

Unit-8

Social Service and Community Development



SS-6

NEW INITIATIVES

Introduction



In the new millennia India has been blessed with twin advantages, namely the demographic dividend and availability of Information Communication Technology (ICT) to effect unparalleled transformative change in the country. The ever-improving developments in ICT coupled with technologically literate young people, India is able to leap-frog many of her development issues in one go. Governments of the day are taking advantages of this opportunity through various new initiatives bringing in substantial improvement in the social and economic condition of the masses.

Few of these initiatives are as under:-

- (a) Aadhar: For unique identity of citizens and its connectivity digitally.
- (b) BHIM App: For fast, safe and trustworthy payments.
- (c) Make in India: To encourage manufacturing in India.
- (d) Start up India: For encouraging new businessmen.
- (e) Skill India: For skill training schemes.
- (f) Mudra Bank: Loan for entrepreneurs.



AADHAR



Aadhar is a Unique Identification Number issued by UIDAI to individuals for the purpose of establishing unique identification of every single person. Aadhar is actually a 12-digit number and not a card. The Unique Identification Authority of India (UIDAI) is the regulatory body for this.

Features of Aadhar

- (a) Uniqueness
- (b) Portability
- (c) Random Number
- (d) Scalable Technology Architecture
- (e) Open Source Technologies



Why Aadhar Card is Becoming Important?

With the passage of time, importance of Aadhar card has greatly increased. In future, Aadhar card will be mandatory to avail benefits of various government schemes and services. Few important uses of Aadhar card in our basic living are as under:-

(a) LPG Subsidy through Aadhar: Government has started the PAHAL Scheme under which the subsidy amount of LPG cylinder is directly transferred into the Aadhar number linked bank account of the consumer.

(b) Aadhar card must for Passport: Government has also ordered that Aadhar card is necessary for issuance of new passport. You can be denied of passport if you do not have your Aadhar card with you.

(c) Aadhar is Digital ID Proof: Aadhar card will be identity proof of every individual in future. Since the details of Aadhar card holder are kept at secure online servers, the bio-metrically verified identity of an individual can be used to confirm the identity of its holder.

(d) Use Aadhar for new SIM Card: Aadhar card is necessary for purchasing new SIM cards. With this you cannot buy a new SIM card without having Aadhar card.

(e) Aadhar Vital for Government Employees: There is a proposal to bring Aadhar card into use to connect it with the attendance book of government employees.

Advantages/Benefits of Aadhar Card



- In several places and all government departments various documentary proof is required but, the Aadhar will reduce the burden of many identity proofs.
- To open a 'bank account' or to operate a current account, now it's mandatory to submit your Aadhar Number, to your bank officials. So, RBI can easily find out all the bank accounts of a person.
- Aadhar Number linked to a bank account will get LPG Subsidy directly to their bank account.
- Under the Prime Minister's 'Jhan Dhan Yojana', Aadhar is used as the main document as evidence, to open a 'bank account.'
- For various monetary transaction providing UIN detail, would be necessary, which reduce the 'black money' transfer.

BHIM APP



BHIM is a biometric payment system app using Aadhar platform, and is based on Unified Payment Interface (UPI) to facilitate e-payments directly through bank. It stresses on the importance of technology and digital transactions. It can be used on all mobile devices, be it a Smartphone or a feature phone with or without internet connection. The payments through the new system (BHIM App) can be made by just a thumb impression after the bank account is linked with Aadhar gateway.



Advantages of BHIM app are:-

- (a) The app can be used to send and receive money through smart phones.
- (b) Money can also be sent to non-UPI supported banks.
- (c) Bank balance can also be checked through the app.
- (d) Currently Hindi and English are supported in the app, with more languages coming soon.



Make in India



Make in India scheme is a Government initiative to facilitate and augment the manufacturing industry in India. In other words, it can also be said that this program is intended to increase the GDP of the Indian economy. Besides promoting manufacturing and employment sector in the country it has set wide array of targets which are meant to change the entire economy of the country positively.



Advantages

- (a) Fastest Growing Economy.
- (b) Demographic Advantage. With 356 million 10-24 year-olds, India has the world's largest youth population.
- (c) Favourable Policies. Major FDI policy reforms have been made in a number of sectors, such as defence, construction development, pensions, broadcasting, pharmaceutical and civil aviation

Key features of the Programme:-

- (a) Facilitate foreign direct investment and production of goods in India by Indian and foreign
- (b) Increased demand for employment in various sectors.
- (c) Attract foreign currency to be invested in the Indian industrial sectors.
- (d) Create a demand of skilled people in specific sectors.
- (e) It aims to ease doing business in India. It has far more potential to take India ahead of the present ranking.

Start-up India



Start-up India Campaign of Government of India intends to promote bank financing for start-up ventures, to increase entrepreneurship and encourage start-ups with jobs creation. It will restrict the role of States in policy domain and to get rid of "license raj" and interruptions like land permissions, foreign investment proposal, environmental clearances etc. The Stand-up India Initiative is also planned and run concurrently with Start-up India intended to encourage entrepreneurship among SCs/STs and women communities. Start-up India will be a flagship initiative of the Government of India to develop a strong eco-system for fostering innovation and Start-ups in the country that will drive sustainable economic progress and generate huge employment opportunities.

The main features of Start-up India campaign are as follows:-

- (a) Single Window Clearance even with the help of a mobile application.
- (b) 10,000 crore INR of funds.
- (c) 80% reduction in patent registration fee.
- (d) Modified and friendlier Bankruptcy Code to ensure 90-day exit window.
- (e) Eliminating red tape.
- (f) Self-certification compliance.
- (g) Encourage entrepreneurship.



Skill India



Skill India is a campaign launched by the Government on 15 July 2015 which aims to train over 40 crore (400 million) people in India in different skills by 2022. The main goal is to create opportunities, space and scope for the development of the talents of the Indian youth and to develop more of those sectors which have already been put under skill development for the last so many years and also to identify new sectors for skill development. The new programme aims at providing training and skill development to 500 million youth of our country by the year 2020, covering each and every village.

Advantages of Skill India:

- (a) Raise confidence, improve productivity and give direction through proper skill development.
- (b) Skill development will enable the youths to get blue-collar jobs.
- (c) Developments of skills, at a young age, right at the school level, is very essential to channelize them for proper job opportunities.
- (d) Every job aspirant would be given training in soft skills to lead a proper and decent life. Skill development would reach the rural and remote areas also.
- (e) Corporate educational institutions, non-government organizations Government, academic institution and society would help in the development of skills of the youths so that better results are achieved in the shortest time possible.



MUDRA BANK



Micro Units Development and Refinance Agency Bank (or MUDRA Bank) is a public sector financial institution in India. It provides loans at low rates to micro-finance institutions and non-banking financial institutions which then provide credit to MSMEs - Micro, Small and Medium Enterprises.

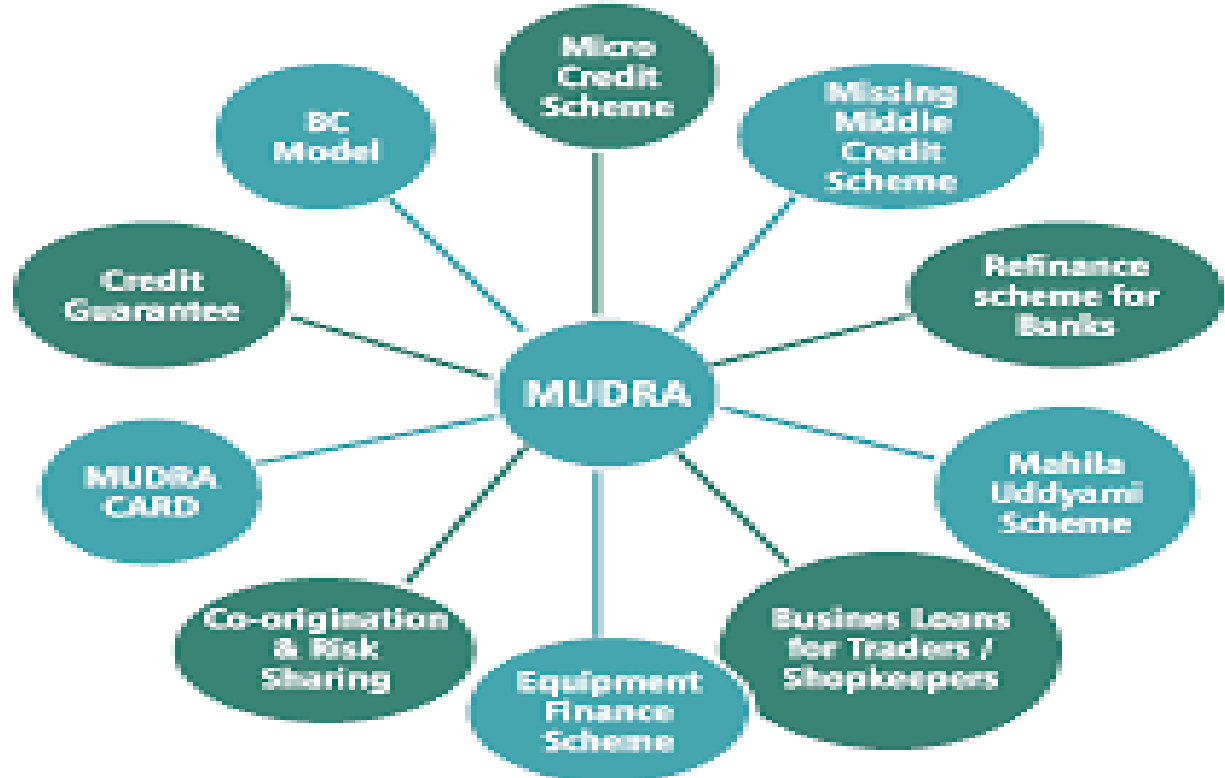
Objective of Mudra Bank:

- (a) The main aim of the Mudra Bank programme is regulate the lending and borrowing activities in the microfinance setup of India and thus make it stable to a certain extent.
- (b) These organizations primarily cater to small business units, self-help groups, retailers and individual entrepreneurs.
- (c) The initiative aims to provide crediting services and financial support to those microfinance entities that are functioning across the country.

Benefits of Mudra Bank:

(a) The biggest potential advantage of the Mudra Bank programme is that it can help a large number of countless entrepreneurs across the country by providing financial support, which is such an important component in their existence and eventual success.

(b) With its focus on the underprivileged section of the Indian economic hierarchy, Mudra Bank may one day replicate what Grameen Bank has done in Bangladesh.



Conclusion



The new development initiatives undertaken by Government of India will definitely propel India to a higher developmental pedestal if executed properly. The government, the industries, banks, various other agencies and common man especially youth will have to work in collaboration to make these initiatives a great success.