the Government is able to provide access to quality health care to the below poverty line population.
- Every beneficiary family is issued a biometric enabled smart card containing their fingerprints and photographs. All the hospitals empanelled under RSBY are IT enabled and

connected to the server at the district level. This will ensure a smooth data flow regarding service utilization periodically.

- Portability – The key feature of RSBY is that a beneficiary who has been enrolled in a particular district will be able to use his/ her smart card in any RSBY empanelled hospital across India.
- Cashless and Paperless transactions – A beneficiary of RSBY gets cashless benefit in any of the empanelled hospitals.

Some other states such as Arunachal Pradesh and Tamil Nadu have taken their own initiatives to provide quality health services to the poor.

Arunachal have introduced new health insurance scheme for the poor that provides free health services of worth Rs two lakh every year to a person. Ramesh Negi, Arunachal's chief secretary said the scheme has done well with a huge response as one is entitled for treatment even in private hospitals across India. Under its insurance scheme, the Tamil Nadu government also provides free medicines to poor patients.

Reducing inequity in health outcomes

The draft of the policy seeks to reduce inequity in health outcomes among states while acknowledging high degree of health inequity in health outcomes and access to health care services. There are urban-rural inequities and there are 5 inequities across states. The total fertility rate (TFR) of India is 2.4 whereas of rural India it is 2.6 and urban India is 1.8, inequity of 44%. Similarly, urban rural disparity in infant mortality rate is 66%.

Among the states, Himachal (1.7), Punjab (1.7), Tamil Nadu (1.7) and West Bengal (1.7) are high performing on TFR whereas Bihar (3.5), UP(3.3), Rajasthan (2.9), MP(2.9) are poor performing. Similar on infant mortality rate, Kerala(12), Tamil Nadu(21), Delhi(24), Maharashtra(24) are good performing states whereas Madhya Pradesh (54), Assam (54), Orissa (51) and Rajasthan (47) are poor performing states. The IMR is deaths of children for live births per 1,00,000 live births.

The NHP draft also raises concern over quality of care saying over 90% of pregnant women received only one antenatal check up and

87% received full TT immunization, only about 68.7% of women received the mandatory three antenatal check-ups. While most women received iron and folic acid tablets, only 31% of pregnant women had consumed more than 100 IFA tablets. Only 61% of children (12 -23 months) have been fully immunized. There are gaps in access to safe abortion services too, and in care for the sick neonate, the draft says.

“Providing assured and comprehensive health services will be the foremost priority of the health ministry, which will provide an assured set of services encompassing preventive, promotive, curative and rehabilitative healthcare,” the health minister said at a National Health Mission function in March.

Quality Health Personnel

The Indian healthcare system suffers from acute shortage of physicians and quality paramedics. As per health ministry’s estimate for 10,000 population, there are just seven doctors and nurses and 17.1 midwives, much below the World Health Organisation standard.

The ministry admits that the situation is worse in rural areas than in cities because most of the trained personnel are not willing to work in villages.

To overcome this challenge, the health ministry has proposed creating of mid-level care providers through B.Sc. degree-holders in community health. Under new health policy, the government also plans to set up of centres of excellence for nursing and allied health sciences in each state.

To ensure the quality of medical education, a common entrance examination has been mooted on the pattern of NEET for entry into UG courses at all-India level institutes, Nadda told Parliament on February 27.

National eHealth Authority (NeHA)

The government has decided to set up mission NeHA to develop an Integrated Health Information System (including Telemedicine and mHealth) in India, while collaborating with the stakeholders---healthcare providers, consumers, healthcare technology industries, and policymakers.

The authority will ensure online availability of

health records in a secured manner to all patients. It will also be responsible for enforcing the laws & regulations relating to the privacy and security of the patients’ health information & records.

The authority will also create protocols to adopt e-Health solutions at various levels in the country, will integrate multiple health Information Technology systems through health information exchanges and oversee orderly evolution of state-wide and nationwide Electronic Health Record Store/Exchange Systems.

NeHA will be setup through an appropriate legislation (Act of Parliament). It is also proposed to address the issues relating to privacy & confidentiality of patients’ electronic health record (EHR) in the legislation. NeHA will be responsible for enforcement of standards & ensuring security, confidentiality and privacy of patients’ health information & records, the ministry officials said.

Mission Indradhanush

The Health ministry has also launched a major media campaign to educate the masses on immunisation, ahead of implementing its ambitious health programme- ‘Mission Indradhanush’ in April.

The campaign, which has been launched by the Union Health Ministry, include advertisements, jingles, workshops and a host of other activities to sensitise the masses after it was found that more than 60 per cent of people lacked knowledge of the benefits of immunisation.

‘Mission Indradhanush’, depicting seven colours of the rainbow, aims to cover by 2020 all such children, who are either not vaccinated or are partially vaccinated against seven vaccine-preventable diseases including diphtheria, whooping cough, tetanus, polio, tuberculosis, measles and hepatitis B.

Communicable diseases contribute to 24. 4% of the entire disease burden while maternal and neonatal ailments contribute to 13.8%. Non-communicable diseases (39.1%) and injuries (11.8%) now constitute the bulk of the country’s disease burden.

(The author is Associate Editor with National Political Bureau of Hindustan Times)

AGRICULTURAL MECHANIZATION

With increasing agricultural labor shortage in India, a shift to mechanization is a logical response. Not only does mechanization support the optimal utilization of resources (e.g. land, labor, water) and expensive farm inputs, it also helps farmers save valuable time. Judicious use of time, labor and resources helps facilitate sustainable intensification (e.g. multi-cropping) and timely planting of crops, which can give crops more time to mature leading to increase in productivity. The use of appropriate machinery also helps in reducing drudgery.

Mechanizing Small Farms through Custom Hiring Center

Shortage of labor in Mayurbhanj district of Odisha is a challenge. Most local labor is employed by brick kilns, making it impossible to find people to work in the fields.

Barsaprasad Hembram, a maize farmer from the district, Odisha purchased a variety of modern farm machines this year, by participating in a government scheme that gives farmers 50 percent subsidy on tractors and seven auxiliary implements such as the seed drill. Hembram uses his new farm equipments to provide agricultural custom hire services to other farmers, charging ₹ 910 per hour for the tiller and ₹ 1,000 per hour for the Mould Board plough.

Not only does this service provide Hembram additional income, it also helps other smaller farmers who can't afford to buy machines to reap

the benefits of modern farming technologies. Hembram says, "Word got around about the success of my maize crop and more and more people became interested in using technologies such as the seed drill. Availability of labor is a huge challenge for all the farmers here, so naturally they're interested. I already have requests from five farmers to help with their fields next year".

Hembram is a service provider. By offering custom-hire agricultural machinery at relatively affordable rates, these service providers bring benefits of modern agricultural mechanization to the smallest farmers.

Making a difference with Power tiller

K. Mallika of Pudukottai District of Tamil Nadu purchased a Power Tiller under the Agricultural Mechanization programme by getting subsidy assistance of ₹ 45,000. The total cost of Power Tiller was ₹ 1,30,000. After deducting the subsidy assistance of ₹ 45,000, Mallika paid her contribution amount of ₹ 85,000 towards its purchase.

After purchasing the Power Tiller under the subsidy programme, she was able to cultivate her 5 acre land in a much shorter span and without tedium. The Power Tiller proved useful in overcoming labor shortage and is handy during summer ploughing operations. The rotavator attachment of the Power Tiller helps to remove the weeds in the field.

(Courtesy-Ministry of Agriculture)

International Day of Yoga



21st June 2015 is being celebrated as the first International Day of Yoga. The United Nations General Assembly on 11th December 2014, adopted a resolution proclaiming 21st June every year as International Day of Yoga. It recognised that yoga provides a holistic approach to health and well-being and wider dissemination of information about the benefits of practising yoga would be beneficial for the health of the world population. One hundred seventy seven nations supported the UN Resolution. The Ministry of Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy (AYUSH), Government of India is the Nodal Agency to coordinate various activities for the celebration of International Yoga Day this year.

VILLAGE ADOPTION PROGRAMME BOOSTS THE RURAL ECONOMY

Shashi Bhushan Samdarshi & Dr. Tarunendu Singh

Village adoption is the key to demonstrate the benefits of agro technologies as a model for adoption for upliftment of rural economy. In this regard IFFCO, Jharkhand has adopted Katania village, a predominantly tribal village for showcasing the benefits of improved agro technologies. For achieving this a list of measures viz. lift irrigation for water availability; crop demonstrations; integrated rural development programmes; transfer of technology through meetings, print and visual media were undertaken. This led to farmer's upliftment due to increase in crop productivity and increased awareness, ultimately resulting into improvement in their economic and social wellbeing. Such efforts need to be scaled up to bring up more villages under the ambit of improved farm technologies.

Jharkhand is food deficit deprived state with 44% of population declared as BPL families and 67% of work force engaged in subsistence farming. Reasons for this economic backwardness are many but prominent ones are viz. 84 % of farmers belong to small and marginal category; there is marked stagnation in crop yields; potential of water resources not exploited, less than 10 % of gross cropped area is only irrigated; 85 % of the cultivable area is mono cropped; poor price realization and market linkages and above all limited exposure to improved agro technologies.

Indian Farmers Fertiliser Cooperative Ltd (IFFCO) took the onus to provide farmers with necessary tools and solutions through its village adoption programme as a focused sample approach for wider emulation and adoption by like-minded institutions/entrepreneurs. Steps involved were:

Planning and Execution of village Adoption

IFFCO adopted Katania village under Jama block in Dumka district of Jharkhand in July, 2012. Dumka has predominant rural and agrarian santhali population and is one of the poorest districts of



Jharkhand. The village is situated on the bank of Mayurakhi river and is 15 kilometre away from Dumka districts head quarter. The village comprises of 65 families of small and marginal farmers.

Bench mark survey/ PRA exercise

Bench mark survey of the selected village was conducted during the month of May-June, 2012 based on following aspects:

1. Location, existing infrastructure like education, health facilities and post office etc;
2. Number of farm and non-farm families, size of land holding, geographical area, net and gross cropped and irrigated area, crop-wise area, productivity and production under local and HYV (High Yielding Varieties), cropping sequence etc;
3. Soil fertility status, soil type and extent of problematic soil; and
4. Crop-wise and method of fertiliser use, credit facility, input delivery system and loan recovery etc.

It was evident from the statistics thus, generated as a result of the survey, that around 10 hectare area was cultivated during the entire year with traditional varieties of paddy and maize crops while cropping Intensity was 66.6 % only (**Table 1**). After bench mark survey and constraints analysis was done, a specific action plan was chalked out for the village. A village coordinator who was a resident of Katania village was appointed during the adoption period for better understanding and coordination of the initiatives undertaken during the adopted period. Following objectives were delineated for the selected village:

1. To increase productivity of crops with the availability of water through lift irrigation scheme.
2. To bring about overall development of farm families through integrated rural development programme with special emphasis on agricultural development

A micro lift irrigation project was initiated at Katania village on the bank of Mayurakhi river

with the collaboration of IFFCO and farmers generating an irrigation potential of 12 hectares and benefitting 55 farmers. The civil work has been done for storage of water in the infiltration sump well. The Infiltration sump well has a diameter of 10 feet with 20 feet depth. This structure has been made to take care of water level fluctuation in the river. The diesel pump set has been provided for taking water for lift irrigation along with pump house. 1000 feet rising main was installed underground in cultivated area alongwith four outlets. Besides these two number of folded plastic delivery pipe was provided for long distance irrigating the field crops. The micro lift irrigation project was launched at a financial cost of ₹ 468,072/- (Four lakh sixty eight thousand and seventy) only.

With the availability of assured irrigation, farmers interest in cultivation of non-seasonal crops / vegetables increased. A list of programmes were undertaken for creating awareness and filling the knowledge gap to attain higher crop productivity as enlisted below:

Farmers Meeting

Farmers are imparted knowledge about improved crop production practices and also educated about the role of plant nutrients and other aspects of crop production through charts, slides and films etc. Since inception of village adoption about 8 farmers' meeting were organized.

Soil Testing

Soil testing is one of the important tools to learn about nutrients requirements in a crop/ cropping sequence. This helps economize on fertiliser costs and increase fertiliser use efficiency. About 455 soil samples were analysed. Farmers were advised to apply fertiliser according to soil test report thus conserving from excessive use of fertilisers and promoting balanced fertilizer practices.

Green Manuring

Green manuring crops like *Dhaincha Sesbania sp.* were promoted on farmers' field. This is one of the most effective and environmentally sound method of organic manuring that limits excessive use of chemical fertilisers like urea.

Leguminous crops like Green gram or *Moong* and Cowpea or *Lobia* were promoted for tapping additional nitrogen through biological nitrogen fixation thus improving soil fertility and crop productivity.

Crop Demonstrations

Conducting crop demonstrations on farmers' fields is the most effective method of convincing farmers for adoption of improved agricultural technology for higher crop yield and better fertiliser use efficiency (FUE). Demonstration on various crops like local paddy/maize vs HYV Paddy/maize, farmers practices vs recommended practice of fertiliser use were undertaken on farmers' field. Critical Input Package (CIP) Demonstration kits comprising seed, chemical fertiliser, water soluble fertiliser, micro-nutrients and agrochemicals were provided to farmers for raising good and healthy crops.

Field Day

Field day programme was organised on

demonstration plots to showcase difference in productivity in improved practice over farmer practice so that farmer adopts the improved package and practices of crop cultivation.

Agricultural and Social Campaign

Besides organising field programmes on crop production, various campaigns i.e. seed treatment, plant protection, rodent control, tree plantation, biofertiliser, manure pit, vermicompost, medical and veterinary checkup etc were organized. This has increased awareness and further led to adoption of good cultivation and environment friendly practices

Impact and Outcome of Village Adoption:

As a result of measures undertaken for systematic development of Katania village following benefits were recorded:

1. The Local paddy and maize crop were replaced by HYV's of paddy and maize in

Table1: Impact of Village Adoption Activities on Crop productivity Enhancement and Income generation in Village: Katania, State: Jharkhand (2012-13 vs. 2014-15)

Crops	Area (ha)		Yield (Qtl/ ha)		Production (Qtl)		Rate Rs / Qtl		Total Income (₹)	
	2012-13	2014-15	2012-13	2014-15	2012-13	2014-15	2012-13	2014-15	2012-13	2014-15
A) Kharif										
Local paddy	2	0.5	25	26	50	13	1050	1150	52,500	14,950
HYV Paddy	0.5	6.5	33	45	16.5	293	1150	1360	18,975	397,800
Local Maize	6	0	12	-	72	-	1400	-	100,800	-
HYV Maize	0	6	-	18	-	108	1400	1500	-	162,000
Vegetables	0.5	2	130	150	65	300	1150	1180	74,750	354,000
Total	9	15	-	-	203.5	714	-	-	247,025	928,750
B) Rabi										
Wheat	0.5	7	18	24	9	168	1250	1300	11,250	218,400
Vegetables	0.5	5	160	210	80	1050	1000	1100	80,000	1,155,000
Total	1	12	-	-	89	1218	-	-	91,250	1,373,400
C) Summer										
Vegetables	0	5	-	190	-	950	-	1100	-	1,045,000
G. Total	10	32	-	-	292.5	2882			338,275	3,347,150

Note : Qtl =Quintal

which increase yield and income of farmers. This has led to average 50 to 80 % increase in yield along with crop diversification.

2. Crop area during *kharif* increased by 6 hectare; in *Rabi* by 11 hectare and in summer by 5 hectare during 2014-15. Thus, overall 22 ha additional area was brought under cultivation.
3. The cropping intensity increases from 66.6 % to 233 % after two and half years of village adoption. Thus, more number of crops are being cultivated after village adoption than what was in practice earlier.
4. The total yield of all cultivated crops increase during 2014-15 from 292.5 quintal to 2882 quintal.
5. Application of green manure (Dhaincha) in Kharif Paddy, increase the yield by 8-10 % with appreciable increase in available soil nutrients.
6. Vermicomposting (No. of pit:10) have resulted in availability of 5 Mt of good quality

organic manure for maintenance of soil health and as a source of additional income for the farmers.

For maintaining the sustainability, maintenance and operation ability of the lift irrigation and its further replication in nearby villages a farmers' group / Society named, "**Katania Jal Upyog Samiti**" has been formed.

Conclusion

Village adoption is one of the most effective way of showcasing the benefit of improved crop practices through effective transfer of technology within the stipulated period of adoption. With the concerted efforts of farmers, scientists and input agencies, all-round development of our villages is possible provided it is further replicated for ensuring sustainability of rural economy with the involvement of all the stakeholders.

(The author can be reached on shashi geography1987@gmail.com

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RESHAPING RURAL DEVELOPMENT AGRICULTURE AND TOURISM CONNECT

Dr. Parveen Kumar

Tourism has been rightly said as a major social phenomenon of the societies all along and India is no exception. It is an indispensable sector for the economic development of the country. It is a low capital, labour intensive industry having an economic multiplier effect and all the potential to stimulate other economic sectors through its forward and backward linkages with sectors like agriculture, horticulture, poultry, handicrafts, transport, construction and many others. The direct employment multiplier in case of tourism is fairly high. It is estimated to be about 2.36 which means that direct employment of one person in tourism creates employment opportunities for 1.36 persons in other enterprises like agriculture horticulture, handicrafts etc.

Over the years Indian economy has also undergone a sea change. From what was once described as a closed economy with a low growth rate usually called as the Hindu growth rate; things are now different. The economy is now becoming more and more liberalized and with the WTO bindings and the various Free Trade Agreements

(FTAs) between different countries, the markets are now in a free for all condition. As with other regions, the Asian markets are being opened to cheap agricultural produce from abroad. Indian goods are now facing stiff competition from abroad. This will make the situation more worse. Already the income gap between the farmers and urban workers has become a major problem in the Asia and pacific region. Majority of farmers in India are small having less than 1 ha of land. They have to work on others land along with their families to supplement their income.

An analysis of the economics of farmers based on data collected in 2012-13 through NSSO also is an eye opener. It reveals the sorry state of affairs in the Indian agriculture. Farmers with 10 hectares of land have incomes nearly ten times that of the small farmers (Table 1). The expenditure of small farmers is more than their income. To maintain their standard of living farmers will have to find new ways of earning their livelihood in favourable areas and thus



agricultural tourism can become an important source of farm income.

Agri tourism

Agri tourism can be viewed as an integrated system of activities that takes place in rural areas; activities that are in relationships of independence and which have as their final goal of regional rural development. Sh. Pandurang Taware is regarded as the father of Agri Tourism concept in India. Infact, Degan (2011) has identified agri tourism to be a tool for measuring the quality of life, the quantification of the standard of living of certain social groups. It promotes agriculture related range of activities to achieve income, employment and economic stability in rural communities by providing a host of amenities and services to the urban tourists in rural settings ultimately connecting peoples back to their roots. It also represents an economic activity taking place in parallel with agriculture, recovers surplus of accommodation in peasant household, provide for tourist services like accommodation, catering, leisure. The visitors have the opportunity for recreation, to participate in the activities like preparation of various food products, fruit picking, fishing, milking the cow.

In India the concept is new but this has been

in practice in so many countries for considerable time. In Maharashtra rural areas have formed an organization named Maharashtra State Agriculture and Rural Tourism (MART). The state has more than 150 Agri-tourism centers running with financial assistance under different government schemes. The concept has been successfully implemented in states like Kerala, Gujarat, Chattisgarh, Maharashtra, Rajasthan, and Jharkhand. There are many enterprises that can be successfully tried in Agro Tourism. The University of California Small Farm Programme (UCSFP) has identified potential enterprises for Agro-tourism. These are depicted in table 2 mentioned below.

Dorobantu, Fieldsend (2011) has described how Agro-tourism contributes to villages' economic development

- Agro tourism helps in long term development of village agriculture, infrastructure and environment protection;
- It provides ample opportunities for business development, encouraging local activities; the arts and crafts and thereby creating new jobs that help to improve local living standards
- Increasing local villagers' income by best capitalizing local resources and use of local resources in local areas

Table 1: Vital figures about the economics of farmers in India

Parameter	Marginal (up to 1 ha)	Small farmers (1-2 ha)	Big farmers (Over 10 ha)
Proportion of all farmers	75%	10%	0.24%
Share of land owned	30%	24%	6%
Average monthly income	Up to Rs 5,247	7,348	41,388
Average monthly expenditure	Up to Rs 6,020	6,457	14,447
Average investment in Productive assets	Up to Rs 540	422	6,987
Average saving/deficit	Rs -1500	Rs 469	Rs 19,954

Table 2: Potential enterprises in Agro tourism according to UCSFP

Outdoor recreation	Educational Experience	Direct Agricultural sales	Accommodation	Entertainment
Viewing wildlife	Agricultural tours	On farm sales	Bed and breakfast inn	Festivals
Horseback riding	School tours	Roadside stand	Guest ranch	Farm fairs
Camping	Historical agricultural exhibits	Agricultural related crafts and gifts	Elder hostel	Concerts or special events
Fee hunting	Exotic animal farms	Farmers market	Guest ranch	Petting zoo

- It acts as a bridge between the communities who are somehow isolated from mainstream development path by increasing opportunities for social interaction of local people
- World Bank data also show that Indian female work participation rate of 27 is very less as compared to China at 64. One of the reasons for this low female work participation rate in India is the lack of ample employment opportunities to Indian women. It is also true that when it comes to hospitality, Indian women are second to none. Women can be involved in small ancillary activities related to farm tourism. Their potential in handicrafts, weaving, food products and many other activities can be best utilized in agri-tourism. By this they can supplement their income as well as increase the female work participation rate.

Rural Tourism

Over the years the rural areas have also experienced numerous transformations that have mostly been due to the renewed thrust in these areas. Rural areas through traditions and customs preserved from generation to generation, offers the possibility of developing this form of tourism, which is sustainable, inclusive and source of livelihood for millions of peoples. The positive contributions towards promoting rural tourism in rural areas are: the stabilization of the population, creating new jobs, diversify use of labour into different activities, promotes pluralism through the provision of additional activities, promoting and developing services, promoting and supporting the popular art and local handicrafts.

Rural tourism has taken different forms in different countries. In Japan the most common form of rural tourism is the Farm Inn which offers

accommodation and usually meals. In Korea, tourism farms have been developed by a group of more than five farm house holds and home stay villages near tourist resort areas. In Malaysia the government has provided most of the funding to more than 30 agri tourism centers. Rare plants and animals, historical buildings and handicrafts are the main source of attraction. In France, Camping and caravans is the most popular form of accommodation in rural areas. Many farmers have developed camping sites on their farms to promote rural tourism.

Roberts and Hall (2001) have also concluded that the rural tourism results in economic growth, diversification results in provision of supplementary income for farming community and stabilization through employment generation in agriculture and allied sectors, craft and service sector. It also results in social contacts, especially in breaking down the isolation of the most remote areas and social groups. In India, Ministry of Tourism had started the scheme of rural tourism in the year 2002-03 with the objective of highlighting rural life, its culture and values with the ultimate aim of benefiting the rural communities economically, ecologically and socially. During twelfth five year plan the scheme was replaced with 'Rural Tourism Cluster' wherein group of villages is developed as a Tourism product.

Rural Tourism vs Agro tourism

There are a number of differences between the most practiced forms of tourism in the countryside: rural tourism and agro tourism, the relationship between these is that the part of the whole.

- Agri tourism is a subset of larger industry called Rural Tourism. Agri tourism is a commercial enterprise of working at farm, ranch or agricultural plant conducted for the enjoyment

Table 3: Forms of rural tourism in different countries

S. No	Country	Form of Tourism
1	Indonesia	Mainly in the plantation areas. Visitors stay in the hotel but visit farms to see activities such as rice planting, rubber tapping
2	Japan	Have Farm Inn where accommodation is offered and meals are provided
3	Korea	Have Tourism Farms and home stay villages developed by a group of more than five farm households
4	Malaysia	Have agri tourism centers mostly funded by the Malaysian government
5	France	Camping sites and Caravans developed by farmers for providing accommodation.

of visitors that generate supplemental income for the owner.

- Rural tourism enterprises do not necessarily occur on a farm or ranch or an agricultural plant. They also do not necessarily generate supplemental income for the agricultural enterprise
- Agri tourism is largely a secondary activity with the agricultural activity remaining the main occupation and source of income, Rural Tourism is not secondary to any other enterprise
- The importance of rural tourism should not be overestimated, it is and remains a complementary activity, seasonal, but taking it at face value is beneficial to the rural importance, importance that cannot be neglected

Major bottlenecks in Tourism Industry

Marketing: The widely prevalent bottleneck in the rural and agri tourism is that the rural tourism facilities are small and widely scattered with no proper linkages with the markets. As such the rural entrepreneurs find it difficult to sell their produce and often they have to go for distress selling of their produce.

Infrastructure: Most rural areas in the country that have outstanding beauty serve no purpose because of the poor road connectivity and other related infrastructure in these areas. The limited tourism season also hinders the prospects of rural tourism.

Low returns: The small scale farmers cannot afford to invest in high cost buildings. In a country where majority of the farmers have marginal and small land holdings, one cannot invest in high cost buildings.

Lack of skilled professionals

Marketing of tourism is a professional and specialist job. If we have to attract the tourists towards rural tourism or agro tourism we need man power which is skilled and competent that can catch the attention of the visitors, influence them to visit these places and hold on to their interests.

Strategies to promote Tourism

Simpson (2007) has rightly said that the key challenge in sustainable tourism is to develop economically viable enterprises that provide livelihood benefits to local communities while protecting indigenous cultures and environments. Now the question is how to achieve this. Here are some of suitable policy options:

- The entire village community has to be properly sensitized and prepared to share their life with the visitors. The role of each and every stakeholder has to be identified and delegated to avoid any clash of interest.
- The government should engage the private sector also for promoting rural tourism. Already there are many private players in this vocation but more needs to be done by incentivizing them
- It also should be ensured that the rural peoples are not exploited by the urban investors. The local artisans and other aspiring entrepreneurs should be benefitted.
- The revenue generated from rural tourism should be used for the development of these areas only.
- Rural tourism should take forward the social agenda and empower the deprived ones.
- Infrastructural development should not lead to environmental degradation and natural ecology should not get disturbed

Conclusion

Promotion of agro and rural tourism can contribute to major socio-economic changes of the rural localities and can be an alternative source to provide additional income for the population of rural areas. In conclusion, to achieve sustainable development through rural tourism and agro tourism what is needed is the close cooperation between all the stakeholders involved in the activities of tourism. All of us have a shared responsibility in the realization of sustainable tourism and in protecting the environment besides generating additional income for those engaged in this noble profession.

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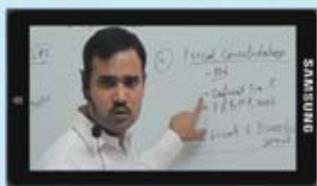
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As you are really my mentor.
The way you taught 'Economics' really helped
me to succeed and get all India Rank 3 in
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Your's obediently,
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Rachit Raj
All India Rank, (IAS)

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To Tarique Khan Sir,
As I don't have enough words to
appreciate you. You are simply the best.
Sir the way you taught History is incomparable.
You are the person because of whom I could
deeply motivated to continue my journey in Civil
Services Examination.

Your's obediently,
Rachit Raj



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WOMEN ENTREPRENEURS UNDER THE PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

PMEGP is a credit linked subsidy scheme of the Ministry of Micro, Small and Medium Enterprises, implemented through Khadi and Village Industries Commission (KVIC) District Industries Centres (DICs) and State Khadi and Village Industries Boards (KVIBs) with KVIC as the Nodal Agency at the national level for setting up new self-employment ventures/ projects/ micro enterprises to generate employment opportunities in rural as well as urban areas of the country.

Objective

The objective is to bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place so as to help arrest migration of rural youth to urban areas.

Eligibility

Any individual, above 18 years of age can avail

the benefit of this programme. However, assistance under the Scheme is available only for new projects sanctioned specifically under the PMEGP.

Financial Assistance

Under this programme, financial assistance is provided for setting up of micro enterprises costing upto ₹ 25 lakh in manufacturing sector and 10 lakh in service sector. The assistance is provided in the form of subsidy upto 25 percent (35 percent for special category) of the project cost in rural areas while it is 15 percent (25 percent for special category) for urban areas.

Women have contributed in a big way in the scheme implementation by setting up micro enterprises and the scheme has successfully provided them a platform for empowerment through self employment. 67,000 women have set up PMEGP units under the scheme during the last six years.

(Courtesy : Ministry of MSME)



FAR FROM THE MADDENING CROWDS

Sarita Brara

“The warmth, the personal touch, the care and affection showered by the Kadam couple like one’s own parents is the USP of the home stay run by them,” says Nithya Venkatraman who stayed in Sreeyog Paryatan Home Stay at Padve village in district Sindhudurg in Maharashtra along with her husband Shankar in September last year.

She now fondly refers to the elderly Kadam couple, the owners of the home stay, as Uncle and Aunty.

“While Aunty is an amazing cook, Uncle has treasure trove of stories.” About the place, Nithya says that Sreeyog Paryatan is an ideal place for a quiet and peaceful holiday.

“It is a nice cozy place and one can wander around for hours in the tranquil surroundings.”

Sreeyog Paryatan in Padve has an added advantage, situated in the district declared as tourist area with back waters, beaches and peaceful trails in the forest area, it has everything to make ‘a perfect holiday.’

Nithya and Shankar are not the only ones to have experienced a home like atmosphere in a stay home. This is the experience of most of the tourists

who chose home stays in countryside, in rural and remote areas far from the maddening crowds of cities and towns.

Mahesh Peddiyakudi said he was looking for the best place to stay in budget for his honeymoon trip. He finally found a tree house home stay cottage in Jung Katrain in Kullu district of Himachal Pradesh.

“I stayed in the tree house for three days and I don’t want to return home.”

“Every direction our head turned to was scenic. Beautiful mountain peaks covered with snow, much more attractive at sunrise and sunset times. Surrounded by apple, apricot, and plum orchards, it was indeed pleasant, calm and peaceful stay highly recommended for honeymooners” Mahesh also complimented the owners for the hospitality extended to them saying that the Upadhyay Family does not have a commercial approach.

What touched Sachin and his wife the most was the warm hospitality of the owners of the stay home. Sachin says everything was taken care of, from the home made food, to keeping the place warm and catering to every single need of theirs, and that of their child little over a year old to make their stay comfortable.





“The picturesque locale, the soothing ambience of the place and the “at home” feeling was indeed a memorable experience.”

Tree top Home Stay is the latest attraction for tourists in Himachal Pradesh and most of them feel that it is an out-of-the-world experience.

Located in middle of orchards or in the country side with captivating land scape, cool climate, homemade food, fresh vegetables from the kitchen garden with milk, curd and butter freshly acquired and the family atmosphere , can one ask for more!

And then to cap it all, these Home Stays are much cheaper than hotels.

“Even single women can go on their own without feeling insecure says Shubhra a media person who stayed in one of the home stays in the suburbs of Shimla.

Not just the guests even the owners of these Home Stays too have something to look forward to.

“I did not start the Stay Home facility for making money. With the disintegration of joint families, the Home Stays can give the guests a feeling of home away from home and the hosts an extended family”

In Himachal Pradesh which attracts a large number of tourists every year, the policy on Home State scheme was formulated in 2008. Under the scheme, a home-stay is defined as any private house located in the rural area in good condition and easily accessible. The house has to fulfill the minimum requirement of at least one and maximum three rooms with attached toilet facility.

The objective of the Home Stay scheme was not only to reduce congestion in popular tourist

towns but also acquaint visitors to the local culture and cuisine and provide rural folks an extra income. Another aim was to take tourism to the interior areas. At present, there are more than 460 Home Stays in the state.

With the trend of home stays picking over the last few years the Himachal government’s tourism department has decided to link the annual Apple festival with the Home Stay scheme, so that more and more tourists could use the home stays in the midst of the orchards in picturesque surroundings.

The incentives provided for setting up of home stays in Himachal Pradesh include exemption from luxury tax and sales tax for up to three rooms; only domestic rates are charged for water and electricity. The home-stay owners are also expected to maintain minimum standards of cleanliness, sanitation and quality food among others.

The concessions and incentives for Home Stays are more or less the same in other states as well.

Rural tourism as a concept was envisaged in the National Tourism policy in 2002. It was defined as a form of tourism that showcases village life, art, culture and heritage at rural locations, thereby benefiting the local community economically and socially as well as enabling interaction between the tourists and the locals for a more enriching tourism experience.

Two years later the Agri Tourism Development Corporation launched the Agri Tourism scheme in Baramati in Maharashtra. The tourists get home cooked food, stay facilities and a glimpse of agricultural practices such as floriculture, harvesting, bee keeping, dairying etc. and introduce the tourists





to the way of rural life through various participatory activities. The visitors can enjoy the natural surroundings, fresh air and also get exposure of local community life which could mean getting to know how a panchayat meeting is held, exposure to local food, songs, dances, art and craft. The tour of village includes visiting the local artisans. Mr. Pandurang Taware considered Father of Agri Tourism Concept, in India, says the other objective of encouraging rural tourism is to curb migration from rural to urban areas. Since 2004 more than 218 such rural and farm tourism units have been developed in Maharashtra and more than a lakh of tourists have had the opportunity to have a taste of village life. In addition, to extra income to the farmers, the unemployed youth in villages are also roped into the activities connected with rural tourism.

In Rajasthan Murarka Foundations have

developed several packages for domestic and foreign tourists. Under one such package the tourists are charged 1600 rupees per day for one day and night of which 750 rupees are paid to the farmers family. For the tourists it is not expensive and the farmer too is able to earn extra money.

In Punjab too farm tourism has become the favourite. Along with local cuisine of Makki ki Roti, Sarson ka Saag and Lassi, the tour operators also give the tourists a glimpse of the Bhangra and other folk dances or get them to watch the women engaged in the local craft like phulkari (a form of embroidery). The tourists also get to watch local games like wrestling, Gilidanda, kite flying.

Staying in multi storey apartment without any open spaces, facing crowds and traffic jams daily basis, the high decibel din and the fast paced life can be really taxing. Also people living in towns are forgetting what village life is like and losing touch with the culture, art, craft, cuisine and the flavor of rural settings.

And what can be better than having a breath of fresh air in the midst of green fields or orchards in villages far from the maddening crowds in the picturesque surroundings and come back refreshed with a flavor of village life and fond memories of 'a home away from home'

(The author is a freelance journalist based in Delhi)

SOIL HEALTH CARD

Swasth Dhara, Khet Haraa

Soil degradation is a severe problem in India rendering vast productive areas to unproductive. To meet the nutrient deficient needs, a new Soil Health Card Scheme with a total outlay of ₹ 568.54 crore was launched by Hon'ble Prime Minister on February 19, 2015 at Suratgarh, Rajasthan. Funds have been allocated for soil sampling, training and awareness so that preparatory activities for issue of Soil Health Card to farmers are started by States.

The main purpose of this scheme is to improve the soil health, balanced use of fertilizers and to increase fertilizer use efficiency so that farmers benefit by using appropriate doses of nutrients on the basis of soil tests. The objective also is to issue Soil Health Cards every 3 years to all farmers of the country and to diagnose soil fertility related constraints.

Currently, there are 1206 Soil Testing Laboratories in the country with an analyzing capacity of 1.28 crore samples per annum. To issue Soil Health Cards to all 14 crore landholdings in the country about 248 lakh samples are to be analysed in 3 years cycle. This comes to about 83 lakh samples per year. The number of samples per district comes to approximately 13,000 per annum.

Courtesy: Ministry of Agriculture

RURAL TOURISM DEVELOPMENT GOVERNMENT INITIATIVES

Dr. Arpita Sharma

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 70 per cent 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. India is a multi-dimensional country with a variety of tourist attractions and facilities. India’s rich, religious and cultural past has created distinctive architectural styles, temple towns and famous monuments. The stunning beaches that cover India’s vast coast line and India’s mountains offer unique experience to rejuvenate. Tourism is one of the highest revenue earning sectors of India and rural tourism which has been neglected so far has a vast potential in itself. Rural India has rich traditions of art, craft and culture along with the pollution free environment. Therefore, rural tourism has the capacity of attracting both foreign and domestic tourists. For the last few years world Tourism Organization (WTO) has recognized the importance of rural tourism.

Concept of Rural tourism: Tourism as non traditional rural development strategies provide ample opportunities for entrepreneurship on the one hand and on the other locally developed small scale tourism can be less costly than other developmental strategies such as manufacturing. Rural areas are growing as the main tourist centers in the state of



Himachal Pradesh because they have experienced a decline in traditional industries over the last few decades. To diversify their economies, rural economies have begun to adopt new economic strategies that build on their natural and cultural resources. Hence, tourism has been considered as a vehicle of economic development and promoted as an effective source of income and employment in rural areas. These rural areas have a great potential to attract tourists who are in search of authentic natural and cultural resources. The promotion of tourism has been a pillar of the economy. The number of overseas visitors have shown an increase over the years. The growth of inbound tourism in India demonstrated sustained growth in international tourist arrivals between 2013-2014.

Importance of Rural Tourism: Tourism in general is growing at an annual rate of 4 per cent, nature travel which is also part of rural tourism is growing at a rate of 10 per cent to 30 per cent. Studies on the subject have concluded that there is evidence that in Europe rural tourism has made important contributions to rural incomes both at the level of the individual farmer and more widely in the local community. While not necessarily substituting for agricultural income, it has delivered supplementary income and inter-sectoral linkages. The importance of tourism as a creator of job opportunities can be understood from the fact that in India every one million invested in tourism creates 47.5 jobs directly and around 85-90 jobs indirectly in comparison, agriculture creates only 44.6 jobs and manufacturing a mere 12.6 jobs. Moreover tourism is the third largest foreign exchange earner after gems and jewellery and readymade garments.

Types of Rural Tourism: Rural India has much to offer beyond agriculture. It has a great potential for different segments of tourism like eco tourism, adventure tourism, health tourism, farm tourism, nature tourism, cultural tourism, religious tourism and the like.

Farm Tourism: Farm based rural tourism is a non-seasonal tourism product and it must be promoted as such. Many attractions and activities have evolved as a result of the development of farm tourism. They are: Farm visitor centres, Farm museums and farm shops, self-guided farm trails, educational visits and demonstrations, nature studies and workshops on

interesting or emerging agriculture topics. Farm store: exhibition of farm equipments. Road side stand selling fresh farm products and craft items: Processing of farm products and sale, a shady spot for visitors to rest like a big banyan tree, farm schools to teach a particular skill, collection of old farm machinery, miniature village, farm theme playground for children apart from the above, a number of different activities, including horse-riding, fishing and shooting, are widely available on farms. The cost of food, accommodation, recreation and travel is least in Farm-Tourism which widens the tourist base.

The urban population having roots in villages always has had the curiosity to learn about sources of food, plants, animals, raw materials like wood, handicrafts, languages, culture, tradition, dresses and rural lifestyle. Farm-Tourism which revolves around farmers, villages and agriculture has the capacity to satisfy the curiosity of this segment of population. Rural games, festivals, food, dress and the nature provide varieties of entertainment to the entire family. Tourism is a means for searching peaceful location. Peace and tranquility are inbuilt in farm-based rural tourism as it is away from urban areas and close to nature. Villages provide variety of recreation to urbanites through festivals and handicrafts. Agricultural environment around farmers and the entire production process could create curiosity among urban dwellers. Places of agricultural importance like highest crop yielding farm, highest animal yielding farm, processing units and farms where innovations tried will add attraction to the tourists. Farm-based Rural Tourism could create awareness about rural life and knowledge about agriculture science among urban school children. Treating guests is pleasure for the villagers than pain. The farmer entertains the guest while entertaining himself in the process. There is an increase in the number of tourists preferring non-urban tourist spots. Hence, there is scope for the promotion of non-urban tourist spots in interior villages by establishing Farm-based Rural Tourism centers.

Agri Tourism : Agri Tourism is the practice of attracting visitors to an area used primarily for agricultural purposes it could be described as - Rural/ Agricultural Environments + Farm Commodities + Tourism Services = Agri-tourism. Agri-tourism or agricultural tourism is one alternative for improving the incomes and potential economic viability of small

farms and rural communities. India is an agriculture country and most of its people live in villages. These villages are generally cut off from the cities and have a different kind of life. The villagers live a healthy, peaceful life. Establishment of agri tourism units will promote livelihood security through improving the diversity and security of resources, skills and technologies that are available to agricultural communities. It will help to achieve income, employment and economic stability in rural communities in India. It would help boosting a range of activities, services and amenities provided by farmers and rural people to attract urban tourists to their area thus providing opportunity for urban people to get back to the roots.

Present status of agro-tourism in India: Agro tourism is considered as the fastest growing sector in the tourism industry. The concept has been successfully implemented in states like Maharashtra, Kerala, Rajasthan, Jharkhand, Gujarat and Himachal Pradesh. It has become a new avenue for earning income for rural farmers. In Maharashtra, rural areas have formed an organization named Maharashtra State Agri and Rural Tourism (MART). There are about 150 Agri tourism centers in the state working without financial assistance of the government schemes. In Kerala, the government has played a key role in boosting rural and health tourism. Rajasthan is one of the preferred ventures to attract the foreign visitors. In Himachal Pradesh, the state government is motivating promoting the rural people to create required facilities in rural areas for tourism purpose.

Eco Tourism: According to International Ecotourism Society Ecotourism is responsible travel to natural areas that conserves the environment and improves the welfare of local people. Seven Principles of Ecotourism: 1. Avoids negative impacts that can damage or destroy the integrity or character of the natural environment. 2. Educates the traveler on the importance of conservation (natural resources, biodiversity). 3. Directs revenues to the conservation of natural areas and the management of protected areas. 4. Brings economic benefits to local communities and directs revenues to local people living adjacent to protected areas. 5. Emphasizes the need for planning and sustainable growth of the tourism industry, and seeks to ensure that tourism development does not exceed the social and environmental 'carrying capacity'. 6. Retains a high percentage of revenue

in the host country by stressing the use of Locality-owned facilities and services. 7. Increasingly relies on infrastructure that has been developed sensitively in harmony with the environment. 8. Minimising use of fossil fuels, conserving flora and fauna.

Government Initiatives for Rural tourism: There are some areas identified by the government under Endogenous Tourism Project across the country. There are 22 tourist spots. These include Pochampalli in Andhra Pradesh Hooka in Gujarat, Naggar in Himachal Pradesh. Banavasi in Karnataka, Aranmula in Kerala, Pipli in Odisha, Lachen in Sikkim, Karaikudi in Tamil Nadu and Jageshwar and Mana in Uttarakhand. These village destinations are marketed based on rich traditions, crafts, accommodation, cuisine, hygiene and other basic amenities etc. their accessibility, environmental issues (pollution, ecofragility etc.), safety, law and order situation (for both local population as well as tourists), etc. The villages for the promotion of village tourism are identified by the *District Tourism Advisory Committees*. Some of the states have by their own initiatives begun promoting rural tourism. For instance the forest department of the Uttaranchal government has set up 'Centre for Ecotourism and Sustainable Livelihoods'. This centre aims at capacity building of local communities and promotion of rural tourism. The *Indian National Trust for Art and Cultural Heritage (INTACH)* jointly with the Government of Himachal Pradesh is developing and preserving Heritage Village Pragpur. Recently, the Konaseema Rural Tourism Project of *Department of Tourism, Government of Andhra Pradesh* (with 5 house boats) has bagged best national tourism project award.

Challenges of rural tourism: [1] Lack of Natural resources: The major challenges are need to preserve the environment and natural resources, the need for education, proper understanding for both tourists and local people, and the need to generate a democratic movement which helps people at all levels to participate in tourism development. They need to focus on occupation training, handicraft promotion, and improvement of both the landscape and the basic infrastructure, to increase villagers' quality of life by creating a healthy environment. The cooperative system in rural tourism can be an effective approach in bringing positive impact in rural areas. Local people can monitor and control

the negative impacts of tourism on their own society, if they have an equal stake and authority in management and development. **[2] Lack of Trained Manpower-** People trained in hotel management would not like to go to the rural areas so it will have to depend on rural people who are required to be trained to cater to the needs of the tourists. To attract different type of tourist, whether it is nature tourism, health tourism or agro tourism, everyone expects quality service at right time. **[3] Legislation Problems:** Tourism is a part of entertainment so all hotels, motels and cottages having license are paying high taxes to the government. But in rural tourism as rural people will also be involved, there should be a provision of tax holiday. **[4] Insufficient Financial Support-** government has recently started promoting rural tourism. Central and state government should encourage rural tourism by providing financial support to start the project. It will create employment in rural areas and will also help in flow of fund from urban to rural. It can help in preventing the migration of people from rural area to urban areas. Sufficient financial support is required for essential developments like human resource, enforcement of rules and regulations, building of physical infrastructures, and land use management. **[5] Lack of Communication Skills-** Language and education is the basic hindrance in communication. The ability to communicate effectively is very essential. Much of success will depend on our ability to give warm welcome to tourists. Villagers will have to understand the tourist wants and needs. There should not be any communication gap between the guest and the host. **[6] Lack of Proper Physical Infrastructures** nearly half of the villages in the country do not have all weather roads. Just getting to some of these villages is very difficult task in northeast states, like Assam landscape is very beautiful, but due to heavy rainfall it is inaccessible for developing tourism especially during rainy season. For developing tourism in rural areas, not only all-weather roads but also safe drinking water, electricity, telephone, safety and security, etc. are needed. **[7] Community Involvement:** Since the rural people lack knowledge and skills, they may get the jobs of unskilled worker. The basic concept behind rural tourism is to emphasize on participation of rural people but in practice local people are seldom involved in decision making, planning and implementing policies. Most of the rural people do

not have much knowledge of tourism, and are misled by outside investors who hope to take most of the economic benefits from rural areas. **[8] Illiteracy-** Majority of the rural population is uneducated and illiterate. Their culture, religion, superstition have a strong influence on their attitudes and behaviors. They follow a slow life style pattern and like to stick to their traditional jobs whether they are remunerative or not and are not interested to take up risk. But after globalization even the rural economy has been affected by the growth dynamism, the media is playing an important role in changing the mindset of the rural consumer. For development of rural tourism rural people need to understand the urbanites. **[9] Lack of Basic Education-**Continuously, through six decades the rural literacy rate in India is below the average. According to 2011 census, while the urban literacy rate is 84.97 percent and total literacy rate is 74.04 percent, the rural literacy rate is still below the average. Therefore, lack of basic education in rural areas is a major hindrance in rural tourism. **[10] Language Hindrance-** There are 16 recognized languages and 850 dialects in India. Although Hindi is an official language, but in many parts of India people do not understand it. Either the rural people have to upgrade themselves to communicate with the tourists or they will not get much benefit from rural tourism. Along with this, villagers will have to understand Hindi to interact with the Indian customers and English to communicate with the foreign customers. **[11] Business Planning Skills-**For any business, technical knowledge and skill is required to organize and maintain it. With the help of government or non-government organization, business plan could be prepared but, the villagers should participate in developing and implementing the project on rural tourism. **[12] Trained tourist Guide-**The guide plays a very important role in attracting tourists. The guide should have thorough knowledge about the place and he or she should able to generate interest in the mind of tourist to visit the site. Department of Tourism can select and train the guide and then provide the license.

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A LOOK AT RURAL TOURISM

T. Prakash

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 around 70 percent of the population resides in 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 “counter-urbanization” 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. This concept has taken the shape of a formal kind of Rural Tourism.

Under this Scheme, thrust will be to promote village tourism as the primary tourism product to

spread tourism and its socio-economic benefits to rural and its new geographic regions. Key geographic regions would be identified for development and promotion of Rural Tourism. The implementation would be done through a Convergence Committee headed by the District Collector. Activities like improving the environment, hygiene, infrastructure etc. would be eligible for assistance. Apart from providing financial assistance the focus would be to tap the resources available under different schemes of Ministry of Rural Development, State Governments and other concerned Department of the Government of India.

Definition of Rural Tourism : Any form of tourism that showcases the rural life, art, culture and heritage at rural locations, thereby benefiting the local community economically and socially as well as enabling interaction between the tourists and the locals for a more enriching tourism experience can be termed as rural tourism. Rural tourism is essentially an activity which takes place in the countryside. It is multi-faceted and may entail farm/agricultural tourism, cultural tourism, nature tourism, adventure tourism, and eco-tourism. As against conventional tourism, rural tourism has certain typical characteristics like; it is experience oriented, the locations are sparsely populated, it is



predominantly in natural environment, it meshes with seasonality and local events and is based on preservation of culture, heritage and traditions.

Identification of villages: Each State/UT Govt. would be requested to furnish one proposal for promotion of Rural tourism. Based on the merits and after a joint inspection by the Deptt. of Tourism, and the State/UT Govt. if required ten proposals would be identified for implementation in the country.

Preparation of detailed plan for implementation of the project: After shortlisting the proposals, the State/UT Govts. would be requested to draw up a detailed plan of action. The thrust here would be to achieve convergence between the different schemes of the Govt. of India and the State Govts. It should be ensured that at least 50% of the project should be implemented through achieving convergence of different schemes. Assistance up to ₹ 3 lakhs would be provided to the State Govt. for engaging an expert for preparing the project report.

Assistance under the Scheme: A maximum of ₹ 50 lakhs would be sanctioned under this scheme. The activities listed under the para-5 could be taken up.

Permissible activities: The following works may be taken up under the Scheme –

- i. Improvement of the surroundings of the village. This would include activities like landscaping, development of parks, fencing, compound wall etc.
- ii. Improvements to roads within the Panchayat limits. This shall not include major road which connects the village.
- iii. Illumination in the village.
- iv. Providing for improvement in solid waste management and sewerage management.
- v. Construction of Wayside Amenities.
- vi. Procurement of equipments directly related to tourism, like Water Sports, Adventure Sports, Eco-friendly modes of transport for moving within the tourism zone.
- vii. Refurbishment of the Monuments.
- viii. Signages
- ix. Reception
- x. Other work/activities directly related to tourism

xi. Tourist Accommodation

Focal Point for implementation of the projects: State tourism Development Corporations are entrusted with responsibility of Focal Point of formulating and implementing Rural Tourism Projects in consultation with District Collectors/Deputy Commissioners to ensure convergence from other yojnas, schemes and allocations for broader/integrated development at the site to benefit local communities.

Constitution of a Convergence Committee: A Convergence Committee would be set up under the chairmanship of Managing Director, State Tourism Development Corporation/Commissioner of Tourism to oversee the implementation of the project.

Execution of the works: The execution of the work would be entrusted to any Central Govt./State Govt. agency and the funds would be released directly to the implementing agency by the Govt. of India as recommended by the State Govt.

Instalments of release: On sanction of a work the first installment of 80% of the sanctioned amount of CFA will be released. The final installment of 20% would be released on submission of the UC for the first installment or on completion of the projects.

Following codal formalities: The executing agency shall follow all codal formalities while awarding contracts and procurement of equipments and ensure complete transparency in its transactions.

Management of assets created: The infrastructure and assets created will be maintained and managed by the State/UT Governments or their agencies with no financial commitment to Govt. of India except those assets created in the protected areas of ASI.

Prescription of the Schedule of Rates: While executing the works the executing agency shall follow the Schedule of rates prescribed by the CPWD or the State PWD.

Submission of the Utilisation Certificates: The executing agency shall furnish the Utilisation Certificate through the State Government for release of the second installment. A Completion Certificate has also to be furnished through the State Govt. before the release of the final installment

(The author is Ph.D. Research Scholar.)

TECHNOLOGY BASED INITIATIVES IN AGRICULTURE SECTOR

Ghanshyam Goel & Samrat Bandopadhyay

The Government is implementing a Centrally Sponsored Scheme “National e-Governance Plan in Agriculture (NeGP-A)” in the entire country. This centrally sponsored Mission Mode Project (MMP) was introduced during the last quarter of the 11th Plan Period from 2010-11 in 07 selected States (Assam, Himachal Pradesh, Jharkhand, Kerala, Karnataka, Maharashtra & Madhya Pradesh) in Phase-I of this Project and have now been extended to cover all the remaining 22 States and 07 UTs during the current Plan Period starting from 2014-15. The Programme aims to achieve rapid development of agriculture in India through ICT enabled multiple delivery channels such as Internet, Government Offices, Touch Screen Kiosks, Krishi Vigyan Kendras, Kisan Call Centres, Agri-Clinics, Common Service Centers, Mobile Phones (Broadcast, IVRS, interactive messaging using unstructured Supplementary Service Data and Voice Recognition for ensuring timely access to agriculture related information for the farmers of the country. A number of applications in agriculture and allied sector have been developed under the project for providing integrated ICT based services to farmers.

Knowledge based information is being provided to farmers through a number of **web and mobile based applications** including the Farmers’ Portal (www.farmer.gov.in) (in beta version at present), mKisan Portal (www.mkisan.gov.in) and Kisan Call Centres (KCC). These Portals are facilitating knowledge based information and advisories to farmers through an integrated web portal and mobile based platforms respectively.

Details of the activities in these applications



include:

Information and Communication Technology (ICT) Interventions:

Department of Agriculture & Cooperation has developed 80 portals, applications and websites (primarily in collaboration with the National Informatics Centre) covering both the headquarters and its field offices/ directorates. The important portals include SEEDNET, DACNET, AGMARKNET (prices and arrivals in Mandis), RKVY (Rashtriya Krishi Vikas Yojana), ATMA, NHM (National Horticulture Mission), INTRADAC, NFSM (National Food Security Mission) and APY (Acreage, Productivity and Yield).

SMS Portal/mKisan Portal

Officers, Scientists and Experts from all over the country are using this Portal for disseminating information on various agricultural activities, giving topical & seasonal advisories and providing services through SMSs to farmers in their local languages. SMSs classified into three categories, viz. information, services and advisories. The content may include information about the Schemes, Advisories from Experts, Market Prices, Weather Reports, Soil Test Reports etc. The farmers registered for receiving SMS messages have been grouped based on the State, District, Block and the Crops/Activities selected by respective farmers. The SMS Portal provides a platform for integration of service delivery under different sectors viz. Agriculture, Horticulture, Animal Husbandry and Fisheries.

Mobile based services for farmers and other stakeholders being delivered through organisations,

Departments and offices of Central & State Govts. down to the Block level (including State Agriculture Universities, Krishi Vigyan Kendras, Agro-Meteorological Field Units) have been brought together under a single umbrella viz. mKisan portal of the Ministry of Agriculture, Government of India. The URL is www.mkisan.gov.in. mKisan Portal subsumes all mobile based initiatives in the field of Agriculture & allied sectors.

Interactive Voice Response System, Unstructured Supplementary Services of Data or USSD (which is essentially Interactive SMS and can facilitate data entry and query on Web Portals without internet), Mobile Apps and Services.

Kisan Call Centres

Kisan Call Centres have been functioning since 21 January, 2004 and working in 14 different locations covering almost all the states. All KCC locations are accessible by dialing single toll free number 1800-180-1551 from 6.00 am to 10.00 pm on all 7 days a week nationwide. With the improvement in the quality of KCC services due to state of the art infrastructure and new technological features such as Voice Media Gateway, Dedicated Internet Bandwidth, Provision of Voice Mail during call waiting period and SMS to farmers (conveying gist of advisories given), number of calls flowing in to the Kisan Call Centres has increased.

Strengthening of IT Apparatus in Agriculture and Cooperation in the States and Union Territories of which one of the component is AGRISNET.

Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India is implementing a Central Sector Plan Scheme "Strengthening/ Promoting Agricultural Informatics & Communications" of which one of the component is AGRISNET. The objective of AGRISNET is to provide improved services to the farming community through use of Information & Communication Technology (ICT).

As has been informed in a written reply in Rajya Sabha on 20th March 2015 by Minister of State for Agriculture, Shri Mohanbhai Kundaria, information on natural calamities, weather forecast and agromet advisories is being disseminated to farmers through multiple delivery channels including mKisan Portal (through SMSs), Kisan Call Centres (KCCs) of the Department of Agriculture and Cooperation and Gramin Krishi Mausam of the India Meteorological Department.

Information relating to the natural calamities are being provided at district level under a number of initiatives taken by the Ministry and the India Meteorological Department (IMD):

Weather based Information regarding natural

calamities, disseminated to farmers under different programmes.

Weather based information on natural calamities like drought etc. one of the identified services under NeGP-A pertains to "Providing information on Forecasted Weather" and aims at providing disaggregated District level information in each agro-ecological sub-region on forecasted weather and agro-met advisories through multiple service delivery channels to the farmers (including SMS).

Weather related advisory service to farmers under Gramin Krishi Mausam Sewa (GKMS) is being implemented by the Department of Agriculture, Government of Maharashtra and India Meteorological Department (IMD), Ministry of Earth Services (MoES), Govt. of India.

Development of need based content on weather information and advisories to farmers has been initiated by IMD, Department of Agriculture, Government of Maharashtra and GIZ, New Delhi under the project on "Climate Change Knowledge Network – Indian Agriculture (CCKN-IA)".

Mahalanobis National Crop Forecast Centre (MNCFC) regularly (on monthly basis) carries out drought assessment at District/sub-district level using satellite based remote sensing data, rainfall data and ground information with respect to sowing progression, irrigation percentage, under the National Agricultural Drought Assessment and Monitoring System (NADAMS) programme etc. These assessments are communicated to concerned Departments in States and are also available online on MNCFC website (www.ncfc.gov.in).

IMD in consultation with SAUs, State Department of Agriculture carries out monitoring of drought and other calamities at district level based on the observed rainfall and other parameters like Aridity Index, Standardised Precipitation Index, NDVI etc.

Under the National Agricultural Drought Assessment and Monitoring System (NADAMS) programme, the Mahalanobis National Crop Forecast Centre (MNCFC) carries out drought assessment at District/sub-district level using satellite based remote sensing data, rainfall data and ground information with respect to sowing progression, irrigation percentage, etc. These assessments are communicated to concerned Departments in States and are also available online on MNCFC website (www.ncfc.gov.in).

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SAANSAD ADARSH GRAM YOJANA

The Prime Minister, Shri Narendra Modi launched the Saansad Adarsh Gram Yojana on October 11, 2014 calling it a scheme that would open the door for good politics, and inviting all MPs to select a village to develop on a demand-driven, rather than a supply-driven model, with people's participation.

The Prime Minister said that development in villages was often supply-oriented. The Saansad Adarsh Gram Yojana, would however have three distinct features – it would be (a) demand driven (b) inspired by society and (c) based on people's participation. The Prime Minister said that while democracy and politics were inseparable, damage was often caused by bad politics. This scheme would inspire a movement towards good politics, with MPs acting as facilitators and catalytic agents, the Prime Minister said.

Addressing the gathering after releasing the guidelines for the scheme, he said that from independence till now, all Governments have worked for rural development. These attempts should be progressively modified with time, in tune with changes happening around the world. He said, though government schemes were working across the country, in each state there were a

few villages that the state could be proud of. This shows that there was something extra that the leadership and people in those villages had done, beyond government schemes. The Prime Minister said that this "something extra" is the spirit behind Saansad Adarsh Gram Yojana.

He sought inspiration from Loknayak Jayaprakash Narain on his anniversary, saying that people's participation in development was essential in building an Adarsh Gram. He also paid tribute to Nanaji Deshmukh, who had worked towards the concept of village self-sufficiency

The Saansad Adarsh Gram Yojana would work through the leadership of Parliamentarians. By 2016, one village will be developed by the MPs and then by 2019, two more villages will be taken up. If states also encourage their legislators to take up the scheme – five to six more villages could be added in this timeframe. It is expected that even one village when developed would have a cascading effect on other villages in the Block. This scheme would help MPs point out the bottlenecks in such schemes, leading to an outcome-oriented approach.

Courtesy: Press Information Bureau

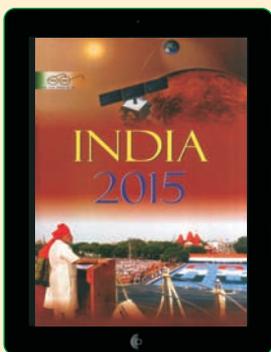


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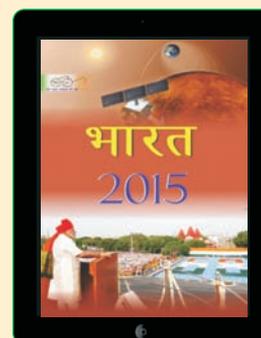


Launching the e-books INDIA-2015 and BHARAT-2015, on 7th May 2015 New Delhi, Hon'ble Minister for Information and Broadcasting Shri Arun Jaitley said that the availability of these publications on e-mode would enable the digital medium audience to utilize the wealth of information on India at large. He said by placing itself on the digital mode, Publications Division has come in tune with the contemporary changes taking place in the publications industry.



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