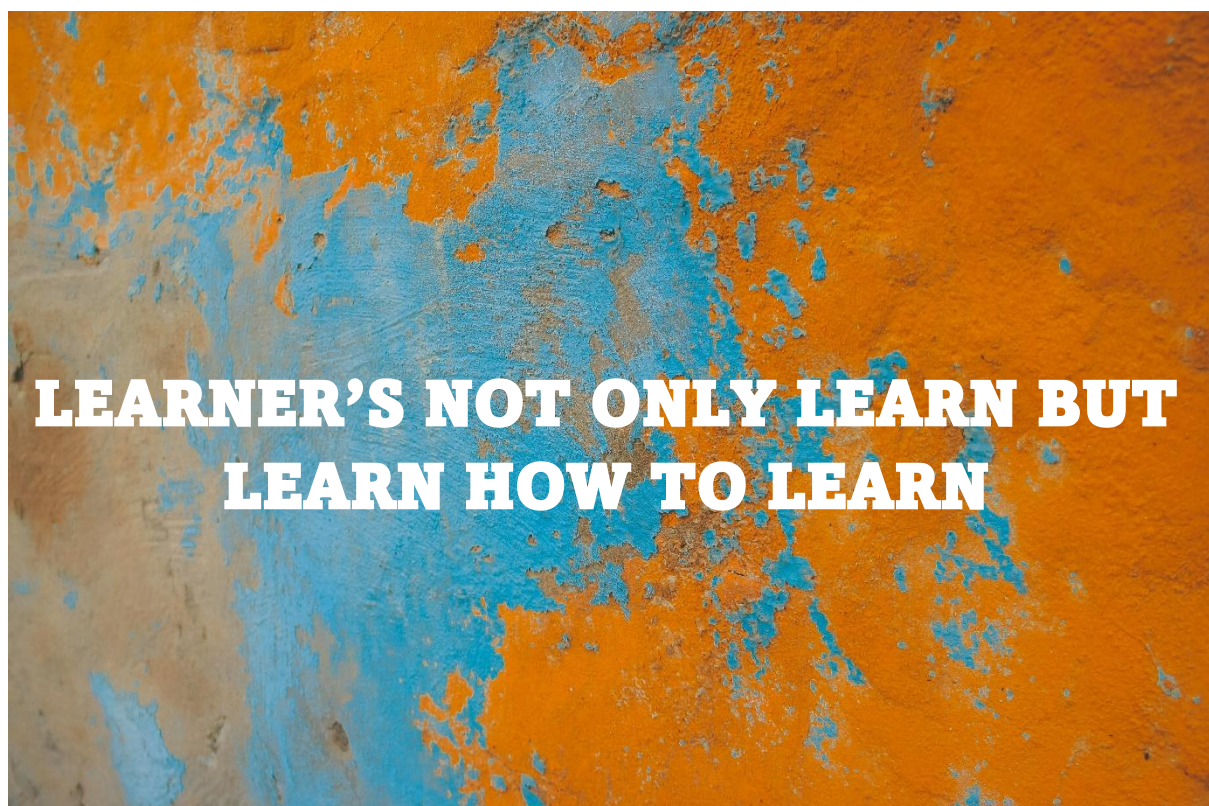


# National Education Policy

Niti Vishleshak – Elixir 2023



Source: <https://mbaroi.in/blog/new-education-policy>



## National Education Policy-2020

The **National Policy on Education (NPE)** is a policy formulated by the Government of India to promote and regulate education in India. The policy covers elementary education to higher education in both rural and urban India. The first NPE was promulgated by the Government of India by Prime Minister Indira Gandhi in 1968, the second by Prime Minister Rajiv Gandhi in 1986, and the third by Prime Minister Narendra Modi in 2020.

(NEP) 2020 is the first education policy of the twenty-first century,

It succeeds the National Policy on Education (NPE) 1986, which is 34 years old. It intends to turn India into a thriving knowledge society and global knowledge superpower.

### Evolution of National Policy on Education

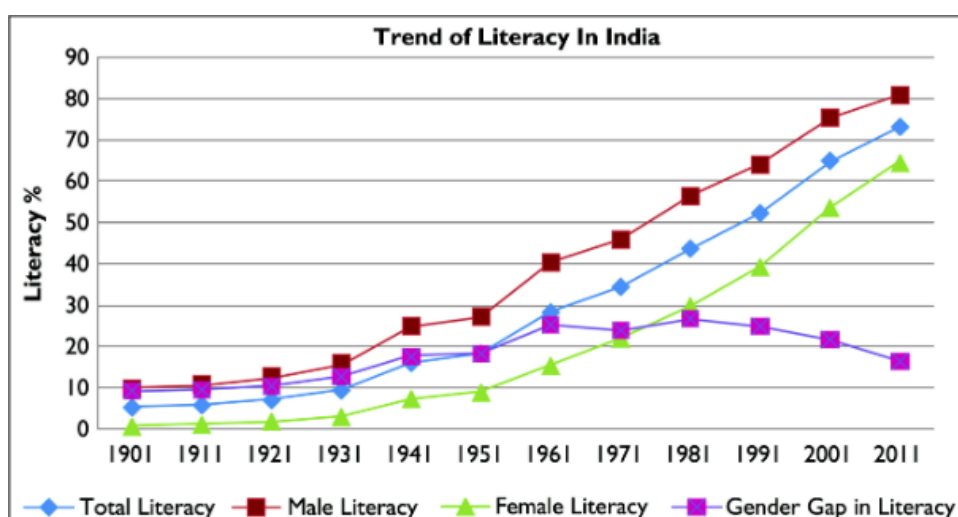
National Policy on Education, 1968.	National Policy on Education, 1986	National Education Policy, 2020
Introduced by Kothari Commission, headed by Prime Minister Indira Gandhi	Introduced by government led by Rajiv Gandhi	Committee chaired by Dr K. Kasturirangan in 2019
Equal educational opportunities	Special emphasis on the removal of disparities and to equalize educational opportunity	Enhance essential learning, critical thinking, and more holistic experimental, discussion-based and analysis-based learning



Source: <https://www.educationworld.in>

## India's Journey in Education, From 18.3% Literacy Rate To 77.7%

India has come a long way since gaining independence 75 years ago on August 15, 1947. Whether its economy, infrastructure, science and technology, or education, the country has progressed in every field. Education has been a vital contributor to the growth of India in the post-Independence era.

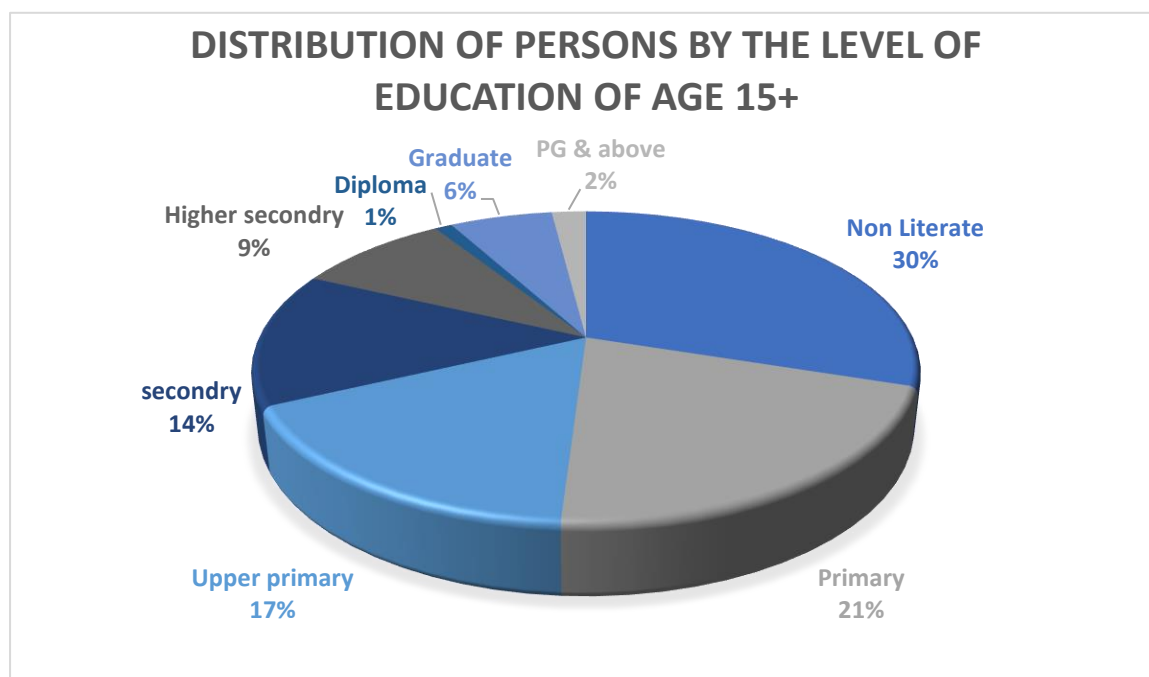


Source: <https://journals.sagepub.com>



## India at 75: Key developments in Education

- In 1950-51, there were 0.41 girls for every boy in classes 1 to 8. Now girls outnumber boys in school education with 1.02 girls for every boy.
- The literacy rate in India has jumped from 18.3% in 1951 to 77.7% (2017–18).
- In 1950-51, there were 578 colleges in India, which have now increased to 42,343.
- The tally of medical colleges presently stands at 612 which was 28 in 1951.
- In 1951, India had one IIT and now the count has increased to 23.



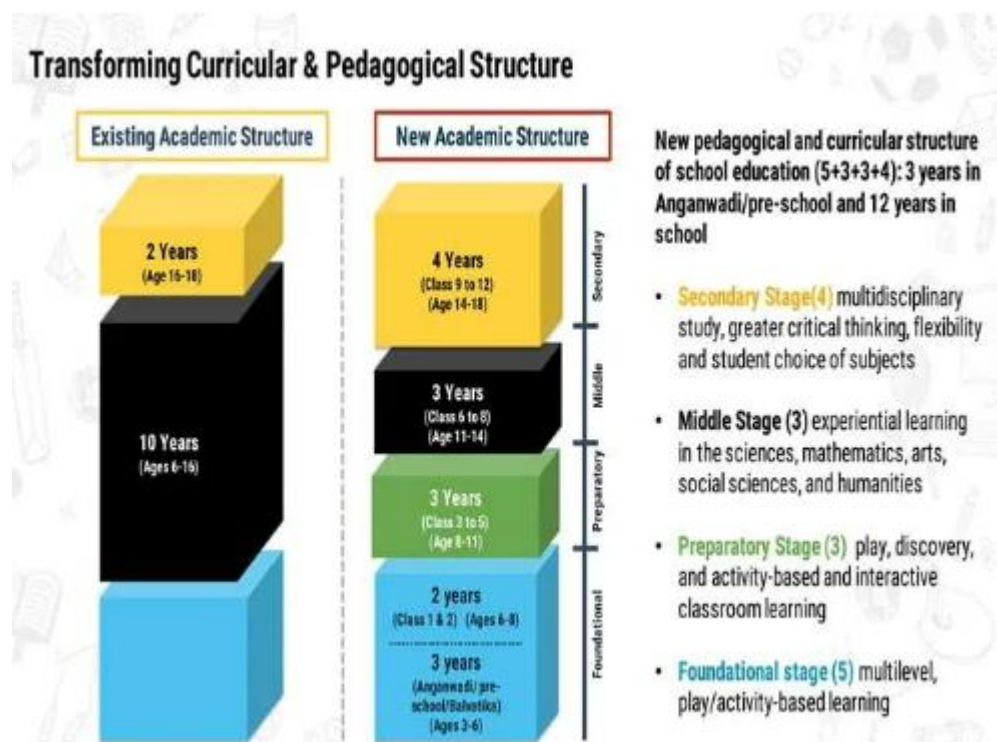
Source: National Sample Survey, 68<sup>th</sup> round, 2011-12

## NEP Framework

India is a vast country with population of 1.41 billion and history dating back to the Indus Valley Civilization, we have a very huge history with education. Post-independence, India has seen major policy shifts especially on three specific years that is 1968, 86, 92 but today we are going to focus on the new education policy 2020 and its framework. On July 29<sup>th</sup> 2020 the Cabinet Govt of India approved the new education policy (NEP). This policy changes the world's largest democracy almost after 34 years.

The National Education Policy 2020 is the first education policy of the 21<sup>st</sup> century in India and aims to address the many growing developmental imperatives of our country. NEP, 2020 was released on 29<sup>th</sup> July, 2020 in India. As per the policy the aim is to have an education system by 2040 that is second to none, with equitable access to the highest-quality education for all learners regardless of social or economic background.

- The National Education Policy 2020 (NEP 2020) is transforming education in India.
- It has set the education system on a path to delivering the highest quality education for all, with equity and inclusion.
- Amongst the most transformative aspects of NEP 2020 is the new 5+3+3+4 curricular structure which integrates Early Childhood Care and Education for all children of ages 3 to 8.
- Early childhood lays the foundation for life-long learning and development - it is a key determinant of the quality of overall life.



Source: <https://www.drishtiias.com>

### Policy Explanation

- The NEP 2020 is on the lines of universalising education from preschool to secondary
- Multiple entry and exit options in a degree course.
- A single regulator for the higher education
- Assessment “PARAKH” (Performance Assessment, Review and Analysis of Knowledge for Holistic Development)
- Science, Art, and Commerce get blurred.

## Milestone

The first milestone that the NEP had achieved is that literacy rate in 2020 was approximate around 77.77% and this number had been increasing since 2018 around and gave us a rise of 2.7%. As we all know that a Human Being's common requirement in this globe is food, clothing and shelter, so in the modern days where the whole generation is going at the speed 5G and technology is ruling everyone so "Education" is the factor in this scenario so "*Right to Education*" is must for every citizen in this country.

Including the research-based curriculum has been the key factor for NEP, because in earlier days the students used to just read to content of the particular subject only from books but there was need to come out of those textbooks and gain some knowledge by themselves and going out in world and exploring some knowledge regarding the subject and it would also generate a curiosity for students to gain some experience by doing research and thesis. So, it would be a win-win for both faculty and students. As the students would develop employability and communication skills and would get an idea that how an industry functions and faculty could give some extra time in assigning some value and research based to the students.

The nep also targets GER i.e., Gross Enrolment Ratio of pre-school by 100% and promoting them to secondary level by year 2030, and also in Higher Education by 50% to 2035 which was currently 26.3% in 2018.

National Education Policy aims a major target of achieving 100% youth and adult literacy throughout India. Achieving 100% would be very give India and string upper hand against every country in the globe. As India is major market and lot of firms which are worldwide are operating in India would be able to hire skilled and educated youths across every region of the country. Also, the geographical borders which were the barriers of establishing the business would come to end as there would be skilled and educated labour which would help them grow faster and bigger and these all would eventually lead in growing the economy of the country and help it achieve *5 trillion goal*

## Important Milestone

- **Developing a culture of Innovation and active Imbibing of the 21st Century skill:**  
- More than 200 CBSE teachers were trained in the developing problem statement relevant to the present-day requirements.
- **Art Integrated education in CBSE:** - More than 1.3 Crore students have benefited from the principles of Art-Integrated projects in the last academic session.
- **NISHTHA (National Initiative for School Heads' and Teachers' Holistic Advancement):** - 30 States and Union territories and 8 autonomous (CBSE, KVS, NVS, AEES, Sainik Schools, CTSA, CICSE and EMRS) have conducted online NISHTHA course in 11 languages. Around 24 lakh teachers have completed NISHTHA online training at the elementary level.
- **Continues Professional Development (CPD):** - States & Union Territories have run these courses on DIKSHA. More than 2 lakh participants have undertaken these courses so far.
- **Reforms in Examination to encourage holistic development of learner.**



## **Rationale**

One of the major goals of the NEP 2020 is to increase access to education for all. This will involve expanding the reach of the education system, particularly in rural and remote areas, and ensuring that all children have access to quality education from an early age.

## **Objectives**

1. To analyse the implementation of the National Education Policy (NEP) and assess its impact on student learning outcomes across different states in India.
2. To investigate the challenges faced by teachers in implementing the NEP and identify strategies for improving teacher training and support.
3. To examine the extent to which the NEP addresses issues of equity and access to education for marginalized communities and suggest ways to improve its inclusivity.
4. To compare the NEP with education policies in other countries and identify best practices and areas for improvement.
5. To assess the public awareness and perception of the NEP and its implications for education in India

## **Methodology**

Research Design: Analytical Research

Data Collection: Secondary Source

Limitation of the study:

1. Limited Control over data quality: as research is based on secondary data i.e., collected by others there might be a chance that quality is not as expected
2. Lack of originality: as all the data is collected by other researcher and we have did study on that so we don't have data directly from government officials and schools in India.
3. Limited access of data: There are some data which are not publicly available and while doing research we had to rely on data which is available on public domain and search engines.
4. Lack of contextual information: It might possible that while preparing report the data which analysed and studied is not more important compared to the data which are not studied and not available publicly.

## **BRIDGING THE TALENT SKILL GAP**

The talent-skill gap exists at various levels and is significant. It is affecting the employability scenario in almost every sector. As per the International Labour Organization, there will be a skill deficit of 29 million by 2030, which will significantly affect the country's GDP.

Due to this gap, businesses are unable to find and recruit talent that matches their expectations due to the lack of futuristic skills. The major reason for this is the inadequacies in our education system along with the companies not prioritizing on-job training. However, the National Education Policy 2020 is perceived to be a blessing in disguise in such a scenario that will help bridge this gap by providing students with industry-relevant skills so as to make them future-ready professionals.

NEP promotes moving away from the conventional content-heavy and rote learning practice towards holistic learning. It instils a creative and multidisciplinary curriculum that focuses equally on other subjects such as humanities, sports, fitness, languages, culture, arts, etc. apart from Science, Mathematics, etc.

The National Education Policy 2020 also recognizes the importance of soft skills such as communication, teamwork, problem solving, decision making, analytical thinking, resiliency, etc. as imperative life skills.

The initiative works with an approach where academic knowledge is imparted. However, along with it, leadership skills are also inculcated amongst the students so that they can benefit ahead in their career trajectory.

## **OFFERING QUALITY EDUCATION**

NEP 2020 allows foreign universities to set up their campuses and operate in India. This will help students have access to global quality education along with international exposure. They will be prepared for facing competition and be prepared to be at par with global standards. This will help them focus on shaping themselves as per the chosen career path right from the beginning.

### **Multidisciplinary and Holistic approach**

NEP 2020 has broken the shackles of subject choices being limited to the traditional domains of Science, Commerce and Humanities. It allows for cross sectional course selection and gives students the opportunity to enhance their core skills. The inclusion of vocational training is also being supported strongly by the National Education Policy 2020.

## **Critical Analysis**

### **The Evolution of Indian School Education**

Over the decades, the school education system of the country has undergone a sea-change. The steadily increasing use of technology has inspired child-centric approaches and garnered government's attention on developing a system shaped up in alignment with global-level evolution of school education system. How all this has led to imparting of holistic education is worth exploration, writes Akash Tomer of Elets News Network (ENN).

### **Equitable and vibrant knowledge society:**

The National Education Policy (NEP) aims to reorient the education system towards meeting the needs of the 21<sup>st</sup> century by achieving the twin objectives of inclusion and excellence. It sets the vision of developing an equitable and vibrant knowledge society by providing quality education to all, said President Ram Nath Kovind in the inaugural address of Visitors' Conference on 'Implementation of National Education Policy 2020 in Higher Education' on Saturday.

### **Target without Action Program**

The Draft NEP 2019 sets out several time-bound quantitative targets, such as, universal participation in School Education by 2030, GER of 50 per cent in Higher Education by 2035 and so on. However, there are no clear-cut objective roadmaps leading to the achievement of the stated targets. The Draft NEP is also full of strong qualitative assertions regarding equity and inclusivity, besides those emphasising 'education as a public good', 'criticality of public education' and stating that 'education must be a not-for-profit activity'. However, here again, no clear-cut strategies have been laid out for meeting those laudable objectives. In sum, in the absence of concrete programmes of action (i.e., roadmaps) to achieve the quantitative targets and strategic courses of action to meet the qualitative goals, the Draft NEP's claims 'seem to be more in the nature of lofty intentions.

### **Education 4.0 Not Built-in Adequate**

For the last three-four years, world is going through the Industrial Revolution 4.0 based on the so-called New-Age Technology (which includes Artificial Intelligence and Machine Learning, Data Analytics, Robotics, Blockchain Technology, Automated Technology, Additive Manufacturing, Internet of Things and Augmented Reality). This transformative technology is changing the world rapidly and irrevocably. As such, there is an imperative need to make a transition towards what may be called Education 4.0.

### **Pros of National Education Policy**

#### **1. 5+3+3+4 Model**

The current pedagogical framework (10+2) has been replaced with a 5+3+3+4 structure, per new national education policy. The early years of learning for students are more the focus of this arrangement. For the first time, the government has placed a high priority on pre-primary education, and a government-approved course will be available for kids between the ages of 3-6.

#### **2. No annual exams**

According to the policy, there won't be any annual tests to pass. The emphasis will be on enhancing high level abilities including analysis, conceptual clarity, and critical thinking as well as general holistic development, and the board exams will become simpler.

#### **3. Vocational courses at early age**

Coding will be introduced to students in sixth grade. Additionally, they will receive education in professions like plumbing and carpentry. This will allow them to learn new skills and eliminate the stigma connected with such employment in society.

#### **4. No stream differentiation**

After selecting one stream from science, commerce, or the arts after passing class tenth, students are not free to choose their subjects under the current system. However, the new policy gives them the option to choose their own study topics. A science student, for instance, has the option of choosing between political science and accountancy.

#### **5. Multiple entry and exit.**

Under the prior system, if a student interrupted their studies for any reason, they were ineligible to receive a degree. However, individuals can now pick up where they left off in their studies, and the central government will track their grades and advancement.

## Cons of National Educational Policy

- 1. Language Barrier :** As a result of India's problematic teacher-to-student ratio and the difficulty of introducing mother tongues for each subject in academic institutions, language is seen negatively in the National Education Policy 2020. Finding qualified teachers can be difficult at times, and the NEP 2020's inclusion of study materials in mother tongues presents a new obstacle.
- 2. Increase in diversity between section of society :** The national education policy 2020 states that children in private schools will begin learning English far earlier than students in government schools. The academic curriculum will be taught to government school students in their native regional tongues. One of the main problems with the new educational policies is that more students would find it difficult to communicate in English, which will widen the social divide.
- 3. Centralization of education :** Education was part of the concurrent list of constitutional rights. The state government and the central government had equal authority to take decisions. But now the UGC, AICTE, and NAAC have been merged into a single body that will directly report to the central government. As a result, the state government's ability to make critical decisions will be significantly diminished.
- 4. Teacher to student ratio :** As per Right to Education Act the teacher-student ratio in lower primary is 1:30 and in upper primary 1:35. In class ix and x is 1:45. As the no. of student taking education are more than the teacher teaching in the schools and college the teacher which are there for teaching are not able to give proper time to individual student in the class.
- 5. Language :** Language seems to be a negative factor in the National Education Policy 2020. So, introducing mother languages in academic institutions for each subject is a problem. This is simply because finding a competent teacher is a challenge at times. And now the challenge is to bring study material in mother languages.
- 6. English after class 5 :** Education Policy 2020 will further increase the differences between the sections of the society. While the students in the government schools will be taught in their respective regional language, the students in private institutions will be introduced to English from the early classes. This will further increase students who will not be comfortable with English as they will be introduced to the subject about seven years later than the students in private schools.
- 7. 4 years of graduation :** Under the new system, one has to study for four years to complete their graduation. However, the question arises as to why the student will continue with the program if he/she can get the diploma in two years? If he/she left the program mid-way after two years, then he/she could easily have two years of experience of work which will be valuable in the long run.



- 8. Lack of infrastructure** : Poor infrastructure example includes poor building condition such as leaking toilets, smelly cafeterias, broken furniture, classrooms that are too hot or too cold, mouldy walls and plaster falling off ceiling make students feel negatively about their school's norm and expectations transportation problem, lack of playground.
- 9. Unequal Resource Allocation** : Educational inequality is the unequal distribution of academic resources including but not limited to school funding, qualified and experienced teachers, books, lack of infrastructure, excluded communities. These communities tend to be historically disadvantaged and oppressed.
- 10. Quality concern** : Quality education specifically entails issues such as appropriate skills development, gender parity, provision of relevant school infrastructure, equipment, educational materials and resources, scholarship or teaching force.
- 11. Centralization of education** : Education was part of the concurrent list of constitutional rights. The state government and the central government had equal authority to take decisions. But now the UGC, AICTE, and NAAC have been merged into a single body that will directly report to the central government. As a result, the state government's ability to make critical decisions will be significantly diminished.

## Challenges

### Implementation Challenges at school

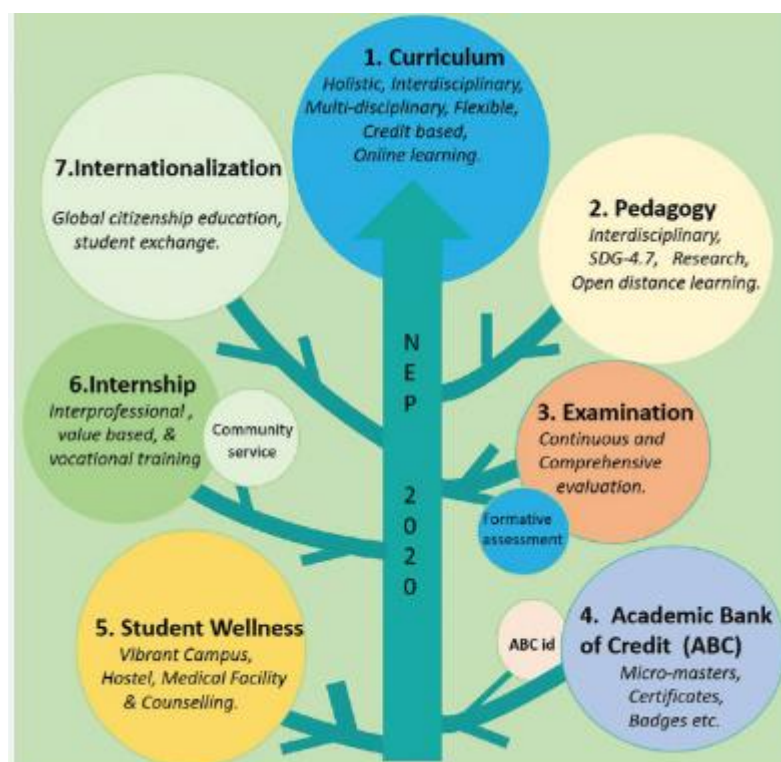
- **Changing the Mindset**  
The current education system is from British or Industrial age. Change in mindset will involve two or more generation from parents, teachers and educators. The STEM (Science Technology Engineering and Mathematics) focused education should now give a way for the New Education Policy. The corporate world should also align to this and make changes in its recruitment and grooming policies.
- **Adopting to pedagogical changes**  
Education must not only develop cognitive skills, which includes ‘foundational skills’ like literacy and numeracy and ‘high-order cognitive skills’ like critical thinking, but also develop ‘social and emotional skills’ like empathy, leadership, perseverance and teamwork. The NEP gives such value-based learning and pedagogical changes.
- **Re-thinking assessment**  
The boards that conduct school leaving examinations should re-think their assessment parameter for students and accordingly identify learning rubrics for them.
- **Training educator**  
To implement such objectives will need to train teachers, educators, and official staff accordingly. Learning should be fun and engaging rather than difficult and tiring. The policy needs to develop such ecosystem which takes into consideration geographical and cultural diversity in our country and also the varied learning paces students have.
- **Raising bar for teacher, educator, and official staff**  
To achieve certain objectives best and brightest teachers need to be assigned to enter the teaching profession at all levels of education. They should also keep their personal and professional barriers of working in remote and inaccessible locations aside which is important for preparing such workforce.
- **Funding the new model**  
There are said to be almost 250 million students expected to enroll till 2030 with a teacher and student ratio of 1:35, for this India needs almost 7 million plus teachers. Those teachers need to have graduated in an esteemed B.Ed. program at least for 12<sup>th</sup> pass and graduates. Teaching is also a low paid profession in India. Due to these constraints experiential and conceptual teaching is a bit tough.

## Implementation challenges in higher education

- **Certificate / Degree**  
The Indian psyche associate's jobs based on the degrees acquired. Hence we should first change the thinking that only with a degree one gets a good job. This In return discourages many other talents that an individual has.
- **Funding**  
To fully implement NEP 2020 there should be limited hands for funding for students. Like private institutions must offer scholarships to make admissions possible for students from low income families also the budgetary allocation for education as percentage of total expenditure has decreased from 10.4% to 9.5% according to Economic Survey 2022-2023, this is bad to meet the implementation needs.
- **E-learning**  
Internet penetration is important in remote villages as well because E-learning is a new trend for education nowadays in India as witnessed during pandemic. Digital infrastructure should be made available which involves digital classrooms, expertise driven teaching techniques, AR, etc. to overcome the gaps between physical learning and lab infrastructure.

The changes has been made in the education policy in Indian after 34 years with introduction of New Education policy 2020. This new policy aims at universalization of education in India with a 100% gross enrolment ratio by 2030 for school education and 50% by 2025 for higher education. Like all other policies, the **NEP 2020** also has its share of positives and negatives. This transformational reform in the Indian academic sector which are appreciated by many. Along with appreciation there is also criticism which focuses on the drawbacks of this new education policy.

## Roadmap of NEP 2020



Source: <https://journaljme.org>

The National Education Policy (NEP) is a comprehensive framework for the development of education in India. The latest NEP aims to transform the education system to meet the needs of the 21st century. Here is a broad roadmap of the NEP:

1. Early Childhood Care and Education (ECCE): The NEP aims to provide quality ECCE to all children between the ages of 3 and 6 years. This includes the establishment of Anganwadi centres and the integration of preschools with primary schools.
2. School Education: The NEP aims to provide a flexible and multidisciplinary curriculum for students from grades 1 to 12. The focus will be on experiential learning and the development of 21st-century skills such as critical thinking, creativity, and problem-solving.
3. Higher Education: The NEP aims to transform higher education by promoting interdisciplinary studies, research, and innovation. The policy also envisages the establishment of a single regulator for higher education and the integration of vocational education with mainstream education.
4. Teacher Education: The NEP aims to transform teacher education by promoting a four-year integrated B.Ed. program and continuous professional development for teachers.

5. Use of Technology: The NEP recognizes the importance of technology in education and aims to promote the use of digital technology in teaching and learning.
6. Inclusion and Equity: The NEP aims to promote inclusion and equity in education by providing education to all, irrespective of their socio-economic background or geographical location. The policy also envisages the establishment of a Gender-Inclusion Fund and the promotion of regional languages.
7. Governance and Funding: The NEP aims to promote a decentralized and participatory governance structure for education. The policy also envisages an increase in public funding for education to 6% of GDP.

The implementation of the NEP will be a gradual process, and the roadmap will be revised from time to time based on the feedback and outcomes.

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Skill India Mission

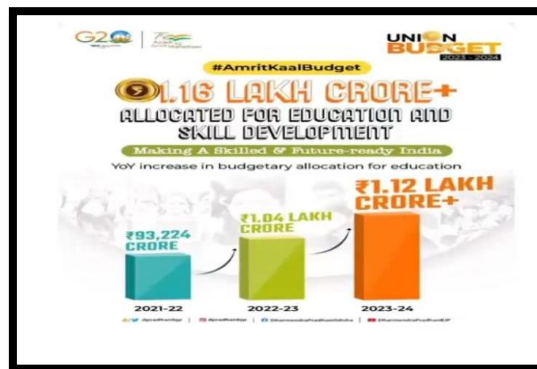


**Skill India**

कौशल भारत - कुशल भारत

## Introduction:

Skill India or the National Skills Development Mission of India is a campaign launched by Prime Minister Narendra Modi. The National Skills Development Corporation of India manages it. Launched by Hon'ble Prime Minister Shri Narendra Modi on 15 July 2015, SKILL INDIA MISSION aims to train over 40 crore people in India in different skills by 2022. The mission aims at vocational training and certification of Indian youth for a better livelihood and respect in society. (“| National Skill Development Corporation (NSDC) - nsdcindia.org”)



Education Ministry gets a highest-ever allocation of ₹1.12 lakh Cr, raising the projected expenditure on school and higher education by around 8.3 percent compared to 2022-23 when the institutions of learning gradually came out of the shadow cast by the Covid-19 pandemic.

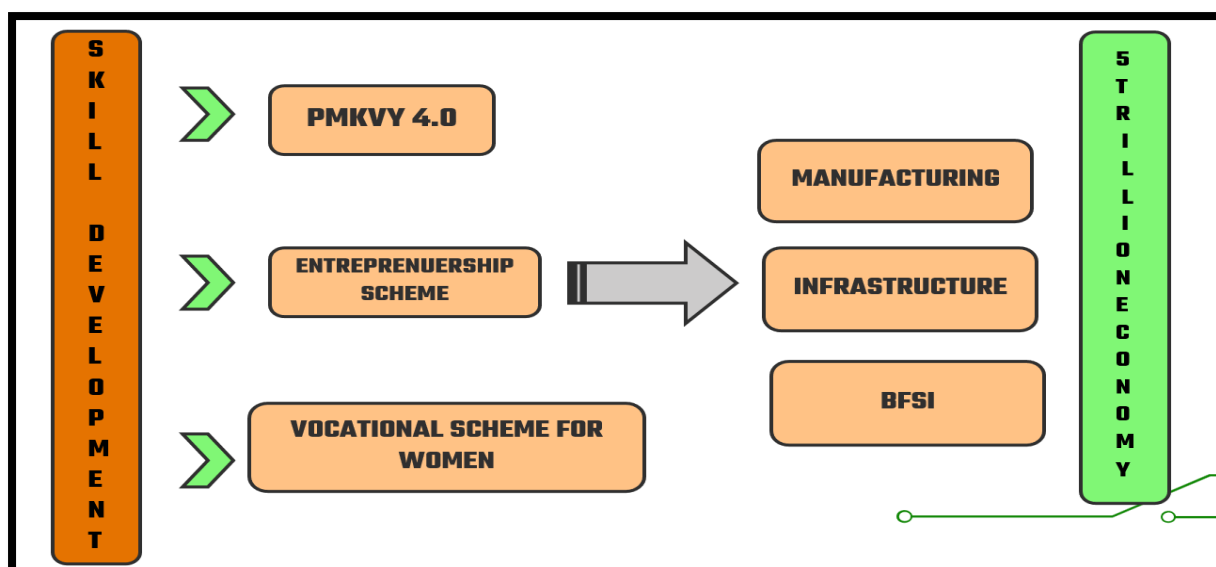
## Skill India Mission

How does Growth driver help India in reaching the 5 trillion Economy goal?

India's economic growth is expected to grow at the rate of 7% (the highest among major economies).

Ideally, any country's position is measured in terms of its world-class manufacturing, Infrastructure, and banking sector. The efficiency of these systems depends on the skill of the workforce associated with them.

So, any sector to thrive is directly linked with the Skill Development sector.



Let us understand how skilling is helping the major sectors in making their workforce more efficient.

### 1. Manufacturing:

India is gradually progressing on the road to Industry 4.0 through the Government of India's initiatives like the National Manufacturing Policy which aims to increase the share of manufacturing in GDP to 25 percent by 2025 and the PLI scheme for manufacturing which was launched in 2022 to develop the core manufacturing sector at par with global manufacturing standards.

Manufacturing has appeared as one of the high-growth sectors in India. Prime Minister of India, Mr. Narendra Modi, launched the 'Make in India' program to place India on the world map as a manufacturing hub and give global recognition to the Indian economy. The government aims to create 100 million new jobs in the sector by 2022.

**The major policies helping the skilling Manufacturing Sector are as follows:**

#### i) PMKVY (Pradhan Mantri Kaushal Vikas Yojana)

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by the National Skill Development Corporation. The aim of this Skill Certification Scheme is to enable a large number of Indian youths to take up industry-relevant skill training that will help them in securing a better livelihood. ("Pradhan Mantri Kaushal Vikas Yojana (PMKVY)")

#### ii) JSS (Jan Shikshan Sansthan)

"The Scheme of Jan Shikshan Sansthan (JSS), formerly known as Shramik Vidyapeeth is implemented through a network of NGOs in the country since March 1967." ("Jan Shikshan Sansthan (JSS) | Ministry of Skill Development and ...") The aim is to improve the occupational skills and technical knowledge of the non/neo literates and persons having a rudimentary level of education up to 8th standard and other school dropouts beyond 8th

standard i.e., up to class 12th to raise their efficiency, increase productive ability and enhance their livelihood opportunities.

### **iii) NAPS (National Apprenticeship Promotion Scheme)**

NAPS was launched in August 2016 by the Government of India to promote apprenticeship in the country by supplying financial incentives, technology, and advocacy support. (“National Apprenticeship Promotion Scheme (NAPS)”)

## **2. Infrastructure:**

"The infrastructure sector is a key driver of the Indian economy." (“Growth of Infrastructure Sector in India”) The sector is highly responsible for propelling India’s overall development and enjoys intense focus from the Government for starting policies that would ensure the time-bound creation of world-class infrastructure in the country. (“Technology in Infrastructure trends 2020 - Geospatial World”) The major sector under Infrastructure is roads, railways & renewable sector where all of which have been given the utmost attention in the current year’s budget. To boost these sectors the skilling schemes are

### **i) On-the-Job Training:**

The Job Training was provided to the Highway Construction Workers of the contractors. It was 15 Days of On-site Training. Each worker was given financial aid of Rs.15000/- for 15 Days of training.

### **ii) Rail Vikas Kaushal Yojana:**

It is a skill development scheme of the Ministry of Railway with a special focus on supplying training for jobs that are relevant to the Railways. (“Recently, to empower youth by providing them entry-level skill training ...”) Sub scheme under PMKVY.

### **iii) Skill council for green jobs:**

SCGJ in collaboration with Council on Energy, Environment and Water (CEEW) and Natural Resources Defence Council (NRDC), undertakes an annual study on jobs and skills in the domestic solar and wind energy sector. The study outlines skill gaps and estimates existing and potential jobs resulting from the advent of new and emerging clean energy technologies.

## **3. BFSI:**

As per the Reserve Bank of India (RBI), India’s banking sector is sufficiently capitalized and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market, and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.

The Indian banking industry has recently seen the rollout of innovative banking models like payments and small finance banks. In recent years India has also focused on increasing its banking sector reach, through various schemes like the Pradhan Mantri Jan Dhan Yojana and Post payment banks. Schemes like these coupled with major banking sector reforms like digital payments, neo-banking, and a rise of Indian NBFCs and fintech have significantly enhanced India’s financial inclusion and helped fuel the credit cycle in the country.

One major scheme which will boost the sector is,

### **i)Centre of Excellence for Artificial Intelligence.**

NIC established the Centre of Excellence in Artificial Intelligence in 2019 to explore more opportunities for AI applications in governance. It is focused on Model building in the fields of Image & Video Analytics, Speech Synthesis & Recognition, and Natural Language Processing. This will certainly boost the banking and finance sector.

So, it's evident without a skilled workforce any system becomes inefficient and ineffective in its process leading to loss to the economy.

## **Pradhan Mantri Kaushal Vikas Yojana**

Pradhan Mantri Kaushal Vikas Yojana was launched to address the issue of skill mismatch, which is the key reason for youth unemployment in our country.

What is a Skill Mismatch?

Though there are opportunities available in the industry, there exists a mismatch in the skills that the candidates have and the skills that are demanded or required by the industry.

To solve this problem of skill mismatch in our country Pradhan Mantri Kaushal Vikas Yojana was launched in 2015 to supply all the necessary skills to the youth, upskill them, reskill them, and supply vocational training to them.

After enrolling in this scheme through a nearby Pradhan Mantri Kaushal Vikas Yojana Centre candidates will be provided short-term skill training, and once the training is completed, they will be certified which would increase their chances of getting placed.

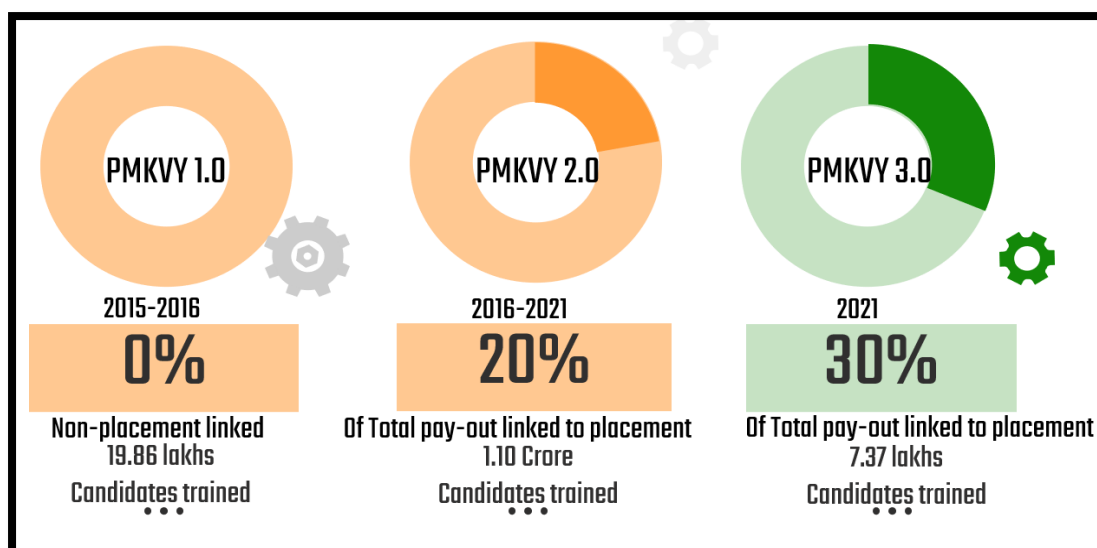
The scheme is implemented by the Ministry of Skill Development and Entrepreneurship (MSDE) through National Skill Development Corporation (NSDC).

### **Two Major Components of the Scheme:**

Centrally sponsored and centrally managed (CSCM)

Centrally sponsored and state managed (CSSM).

### **Stages of PMKVY**



### PMKVY 1.0

The scheme was launched in 2015 and lasted from 2015-2016, it was implemented on the pilot scale as the intention was to understand the scheme. It received quite a good response as 19.86 lakh candidates were trained during this period.

### PMKVY 2.0

The scheme was extended for another 5 years from 2016-2021 which is the most important phase of PMKVY as the funding increased and 20% of the funding was used towards placement to increase industry partners and placement partners. During this period 1.10 crore candidates were trained.

### PMKVY 3.0

With the success of PMKVY 2.0, PMKVY 3.0 was implemented in 2021, again the funding was increased and 30% of the funding was used towards placement. Along with this District, a skills committee was also set up which meant now the scheme will also be implemented locally. During this period 7.37 lakh candidates were trained.

### PMKVY 4.0

Under PMKVY 4.0, on-job training industry partnership, and alignment of courses with the needs of industry will be emphasized, the scheme will also cover new-age courses for Industry 4.0 like coding, AI, robotics, mechatronics IOT, 3D printing, drones, and soft skills.



## **Milestones of Skill India Mission:**

### **1. Launch of Pradhan Mantri Kaushal Vikas Yojana:**

The goal of the skill India Mission was to skill 40 crore Indians by giving them adequate training & market-relevant skills. The scheme forms of short-duration training and recognition of prior learning to employed youth across the country. Also, with learning, they offer monetary rewards after completion of the course.

### **2. Launch of Skill Loan Scheme and National Skill Development Fund:**

Both schemes were launched in the year 2015. The skill loan scheme aims to incentivize individuals with monetary help for those who aspire to be trained under this mission. The National Skill Development Fund supplies funds to organizations and companies that supply training in skill development.

#### **1. Linkages through MSDE:**

MSDE has successfully created industry linkages through apprenticeship, CSR, and partnerships in infrastructure and hiring. More than 6 lakh apprentices have been engaged under National Apprenticeship Program Scheme and special skill development has been launched by MSDE which is especially aimed at Armed Forces and CRPF Jawans.

#### **2. New ATI's setup:**

4 new ATIs have been upgraded into the India institute of skills modelled after the information technology equipment of Singapore.

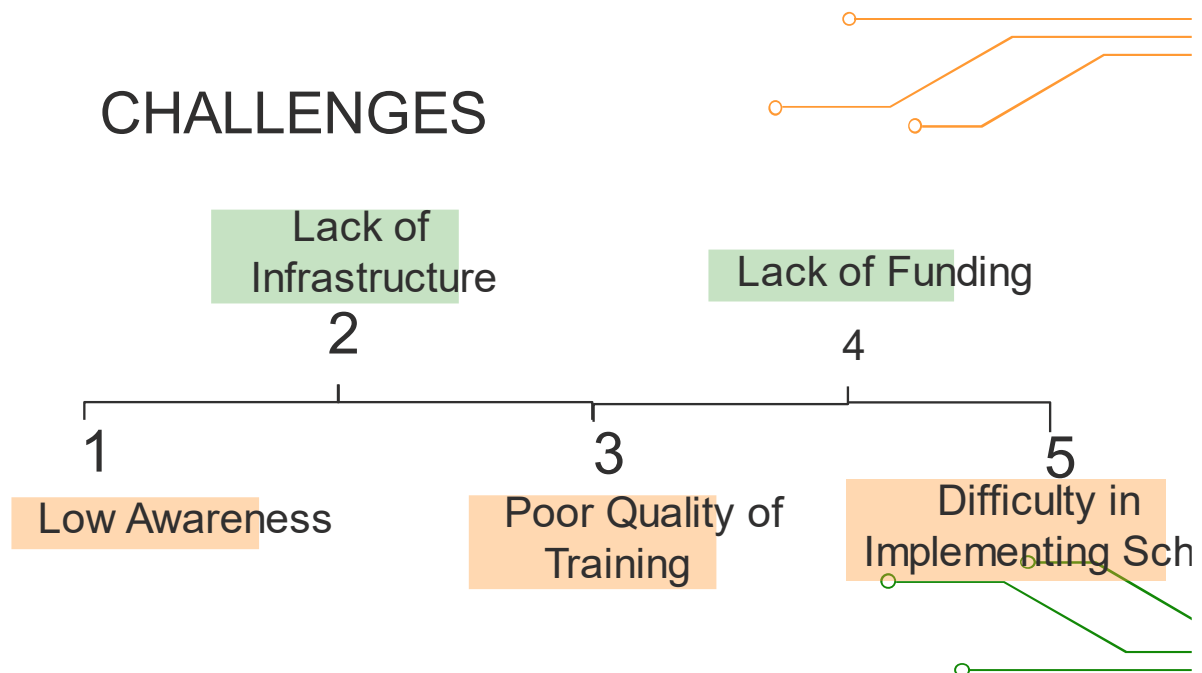
### **3. Pradhan Mantri Yuva Yojana:**

The PMYY yojana was launched to channel inner entrepreneurship among youth who aspire to be entrepreneurs. Under this PMYY applicants gets guidance from peers, guidance from mentors, new business ideas, and funding, and it helps to set up E-hubs in the country itself.

### **4. Driver Training Institutes:**

There was a huge demand for skilled drivers in India to ensure the safety of customers as well as other means. For big companies to successfully run OLA and Uber too need skilled drivers to ensure the safety of their customers, accuracy in reaching the location, and hassle-free experience. So, skill India Mission started providing driver training skills with other skills across India.

## Challenges of skill India mission



1. Low Awareness: The major challenge in the implementation of the Skill India mission is the low awareness among the general population. Most people do not know about the scheme and its benefits. This has led to a low participation of the target groups in the scheme.

2. Lack of Infrastructure: Another major challenge is the lack of adequate infrastructure to support the programme. There is a need for more training centres, skilled instructors, and other infrastructure to ensure the successful implementation of the scheme.

3. Poor Quality of Training: The quality of training supplied is also a major challenge in the implementation of the Skill India mission. The trainers are often not qualified or experienced enough to supply quality training to the participants. This has led to a lack of confidence among the participants, which affects the success of the scheme.

4. Lack of Funding: The lack of adequate funding is another challenge in the implementation of the Skill India mission. The government has distributed only a small percentage of the budget for the scheme, which affects its implementation and success.

5. Difficulty in Implementing Schemes: The government has faced difficulty in implementing the schemes due to the lack of coordination between the central and state governments. This has led to delays in the implementation of the policy.

## **Pros and cons of skill India mission**

### **Pros:**

- Skill India Mission is a great initiative by the Government of India to improve the skills of the youth of India and to create more employment opportunities.
- It supplies free training to the youth of our country in various skills such as IT, engineering, hospitality, retail, etc.
- It helps to bridge the gap between skills and employment.
- It helps to increase the employability of the youth and boosts the economy of the country.
- It also helps to increase the productivity of the workforce and reduce the unemployment rate.

### **Cons:**

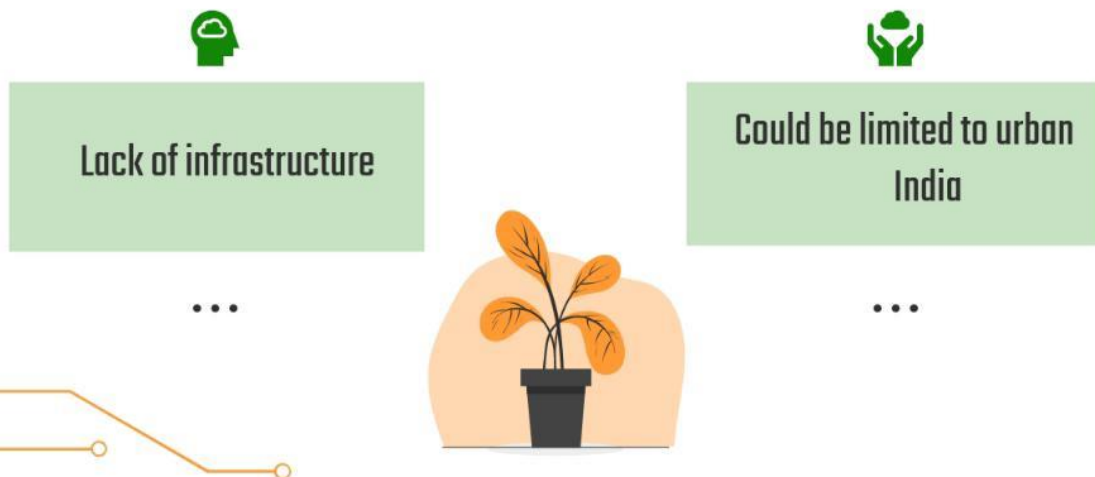
- The training provided by the Skill India Mission may not be sufficient for the youth to gain the required skills.
- The lack of proper infrastructure and resources may hamper the effectiveness of the mission.
- The mission may not be able to reach the rural areas of the country due to a lack of resources.
- There may be a lack of awareness among the youth about the mission.
- The mission may not be able to create a large number of jobs as promised by the government.

## Pros



...

## CONS



## **Financial Implications and the Budget Provision for Skill Development**

The Skill India Mission launched in 2015 by the Indian Government, aims to supply skill training and development opportunities to youth in the country. The mission has financial implications in terms of investment in infrastructure, training facilities, and human resources. The Government has distributed budget for this mission and encourages private sector investment.

The financial implications of Skill Development can vary depending on the individual and the type of skills they are trying to develop. However, there are some common financial implications that many people face when developing new skills.

- **Training and Education Cost**-One of the most obvious financial implications of skill development is the cost of training and education. This can include tuition fees, books, materials and other expenses associated with attending classes or taking courses.
- **Lost Wages**-In some cases, individuals may need to take time off work to attend training or focus on developing a new skill. This can result in lost wages or reduced earning potential, which can be a significant financial consideration.
- **Equipment and Supplies**-Depending on the skill being developed, there may be a need for specialized equipment or supplies. This can be an added financial expense, especially for skills that require expensive materials or technology.
- **Career Changes**-Developing new skills may also lead to a change in career, which can have a major impact on an individual's financial situation. For example, switching to a higher-paying job in a new field may result in higher earnings, but it also may require added education or training which can be costly.
- **Opportunity Costs**-Finally, investing time and resources in developing new skills means that other opportunities or investments may be forgone. For example, the time spend on learning new skills may be the time that could have been spent on earning income or building a business.

The Implications of Skill Development can be both personal and societal. Some of the positive implications include:

- **Improved employability and job security.**
- **Increased earning potential.**
- **Enhanced problem-solving and critical thinking skills.**
- **Better adaptability and ability to stay current in rapidly changing job market.**
- **Greater job satisfaction and personal fulfilment.**

However, Skill Development can also have negative implications, such as:

- **Time and financial investment needed to buy new skills.**
- **Difficulty in adapting new methods and technologies.**
- **Increased workload and stress while transitioning to new skills.**

In terms of Societal Implications, skill development can lead to:

- **Improved overall workforce productivity and competitiveness.**
- **Increased economic growth and job creation.**
- **Development of a highly skilled and adaptable workforce, better equipped to meet the demands of the changing job market.**

The implications of skill development depend on an individual's personal and professional goals, the type and level of skill being developed, and the individual's approach to learning and growth.



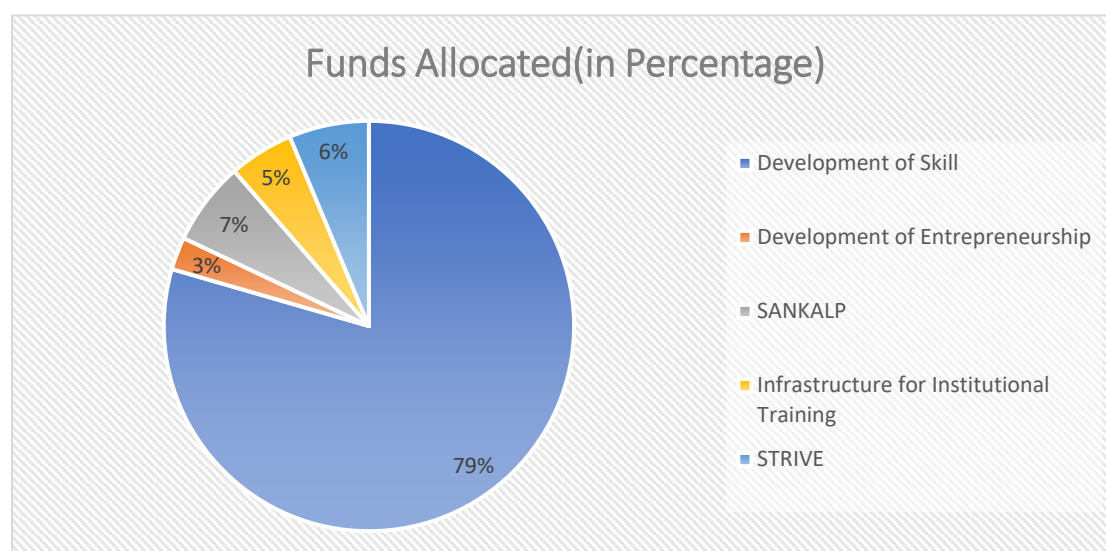
The Union Budget of 2022-23 provisioned INR 3517.31 crores in 2022-23 as compared to 2999 crores in 2020-21. Of the total INR 3517.31 crores, the majority that is INR 2287.37 crores has been distributed to Skill India program.

Finance Minister Nirmala Sitharaman laid the roadmap to train lakhs of youths in the next three years. Sitharaman said stipend support will be provided to 47 lakh youths in the three years via direct benefit transfer through roll out of a pan-India National Apprenticeship Promotion Scheme “Pradhan Mantri Kaushal Vikas Yojana 4.0 will be launched to skill lakhs of youths within the next three years. On-job training, industry partnership, and alignment of courses with the needs of the industry will be emphasized.

Finance Minister Nirmala Sitharaman also covered that the new scheme will also cover new-age courses for Industry 4.0 like coding, AI, robotics, mechatronics, IOT, 3D printing, drones, and soft skills. Moreover, to skill the youth for international opportunities, 30 Skill India International Centres will be set up across different states. The digital ecosystem for skilling will be further expanded with the launch of the Unified Skill India Digital Platform for enabling demand-based formal skilling, linking with employers including MSMEs, and easing access to entrepreneurship schemes.



The Budget Allocation in the percentage of Skill Development in the last 5 years can be depicted with the help of a pie chart which is as follows-



To conclude the Union Budget of 2023 promises to bring about positive and revolutionary changes to the higher education Edtech Sectors which could improve the quality of teaching and learning and open new opportunities for students and entrepreneurs.

## Recommendations

- Increase in Awareness

Despite being one of the most important projects of the Indian Government, the Skill India Mission has not been able to generate enough awareness. Especially in rural areas where the number of unskilled workers is more as compared to skilled workers. So, the government needs to promote the mission in rural areas by launching campaigns and engaging with the local community to spread awareness.

- Increase in Collaboration:

Collaboration between industry and educational institutions is important for supplying industry-oriented projects, knowledge, and training to students. This will help in ensuring that the students have the right skills for the right job role and the right sector.

- PPP Model:

The PPP Model means public-private partnership this can help to bridge the gap between the government and the private sector, enabling them to collaborate in the development of infrastructure, investment, and expanding training centres across the country, especially in rural areas. This can help to create an environment to achieve 5 trillion goals.

- Increase the quality of Training:

The government should focus on enhancing the quality of the training programs by supplying better infrastructure, experienced trainers, and advanced assessment systems. This will ensure that the people are trained with the right skills that are needed for achieving five trillion goals.

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# NITI VISHLESHAK – ELIXIR 2023

MGNREGA

MAHATMA GANDHI  
NATIONAL RURAL

EMPLOYMENT  
GUARANTEE ACT, 2005

## **IMPORTANCE OF MNREGA**

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) aims to:

Guarantee an unskilled rural worker 100 days of wage employment.

Increased economic security.

Reducing labor migration from rural to urban areas

MGNREGA differs from traditional welfare schemes in that it takes a bottom-up approach to job creation. The statutory program is demand-driven, with statutory complaints for non-performance or late payments. This system is funded by the central government, which bears the full cost of unskilled labor and 75% of the material costs of the work carried out under this law. Central and state governments review the work carried out under this Act through annual reports prepared by the CEGC (Central Employment Guarantee Council) and SEGC (State Employment Guarantee Councils). These reports must be submitted to parliament by the incumbent government. Some salient features of schemes are:

This gives the Gram Panchayats considerable powers in managing public works and strengthens the authority of the Panchayati Raj. Gram Sabha can accept or reject Intermediate and District Panchayats nominations.

Build accountability into operational policies to ensure compliance and transparency at every level.

The number of jobs has increased by 240% over the past decade since the program was introduced. The program has successfully strengthened the economy and overcome labor exploitation in rural India. The program has also reduced wage volatility and the gender pay gap in the workplace. This can be proven by the following data available on the MGNREGA official website.

1.488 billion MGNREGA job cards issued (active job cards – 930 million)

2.883 billion workers are employed under MGNREGA (2020-21), of which 1.449 billion are active workers.

### **Allows rural households to have stable employment and income.**

To combat rural unemployment and poverty, the Indian government passed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2005. By offering at least 100 days of guaranteed wage employment to low-income rural households each year, MGNREGA attempts to increase the degree of income stability for those households. To working-age men and women's quality of life in rural areas, the Ministry of Rural Development has implemented the scheme in 619 districts across India.

### **Supplying the rural poor with a source of income**

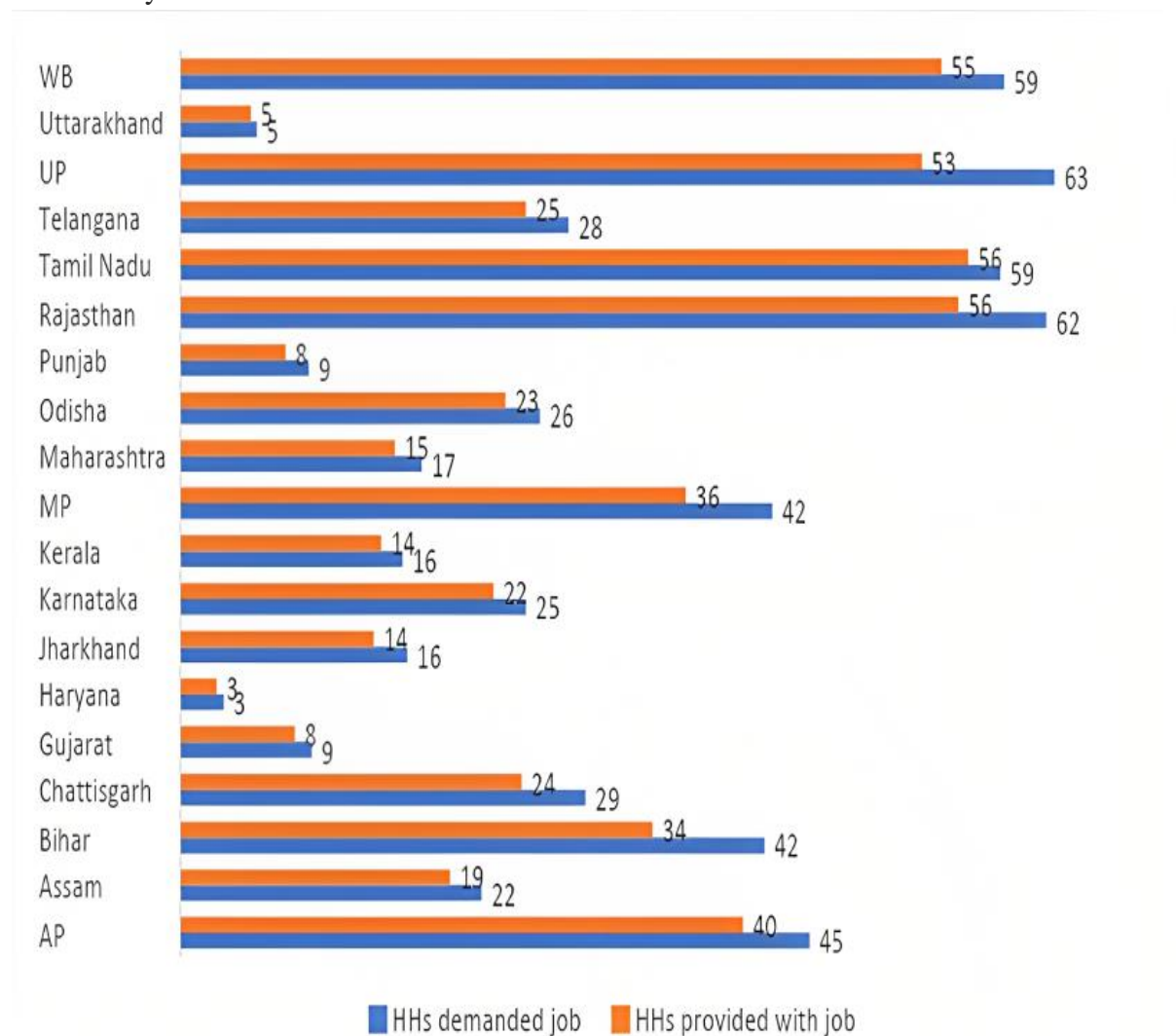
As a demand-driven initiative, MGNREGA was created. All households requesting employment under the MGNREGA are eligible to receive a maximum of MGNREGA

beneficiaries who may work up to 100 days a year. Every year, there are disparities between the number of households that requested work and those that received it. The creation of jobs under the MGNREGA has been slowed down by personnel shortages, power dynamics between local administrations, and capacity difficulties.

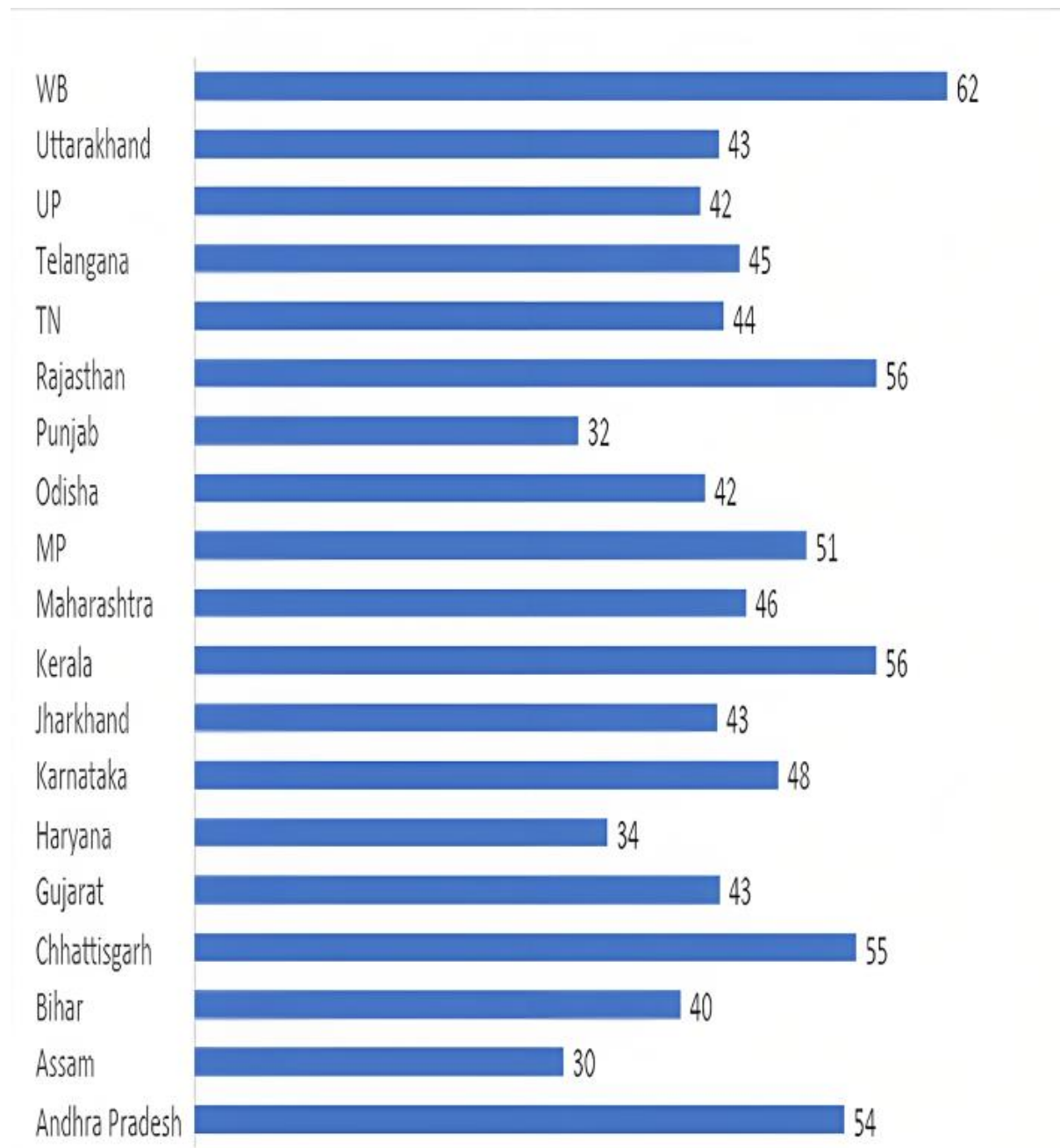
In key states in 2019–20, over 578 lakh households wanted to work through MGNREGA, but only about 512 lakh households received it. The disparity varies between states.

Compared to other large states, states like Madhya Pradesh, Rajasthan, Bihar, and Uttar Pradesh underperformed (Figure 1).

In fourteen of India's 19 largest states, the average number of days of employment was less than 50 days.



The best-performing state, as seen in Figure 2, was the West al generated jobs for 62 days per month on average between 2017–18 and 2019–20. The fact that major states have fallen short of the required 100 days of employment due to widespread agrarian distress rather than a lack of demand for labor is due to the state governments providing employment opportunities under this program.



<https://thewire.in/labour/rs-1-lakh-crore-and-the-mgnrega-gambit-for-boosting-indias-rural-economy>

### **Evaluation of MGNREGA over the years**

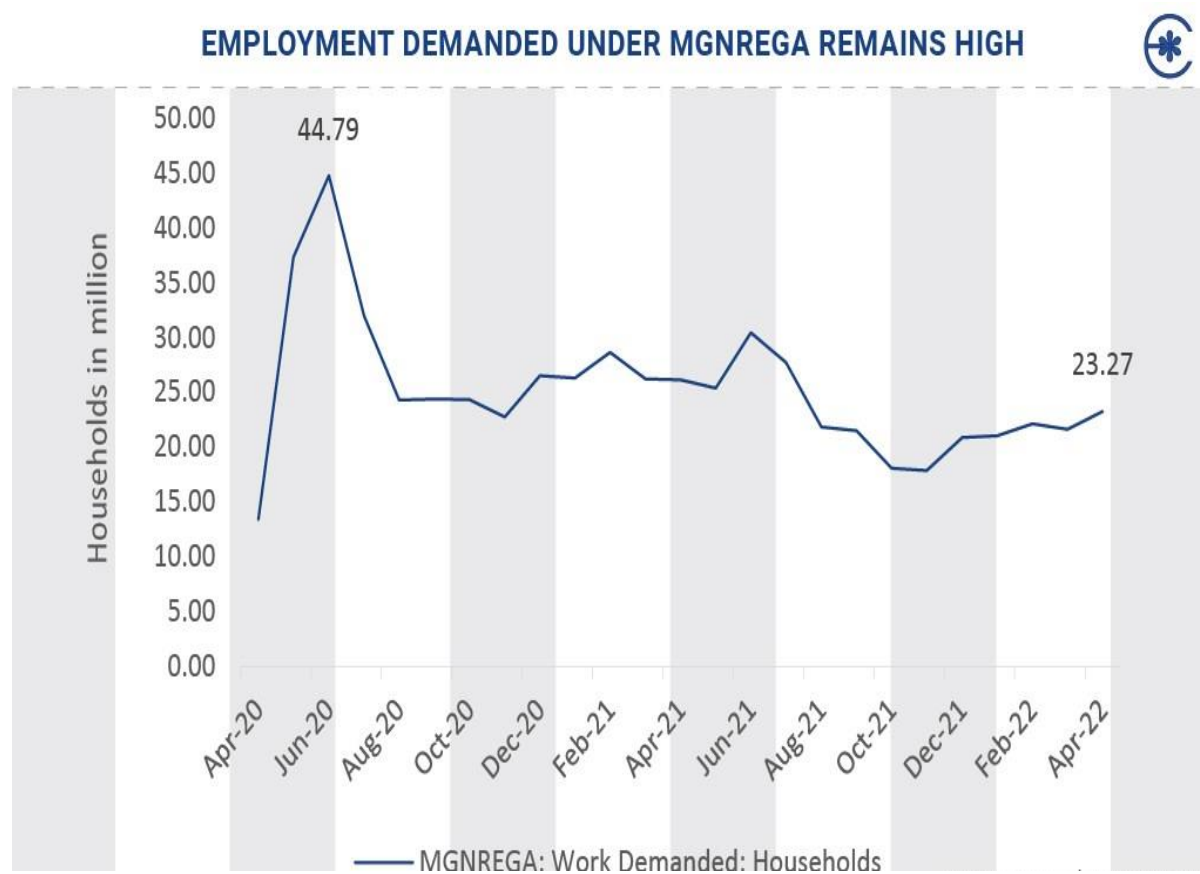
The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was introduced in India in 2005 to reduce poverty and empower rural communities. The policy provides a legal guarantee for at least 100 days of wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. Since its introduction, the policy has undergone several changes to make it more effective and to address rural households' needs<sup>9</sup>, the policy was amended to include provisions for skill development and asset creation, allowing for employment opportunities beyond the 100 days guarantee. In 2011, the MGNREGA was further amended to provide additional incentives such as minimum wages, payment of unemployment allowance, and unemployment benefits.

In 2012, the policy was again amended to introduce works that are producing work that wages are paid on time. Further, in 2014, the government introduced a 'payment security system' to ensure that wages are paid within 15 days of the completion of the work.

The most recent major amendment to the policy was in 2016 when the government introduced the MGNRE.0 to make the scheme more transparent and efficient. This included the introduction of an online job portal, geographic information system-enabled portal for tracking works, and mobile-based applications for workers and job seekers. The policy also aims to promote convergence with other schemes to ensure better outcomes.

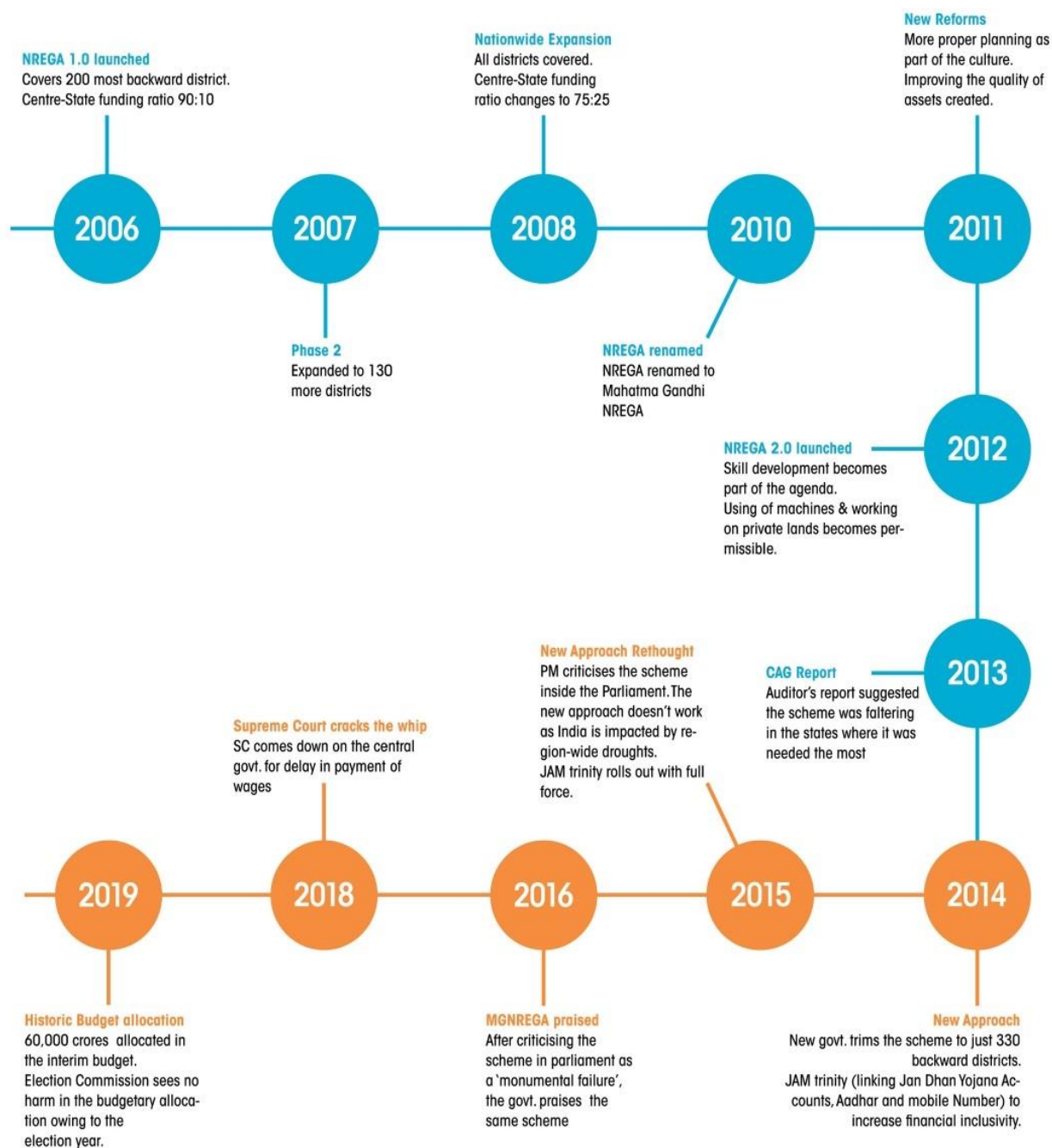
Overall, the MGNREGA has undergone several changes over the years, as the government has sought to make the policy more effective and address the needs of rural households.





**Source: CMIE, Edelweiss Wealth Research**

## Policy Evolution



## **Milestone/Achievements**

Following significant achievements have been made under the Mahatma Gandhi NREGAS:  
A total of 289.24 crore person-days employment has been generated  
Households availed employment:

FY 2021-22				FY 2022-23
Date	January 2022	February 2022	March 2022	1 <sup>st</sup> April – 15 <sup>th</sup> December 2022
<b>Household employment availed.</b>	1.99 crore	2.01 crore	1.99 crore	5.38 crore

### **Achievements of Mahatma Gandhi NREGA:**

#### **GIS-based Planning of Gram Panchayats (GPs):**

The Ministry has initiated integrated holistic planning of the Gram Panchayats based on watershed development principles (ridge-to-valley approach) using the Geographical information system (GIS). As on 15th December 2022, plans for 2,62,654 GPs have been designed in a saturation mode for three years of planning.

#### **Yuktdhara Portal:**

The of Rural Development has launched a new geospatial planning portal, 'Yuktdhara' to help in facilitating the new MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) assets with the use of remote sensing and GIS (Geographic Information System) based information. GIS-based planning through the online portal Yuktdhara as developed by National the Remote Sensing Center, ISRO, Department of Space.

#### **National Electronic Fund Management System (Neff's)/ DBT:**

Under the Mahatma Gandhi NREGA, 99% of wage seekers are receiving their wages directly into their Bank/Post Office accounts. It is a big step towards transparency and the timely release of wages.

#### **SECURE:**

SECURE is an online application designed and developed, especially for the estimate preparation and approval for Mahatma Gandhi NREGA works. The estimates are based on the standard rates of items and specifications of works, entered for State/ District/ Block for Mahatma Gandhi NREGA-related works. The estimates generated are also given online technical and administrative sanctions. As on 15th December 2022, SECURE is implemented in 27 States and 3 UTs across 701 Districts.

#### **Implementation of Geo-MGNREGA:**

Geo-MGNREGA Phase-I was rolled out on 1st September 2016 for geo-tagging of all completed works which started before 1st November 2017, under Mahatma Gandhi NREGAS. Geo-MGNREGA Phase-II was rolled out on 01.11.2017 and under this phase, the geo-tagging of assets is carried out in three stages viz: before initiation of work, during the work, and after completion of work. As on 15th December 2022, more than 5.17 crore assets have been geotagged and made available in the public domain.

### **Emphasis on Social Audit:**

system of Social Audit is being strengthened. In association with the office of Comptroller & Auditor General (C&AG), the auditing standards have been finalized and the implementation of the same has started. Social Audit Units have been established in 27 States and 1 UT. 18 State's Social Audit Units have Independent Directors. In FY 2022-23, out of 2,70,325 Gram Panchayats (GPs), 2,06,114 GPs have been planned for Social Audit.

### **Skill Development:**

The project "UNNATI" intends to upgrade the skill base of the Mahatma Gandhi NREGAS workers, and thereby improve their livelihoods, so that they can move from their current partial employment to full employment. This project was launched in the FY 2019-20 and aims to enhance the skill base of 2 lakh Mahatma Gandhi NREGA beneficiaries in three financial years. As on 15th December 2022, 27,383 candidates have been trained.

### **Cluster Facilitation Project (CFP):**

The Cluster Facilitation Project (CFP) has been rolled out in 300 blocks of the country, from 1st April 2020. It aims to ensure effective implementation of Mahatma Gandhi NREGA for accelerated Development in 250 blocks of 117 aspirational districts and 50 blocks of other backward regions through better planning, monitoring, and coordination by providing thematic experts in various domains at National, State, District, and Block levels. CFP is operational in 29 States/UTs.

### **New Initiatives for the implementation of the program:**

#### **Amrit Sarovar:**

Hon'ble Prime Minister has called for the construction/renovation of at least 75 Amrit Sarovar's (ponds) in each district of the country. Amrit Sarovar will play an important role in increasing the availability of water, both on the surface and underground. Each Amrit Sarovar will have a pond area of a minimum of 1 acre (0.4 hectares) with a water holding capacity of about 10,000 cubic meters. A total of 1,00,000 Amrit Sarovar will be constructed/renovated in the country. As on 15.12.2022, 25,951 Amrit Sarovar's have been completed.

#### **Jaldoot App:**

Ensuring adequate water availability and supply in the rural parts of the country is a national priority. Taking the above into consideration, Jaldoot App was launched on 27th September 2022 for measuring the water level in a Gram Panchayat through 2-3 selected open wells twice a year (pre-monsoon and post-monsoon). As on 7th December 2022, a total of 3,66,354 wells were measured.

### **Ombudsperson:**

Ombudsperson App was launched on 24th February 2022 for smooth reporting and categorization of grievances received from various sources viz. physical, digital, and mass media related to the implementation of the Mahatma Gandhi NREGA Scheme, easy tracking, and timely passing of awards on each case as per the guidelines and easy uploading of quarterly and annual reports on the website. It may help the ombudsperson to a greater extent in discharging her/his duty towards transparency and accountability, towards the objective of eradication of corruption/ malpractices if any in the process of implementation. As of 15<sup>th</sup> December 2022, 505 Ombudspersons have been appointed.

### **Details of SDGs fulfilled by the said policy implementation**

The Sustainable development goals are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, the SDGs mapped various nodal ministries and flagship programs by the 'Niti Aayog Ministry of Rural Development for MGNREGA'. The SDGs fulfilled by MGNREGA are as follows

**No poverty** – MGNREGA provides a safety net for livelihood security, especially for rural households. It provides wage employment to the rural poor and helps reduce poverty in the country.

**Zero Hunger** – MGNREGA provides wage employment to poor people who don't have jobs or skills which helps them to buy food and improve their nutrition

**Quality education** – As the rural people get jobs they send their children to school so they can pay for their education and other expenses

**Gender equality** – It provides equal wages to both men and women which promotes gender equality.

**Clean water and sanitation** – MGNREGA workers are under work related to water harvesting, water conservation, and sanitation.

**Decent work and economic growth** – Through MGNREGA, they can give workers decent jobs that also contribute to economic progress.

### **Financial implications and budget provisions**

Financial implications of MGNREGA include the estimate of how much it will cost to provide one day of wage employment under the MGNREGA program. The total cost includes wages paid to the workers, materials used, administrative expenses, and funds for the development of rural infrastructure.

The direct financial benefit to the worker is in terms of the wages they receive. The wages paid to the workers are directly linked to the state in which they are employed. The wages are higher than the wages paid by the agricultural sector and are also higher than the wages paid in the informal sector. This has increased the purchasing power of rural households, leading to improved economic conditions in rural areas.

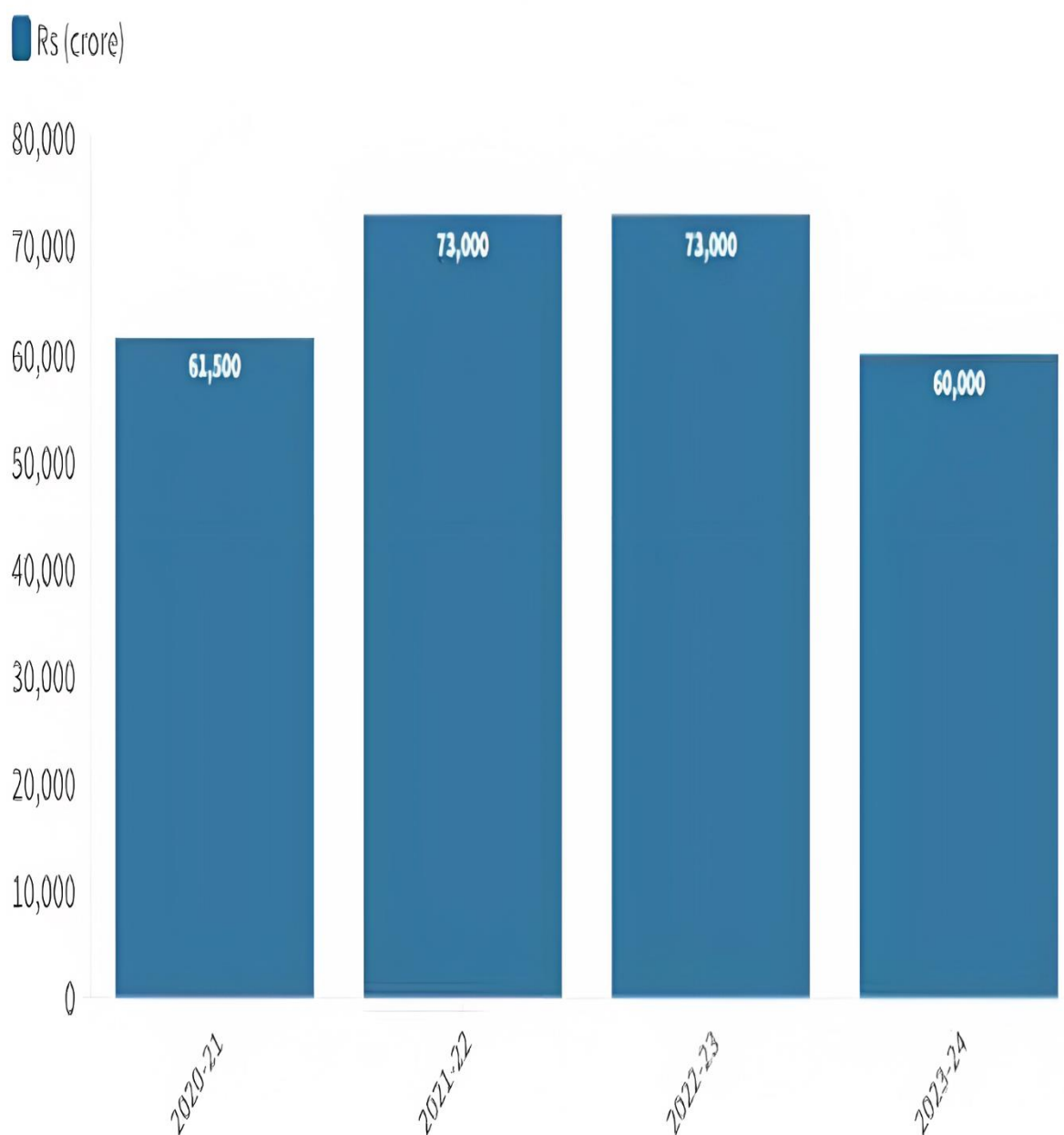
### **Budget of MGNREGA in 2023-2024: -**

The government reduced the allocation for the program to Rs 60,000 crore in the Union Budget 2023, the lowest level in the previous four years.

The current allocation is 17.8% lower than the Rs 73000 crore that was included in the budget estimate (BE) for 2022 and 2023.

Few experts have called it a bloodbath of social welfare schemes. The fund allocated to MGNREGA in the Union Budget 2023 was less as there is an increased focus towards schemes like Pradhan Mantri Gram Sadak Yojna, Aajeevika, Pradhan Mantri Awas Yojna for affordable housing emphasizes the government's emphasis on long-term structural changes. But there is a chance that they will revise their estimate to fulfill the needs of the MGNREGA employment.

## Budget allocation to MGNREGA over last five years



Source: [Indiabudget.gov.in](https://indiabudget.gov.in)



### **Advantages and disadvantages of MGNREGA**

Every aspect of the coin has its pros and cons, and the MGNREGA policy has both positive and negative implications.

#### **The benefits of the MGNREGA policy are:**

##### **It gives us social security and guaranteed wage job opportunities.**

It empowers socially disadvantaged individuals, especially women, members of Scheduled Castes (SC), and members of Scheduled Tribes (ST), by coordinating numerous poverty alleviation and livelihood programs. Give men and women equal employment opportunities, enough time, etc. Build a durable and fertile foundation for rural assets. Provides 100 days of local employment guarantee in one fiscal year.

The goal is to reduce poverty by providing additional jobs to those who need them, even when other sources of work are declining.

#### **Provisions under Article 21 (Right to Life with Dignity) of the Indian Constitution:**

It guarantees the right to life with dignity, the right to an adequate environment, including clean water and air, and protection. They also have the right to free education up to the age of 14.

#### **Help women empower the illiterate:**

MGNREGA enables women to have equal pay and time, earn money, and enter the workforce with confidence.

#### **Job card:**

A primary document identifying an individual registered with her local Gram Panchayat.

### **Disadvantages of MGNREGA:**

#### **Need better budget allocation:**

MGNREGA's performance at the state level depends on sufficient and continuous cash flow. Nearly 80% of funds are used up in the first six months of each year. As a result, the government's claim of "allocation of records" is not true.

#### **Incorrect MIS data:**

Increased corruption and weakened accountability stem from the overreliance on MGNREGA implementations on technology (real-time MIS being one of them). There is growing evidence that real-time MIS has reduced transparency for his MGNREGA workers,

reduced accountability for frontline officials, and helped centralize the program. To reach the 100T goal, the actual job card is removed.

### **Genuine Job cards are being deleted to meet 100% DBT targets.**

Due to strong government pressure to achieve 100% direct power transfer, genuine work cards are indiscriminately discarded. MGNREGA implementation goals. In states like Jharkhand, there are many cases of districts asking to start issuing work cards after civil society participation.

### **Too much centralization weakens local governance.**

Panchayati Raj agency representatives had virtually no involvement in the implementation, monitoring, and redress of complaints of the MGNREGA system due to the MIS-based real-time implementation and centralized payment mechanism.

<https://www.downtoearth.org.in/blog/economy/mgnrega-is-failing-10-reasons-why-62035>

## **CHALLENGE Faced by Implementing MNREGA**

This article attempts to understand why the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is slowly dying despite the government's lofty claims of "record quotas" and 92% of on-time payment generation. Is what you do. Recently, the central government issued a press release claiming that 92% of his MGNREGA payments for this fiscal year were made on time.

Here's why MGNREGA dies.

### **Ridiculously Low Wage Rates:**

Currently, his MGNREGA wage rate in 17 states is below the corresponding state minimum wage. Various judgments have confirmed that the MGNREGA wage rate cannot be lower than the state minimum agricultural wage rate. Ridiculously low wage rates discourage workers from working for his MGNREGA program, giving way to contractors and brokers to dominate the field.

### **Inadequate budget allocation:**

His MGNREGA's success in the field depends on the orderly and uninterrupted flow of funds to the state. Three times last year he did, and once this year, state funds dried up because the central government was unable to impose "mother sanctions" that impeded work during the busy season. Nearly every year, over 80% of his funds are spent within his first six months. So the government's claim of "allocation of records" is not true. Rather, the current budget is reduced because it also includes last year's outstanding debt. Moreover, funding allocations are not sufficient to ensure proper implementation on the ground.

### **Normal late payment:**

The Union Rural Development Authority will consider wages paid after the second signer signs her FTO (Fund Transfer Order). However, it also delays the processing of her signed FTO. I do not claim compensation. Despite decisions of the Supreme Court, and initiatives of the Federal Ministry of Finance and GO (Governmental Order), no provision has yet been drafted in the MIS regarding the calculation of full unpaid wages and the payment of compensation therefor. So, the government's claim that 92% are paid on time is false. Even with a quick field survey, we find that payments are regularly delayed.

### **Employees fined for mismanagement:**

The department will withhold wages from employees from states who do not meet official requirements on time (for example, submission of audited cash statements from the previous fiscal year, proof of use, bank reconciliation certificate, etc.). There is no logical or legal

explanation for this strange arrangement. There is no logic as to why workers should be punished for managerial negligence.

**Bank Puzzle:**

Banks in rural areas have been greatly relaxed in terms of personnel and infrastructure, so they are always very busy. Workers usually have to go to the bank multiple times to withdraw their wages. Due to the massive rush and poor infrastructure, bank savings books are often not updated. Many workers don't get their wages when they need them because it's a hassle and cost to get wages from banks.

## **HOW CAN WE ACHIEVE THE 5 TRILLION GOALS?**

### **Increase in the literacy rate:**

By providing optimum wages to the workers, the workers can send their children to schools. It will eventually also help in decreasing child labour & increase the literacy rate.

### **Decrease in unemployment:**

By providing those with 100 days employment guarantee program the rural people will be employed and it will eventually lead to a decrease in the unemployment rate.

### **Increase in the spending by the people:**

As the people from the rural area will be provided with daily wages it will increase their spending capacity by them. It will help in increasing the country's economy.

### **Life expectancy:**

As the people will be given proper wages, they will be able to satisfy the minimum iodine intake daily category. Which can increase the life expectancy of people in rural areas.

### **Decrease in the negative impact:**

As the people will be employed and will have wages on regular basis, they would not end up in any wrong practices such as robbery, murder, terrorism, etc.

### **Increase in women's employment:**

MGNREGA has reserved 1/3<sup>rd</sup> of its portion for women's employment which leads to women's empowerment.

## **Stakeholders of MGNREGA**

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a scheme launched by the Government of India in 2005. The stakeholders of MGNREGA include:

- **Rural workers and households:** The primary stakeholders of MGNREGA are the rural workers and households who are the intended beneficiaries of the scheme. They are entitled to a minimum of 100 days of guaranteed wage employment every year.
- **Panchayati Raj Institution and other local government bodies:** The Panchayati Raj institution and other local government bodies are responsible for implementing MGNREGA at the grassroots level. They are responsible for identifying the works to be taken up under the scheme, providing job cards to workers, and ensuring timely payment of wages.
- **State Governments:** The State Governments are responsible for the overall implementation of MGNREGA in their respective states. They are responsible for allocation of funds, monitoring the implementation of the scheme, and providing technical and administrative support to the local government bodies.
- **Central Government:** The Central Government that is Ministry of Rural Development is responsible for the overall policy framework and funding for MGNREGA. It gives funds to the states for the implementation of the scheme, monitors it, and provides technical support to the states and local government.  
The focus of this scheme is on rural development and asset creation.
- **Academia and researchers:** Academia and researchers play an important role in evaluating the impact of MGNREGA, identifying gaps in its implementation, and suggesting policy recommendations for its improvement.
- **Non-governmental organizations (NGOs):** NGOs and self-help groups play a crucial role in creating awareness about the scheme, facilitating access to entitlements, and ensuring transparency and accountability in the implementation of MGNREGA.

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