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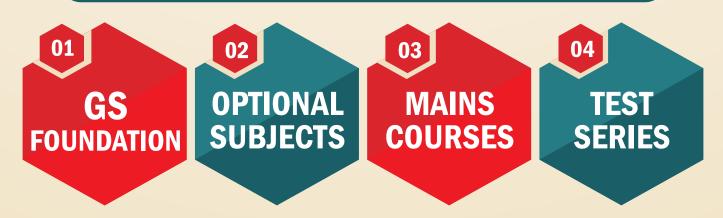


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Gist of Yojana

JULY, 2020

Contents:

1.	INTRODUCTION	1
2.	HISTORICAL PERSPECTIVE	2
3.	MAJOR FOCUS AREAS	3
4.	EXPORT STRATEGY	14
5.	JAM TRINITY	15
6.	DIGITAL TECHNOLOGY IN GOVERNANCE	15
7.	RESILIENT HEALTH SYSTEMS	16
8.	CONCLUSION	17

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SELF RELIANT INDIA

INTRODUCTION

- India has faced the COVID-19 situation with fortitude and a spirit of self-reliance that is evident in the fact that from zero production of Personal Protection Equipment (PPE) before March 2020, India today has created a capacity of producing 2 lakh PPE kits daily, which is also growing steadily.
- Additionally, India has demonstrated how it rises up to challenges and uncovers opportunities therein, as manifested in the re-purposing of various automobile sector industries to collaborate in the making of lifesaving ventilators.
- The clarion call given by the Hon'ble PM to use these trying times to become Atmanirbhar (self-reliant) has been very well received to enable the resurgence of the Indian economy.
- Prime Minister announced a special economic package and gave a clarion call for Atmanirbhar Bharat. He noted that this package, taken together with earlier announcements by the government during COVID crisis and decisions taken by RBI, is to the tune of Rs 20 lakh crore, which is equivalent to almost 10% of India's GDP. He said that the package will provide a much needed boost towards achieving 'Atmanirbhar Bharat'.
- It is observed that the package will also focus on land, labour, liquidity and laws. It will cater to various sections including cottage industry, MSMEs, labourers, middle class, and industries, among others.
- Talking about the positive impact of reforms like JAM trinity and others, brought about in the last six years, Prime Minister said that several bold reforms are needed to make the country self-reliant, so that the impact of crisis such as COVID can be negated in future.



- These reforms include supply chain reforms for agriculture, rational tax system, simple and clear laws, capable human resource and a strong financial system. These reforms will promote business, attract investment, and further strengthen Make in India.
- Self-reliance will prepare the country for tough competition in the global supply chain, and it is important that the country wins this competition. The same has been kept in mind while preparing the package. It will not only increase efficiency in various sectors but also ensure quality.

Meaning of Self-Reliant India Mission

- The Self-Reliant India Mission aims towards cutting down import dependence by focussing on substitution while improving safety compliance and quality goods to gain global market share.
- The Mission focuses on the importance of promoting "local" products.
- It doesn't mean the tariff escalation, MRTP days of pre-liberalization days.
- It is a program to project India into the global market and gain a significant position.
- It not only contains financial packages for different sectors but also pushes the reform measures in agriculture, PSUs, etc.

HISTORICAL PERSPECTIVE

- Self-reliance in state-run heavy industries and strategic sectors in the decades following independence had placed India ahead of most developing countries.
- In the 1970s and 80s, however, India did not modernise these industries to climb higher up the technological ladder.
- The private sector, which had backed the state-run core sector approach in its Bombay Plan, stayed content with near-monopoly conditions in non-core sectors in a protected market.
- India's industrial ecosystem was thus characterised by low productivity, poor quality and low technology, and was globally uncompetitive.

The Five pillars of Atmanirbhar Bharat focus on:

- **Economy**: contemplates not an Incremental change but a quantum leap so that we can convert the current adversity into an advantage.
- Infrastructure: that can be an image of modern India or it can be the identity of India.
- System: driven by 21st-century technology, and that is not based on old rules.
- Vibrant Demography: a vibrant democracy that is the source of energy to make India self- reliant.
- Demand: where the strength of our demand and supply chain is utilized intelligently.

The Five phases of Atmanirbhar Bharat are:

- Phase-I: Businesses including MSMEs
- Phase-II: Poor, including migrants and farmers
- Phase-III: Agriculture
- Phase-IV: New Horizons of Growth
- Phase-V: Government Reforms and Enablers



MAJOR FOCUS AREAS

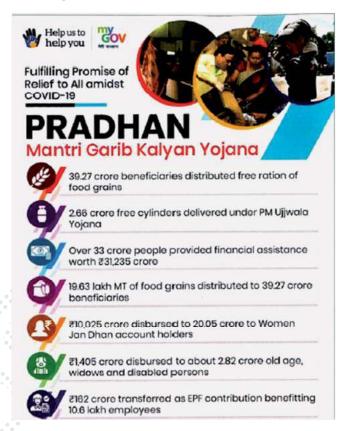
Businesses including MSMEs

Pradhan Mantri Garib Kalyan Package

- Rs. 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus.
- Insurance cover of Rs 50 Lakh per health worker
- 80 crore poor people given benefit of 5 kg wheat or rice per person for next 3 months
- 1 kg pulses for each household for free every month for the next 3 months
- 20 crore women Jan Dhan account holders get Rs 500 per month for next 3 months
- Gas cylinders, free of cost, provided to 8 crore poor families for the next 3 months
- Increase in MNREGA wage to Rs 202 a day from Rs 182 to benefit 13.62 crore families
- Front-loaded Rs 2,000 paid to farmers under existing PM-KISAN to benefit 8.7 crore farmers
- Building and Construction Workers
 Welfare Fund allowed to be used to provide relief to workers
- 24% of monthly wages to be credited into their PF accounts for next three months for wage-earners below Rs 15,000 p.m. in businesses having less than 100 workers
- Limit of collateral free lending to be increased from Rs 10 to Rs 20 lakhs for Women Self Help Groups supporting 6.85 crore households.
- District Mineral Fund (DMF) to be used for supplementing and augmenting facilities of medical testing, screening etc

Other Measures

- On the request of the Government of India, RBI raised the Ways and Means advance limits of States by 60% and enhanced the Overdraft duration limits
- Issued all the pending income-tax refunds up to 5 lakh, immediately benefiting around 14 lakh taxpayers
- Implemented "Special Refund and Drawback Disposal Drive" for all pending refund and drawback claims





• Sanctioned Rs 15,000 crores for Emergency Health Response Package

Measures taken by Reserve Bank of India

- Reduction of Cash Reserve Ratio (CRR) has resulted in liquidity enhancement of rs 1,37,000 crores
- Targeted Long Term Repo Operations (TLTROs) of rs 1,00,050 crore for fresh deployment in investment grade corporate bonds, commercial paper, and non-convertible debentures.
- TLTRO of Rs.50,000 crore for investing them in investment grade bonds, commercial paper, and non-convertible debentures of NBFCs, and MFIs.
- Increased the banks' limit for borrowing overnight under the marginal standing facility (MSF), allowing the banking system to avail an additional rs 1,37,000 crore of liquidity at the reduced MSF rate.
- Announced special refinance facilities to NABARD, SIDBI and the NHB for a total amount of rs 50,000 crore at the policy repo rate
- Announced the opening of a special liquidity facility (SLF) of rs 50,000 crore for mutual funds to alleviate intensified liquidity pressures.
- Moratorium of three months on payment of instalments and payment of Interest on Working Capital Facilities in respect of all Term Loans.



Poor, including migrants and farmers

Direct Support to Farmers & Rural Economy provided post COVID

- 3 crore farmers with agricultural loans of Rs. 4.22 lakhs crore availed the benefit of 3 months loan moratorium.
- Interest Subvention and Prompt Repayment Incentive on crop loans, due from 1 st March, extended up to 31st May, 2020
- 25 lakh new Kisan Credit Cards sanctioned with a loan limit of Rs. 25,000 cr.



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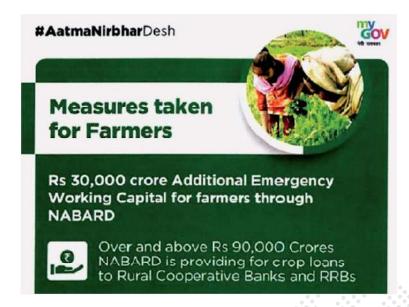
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Liquidity Support to Farmers & Rural Economy provided post COVID

- 63 lakh loans of Rs. 86,600 crore approved in Agriculture between 1.3.2020 to 30.04.2020.
- Refinancing of Rs.29,500 crore provided by NABARD, to Cooperative Banks & Regional Rural Banks in March,2020.
- Support of Rs. 4,200 crore provided under Rural Infrastructure Development Fund to States during March, 2020 for rural infrastructure
- Working capital limit of Rs. 6,700 crore sanctioned for procurement of agriculture produce to State Government entities since March, 2020

Support for Migrants and Urban Poor during last 2 months

- Government of India has permitted State Governments to utilise State Disaster Response Fund (SDRF) for setting up shelter for migrants and providing them food and water etc.
- Central Government also released Rs 11002 crore of its contribution in advance to all States on 3rd April, to augment funds in their SDRF.
- Hygienically prepared three meals a day provided for the residents of Shelters for Urban Homeless (SUH) during the lockdown.
- 12,000 SHGs have produced 3 crore masks





and 1.20 lakh litres of sanitizers. This gave additional employment opportunity to the urban poor.

- Disbursal of Revolving Fund (RF) to Self Help Groups was on-boarded on PAiSA Portal in April 2020 on a pilot basis in Gujarat and is now being rolled out across all the States in May 2020.
- 7,200 new Self Help Groups of urban poor have been formed during the period starting March, 2020.

MGNREGS support to returning Migrants

- 14.62 crore person-days of work generated till 13th May 2020
- Actual Expenditure till date is around Rs. 10,000 Cr
- Work offered to 2.33 Crore wage seekers yesterday in 1.87 Lac Gram Panchayats
- 40-50% more persons enrolled, compared to May last year
- Average wage rate rose to Rs. 202 from Rs. 182 in last FY
- Drive being undertaken to enroll returning migrants
- States/UTs advised to provide works to migrant workers as per the provisions of the Act
- Planning for continuing MNREGA works in Monsoon as well: plantations, horticulture, livestock related sheds

Labour Codes - Benefits for Workers

- Universalization of right of minimum wages and timely payment of wages to all workers including unorganized workers – presently minimum wages applicable to only 30% of workers.
- Statutory concept of National Floor Wage introduced: will reduce regional disparity in minimum wages.
- Fixation of minimum wages simplified, leading to less number of rates of minimum wages and better compliance.
- Appointment letter for all workers- this will promote formalization.
- Annual Health Check-up for employees.
- Occupational Safety & Health (OSH) Code also applicable to establishments engaged in work of hazardous nature even with threshold of less than 10 workers.

Agriculture

Steps during COVID

- A number of measures supporting farmers was explained yesterday.
- Additional measures taken during last 2 months are below
- During lockdown period Minimum Support Price (MSP) purchases of amount more than Rs 74,300 crores
- PM KISAN fund Transfer of Rs 18,700 crores
- PM Fasal Bima Yojana claim payment of Rs 6,400 crores

Animal Husbandry

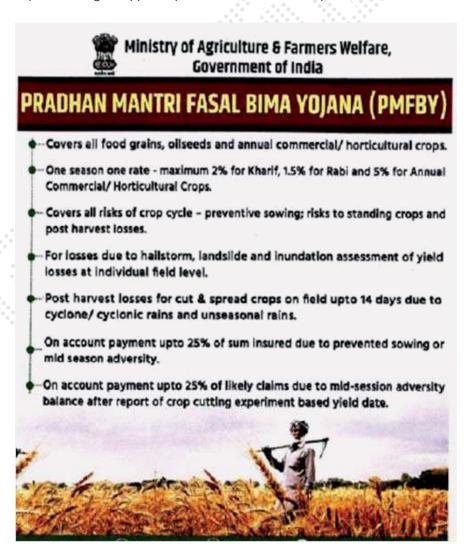
- During Lockdown, Demand of Milk reduced by 20-25%.
- 560 Lakh litre per day(LLPD) procured by cooperatives against daily sale of 360 LLPD.



- Total 111 Crore Litres extra procured ensuring payment of Rs 4100 Cr.
- A new scheme to provide interest subvention @2% per annum to dairy cooperatives for 20-21.
- Additional 2% p.a interest subvention on prompt payment/interest servicing.
- This scheme will unlock 5000 Cr additional liquidity, benefitting 2 Cr farmers.

Formalisation of Micro Food Enterprises (MFE)

- Scheme promotes vision of Hon. PM: 'Vocal for Local with Global outreach'
- Unorganised MFEs units need technical upgradation to attain FSSAI food standards, build brands and marketing
- A Scheme will be launched to help 2 lakh MFEs attain attain above goals
- Existing micro food enterprises, Farmer Producer Organisations, Self Help Groups and Cooperatives to be supported
- Cluster based approach (e.g. Mango in UP, Kesar in J&K, Bamboo shoots in North-East, Chilli in Andhra Pradesh, and Tapioca in Tamil Nadu etc.)
- Expected outcomes: Improved health and safety standards, integration with retail markets, improved incomes
- Will also help in reaching untapped export markets in view of improved health consciousness.



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Pradhan Mantri Matsya Sampada Yojana (PMMSY)

- Critical gaps in fisheries value chain
- Government will launch the PMMSY for integrated, sustainable, inclusive development of marine and inland fisheries.
- Rs 11,000 Cr for activities in Marine, Inland fisheries and Aquaculture
- Rs. 9000 Cr for Infrastructure Fishing Harbours, Cold chain, Markets etc.
- Cage Culture, Seaweed farming, Ornamental Fisheries as well as New Fishing Vessels, Traceability, Laboratory Network etc. will be key activities.
- Provisions of Ban Period Support to fishermen (during the period fishing is not permitted), Personal & Boat Insurance
- Will lead to Additional Fish Production of 70 lakh tonnes over 5 years.
- Employment to over 55 lakh persons; double exports to Rs 1,00,000 Cr.
- Focus on Islands, Himalayan States, North-east and Aspirational Districts.



National Animal Disease Control Programme

- National Animal Disease Control Programme for Foot and Mouth Disease (FMD) and Brucellosis launched with total outlay of Rs. 13,343 crores.
- It ensures 100% vaccination of cattle, buffalo, sheep, goat and pig population (total 53 crore animals) for Foot and Mouth Disease (FMD) and for brucellosis.
- Till date, 1.5 crore cows & buffaloes tagged and vaccinated.

Amendments to Essential Commodities Act to enable better price realisation for farmers

- EC Act, 1955 was enacted in days of scarcity.
- Need to enable better price realisation for farmers by attracting investments and making agriculture sector competitive
- Agriculture food stuffs including cereals, edible oils, oilseeds, pulses, onions and potato to be deregulated.

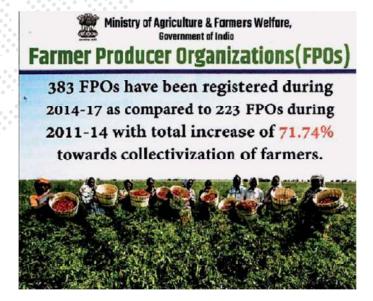


- Stock limit to be imposed under very exceptional circumstances like national calamities, famine with surge in prices.
- No such stock limit shall apply to processors or value chain participant, subject to their installed capacity or to any exporter subject to the export demand.



Agriculture Produce Price and Quality Assurance

- Farmers lack an enforceable standard mechanism for predictable prices of crops at the time of sowing.
- Private sector investment in provision of inputs and knowhow in the agriculture sector hindered
- Facilitative legal framework will be created to enable farmers for engaging with processors, aggregators, large retailers, exporters etc. in a fair and transparent manner.
- Risk mitigation for farmers, assured returns and quality standardisation shall form integral part of the framework.



New Horizons of Growth

- Policy Reforms to fast-track Investment Effort towards AtmanirbharBharat
 - Fast track Investment Clearance through Empowered Group of Secretaries (EGoS).
 - Project Development Cell in each Ministry to prepare investible projects, coordinate with investors and Central/ State Governments



- Ranking of States on Investment Attractiveness to compete for new investments
- Incentive schemes for Promotion of New Champion Sectors will be launched in sectors such as Solar PV manufacturing; advanced cell battery storage; etc.

Introduction of Commercial Mining in Coal Sector

- Need to reduce import of substitutable coal and increase Self-reliance in coal production.
- Government will introduce competition, transparency and private sector participation in the Coal Sector through Revenue sharing mechanism instead of regime of fixed Rupee/tonne
- Against earlier provision of auction of fully explored coal blocks, now even partially explored blocks to be auctioned.
- Coal Gasification / Liquefication will be incentivised through rebate in revenue share.
- Coal Bed Methane (CBM) extraction rights to be auctioned from Coal India Limited's (CIL) coal mines.

Enhancing Private Investments in the Mineral Sector

- Introduction of a seamless composite exploration-cum-mining-cum-production regime.
- 500 mining blocks would be offered through an open and transparent auction process
- Introduce Joint Auction of Bauxite and Coal mineral blocks to enhance Aluminum Industry's competitiveness. Will help aluminium industry reduce electricity costs.
- Remove distinction between captive and noncaptive mines to allow transfer of mining leases and sale
 of surplus unused minerals, leading to better efficiency in mining and production.

Government Reforms and Enablers

Reforming Governance for Ease of Doing Business

- Globally, potential investors look at a country's Doing Business Report (DBR) ranking
- Sustained measures taken have resulted in steadily improving India's position in World Bank's Doing Business Report rank from 142 in 2014 to 63 in 2019
- This included streamlining processes such as granting of permits and clearance, self-certification and third party certification among others.
- Government is working on a mission mode on the next phase of Ease of Doing Business Reforms relating to easy registration of property, fast disposal of commercial disputes and simpler tax regime for making India one of the easiest places to do business

Technology driven Systems - Online Education during COVID

- SWAYAM PRABHA DTH channels to support and reach those who do not have access to the internet. 3 channels were already earmarked for school education; now another 12 channels to be added.
- Provision made for telecast of live interactive sessions on this channelswith expertsfrom home through Skype.
- Also tied up with private DTH operators like Tata Sky & Airtel to air educational video content to enhance the reach of these channels.
- Coordination with States of India to share air time (4 hrs daily) on the SWAYAM PRABHA channels to telecast their education related contents.
- DIKSHA platform has had 61 crore hits from 24th March till date
- 200 new textbooks added to e-Paathshaala



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PRELIMS MOCK TEST

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13 SEPTEMBER





 Manodarpan- An initiative for psychosocial support of students, teachers and families for mental health and emotional wellbeing to be launched immediately.

EXPORT STRATEGY

- An effective exports promotion strategy hinges on robust and competitive domestic manufacturing.
- Manufacturing is competitive when it can compete with the best globally while simultaneously facing imports, particularly duty-free imports from our partners on the domestic turf.
- Though our domestic supply is currently not very efficient, it is reliable, and in this trade-off between reliability and efficiency, the former should get a preference over the latter.
- Such a calamity has taught us a lesson to not be excessively dependent on others for ensuring critical supplies, especially when the sources of such supplies are not fairly distributed.
- If we want to retain the tag of the "Pharmacy of the World", we have to produce formulations and Active Pharmaceutical Ingredients (APIs) in our country.
- An effective exports promotion strategy hinges on robust and competitive domestic manufacturing.
- An exports strategy aimed at import substitution and export promotion, as two sides of the same coin, is ideally suited for us.
- Import substitution, unlike its general perception, is not undesirable. It is not inward looking in the sense of closing your door to imports; rather it is focused on developing domestic capability and prowess to reduce your dependence on imports, particularly when disruption of supply chains can deprive you of critical inputs products.

Causes for declining exports

- Structural factors like low technological adaptability, and absence of technology intensive foreign investment, are curtailing India's exports.
- The slowdown of engineering goods is the result of such structural factors.
- Undervalued currency policies adopted by competitors (like China) amidst relatively strong rupee, makes it difficult to retain export competitiveness.
- In the context of rising anti-globalization sentiments in the West, countries are adopting micro policies to limit their imports.
- Trade is now intensively conducted through Regional Trade Blocs or FTAs where countries exchange trade benefits on mutual understanding. This has led to discrimination against countries like India which are not members of any powerful trade blocs.
- Export of India depends upon income in other countries. Slow economic growth in rest of the world also reduces India's exports.
- The implementation and refund delays under GST may have also caused working capital constraints for firms, which in turn might have hurt their exports.
- There is limited diversification of India's export basket, with the top 10 principal commodity exports accounting for as much as 78 per cent of total merchandise exports.

What should be done to revive it?

 Exports have to be treated as a "National Priority and all stakeholders (central and state governments, regulatory and promotional agencies, service providers and entrepreneurs) need to be on the same page to facilitate exports.



- We need to focus on R&D and product innovation to give impetus to our export promotion strategy and to survive in a dynamic and transformational market.
- The freight disadvantage has been largely nullified through the new Transport and Marketing Scheme for agri-products.
- Greater focus should also be given to FDI to boost exports and enhance productivity.
- We should improve the business environment and expedite regulatory and other clearances at all levels to translate greater liberalisation into higher inflows.
- India needs to take a hard look at its choices. Creating global competitiveness and doing all that it takes to do so, including abandoning conventional ways of thinking, cannot be delayed.
- Better-functioning factor markets and reducing costs for businesses are overdue.
- Smarter, creative policies for developing and nurturing the nation's industrial and technological capacities need to be crafted.
- Economic nationalism and greater ambition is the need of the hour.

JAM TRINITY

- The Government has been actively promoting the use of digital technology and establishing nationwide online platforms to boost policy implementation, essential operations and transparency during COVID- 19 crisis.
- Aarogya Setu has proved to be an invaluable tool in the fight against the pandemic and the JAM trinity is
 acting as a safety net and helping millions who need immediate monetary aid.
- Jam Trinity, an abbreviation for Jan Dhan Yojna, Aadhaar and Mobile is concerned with direct subsidy transfers.
- The three modes of identification would help deliver direct benefits to India's poor.

Following are the key benefits that highlight JAM as an imperative in the current times:

- The JAM trinity has given a boost to the DBT programme and expanded its coverage from partial to ubiquitous. Aadhaar has facilitated legitimate databases while Jan -Dhan has offered bank accounts for all.
- By eliminating the need for middlemen or conduits, JAM has helped minimise avenues of corruption, irregularities, wrong-doings and pilferages. It has also therefore, promoted the ease of doing business.
- Given the need for physical distancing to curtail the spread of COVID- 19, JAM is promoting online transactions among the beneficiaries, use of ATMs and payment cards instead of physical visits to the banks.
- In the longer run, DBT schemes like JAM will make the rural population get acquainted with the concept of 'saving' thus contributing to the GDP of the country as a whole.

DIGITAL TECHNOLOGY IN GOVERNANCE

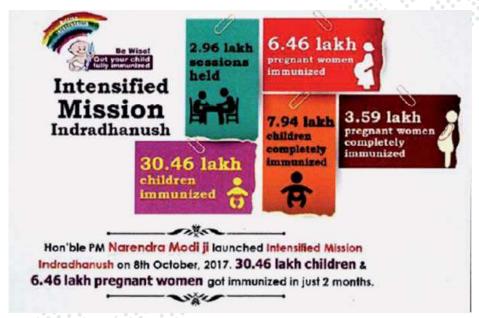
- It is the stoppage in the work of parliamentary committees which needs immediate attention. These committees are smaller sub-groups of MPs which meet outside the House to deliberate on issues of public importance. The committees play a critical role as they are tasked with the in-depth examination of government bills.
- It is obvious that normalcy in the judicial process will not resume in a short time, even in an early period post lockdown phase. Therefore, it is an opportunity of the judiciary to adopt Information and communication technology, so that justice can reach everyone without any delay.
- There is an unprecedented opportunity for community collective choice, whereby citizens who are affected by a set of governing rules can help to select and frame policy, rank spending priorities, and can, in partnership with their local government representatives.



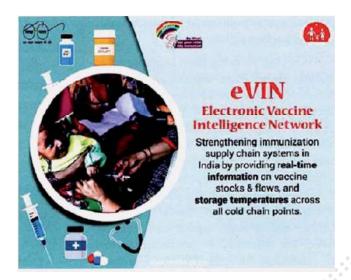
• Information Technology has ensured that a policy decision taken by the government can be quickly executed and implemented at multiple locations, across the length and breadth of the country.

RESILIENT HEALTH SYSTEMS

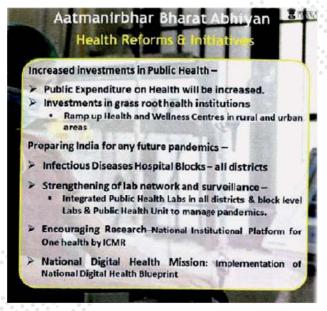
- India has exhibited consistent progress in ensuring strengthened health systems and infrastructure over the years.
- It is committed to building effective and efficient health delivery systems and attaining the highest possible level of health and well-being for all, at all ages, through a preventive and promotive health care orientation in all developmental policies, and universal access to good quality health care sendees without anyone having to face financial hardship as a consequence.
- In the recent years, one national initiative that has been globally lauded as one of the largest public health programmes is Mission Indradhanush. Aiming for Full Immunisation Coverage (FIC), this programme was introduced to accelerate the annual immunisation coverage from an average of 1% in geometric progression.



- While the Government of India led the initiative, international agencies such as WHO, UNICEF, Bill & Melinda Gates Foundation, Rotary International etc., were roped in to augment the efforts in robust planning, capacity building of the frontline workers, accelerated behaviour change communications, and monitoring, and evaluation of the programme.
- In the recent years, another major flagship program of the Central Government that has gained massive traction is Ayushman Bharat (AB), with its twin pillars of Health & Wellness Centres (HWCs) which provide primary and secondary health care, and Pradhan Mantri Jan Arogya Yojana (ABPMJAY) for provisioning of health assurance to the most vulnerable and needy population (approximately 10.74 cr poor and deprived rural families covering almost 50 cr people that form the bottom 40% of the population pyramid).
- A major policy breakthrough for maternal health care services came about in June 2016 with the implementation of Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA). Under this programme, all pregnant women in our country are provided fixed and free Antenatal Care (ANC) services on the 9th of every month with the participation of the private sector. This not only helps in improving the quality of antenatal care, but also helps majorly in identification of high- risk pregnancies at the very outset.
- To enhance the quality of vaccines and supply chain, the Government of India effectively introduced the indigenously developed eVIN (Electronic Vaccine Intelligence Network) which seeks to ensure supply of vaccines and cold chain maintenance through technological solutions.



Accredited Social Health Activists (ASHAs) played the most important role of mobilising the beneficiaries, the
motivated Auxiliary Nurse Midwife (ANMs) administered vaccines to approximately 37.6 million children and
9.46 million pregnant women in the past six years across seven phases.



CONCLUSION

- Whether it is an individual or a nation, self-reliance does not imply doing everything yourself.
- Similarly, building a self-reliant economy does not mean building an economy in isolation.
- Self-reliance implies recognising that when we depend on others for help, there will be times when such help will not be forthcoming.
- As the times we seek help may be the times when we are most vulnerable, self-reliance implies building the necessary capability to be independent at the most vulnerable times.
- Thus, self-reliance does not imply complacent self-sufficiency, where India cuts itself off from the rest of the world and thereby avoids competing with the best in the world and benchmarking itself against them.
- Instead, self-reliance requires delineating sectors that are strategically critical to the nation and investing in these sectors so that our dependence during vulnerable times is minimised.



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