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Editorial

Small enterprises in India have been flourishing despite a challenging environment. The Government is taking steps to strengthen the sector as it not only contributes significantly to employment generation but also contributes to the nation's economy. The government has launched many programmes to reorient the sector for scaling up the economic activity in the sector. For rejuvenating this sector some financial and technical initiatives have also been undertaken. These include re-implementation of Public Procurement Policy, MUDRA Yojana, Make in India, Startup India, and Skill India. These initiatives are aimed at empowering the sector so that it grows strongly and its share in GDP increases. The implementation of GST Bill in 2017 is a landmark step towards eradicating indirect taxes, creating more transparency in tax process and also in contributing to business growth in unconventional sectors as well.

Recognizing the potential of MSME sector for the nation's development, the Government of India, through its various agencies, has taken many key steps to strengthen the sector and promote innovation and capacity building in this sector. Regular dialogue is facilitated between various stakeholders through the constitution of specific task forces and inter-ministerial committees. The Micro and Small Enterprises-Cluster Development Programme is being implemented by the government for the holistic and integrated development of these enterprises in clusters through soft interventions, hard interventions and infrastructure upgradation for enhancing their productivity and competitiveness. To ensure better flow of credit to SMEs, the Ministry has introduced a Policy Package for Stepping up Credit to Small and Medium Enterprises (SMEs) under which it operates schemes like the Credit Guarantee Fund Scheme and the Performance and Credit Rating Scheme.

Technology has proved to become business enabler and a pivotal tool to bring efficiency in business. Also the marketplaces for small enterprises are gradually shifting towards virtual platforms, making it necessary for them to adopt tech tools. The government has taken several steps to encourage technology adoption and provide small enterprises with the necessary funding, mentoring and tools to adopt them easily. The National Manufacturing Competitiveness Programme is a flagship programme of the Ministry of MSME which endeavors to equip these enterprises with technology-based tools in the areas of quality upgradation, productivity, design development, energy efficiency and marketing. Addressing their concerns about technology adoption, giving real examples of how technology has had a tremendous impact on various business entities, world over, would certainly boost the functioning of small enterprises.

Khadi's relevance and its role in reducing the mass exodus to cities in search of jobs was the prime reason behind Prime Minister Shri Narendra Modi's clarion call of making this signature fabric a mode to attain economic transformation in the nation. This was what Mahatma Gandhi thought of in pre-independence era. Using simple technology that could be learned easily by anybody, Khadi spinning was popularized by Gandhiji to provide work to the people in the rural areas and as an alternative to the British products in the market. He sought to establish an economic system through Khadi which was centered on his principle of non-violence. Presently, a major boost to this sector will have a huge trickle-down effect directly benefiting millions of Khadi artisans - engaged in spinning, weaving, carding, cleaning, dyeing, stitching and host of other activities.

Small enterprises can play a big role in making India self-reliant by an innovative approach and power to use cheap and local resources. They act as low-cost alternatives to the corporates, relying solely on their expertise in their niche, unique manufacturing process and ability to bring about innovation. Provided with the right support at the right time, small enterprises in India can not only spearhead growth of the Indian industry, but also help cut its high dependence on costly exports.



Vinai Kumar Saxena

KVIC's main concern was the welfare and socio-economic development of the artisans, who sustain the pyramid of Khadi and Village Industries. Getting them better and wider opportunities for income and employment is the primary goal even while strengthening the Khadi brand as well as diversifying its business avenues.

The hand-spun and hand-woven natural fabric (better known as Khadi) is associated with India from the time immemorial, i.e. right from the evolution of civilization here. During the pre-Independence time, the movement of Khadi manufacturing gained momentum under the leadership of Mahatma Gandhi - aimed to discourage the Indians from wearing of foreign clothes. After independence, Khadi was reduced to a formal uniform of the political class, and along with its wearers, Khadi too lost its symbolic force. Its charm remained merely skin-deep. In Gandhi's days, Khadi was a weapon of the swadeshi, against the imported cloth. After independence, its importance is no less. Gandhiji promoted Khadi because the hand-spun cloth was at the centre of his vision for India's self-reliant economy. In interior villages, where there are no job opportunities other than the rain-dependent agriculture, Khadi-spinning and similar economic activities can give people a means of livelihood. Now, Prime Minister himself has taken up the task of making Khadi popular again.

Taking serious notes of Khadi's relevance and its role in reducing the mass exodus to cities

in search of jobs, Prime Minister gave a clarion call of making this signature fabric a mode to attain economic transformation in the nation. What else can be a better medium to showcase 'nationalism'? A major boost to this sector will have a huge trickle-down effect directly benefiting millions of Khadi artisans - engaged in spinning, weaving, carding, cleaning, dyeing, stitching and host of other activities. The health of our economy depends on the choices we make. It is prudent economic sense to consume locally made products be it food, clothes or any other consumer items. And, that is the area - on which the PM is focused upon - to have 'economic sustenance with a grace sense of nationalism'. The current push for Khadi from him has increased its demand in multiples. He first appealed the masses to adopt Khadi with the catch-line 'Khadi for Fashion', which multiplied its craze among youths. And, then he talked about 'Khadi for Economic Transformation' - which paved the way to make rocketing growth for Khadi.

Khadi, as Gandhiji believed, is not only the tool of self-reliance or symbol of nationalism; rather it can also play a vital role in economic

growth of nation. But due to lack of vision and focus by successive governments, it could not accelerate from the proverbial snail's speed in terms of growth and job creation for many years. Surprisingly, till the year 2014 from Independence, the growth of this sector – which was most close to the Father of the Nation – could not even touch the double digits as the highest growth rate recorded in that span of 65-odd years was mere 8 percent. Undoubtedly, it was the vision of Prime Minister that this untapped sector witnessed a rocketing growth. In the Fiscal 2017-18, the sale of Khadi has grown to Rs 2509 crore, i.e. 25 per cent up with respect to Rs 2007 crore in 2016-17.

KVIC has scripted many success stories in the post-2014 era. Sample them: The total average Khadi sale, which was Rs 914.07 crore during the year 2004 to 2014, jumped to Rs 1828.30 crore in three years after that, i.e. between 2015 to 2018, with over 100 percent increase. Similarly, as many as 391 new Khadi institutions were established after 2015 in some three-odd years, whereas the number of new Khadi institutions established in 10 years' period between 2004 and 2014 was only 110. Even, few historical achievements have taken place in the Khadi industries. It was the fusion of Khadi's USP with Yoga that so far 'Khadi Yoga Kits' worth Rs 3.41 crore had been sold out in the post-2015 period – which was zero before it. Not only that, the kitty, which was nil from the damaged good clearance in

the pre-2014 period, got over Rs 2 crore in the post-2015 span of time. On the other hand, the average export of Khadi and village industries products was mere Rs 87.77 crores in the 10 years' span between 2004 and 2014. But, the moment the government started considering it as a means of economic transformation, it grew at a rocketing pace: From 2015 to June 2018, the average export of Khadi and village industries products went to nearly Rs 2100 crore with a huge growth of 133.28 per cent.

As Charkha represents the heart of Khadi, the KVIC had decided to make it a tool of employment at people's doorsteps in the remotest rural areas. The KVIC has so far distributed about 32,000 charkhas and over 6,000 looms between 2015 to June 2018. Surprisingly, this figure was almost zero between 2004 and 2014.

To penetrate in the established textile market, the KVIC decided to come up with the changed and aggressive marketing policies. For that, the KVIC invited many Textile Majors like Raymonds, Aditya Birla Fashion Retail, Arvind Mills etc. to join hands with KVIC, to market the signature fabric of India with innovative and highly market-friendly design intervention. Being a government body, the KVIC always faced the crunch of funds to expand its wings in the attractive marketing spaces like malls and up-market areas. For that, the KVIC derived a new concept of 'Khadi Korner', where space from large



retail houses was taken on shop-and-shop basis in the mega-malls and other such up-markets. KVIC signed agreements with Globus, Big Bazaar, Cotton Bazaar etc for establishing Khadi Korner within their showrooms in Mega-Malls and which resulted into a new Avatar of signature fabric for the avid Khadi lovers. It, subsequently, redressed the rampant complaints of the Khadi consumers about the unavailability of Khadi outlets in many cities.

KVIC's main concern was the welfare and socio-economic development of the artisans, who sustain the pyramid of Khadi and Village Industries. Getting them better and wider opportunities for income and employment is the primary goal even while strengthening the Khadi brand as well as diversifying its business avenues. Interestingly, in the history of Khadi, increment of wages had never been more than Re 1 per hank before 2014. But, under the present regime of this government, it has been increased twice – each time with more than Rs 1.50 per hank, i.e. from Rs 4 per hank to Rs 5.50 per hank in July 2016 (i.e. 37.5 percent) and from Rs 5.50 per hank to Rs 7.50 per hank from 15th August 2018 (i.e. 36.36 percent). Hence, on an average, an artisan spinning minimum 20 hanks in a day will now start earning Rs 202 per day.

KVIC also revived many closed and defunct Khadi institutions after 2015. Take Sewapuri: This Ashram was set up on November 5, 1946 by a group of Gandhians, under the guidance of the Mahatma Gandhiji, to promote Khadi and provide employment to weavers. Gandhiji stayed here for quite some time, when 600 people used to work in this centre those days. But, due to financial crunch and lack of proper management, the centre was closed in 1990 and since then this erstwhile glorious centre that played a crucial role in the promotion of khadi virtually turned into a testimony of negligence. In its 26-odd years' of dilapidation, it turned into a jungle – with most of the structures biting the dust. The KVIC, on September 17 last year on Sewa Diwas, reopened it. Within three months, this Ashram had given direct employment to more than 800 people of this area. KVIC roped in Rural Electrification Corporation (REC) to use its CSR funds to kick off Khadi activities there. REC sanctioned Rs 5.50 crore for this project. Notably, it is the first ever utilization of CSR funds for Khadi activities. Similarly, for the artisans of as many as 14 sleepy hamlets in the Mysuru region, KVIC

re-dedicated the 91-year-old Khadi institution of Badanavalu again to the nation, which was closed following some caste violence in 1993. Started in 1926 by four poor women of this area, acting upon the call given by Mahatma Gandhi to adopt Khadi as a vehicle for self-reliance, had caught the attention of Gandhiji and he visited and stayed the centre in 1927. Taking cognisance of this centre's historic importance and the needs of the artisanal families that had lost livelihood support, the KVIC decided to prioritize this Gandhian Khadi centre for revival. It re-developed the destroyed worksheds there and installed as many as 100 charkhas and 20 looms along with bee-keeping activities.

In an exercise to weed out any corruption, the KVIC discovered that nearly 11.60 lakh artisans were getting subsidy (marketing development assistance, or MDA)—the number was constant for the preceding 10 years. As many as seven lakh were fake or 'ghost beneficiaries'. After the implementation of Aadhar-seeded payment of subsidy directly to the bank accounts of genuine khadi artisans in 2016, KVIC was able to identify and weed out the ghost beneficiaries – pretending to be artisans. This cleansing operation has subsequently saved Rs 153 crore of the government exchequers.

Earlier in the history of KVIC, it was never ever contemplated that Charkhas, looms and other implements for Khadi activities has any avenue for public participation. Nearly four years ago, KVIC launched a livelihood donation programme named Sahyog, in which KVIC appealed the individuals, PSUs and Corporates, to contribute for providing Charkhas to the artisans – predominantly women. It got an overwhelming response and even the individuals contributed under this programme. It proactively continues to approach PSU's to work alongside them in deploying their CSR funds towards empowerment initiatives of Khadi artisans and the Khadi institutions. The KVIC, for the first time, roped in REC (Rural Electrification Corporation) to revive the legacy of the Sewapuri Ashram and got Rs 5.5 crores for it. Incidentally, it was the first CSR intervention in the history of KVIC. So far, the KVIC got the contribution of more than Rs 8 crores from various companies like ONGC, ITPO, Aditya Birla Group, JK Cement, GMR, NCCL, the IMC Chamber of Commerce etc.

A search for avenues for Khadi's multi-dimensional growth was also started by the KVIC.

The KVIC – for the first time – organized Khadi exhibitions in as many as 10 Indian High Commissions/Embassies abroad – to showcase niche Khadi fabric, ready-mades and village industries. For the very first time, Khadi became the theme-line of the national day celebration of any foreign country. It was the theme-line of Montenegro's National Day on 13th July this year – which was witnessed by more than 50 diplomats. It was this signature fabric of India that draped the train at St Pietermaritzburg on 7th June 2018 – commemorating Mahatma Gandhi's 125 years of throwing out from the train there in South Africa.

Similarly, Khadi Fashion shows were held in New Delhi at Australian as well as Indonesian Embassies and later on in Johannesburg (South Africa) – noted fashion designer Gavin Rajah choreographed a 20-minute textile event – aimed to project Khadi in a modern and trendy style – at Sandton Convention Centre there on 30th April 2018. As a part of Centenary Year celebrations of Gandhiji's Swadeshi Movement alias BUBU, the High Commission of India in Uganda, in association with the Republic of Uganda, unveiled the Gandhi Charkha – gifted by KVIC – at the Gandhi Heritage Site at Jinja in Uganda on 2nd October 2017, which is also the International Day of Non-Violence. It was the first testimony that a Charkha had gone to the foreign soil.

Prime Minister Employment Generation Program (PMEGP) is the flagship scheme of Govt of India, for which KVIC is the nodal agency. During the last four years, KVIC, through this scheme, has established 1, 93, 818 small and medium projects across the country with distribution of margin money worth Rs 4,736 crores. Though these projects during the last four years, KVIC has created 14, 75, 888 direct employment. Looking to the success in implementation of PMEGP scheme by the KVIC, the Govt of India has increased its budget in the current financial year to Rs 1,800 crore from Rs 1,100 crore last year.

On 13th December 2016, the Prime Minister, in a Dairy function at Banaskantha in Gujarat, said that the country needs Sweet Kranti, after the Shwet Kranti. Taking Prime Minister's call on mission mode, the KVIC drafted a programme named mini 'Honey Mission' and launched it in July 2017 with a small budgetary arrangement of Rs 6 crore. Till the date, the KVIC has distributed

approximately 29,000 bee-boxes across the nation among the farmers, adivasis, SC/ST and unemployed youths. It includes distribution 2,300 bee-boxes at Kupwara in Jammu and Kashmir in association with Indian Army, subsequently creating a world record of highest bee-box distribution in a single day. Before that, the KVIC derived a novel way to cut out illegal poaching and maintain flora and fauna in and around Kaziranga National Park in Assam. It first started a new training-cum-production centre setup in association with Assam forest department, giving 25 charkhas, five looms and other accessories to the village artisans of Silimkhowa village under Karbi-Anglong district in Kaziranga forest area. After that, on 20th May 2018, i.e. on World Honey Bee Day, the KVIC distributed as many as 1,000 bee-boxes among 100 Mishing Asamese tribal people in Kaziranga – for rebuilding their lives and secure their future. And, last but not the least, in the tiger-prone zone of Bali island in Sunderban in West Bengal, the KVIC decided to give 75 Charkhas to tiger-victim women (bagh-bidhoba in local parlance) and 500 bee-boxes to 50 such local families. Christened as 'Tiger Victim Khadi Katai Kendra' Bali, the KVIC has also conducted training programme of spinning and bee-keeping from 30th July. Consequently, it would be a significant stride by the KVIC by encouraging the villagers to take up apiculture and Khadi activities right in their native villages and to stop villagers from collecting honey and fishing in deep waters of the Sundarban forest for eking out bread for their families – risking their lives – prey to tigers, crocodiles and poisonous snakes.

After the successful implementation of mini Honey Mission, the Ministry of MSME sanctioned Rs 49 crore during the Financial Year 2018-19, in which KVIC has planned to distribute 1.25 lakh bee-boxes till December this year, creating direct employment of 12,500 families. The bee-keeping movement is expected to generate additional incomes of up to Rs 50,000 per annum per person to the rural and tribal families. Apart from generating regular income to them, the Honey Mission would subsequently increase the crop production up to 40 per cent in and around their villages through cross-pollination.

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Khadi refers to the national dignity of hand-spun, hand-woven cloth. In simple terms, it is also the cloth manufactured in the country by the countrymen themselves with their own raw material....Mahatma Gandhi revolutionized large-scale production of Khadi by common men i.e. villagers - an essential part of the national liberation movement....the idea of Khadi is not only confined to the hand-spun hand-woven cloth, but it is, undoubtedly, an effective and the most practical thought, a philosophy dedicated to Sarvodaya- the welfare of all paving the way to Swarajya having village-centred economy as the nucleus.

KHADI AND RURAL RECONSTRUCTION: A GANDHIAN VIEW

Dr Ravindra Kumar

While Khadi is good for the poor as an honourable occupation for earning bread, it has an additional and far greater value as an instrument of winning Swarajya through non-violent means.”—MK Gandhi

Mahatma Gandhi’s above-mentioned statement appearing in *Harijan* on September 29, 1946 depicts the importance of Indian fabric *Khadi* and his philosophy in the root of it. It reveals his vision of village-reconstruction and rebuilding the nation on the basis of her hand-spun fabric heritage these pioneering an era of self-reliance, development and prosperity.

On another occasion Mahatma Gandhi opines succinctly:

“Khadi to me is the symbol of unity of Indian humanity, of its economic freedom and equality and, therefore, ultimately... (it is) the livery of India’s freedom (in which) decentralization of the production and distribution of necessities of life (remain just and fair).”

(Constructive Programme: Its Meaning and Place, ed. 1948, p 12).

This reflects the magnitude of India’s thousand years old tradition of hand-woven cloth. It presents Khadi as a symbol of unity instrumental in restoring the lost dignity of Indians through the philosophy related to it. Through this, one can well comprehend the sole spirit of Khadi philosophy related to human equality. The most important aspects of freedom,

justice and rights are necessarily associated thereof. This, eventually, unveils Gandhiji’s unique idea of achieving *Swarajya* through constructive works paving the way to *Sarvodaya*, which is finally dedicated to humanism –rise and prosperity of everyone without any kind of discrimination, be it on the basis of caste, class, colour, community –social or religious, gender or economic disparity.

Villages are not only the strength of the social structure of the nation, but are the protectors of evolutionary and harmonious culture of India whose values bringing compatriots within the ambit of unity in diversities. They, in particular, play a vital role in growth and stability of the national economy. Agriculture, the main enterprise of villages and related industries is the spinal column of the economy of the nation. The significance of villages in socio-cultural and economic fields –in the overall development of the nation as Gandhiji clarified it well through his ideas related to *Sarvodaya* –the welfare of all and *Swarajya* –self-rule, calling on the countrymen to step forward accordingly, is not the least deniable today in comparison to the days of the Mahatma himself.

Khadi refers to the national dignity of hand-spun, hand-woven cloth. In simple terms, it is also the cloth manufactured in the country by the countrymen themselves with their own raw material. Cloth is one of the five basic human needs. Its significance in man’s life is well known to all of us. Having this very importance of man’s life in the centre, Mahatma Gandhi revolutionized



large-scale production of Khadi by common men i.e. villagers - an essential part of the national liberation movement. He called on the compatriots at the launch of the Non-Cooperation and Swadeshi Movement in 1920 to boycott all foreign manufactured or labelled goods, more especially clothes manufactured in mills under mill-owners' monopoly and being sold at high cost by the British Raj to Indians compromising their dignity and prosperity.

The basic spirit in the root of Mahatma's call remained in the fact that he desired common men of India, a country of villages and farmers, to become part and parcel of the mainstream of the nation -creating large scale awakening among people and making appropriate use of their labour, thus ascertain their place of becoming the backbone of the national economy through their self-sufficiency. Farmers and their associates -almost all those living in villages are to a large extent in a way or the other connected to each-other. Their mutual dependency to a large extent remains intact. Mahatma Gandhi, therefore, wished this village power -the real strength of the nation through its self-sufficiency to play vital role in the economy to contribute towards *Sarvodaya* leading to *Swarajya*.

Hence, the idea of Khadi is not only confined to the hand-spun hand-woven cloth, but it is, undoubtedly, an effective and the most practical thought, a philosophy dedicated to *Sarvodaya* -the

welfare of all paving the way to *Swarajya* having village-centred economy as the nucleus. It is the medium of all-welfaristic fundamental change fairly conducive to the resurrection of the real Hindustan -a country of villages, on the basis of available national resources, fair, full and positive use of manpower and large scale joint endeavours of countrymen as per the demand of time.

All the efforts towards achieving this goal were made by Mahatma Gandhi himself and his comrades in his lifetime, especially a resolution passed by the Working Committee of Indian National Congress in 1921 to manufacture two million *Charkhas*-spinning wheels and their distribution throughout the country, the formation of the *All India Khadi Mandal* during the Kakinada Congress Session in 1923 and the *All India Spinners Association* on September 22, 1925 at Patna (Bihar) are of noteworthy significance in this very context. Further, works related to village workers, all-round village service, promotion of village cottage industries, co-operative cattle farming and many more, which remained the part and parcel of constructive programmes of Gandhiji were a further extension of the unique philosophy of *Khadi*.

Lakhs of people throughout India got themselves familiar with this philosophy in Gandhiji's lifetime. They, having the spirit of *Swadeshi* (*Khadi* was and is indeed the living symbol of reflection thereof) in the centre involved themselves in various constructive programmes



especially those mentioned above and stepped forward towards their self-sufficiency, also for the liberation of the country from the alien rule and made themselves committed to rebuild the nation on the basis of national culture and fabric heritage.

The Khadi philosophy of Mahatma Gandhi is, as mentioned already, village economy oriented. It is dedicated to the redemption of villages, the soul of India and eventually to the building of the nation through pure indigenous means and humane way on the strength of basic socio-cultural values, available resources and immense manpower. This philosophy is wholly aboriginal –*Swadeshi*, the most constructive factor for the Indian society, national structure and the system. It, therefore, becomes all-timely if applied in its refined form according to the demand of time and space. No one can underestimate it. Nor, one can minimize its significance.

It was the reason that after nine years of India's freedom the Khadi and Village Industries Commission –KVIC was formed by the Government of India in the year 1956 as a statutory body with the purpose of promotion of Khadi and village –cottage industries all along the Gandhian lines. In other words, this Commission was formed to implement the Khadi philosophy of Mahatma Gandhi in free India under the Government elected by the countrymen themselves. The uplift of India through its lakhs of villages, the backbone of nation's economy, especially the re-development of cottage industries existing in rural areas for hundreds of years in prevailing situations and as per the demand of time remained the foremost motto of this Commission.

In its sixty-two year journey, the KVIC, despite several flaws at the system level, has through several programmes and schemes, done fairly well in following the basic spirit of its formation. It is a matter of satisfaction that the Commission has, through its various programmes and schemes, launched from time-to-time, reached to all the twenty-nine provinces and almost all the union territories of India. The quality of *Khadi*, the nucleus of the whole philosophy leading to self-sufficiency –rural upliftment is being made more regenerative with the objective of keeping warm in winter and cool in summer, trendy and stylish with modern designs for people, general and elite leading to fill the countrymen with the feeling of *Swadeshi*. It is also getting popular in many countries of the world.

Further, approximately fifty lakh people are employed in industries making Khadi products and more than this number are benefitted indirectly –earning through various programmes, projects and schemes being supported and promoted by the KVIC. Total 391344 Village Industries are functioning under the *Khadi and Village Industries Commission* (the KVIC) as per the available official annual report of the year 2016.

To conclude it is apt to quote Gandhiji once again, ***“Khadi has a tonic effect but, like nourishing food, it may not please one's taste; its savour lies in its tonic effect. Increased production of khadi will correspondingly increase the vitality of the country and, in any case, will not bring about indigestion. To the workers in the field the immediate gain may seem too small, but, as a mango sapling yields thousands of mangoes when it grows into a tree, so a patient worker will certainly witness, in the long run, excellent results of his seemingly modest beginning.”***

(Navajivan, 14-2-1926; 30:16-17)

Khadi has been and will always be a symbol of national heritage, keeping national dignity alive. Hence, the youth of today is called upon to put in innovative efforts to spread the use of *Khadi*, and thereby strengthen the national economy further.

(The author an Indologist and Padma Shri and Sardar Patel National Awardee is Former Vice Chancellor of CCS University, Meerut. Email : ravindrawpmt@gmail.com)

KHADI: A TOOL FOR EMPLOYMENT

A. Annamalai

Gandhiji introduced this small “machine” in Indian society when the whole world was going for industrialization. Mass production for higher profit was the sole motive behind industrialization whereas for Gandhiji production by the masses was the prime concern. He again and again emphasized that India need not copy the west. He warned India that we should not be misguided by the elites.

Gandhiji worked in multiple areas while introducing Khadi. His concern was to empower the rural masses through gainful employment. He thought that the technology should be simple, affordable, and user friendly. Villagers should be engaged in some form of economic activity in the idle hours. Therefore he reintroduced the Charkha to the Indian villages... Gandhiji introduced this small “machine” in Indian society when the whole world was going for industrialization. Mass production for higher profit was the sole motive behind industrialization whereas for Gandhiji production by the masses was the prime concern.

In January 1978, Ivan Illich, author of the concept ‘Deschooling Society’ came to Sevagram to inaugurate a conference. During the stay he spent a great deal of time sitting in ‘Bapu Kutī’ (Gandhiji’s hut). He observed deeply that, “This

hut of Gandhi demonstrates to the world how the dignity of the common man can be brought up. It is also a symbol of the happiness that we can derive from practicing the principles of simplicity, service and truthfulness”.

Even after forty years, ‘Bapu Kutī’ in Sevagram represents the dignity of the people. Gandhiji worked in multiple areas while introducing Khadi. His concern was to empower the rural masses through gainful employment. He thought that the technology should be simple, affordable, and user friendly. Villagers should be engaged in some form of economic activity in the idle hours. Therefore he reintroduced the Charkha to the Indian villages. He toured all over India and witnessed the utter poverty of the people who were living like animals. He observed, “The more I penetrate the villages, the greater is the shock delivered as I perceive the blank stare in the eyes



of the villagers I meet. Having nothing else to do but to work as labourers side by side with their bullocks, they have become almost like them. It is a tragedy of the first magnitude that millions have ceased to use their hands as hands. Nature is revenging herself upon us with terrible effect for this criminal waste of the gift she has bestowed upon us human beings. We refuse to make full use of the gift. And it is the exquisite mechanism of the hands that among a few other things separates us from the beast. Millions of us use them merely as feet. The result is that she starves both the body and the mind.

The spinning wheel alone can stop this reckless waste. It can do that now and without any extraordinary outlay of money or intelligence. Owing to his waste, we are living in a state almost of suspended animation. It can be revived if only every house is again turned into a spinning mill and every village into a weaving mill. With it will at once revive the ancient rustic art and rustic song. A semi-starved nation can have neither religion nor art nor organization.” (CWMG.,Vol. XXXIII, pp.92-93)

Economic activity through spinning and weaving gave them a confidence. The slave mentality of the masses started vanishing. They experienced the power of economic independence. Agricultural activities were supplemented with spinning and weaving activities. It has a tremendous effect on the minds of the masses. Gandhiji said, “I feel convinced that the revival of hand spinning and hand weaving will make the largest contribution to the economic and the moral regeneration of India. The millions must have a simple industry to supplement agriculture. Spinning was the cottage industry years ago and if the millions are to be saved from starvation, they must be enabled to reintroduce spinning in their homes and every village must repossess its own weaver.” (CWMG.,Vol.XVIII, p.72)

Gandhiji introduced this small “machine” in Indian society when the whole world was going for industrialization. Mass production for higher profit was the sole motive behind industrialization whereas for Gandhiji production by the masses was the prime concern. He again and again emphasized that India need not copy the west. He warned India that we should not be misguided by the elites. He observed, “... we must not be



entrapped by false analogies. European writers are handicapped for want of experience and accurate information. They cannot guide us beyond a certain measure if they have to generalize from European examples which cannot be on all fours with Indian conditions, because in Europe they have nothing like the conditions of India, not even excluding Russia. What may be therefore, true of Europe is not necessarily true of India. We know, too, that each nation has its own characteristics and individuality. India has her own; and if we are to find out a true solution for her many ills, we shall have to take all the idiosyncrasies of her constitution into account and then prescribe a remedy. I claim that to industrialise India in the same sense as Europe is to attempt the impossible. India has stood many a storm. Each has left its own indelible mark, it is true, but she has hitherto dauntlessly maintained her individuality. India is one of the few nations of the earth which have witnessed the fall of many civilizations, herself remaining scatheless. India is one of the few nations on the earth which have retained some of their ancient institutions although they have been overlaid with superstition and error. But she has hitherto shown an inherent capacity for purging herself of error and superstition. My faith in her ability to solve the economic problem that



faces her millions has never been so bright as it is today especially after my study of the conditions in Bengal.” (CWMG.,Vol.XXVIII, p.32)

Blindly following the West and transplanting the technology developed in these countries into our soil never solve our indigenous problems. Gandhiji’s concept of Sarvodaya, welfare of all, encompasses the philosophy of life. This is the foundation of the Gandhiji’s egalitarian society in which village is the centre. “Khadi is the Sun of the village solar system. The planets are the various industries which can support khadi in return for the heat and the sustenance they derive from it. Without it other industries cannot grow. But during my last tour I discovered that, without the revival of other industries, khadi could not make further progress. For villagers to be able to occupy their spare time profitably, the village must be touched at all points.” (CWMG., Vol.LIX, p.357). Khadi provides employment with dignity and safeguard the life of the millions.

Even during the freedom struggle, the question of following the West was the centre of debate. Gandhiji’s own newspapers were

the platform to discuss this current issue. Many people wrote to Gandhiji of their own point of view. Gandhiji published those letters as well as his reply. For one query Gandhiji replied, “It is said that through highly industrialized processes every American own what is equivalent to 36 slaves. If we use America as our model, and if we allowed only 30 slaves to every Indian instead of 36, out of our 31 crores of human beings 30 crores must perform *hara-kiri* or be killed off. I know that some enthusiastic patriots will not only not mind such a process, but they will welcome it. They will say that it is better to have one crore of happy, contented, prosperous Indians, armed to the teeth, that to have 30 crores of unarmed creatures who can hardly walk... I can only think in terms of the millions of villagers and can only my happiness dependent upon that of the poorest amongst them, and want to live only if they can live. My very simple mind cannot go beyond the little spindle of the little wheel which I can carry about with me from place to place and which I can manufacture without difficulty. In this connection a friend sends me the following paragraph which is going round the press:

“To relieve unemployment in certain industries the Nazis have ordered the stoppage of the use of machines which were displacing human labour. Commenting on this interdiction The Manchester Guardian remarks: ‘There has been a great deal of discussion about the effects of machinery in aggravating the unemployment crisis, but it has been left to the Nazis to do the logical thing and stop using it. It is only a little while since the world was asked to admire the miraculous triumph of labour saving rationalization in Germany. Now the Government is bent on fighting the machine, either by prohibiting its use or by compelling employers to work shorter hours and employ more men. Mr. Gandhi’s efforts to replace the spinning frame by the handwheel and the mechanical loom by the handloom are being paralleled closely in the German cigar and glass industries’”.

That the village industries in Germany are being revived at the point of the sword is not relevant here. What is relevant is that a country, which has shown the highest technical skill and is amongst the most advanced in the matter of industrialization is trying to go back to village industries for solving the problem of her terrible unemployment. (CWMG.,Vol.LVI, pp.147-148)

The choice of technology should also be one of the criteria for suitable development model of our own. The technology which is suitable to our socio-cultural and political conditions may not be suitable to other countries. The way China extracts works from the people may not be suitable to USA and other European Countries. Their use of technology is suitable for them. This appropriateness in using the technology is important and fundamental for development. Choice is ours, whether we are going for a capital intensive technology or labour intensive technology. The decision to select which are the areas we can go with the capital intensive and labour intensive technology solely vests with us. But it needs political will.

“Mechanization is good when the hands are too few for the work intended to be accomplished. It is an evil when there are more hands than required for the work, as is the case in India. I may not use a plough for digging a few square yards of a plot of land. The problem with us is not how to find leisure for the teeming millions inhabiting our villages. The problem is how to utilize their idle hours, which are

equal to the working days of six months in the year. Strange as it may appear, every mill generally is a menace to the villagers. I have not worked out the figures, but I am quite safe in saying that every mill-hand does the work of at least ten labourers doing the same work in their villages. In other words, he earns more than he did in his village at the expense of ten fellow-villagers. Thus spinning and weaving mills have deprived the villagers of a substantial means of livelihood. It is no answer in reply to say that they turn out cheaper, better cloth, if they do so at all. For if they have displaced thousands of workers, the cheapest mill cloth is dearer than the dearest Khadi woven in the villages. Coal is not dear for the coal miner who can use it here and then, nor is Khadi dear for the villager who manufactures his own Khadi.” (CWMG.,Vol.LIX, p.356)

Gandhiji was misunderstood by many for his idea of village economy. Gandhiji was criticized by some main stream economists that Gandhiji was trying to set aside the scientific invention of modern times and he try to convince the people to go back to the past. This is far from truth. Gandhiji again and again cleared his stand on science, technology and scientific invention. “I would prize every invention of science made for the benefit of all. There is a difference between invention and invention. I should not care for the asphyxiating gases capable of killing masses of men at a time. The heavy machinery for work of public utility which cannot be undertaken by human labour has the inevitable place but all that would be owned by the State and used entirely for the benefit of the people. I can have no consideration for machinery which is meant either to enrich the few at the expense of many, or without cause to displace the useful labour of many.” (CWMG.,Vol.LXI, p.187)

The percolation theory of the modern economic model has failed to distribute the benefit of development to all especially to the lower strata of the society. The reality even today is rich became richer and poor became poorer. The decentralised system of production will certainly lead to equal distribution of income. Rajaji observed, “You cannot distribute the wealth equally ‘after’ producing it. You won’t succeed in getting men to agree to it. But you can so produce wealth as to secure equitable distribution ‘before’ producing it. That is Khadi”.

Therefore Gandhiji’s proposition is based on the reality. Gandhiji was not an ideal dreamer but a practical idealist. He said, “Khadi is the only true

economic proposition in terms of the millions of villagers until such time if ever, when a better system of supplying work and adequate wages for every able-bodied person above the age of sixteen male or female, is found for his field, cottage or even factory in every one of the villages in India; or till sufficient cities are built up to displace the villages so as to give the villagers the necessary comforts and amenities that a well-regulated life demands and is entitled to." (CWMG.,Vol.LXIII, pp.77-78)

Therefore Gandhiji insisted that the development of the rural areas is possible only through empowering the rural masses through gainful employment with dignity. Cities are overcrowded and slums are increasing day by day by the migrated population from the villages. Therefore Gandhiji said, "It was by following this line of argument that I hit upon Khadi as a necessary and the most important corollary of the principle of Swadeshi in its application to society. 'What is the kind of service,' I asked myself, 'that the teeming millions of India most need at the present time that can be easily understood and appreciated by all that is easy to perform and will at the same time enable the crores of our semi-starved country-men to live,' and the reply came that it is the universalization of Khadi or the spinning wheel along that can fulfill these conditions. (CWMG.,Vol.XLVI, p.256)

Now most of the clothing needs are met by the few sophisticated mills which employ very less. Once the Textile Industries were labour industries, but now they have also mechanized their production. Can Khadi co-exist with Textile Mills. The same question was asked during Gandhiji's time. He clarified very carefully. Gandhiji said the following:

- They can standardize their prices, taking the lowest average of a number of top and lean years.
- They can refrain from manufacturing those varieties that can be easily and immediately produced by Khadi organizations, thus freeing their energy for manufacturing more of the varieties they can at the present moment manufacture more easily than the Khadi organizations.
- They can limit their profit to a minimum and let the surplus, if any, be devoted to the improvement of the condition of the labourers.

- This would mean all-round honesty, perseverance, mutual trust, a voluntary and honourable triple alliance between labour, capital and the consumer. It would mean capacity for organization on a vast scale.
- In my humble opinion we are eminently fitted for the task. The organization required for the purpose is not unfamiliar to us. The only question is have we the will? Have the mill owners enough vision, enough love of the country? If they have, they can take the lead." (CWMG., Vol.XXXVI, pp.105-106)

"The 'khadi spirit' means fellow-feeling with every human being on earth. It means a complete renunciation of everything that is likely to harm our fellow creatures, and if we are to cultivate that spirit amongst the millions of our countrymen, what a land this India of ours would be!" (CWMG., Vol.39, p.520) Gandhiji wanted everybody to have the spirit of khadi and spirit of oneness of human beings. Khadi is not a piece of cloth to cover the body but a philosophy to imbibe and follow.

This is the challenge before us. When we celebrate the 150th Birth Anniversary of Mahatma Gandhiji, let us think of Khadi, the icon of Indian Independence. India is now ready to observe the great event. Let us try Khadi and atleast 5 per cent of our cloth should be Khadi during this year. It will definitely have tremendous impact on the mindset of the people as well as in the rural economy. "INDIA WEARS KHADI" should be the slogan and we will observe January 30th, the martyrdom day of Mahatma Gandhi by wearing Khadi. Not only you and me, but the whole of India from President, Prime Minister to the masses should wear Khadi on January 30th. Let us make the pledge today.

Let us conclude with the Gandhiji's vision, "If I throw the wheel at the skeletons of Orissa, they will not look at it. But if I begin spinning in their midst, they will take to it like fish to water. The masses do as the great ones do, not as they preach. Hence the necessity for the spinning resolution. It gives us a real sense of responsibility towards the villages, it fills the air with the spinning taste and cheapens Khadi. If the spinning resolution is faithfully carried out by the country, it has a potency of which we have as yet no conception." (CWMG.,Vol.XXIV, p.526)

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BOOSTING ECONOMY THROUGH MSME

Dr Anna K. Patil

MSMEs account for more than 80 per cent of the total industrial enterprises in India creating more than 8000 value added products. The most important contribution of MSMEs in India is promoting the balanced economic development. The trickle down effects of large enterprises is very limited as compared to small industries where benefits of percolation of economic growth are more visible.

The Micro, Small and Medium Enterprises (MSMEs) have always been the backbone of Indian economy. They have played a great role in ensuring the socialistic goals like income equality, employment generation, poverty eradication and balanced regional development as envisaged by the planners. This sector has been recognised as the engine of growth all over the world. Many countries of the world have established a MSME Developmental Agency as the nodal agency to coordinate and oversee all government initiatives in respect of the development of this sector.

Contribution of MSMEs in Indian Economy:

The MSMEs occupy a strategic importance in terms of **output, exports and employment** created in Indian economy. It produces about 45 per cent of manufacturing output and 40 per cent of the total exports. Furthermore, about 80 million persons are engaged in over 29 million units throughout the country (*Planning Commission*

2012). The contribution of MSMEs in India's GDP has increased from 29.57 per cent to 29.94 per cent during 2011-12 to 2013-14; furthermore, it slightly decreased and reached at 29.39 per cent in 2015-16. Growth rate of this sector in Indian economy has been decreased from 15.27 per cent to 9.43 per cent during 2011-12 to 2015-16. As the income increases, the share of the informal sector decreases and that of the formal MSME sector increases.

MSMEs account for more than 80 per cent of the total industrial enterprises in India creating more than 8000 value added products. The most important contribution of MSMEs in India is promoting the balanced economic development. The trickle down effects of large enterprises is very limited as compared to small industries where benefits of percolation of economic growth are more visible. While the large enterprises largely created the islands of prosperity in poor India, small enterprises have succeeded in





fulfilling the socialistic objectives of providing balanced and equitable growth. It had also helped in industrialization of rural and backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income. Urban area with around 8 lakhs 57 thousand enterprises accounted for 54.77 per cent of the total working enterprises in registered MSME sector whereas around 7 lakhs and 7 thousand enterprises means 45.23 per cent of the working enterprises are located in rural India. Small industries also help the large industries by supplying them ancillary products. Modern products account for more than 95 per cent of the MSME exports especially in the sports goods, readymade garments, plastic products etc. Since these products are mostly handcrafted and eco-friendly and exhibit a tremendous potential to expand the quantum of MSME led exports also act as ancillary industries for large scale Industries providing them with raw materials, vital components and backward linkages. The contribution of manufacturing MSMEs in the country's total manufacturing gross value of output has also remained at about 33 per cent during last five years.

As per NSS 73rd Round (2015-16), the sector comprises of 63.88 lakh 88 thousand units and it has created 11 crore 10 lakhs jobs in the economy. The ministry has taken a number of steps for promoting

development of MSMEs in the entire economy, which includes credit supply, technological up gradation, quality improvement and marketing support. The government provided MUDRA, Stand up India, increased coverage of Credit Guarantee Fund for MSMEs through the banks. The Ministry is also tasked with the promotion of Khadi, Coir and Village Industries. Khadi and Village Industries Commission (KVIC) serves the basic needs of the processed goods of the vast rural areas in India and it also provides sustainable employment to near about 152 lakh persons. KVI sector represent a prime heritage product. The sector has a potentially strong clientele among the middle and upper echelons of the society. KVI setup 1,93,818 units, with provided employment to about 14.75 lakh persons and total margin money assistance given was Rs. 4,735.93 crores during 2014-18. Another Scheme of Fund for Up-gradation and Regeneration of Traditional Industries (SFURTI) is a cluster development scheme implemented by the government which aims at organization of traditional industries and artisans into clusters in order to make them competitive and sustainable in the long term. The scheme was revamped during 2014 with an outlay of Rs. 149.44 crores for developing 71 clusters with coverage of 44,500 artisans in the first phase. During the period of 2015-18, 72 detailed project reports of clusters have been approved providing employment to

over 60,000 artisans with funding commitment of Rs. 140 crores. Out of 72 clusters, 35 have been completed at the end of March 2018. For the last four years, employment in these two sectors has increased by more than 7.41 lakh persons. The total employment in these sectors at the end of March 2018 stands at 137 lakh 79 thousand persons and the total production in these sectors has increased by around Rs. 22711.83 crores during the last four years, taking the total to Rs.48820.91 crores.

India is a labor abundant country. The MSMEs are thought to have lower capital-output and capital-labour ratios as compared to large-scale industries, and therefore, better serve growth and employment objectives. With the scanty investment in comparison to the large-scale public and private enterprises, the MSMEs turn out to be more efficient, thus providing employment opportunities at low cost. Basically, the employment intensity of MSME is estimated to be four times greater when compared with other large enterprises. The MSMEs generate the highest employment per capita investment; they also go a long way in checking rural-urban migration by providing people living in isolated areas with a sustainable source of employment. The MSME sector in India has grown significantly since 1960 with an average annual growth rate of 4.4 per cent in the number of units and 4.62 per cent in employment. This sector created huge employment opportunities for many unemployed youth. And, there is no economy in the world that can provide jobs to so many fresh graduates every year. MSMEs are the boon for many of this fresh manpower.

The MSMEs are making more inclusive growth which touched upon the lives of the most vulnerable and marginalized. For many poor families, it is the only source of livelihood. Thus, instead of taking a welfare approach, this sector seeks to empower people to break the cycle of poverty and deprivation. It focuses on people's skills and agency. However, different segments of the MSME sector are dominated by different social groups. About 50 per cent of wealth in India is owned by just 100 people who are due to unequal distribution of wealth. Inclusive growth is on top of the agenda of Ministry for MSME for several years. While poverty and deprivation are a deterrent to the development of India, including

marginalized sections of society is a key challenge lying before the Ministry of MSME. The socially backward groups owned almost 66.27 per cent of MSMEs, though bulk of that can be attributed to OBCs owning in 49.72 per cent. The representation of SC and ST owners in MSME sector was low at 12.45 per cent and 4.10 per cent respectively. In rural areas, almost 73.67 per cent of MSMEs were owned by socially backward groups, of which 51.59 per cent belonged to the OBCs. In urban areas, almost 58.68 per cent belonged to the socially backward groups, of which 47.80 per cent belonged to the OBCs. Central government has introduced two schemes namely, National Scheduled Caste / Scheduled Tribe Hub and Zero Defect Zero Effect (ZeD) Scheme on October 18, 2016. Post the inception of 'Make in India', a signature initiative by the Prime Minister of India, the process of incorporating a new business has been made easy. Since the MSME is the backbone in making this dream a possibility, the government has directed the financial institution to lend more credit to enterprises in MSME sector.

Udyog Aadhaar memorandum is one of the best schemes of MSME development launched by GoI. In this, the Aadhaar card is a mandatory requirement. The benefit of registering in this scheme is ease in availing credit, loans, and subsidies from the government. Registration can be done both ways in the online mode or the offline mode. **'Zero Defect Zero Effect' is another model that is prepared for development of this sector.** In this model, goods that are manufactured for export have to adhere to a certain standard so that they are not rejected or sent back to India. To achieve this, the government has launched this scheme. In this, if the goods are exported, these are eligible for some rebates and concessions.

New Initiatives by GoI:

Prime Minister's Employment Generation Programme (PMEGP), which has been made online from 1st July 2016, has resulted into direct transfer of subsidy into the bank account of the beneficiaries. It also resulted into record utilization of margin money of Rs.1312.40 crore during the year 2017-18. The National Scheduled Caste/Scheduled Tribe Hub is an initiative of Government of India targeted towards developing a supporting eco- system for SC and ST entrepreneurs and the

same was launched by Prime Minister on 18th October, 2016. The scheme has resulted in registration of 13,211 SC and 2,704 ST enterprises on MSMEs Databank by end of April, 2018. About 98 Vendor Development Programmes have been conducted to support SC and ST entrepreneurs as suppliers to the various Central Public Sector Undertakings (CPSUs). Public procurement order has made it mandatory from April 1, 2015 for Central Ministries and Central Public Sector Enterprises (CPSEs) to procure 20 per cent of goods and services from MSMEs. 4 per cent out of the 20 per cent are reserved for SC and ST owned MSMEs. Various vendor development initiatives have also been taken up.

Conclusion:

To survive with such issues and compete with large and global enterprises, MSMEs need to adopt innovative approaches in their operations. They should be innovative, inventive, international in their business outlook, have a strong technological base, competitive spirit and a willingness to restructure themselves to withstand the present

challenges and come out successfully to contribute about 29 per cent to GDP. Indian MSMEs should also look forward to accept and acquire new technologies, new business ideas and automation in industrial and allied sectors.

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Prime Minister's Employment Generation Programme (PMEGP)



The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/ projects/ micro enterprises. It also provides continuous and sustainable employment to a large segment of traditional and prospective artisans and rural / urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas. Another objective is to increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The maximum cost of the project/ unit admissible under manufacturing sector is Rs.25 lakh and under business/service sector is Rs.10 lakh.

Any individual, above 18 years of age is eligible to seek assistance. If the project size is above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector, the applicant must be at least Class VIII Pass.

MSME FOR INCLUSIVE DEVELOPMENT

Dr Nune Srinivasa Rao, Dr E. Vijaya

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. This sector not only plays a crucial role in providing large employment opportunities, but also helps in industrialization of rural and backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. The Government is enabling policy environment and strengthening and supporting schemes for MSMEs and flagship livelihood programmes for the poor, especially women.

MSMEs have been contributing to spreading entrepreneurial culture through business innovations. Unique feature of MSMEs is that they are widely dispersed across sectors of economy producing diverse range of products and services to meet local as well as global markets. Needless to mention that the contribution of MSME is 8 per cent of GDP, 45 per cent of manufacturing output and 40 per cent of exports of the country and uniquely they are least investment driven with high returns. Employment creation is next to agriculture, thus MSME sector has potential of tapping individuals to associate with economic activities by way of self-employment.

The Micro, Small and Medium Enterprises (MSMEs) provide large employment opportunities at lower capital cost than large industries. The MSME sector has created about 11.10 crore jobs in the country. India's MSME sector comprises of 633.88 lakh units as per National sample survey 73rd round (2015-16). During 2014-18, 1,37,79,000 jobs have been created in Khadi & Village Industries sector, 1,93,818 units have been setup providing employment to 14.75 lakh people, 51,11,026 people got employment in the Credit Guarantee Fund trust for Micro and Small Enterprises (CGTMSE). About 6, 42, 272 people were trained in MSME Technology Centers out of which 91,634 got placement. In other Training Institutions, 2, 07,235 people have been trained, of which 43,761 got wage employment and 21,783 found self-employment.

Micro, Small and Medium Enterprises:

The Government of India has enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 in terms of which the definition of enterprises, micro, small and medium enterprises is as under (Ministry of Law and Justice, 2006) :

Enterprise means an industrial undertaking or a business concern or any other establishment, by whatever name called, engaged in the manufacture or production of goods, in any manner, pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951 or engaged in providing or rendering of any service or services.

Manufacturing Sector:

Enterprises engaged in the manufacture or production, processing or preservation of goods are specified below:



- A micro enterprise is an enterprise where investment in plant and machinery does not exceed Rs. 25 lakh;
- A small enterprise is an enterprise where the investment in plant and machinery is more than Rs. 25 lakh but does not exceed Rs. 5 crore;
- A medium enterprise is an enterprise where the investment in plant and machinery is more than Rs.5 crore but does not exceed Rs.10 crore.

In case of the above enterprises, investment in plant and machinery is the original cost excluding land and building.

Service Sector:

Enterprises engaged in providing or rendering of services and whose investment in equipment (original cost excluding land and building and furniture, fittings and other items not directly related to the service rendered or as may be notified under the MSMED Act, 2006 are specified below.

- A micro enterprise is an enterprise where the investment in equipment does not exceed Rs. 10 lakh;
- A small enterprise is an enterprise where the investment in equipment is more than Rs.10 lakh but does not exceed Rs. 2 crore;
- A medium enterprise is an enterprise where the investment in equipment is more than Rs. 2 crore but does not exceed Rs. 5 crore.

In February, 2018, the Union Cabinet chaired by the Prime Minister has approved change on the basis of classifying Micro, Small and Medium enterprises **from 'investment in plant & machinery/equipment' to 'annual turnover'**. This will encourage ease of doing business, make the norms of classification growth



oriented and align them to the new tax regime revolving around GST (Goods & Services Tax) and the consequent growth will pave the way for increased direct and indirect employment in the MSME sector of the country.

Section 7 of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 will accordingly be amended to define units producing goods and rendering services in terms of annual turnover as follows:

- A micro enterprise will be defined as a unit where the annual turnover does not exceed five crore rupees;
- A small enterprise will be defined as a unit where the annual turnover is more than five crore rupees but does not exceed Rs 75 crore;
- A medium enterprise will be defined as a unit where the annual turnover is more than seventy five crore rupees but does not exceed Rs 250 crore.
- Additionally, the Central Government may, by notification, vary turnover limits, which shall not exceed thrice the limits specified in Section 7 of the MSMED Act.

Government Schemes:

The Ministry of Micro, Small and Medium Enterprises (MSME) is implementing various flagship programmes related to MSMEs. The Implementation of policies and various programmes and schemes for providing infrastructure and support services to MSME's is undertaken through its attached office, namely the Office of the Development Commissioner (DC-MSME)), National Small Industries Corporation (NSIC), Khadi and Village Industries Commission (KVIC); the Coir Board, and training institutes viz., National Institute for Micro, Small and Medium Enterprises (NI-MSME), Hyderabad and Mahatma Gandhi Institute for Rural Industrialization (MGIRI) (Ministry of Micro Small and Medium Enterprises, 2018).

IT Initiatives of Ministry:

- My MSME : Web based application module to submit and track online applications under various schemes of the Ministry.
- Udyog Aadhar Memorandum : Mobile friendly application for registration of MSMEs on self-

certification basis.

- MSME Samadhaan: Empowers MSMEs to resolve the issues of delayed payments: <https://samadhaan.msme.gov.in>.
- MSME Sambandh: Disseminates information on procurements by CPSEs / Government Departments : <https://sambandh.msme.gov.in>.

New Initiatives of Ministry

- National SC/ST Hub : An initiative targeted developing a supporting eco-system for SC/ST entrepreneurs.
- Zero Defect Zero Effect (ZED) Scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs to promote adaptation of quality tools/systems and energy efficient manufacturing.

Accessibility to Credit:

- Prime Minister's Employment Generation Programme (PMEGP): Margin money assistance of Rs.4735.93 crore provided to 1,93,818 MSME units
- Credit Linked Capital Subsidy Scheme (CLCSS): Subsidy worth Rs. 1169.03 crore disbursed to 20,385 MSEs
- Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE): Credit Guarantee cover of Rs. 80221.59 crore approved for 16,32,722 MSEs

Skill Development and Training:

- EDP Scheme: 1,17,532 people trained under IMC/EDP/ESDP/MDP programmes.



- ATI Scheme: 2,07,235 people attended 7407 EDPs/ESDPs.
- NSIC: Technical Service Centres of NSIC trained 1,17,000 people across the Country.
- NIMSME; 1,72,213 youth / executives trained in 5290 training programmes.
- MGIRI: Skill of 5000 people was upgraded in 400 training programmes.
- Technology Centers: 6,42,272 youth were benefitted from various programs by TCs.

Sustainable Development Goals and MSMEs :

The critical contribution of MSMEs to broader social economic objectives, including job creation makes them a key priority area for achieving the Sustainable Development Goals (SDGs). Job creation through MSMEs will often directly benefit the poor and vulnerable, particularly women and youth, thereby directly reducing poverty, increasing income and positively impacting on household investments in education and health over time. MSME development has the potential for wide reaching impacts on the SDGs globally, including SDG 1 (end poverty), SDG 2 (zero hunger), SDG 3 (good health and well-being), SDG 5 (gender equality), SDG 8 (promote inclusive and sustainable economic growth, employment and decent work), and SDG 9 (improve sustainable industrialization and fostering innovation) (Liu, 2017).

Women Entrepreneurs and MSMEs:

Women Entrepreneurs can be seen everywhere in the startup-up ecosystem of India. Women too are seen leaving their high-profile jobs as well as some stepping out of the four walls of their homes and joining the pool of Entrepreneurship in India. Around 8 million women who have started and are running their own businesses and the Ministry of MSME believes that the women in India can play a vital role in the growth of the Indian economy.

According to International Finance Corporation's research

report on opportunities, challenges and the way forward-Micro, Small and Medium Enterprises Finance: Improving Access to Finance for Women-Owned Business in India, around 3.01 million women-owned enterprises represent about 10 per cent of all MSMEs in the country. Collectively, they contribute 3.09 per cent of industrial output and employ over 8 million people. Approximately 78 per cent of women enterprises belong to the services sector. Women entrepreneurship largely skewed towards smaller sized firms, as almost 98 per cent of women-owned businesses are micro-enterprises. Approximately 90 per cent of women-owned enterprises are in the informal sector.

MSME Schemes for Women:

- Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women.
- Micro & Small Enterprises cluster development programme (MSE-CDP).
- Credit Guarantee fund scheme for MSEs.
- Support for entrepreneurial and managerial development.
- Exhibitions for women under promotional package for MSEs.

MSME/ Entrepreneurship related schemes and support services of various other ministries and printed an e-book titled “MSME Schemes” for dissemination of information to entrepreneurs and existing MSMEs. The e-book is available on ministry website. (<https://msme.gov.in/>)

Women in Self Help groups (SHGs) are able to access the finance from Banks and Government schemes to start micro and small business. The Central and State Government Departments are promoting the Entrepreneurship and framing appropriate policies and providing incentives for all group of people including women, farmers, persons with disability and SCs and STs. The Banks are also launching various MSME schemes for start-ups/ budding entrepreneurs/ existing MSMEs. With introduction of new tax reforms in Indian economy i.e. Goods & Services Tax (GST), most of these groups are unable to continue in the unorganized sector. The small and medium enterprises are needed to register their business entity in formal sector and provide minimum social security provisions for

their employees and also gain benefits in the new tax regime.

Success stories of Women Entrepreneurs:

Shri Mahila Griha Udyog Lijjat Papad, popularly known as Lijjat, is an Indian women’s cooperative involved in manufacturing of various fast-moving consumer goods. The organisation’s main objective is empowerment of women by providing them employment opportunities. Started in the year 1959 with a seed capital of Rs. 80, Lijjat has an annual turnover of around Rs. 6.50 billion (over 100 million USD) in 2010, with Rs. 290 million in exports. It provides employment to around 43,000 (in 2015) women. Lijjat is headquartered in Mumbai and has 81 branches and 27 divisions all over India. Lijjat is primarily a cottage industry, urban by its origin, which has spread to the rural areas. It is considered as one of the most remarkable entrepreneurial initiatives by women that is identified with female empowerment in India.

The Mulukanoor Women’s Co-operative Dairy, the country’s maiden dairy, set up and run by women, has been registering a steady growth since its inception. For instance, the dairy posted net profits of Rs 12.51 lakh in 2014-15 fiscal as against Rs 10.86 lakh and Rs 9.20 lakh in 2013-14 and 2012-13 financial years. The women-oriented dairy was established by 72 co-operatives societies, comprising 3,600 women members, on the outskirts of Bheemadevarapalli mandal headquarters, on the borders of Karimnagar-Warangal, on August 17, 2002. Currently, the dairy has 127 societies also known as women dairy co-operatives (WDC) that contain over 20,000 members from 120 villages located in Karimnagar and Warangal districts. It caters to customers from Karimnagar, Warangal, Adilabad and Medak districts.

The Self-Employed Women’s Association (SEWA) is successful and its efforts have mobilized large numbers of poor self-employed women for empowerment. From small beginnings in 1972, as a group of poor, illiterate women working as casual laborers in the wholesale textile markets, SEWA’s membership has grown to 535,000 in its home state of Gujarat, and around 700,000 throughout India. The annual rate of membership growth has averaged between 25 per cent and 35 per cent in each of the past three five-year periods.

Women MSME Associations in India:

The following Women associations are promoting women entrepreneurship and MSMEs. The prospective women entrepreneurs can access various from these associations.

1. Federation of Indian Women Entrepreneurs (FIWE), New Delhi.
2. Consortium of Women Entrepreneurs (CWEI), New Delhi.
3. Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP), Hyderabad.
4. Association of Women Entrepreneurs of Karnataka (AWAKE), Bangalore.
5. Self-Employed Women's Association (SEWA), Ahmedabad.
6. Women Entrepreneurs Promotion Association (WEPA), Chennai.
7. The marketing Organisation of Women Enterprises (MOOWES), Chennai.
8. Bihar Mahila Udyog Sangh, Patna.
9. Mahakoushal Asso. of Woman Entrepreneurs [MAWE], Jabalpur.
10. Women Entrepreneurship Promotional Association, Chennai.

WE-HUB – Telangana:

The Government of Telangana has established WE-Hub at Hyderabad. The primary objective of WE HUB is to enable women entrepreneurs to succeed in their start-ups or businesses by overcoming structural challenges. Through its primary activity, it is planned to create an eco-system that drives social change across India and the world. WE HUB is envisioned to create a supportive community for aspiring women entrepreneurs where they can interact with VCs for funding, connect with corporates for scaling up their business, get advice from mentors to fine tune ideas, avoid costly mistakes, and march forward on the path to success with renewed confidence.

Conclusion:

In India, almost 31 million MSMEs have been a dominant force in creating ample opportunities for the inclusive socio-economic growth and also acting as a nurturing seedbed for entrepreneurial talent of perspective global players. Over the past five decades, the Indian Government had initiated

various progressive credit policies and practices, new schemes to support the MSME sector for the promotion, development and enhancing the competitiveness of these enterprises, preference in Government procurements to products and services of the micro and small enterprises, more effective mechanisms for mitigating the problems of delayed payments to micro and small enterprises and simplification of the process of closure of business by all three categories of enterprises.

However, there is still a lack of awareness in access to finance and marketing, adoption of innovative technologies are the major challenges for the MSMEs to sustain in the present markets. With the increasing global competition and uncertainty due to global meltdown, there is a need for the MSMEs to incorporate the latest technology into their production process as well as in their financing, marketing and management functions, to cut down the cost, gain efficiency and consistency. This will help them to become successful and contribute to the Indian economy in the long run.

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SABKI YOJANA SABKA VIKAS

Narendra Singh Tomar

To implement Gram Panchayat Development Plan (GDPD) effectively, the Central Government will be launching "Sabki Yojana Sabka Vikas" campaign on October 2 this year. Under this, more than 250,000 Gram Panchayats of the country will be included. The participation of grassroots people will be ensured in preparing Gram Panchayat Development Plans under this ambitious campaign called "Sabki Yojana Sabka Vikas". This mega campaign to be launched on the birth anniversary of the Father of the Nation Mahatma Gandhi will conclude in December.



Today, in keeping with the pace of transformation in the world around us, our villages are also transforming rapidly and in this effort they are getting ample support from the present government. The focus of the government is on ensuring the development, upliftment, welfare and prosperity of the village, the poor and the farmer. The government, through its sound policy on the villages, is making sincere efforts to bring the Panchayati Raj in to the realm of reality and in this mission it is aided by the effective schemes launched by it. By empowering and strengthening Panchayati Raj institutions, we are moving fast towards fulfilling the resolution of gram Swaraj as envisioned by the Father of the Nation, Mahatma Gandhi.

There has been a lot of change as compared to the past and in the current scenario it cannot be denied that the smallest, but grass root unit of

democracy in true sense - Panchayati Raj institution - has a major role in taking the country forward. Panchayat is truly the foundation of democracy. It has been strongly felt by the government and in every quarter that the country will progress only when this institution is strong. In fact, Panchayat is the cornerstone of our national life, the backbone on which the entire governance rests. Workers and office bearers of Panchayat sare a link between the local community and political system. Systematic development of Panchayati Raj system is possible only with the help of these people.

In our country, Panchayati Raj system has been in existence since Vedic times as a concept of panch-parmeshwar, but contemporary Panchayati Raj institutions are different in the sense that they have been given enormous rights, resources and responsibilities. Panchayats, as a laboratory of

democracy, teach citizens the use of their political rights. In addition, they assist in developing civil qualities in them. The 73rd Amendment Bill which gave constitutional status to Panchayats and recognized them as self-governing bodies has truly made Panchayati Raj system and Panchayats empowered, strong and effective. There are 2 lakh 48 thousand 160 Gram Panchayats, 6284 Block Panchayats and 595 District Panchayats in our country. The number of elected representatives at all levels of Panchayats is 31 lakhs. In this way, India's Panchayati Raj-system is the world's largest democratic system.

Panchayats also play an important role in women empowerment. The number of elected women Panchayat representatives is 14 lakh 39 thousand. There is no doubt that the condition of rural women under Panchayati Raj system has improved considerably. Panchayati Raj system has succeeded in bringing social and economic changes in the condition of women and in giving them dignified life. It can undoubtedly be called the process of bringing about the most positive changes for women in the political sphere of the country. The number of elected women representatives in Panchayats is between 33 to 50 per cent. In view of this, it would be appropriate to say that Panchayati Raj system has proved to be a boon for women, SCs & STs and other backward classes.

The most satisfying social aspect of the Panchayati Raj system is that while it has strengthened our democracy, it has also ensured the active participation of the backward and disadvantaged sections of society. Mandatory reservation provision in Panchayats provided more than one million representatives of women, scheduled castes, scheduled tribes and other backward classes entry in the democratic process.

The 73rd Constitution Amendment Bill, which came into existence on April 24, 1993, can be called a milestone in the history of modern Panchayati Raj System. Despite this, for nearly two decades after passing the bill, no special attention was given on it. It picked up pace only after the formation of the present government at the centre. Due to strong political will and sincere efforts, Panchayati Raj system was rejuvenated which has led to development at the village level, empowerment, awareness of rights and the beginning of the

democratic revolution in true sense. The Panchayati Raj Ministry is committed to fulfilling the idea of "Gram Swaraj" as envisioned by Father of the Nation, Mahatma Gandhi, by strengthening and empowering Panchayati Raj Institutions and delegating the maximum powers allocated to local government and local development to the elected Panchayat representatives.



The positive result of the Centre's efforts to implement the Panchayati Raj system at the grassroots level is gradually coming to the fore. Success stories of development are becoming more and more frequent. Rightfully, the Panchayati Raj system has changed the scenario and fortunes of our villages. Stories of success and achievements of this system are being heard from every nook and corner of the country. The deprived persons are getting their rightful place and entitlement through the intervention of Panchayats and they are directly being associated with the national mainstream of development. It is also a positive message for our community, society and the political system. For women, SCs and STs to get their obligatory rights is, besides fulfilling the dream of Mahatma Gandhi's Gram Swaraj, a true tribute to Baba Saheb Dr Bhimrao Ambedkar.

The Panchayati Raj system is touching new heights of success in transforming the scenario of the villages. Although the villages and poor have been included in the agenda of all the governments, the fact is that only the present government has taken it up in mission mode. With special focus on the villages and the poor, all sorts of schemes have been formulated to strengthen Panchayati Raj system. Special campaigns have been taken up and also being undertaken to implement them at grassroots level. Mahatma Gandhi had the vision that the origin and flow of the Ganga of democracy should be in the villages. The first and foremost right to take a holy dip in this should vest with the village, rural people, poor and the farmer. Gram-Panchayats should be self-reliant in every way. They should, according to local needs and preferences and on the basis of common consent, prepare the plans of their own schemes and implement them sincerely. They should not be financially dependent on others and they must have enough freedom and authority to fulfil all these tasks.



To attain this dream of Gandhiji, the central government has initiated the Gram Panchayat Vikas Yojana (GPDP) in every village panchayat. The results of the experiment of thinking up schemes based on the local requirements and preferences, have started to become visible on the ground. The fact is that if the poor and the youth of the village get good employment opportunities in the village itself, then the trend of migrating from the villages to the cities will stop automatically. There are no two opinions on the fact that if the village folk think for the village and do something for the village, then the village will progress. Keeping these things in mind, the present central government is making serious efforts towards better use of conventional knowledge and techniques of villages.

There is no doubt that the schemes being formulated under the Gram Panchayat Development Plan (GPDP) will bring economic and social prosperity to the villages and desired development will be possible at the local level. Gram Panchayat Development Plan is a revolutionary initiative of the present government. It envisages that the well-thought-out Gram Panchayat Development Plan based on the local needs will pave the way for inclusive progress of the village. For this, the Gram Panchayats will have to craft a Gram Panchayat Development Plan (GPDP) with the consent of all the villagers while properly managing their entire external and internal sources - resources. In fact, it will be a major step towards the creation of a new India through Panchayati Raj system. The aim of the government is to connect rural people to the mainstream while keeping in focus the principle of 'Sabka Saath Sabka Vikas'. It is true that till there is no equal participation of the first and the last person of the village in the decisions of socio-economic development of the village, we will stay miles away from the idea of Mahatma Gandhi's concept of gram-Swaraj. Panchayat system and local self-governance system will only be strengthened when the common man understands the importance of his participation in activities related to the Gram Sabha and the Gram Panchayat.

To achieve the desired goals and benefits of the Gram Panchayat Development Plan (GPDP), it is essential that at the grassroots level Panchayat representatives, Panchayat-workers, Self-help

groups, beneficiaries and even the common people have the right information about it. Also to draft a quality GPDP, they should have the knowledge of all essential aspects as well as keenness to actively participate in local development through this plan. Keeping these aims in view, to motivate all concerned, to spread awareness and to implement GPDP effectively, the Central Government will be launching "Sabki Yojana Sabka Vikas" campaign on October 2 this year. Under this, more than 250,000 Gram Panchayats of the country will be included. The participation of grassroots people will be ensured in preparing Gram Panchayat Development Plans under this ambitious campaign called "Sabki Yojana Sabka Vikas". Along with that, the work done during the last few years will also be fully audited.

This mega campaign to be launched on the birth anniversary of the Father of the Nation Mahatma Gandhi will conclude in December. Under this, all the Gram Panchayats of the country have to display a notice-board giving details of all the work



done during the last 4 years. Details of the funds received from various sources, their allocation details and proposed development works and activities undertaken during the financial year 2018-19 will also be displayed on the notice board. Under this, meetings of the Gram Sabha will be held mandatorily and according to the 11th schedule of the Constitution, trained assistants in all the 29 fields attached with the Gram Panchayats will have to be present in these meetings compulsorily. These 29 fields include agriculture, rural housing, drinking water, poverty eradication programs, social welfare, cultural activities, markets and fairs etc. Those who work as trained assistants may be Gram Sakhi or MGNREGA workers. These assistants are required to give information about the works done by them in various areas during the last few years. They have to inform about their plans for the future. They will also have to give financial details. Gram Panchayat development plans have so far been in the unorganized form, but from this year, they will be made more and more systematic and planned. In this, more participation of people of the

grassroots will be ensured so that the common man will be aware of the development activities and benefits they are entitled to and what progress has been made in the development work so far?



After achieving desired success in this campaign and implementing the "Gram Panchayat Development Plan" in a systematic way, the village panchayats can truly become a microcosm of development. There is no scarcity of funds for Panchayats now because the 14th Finance Commission has approved the grant of Rs 2 lakh 292 crore directly to the panchayats.

It is noteworthy that in the 13th Finance Commission, a total of Rs 63,051 crores was recommended for all three-level panchayats—district, block and village panchayats, while under the 14th Finance Commission, Rs 2 lakh 292 crores was approved to be made available directly to gram panchayats alone. This financial provision is more than three times as compared to the 13th Finance Commission. Today the situation is that the Panchayats have funds available from the Central Finance Commission and the State Finance Commission, it is getting assistance from MGNREGA and funds are also being received by them through several other schemes. Therefore, Panchayats now have no shortage of funds for infrastructure development, for developmental works according to the local requirements and for other community activities. If this fund is utilized in a well planned manner, then visibly large scale work can be undertaken. After the conclusion of this campaign, the development plan of each Gram Panchayat will be sent to the Central Government. Generally all states are enthusiastic and hopeful of this plan. This campaign is being launched after the completion of the intensive Gram Swaraj campaign executed in two phases with the aim of bringing 100 per cent coverage of the seven major schemes of the central government and bringing all the eligible persons within their purview. The seven major schemes related to the Gram Swaraj campaign are: - Prime Minister Ujjwala Yojana of providing free LPG connections, Saubhagya Yojana related to providing domestic electricity connections, Ujala Yojana related to distribution of LED bulbs, Pradhan Mantri Jan Dhan Yojana, Prime





Minister Jeevan Jyoti Yojana, Prime Minister's Suraksha Bima Yojana and Mission Indradhanush, an ambitious program of vaccination.

Gram Swaraj campaign was launched in April this year and it was executed in about 64,000 villages in two phases. Of these, the villages that have been given priority were the ones which had large proportions of Scheduled Caste and Scheduled Tribe population. Apart from this, it has also included 117 Aspiring districts which were backward in terms of socio-economic development indices. During this two-stage campaign, many important achievements were recorded. Under this, more than 47.70 lakh new LPGs Connection were provided. Electricity was provided to 30 lakh houses. 65.50 lakh LED Bulbs were distributed. Nearly 7.5 million new accounts were opened under Jan Dhan Yojana and more than 50 lakh beneficiaries were provided life insurance cover.

On the occasion of National Panchayati Raj Day on April 24, 2018, Prime Minister Narendra Modi launched a reconstituted "Rashtriya Gram Swaraj Abhiyan Yojana (RGSA)" in Mandla, Madhya Pradesh to strengthen Panchayati Raj system in the country and to eliminate hurdles and problems in its road to success. The main objective of this scheme is to make rural local bodies self-reliant, financially sound and more efficient. The implementation of this scheme will be done for four years from 2018-19 to 2021-22. For this, financial provision of Rs. 7255.50 crores has been earmarked. Through Rashtriya Gram Swaraj Abhiyan Yojana, the administrative capability of Panchayati Raj Institutions will be developed to work effectively on sustainable development goals. For promoting better service delivery and good governance, emphasis would be given on e-governance and technology based solutions in Panchayats. It will focus on increasing own revenue-sources of panchayats. Apart from this, Panchayati Raj Institutions will be made capable to attain adequate quality standards in infrastructure facilities, human resources and result oriented training through this scheme.

In order to make Panchayati Raj institutions strong and effective, the results of the sincere efforts made by the present government are visible in different sectors of development. Under Prime

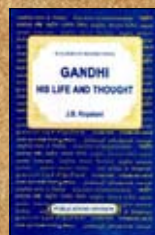
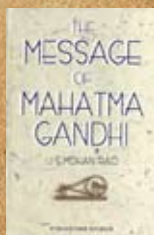
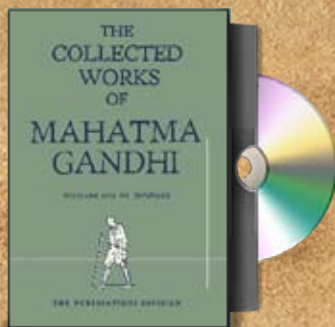
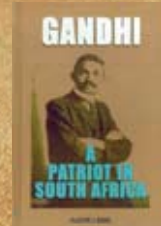
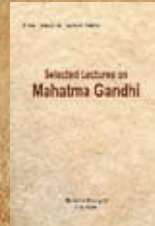
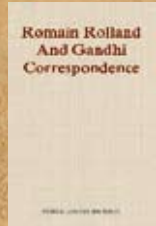
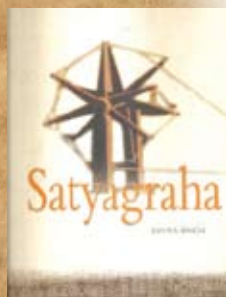
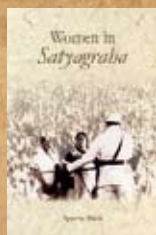
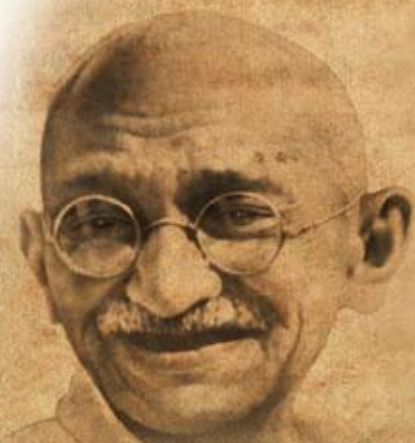
Minister ambitious plan - Swachh Bharat Mission, the contribution of gram panchayats in making the country Open Defecation Free(ODF) is really commendable.

Gram Panchayats have played a key role in giving the Swachh Bharat Mission a form of national movement. Panchayats have worked day in and day out to pursue the objective of this campaign and as a result of their tireless efforts and missionary zeal that under the Swachh Bharat Mission launched on October 2, 2014, in the rural areas, the extent of cleanliness has increased from 38.70 per cent in 2014 to 92.60 per cent in present time. Today, 20 states of the country, 451 districts, 1,98,777 gram panchayats, 4442 blocks and more than 4,46,000 villages have become ODF. Of this, 3 lakh 67 thousand 507 villages have also been verified. Since October 2, 2014, more than 8 crore 43 lakh 17 thousand domestic toilets have been constructed. At present, more than 14.78 million more families have access to their own toilets. The number of community cleanliness premises has gone up to 18,293. In fact, this achievement of Swachh Bharat Mission is inconceivable without the active and sincere efforts of Panchayats, Panchayat-workers and representatives.

At present, the Central Government is providing adequate financial assistance to the states for capacity building and training activities of Panchayati Raj Institutions. Financial assistance is also being provided to states for making available infrastructure and equipment related to e-governance, developing training materials and exposure visits. Apart from this, Panchayat representatives and Panchayat personnel are being trained about their responsibilities with the aid of audio-visual and animation films. The results of all these efforts have been very satisfying and in line with desired expectations. Our villages are transforming. With the wind of rejuvenation sweeping the villages the country is also transforming. The government is working in mission mode to see that this wind of change reaches every village and every house of the village. It is therefore the first and foremost duty of the village folk to be always ready to contribute in this important mission of nation building.

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SWACHH BHARAT SUMMER INTERNS MAKE A HUGE DIFFERENCE

Swachh Bharat Summer Interns from the Manipur Institute of Management Studies (Manipur University) have been involved in various sanitation related works in Kyamgei Gram Panchayat, Imphal East, during the last three months.

According to ZSBP-Imphal West, Romilla Akham, seven youth from the institution who enrolled as Swachh Bharat Summer Interns (SBSI) cleaned up the entire Kyamgei village in Imphal West district. They spoke to the community at length to raise awareness, segregated solid waste and cleaned drains.

They also visited schools and created awareness on sanitation and hygiene, painted walls on the theme of cleanliness, organised a Swachhata Mela, and taught children the importance of hand washing and menstrual hygiene. The interns also arranged for a garbage truck to pick up waste from households during the period of internship.

Best of all, the village was transformed during this time. When the village community and local youth clubs were motivated and made aware of the essence of good sanitation and hygiene, they took part in cleaning up of the village whole heartedly. They joined the interns and school children to clean back alleys and engaged in proper segregation of biodegradable and non biodegradable wastes. In addition, children were taught how to wash hands properly before food and after toilet. During the entire internship period, garbage was picked up from households.

To engage youth across the country and develop their skill and orientation for sanitation related work and village level development, the Ministry of Drinking Water and Sanitation organized a Swachh Bharat Summer Internship (SBSI) programme. Under SBSI, every student had to devote 100 hours for swachhata related activities in rural areas between 1st May and 31st July 2018. The programme was intended to give youth across the country an opportunity to make a significant contribution to the swachhata revolution; and integrate them in community service in rural areas in the run up to the 150th birth anniversary of Mahatma Gandhi.



FOSTERING TECHNOLOGY AND INNOVATION

Dr Jatinder Singh

For India to sustain growth rate of 8-10 per cent for the next decades, it requires a strong SME sector. SMEs do not only require cutting edge technology, but the smart use of technology while assessing their position in term of IT maturity for strategy, structure and systems. While big businesses explore new technologies, SMEs should not be left behind. Given the importance of SMEs for Indian economy, conducive policies should be framed so that industry is able to take the advantage of the opportunities of the Fourth Industrial Revolution.



Mahatma Gandhi gave us the Charkha (spinning wheel) that was symbolic to freedom movement. Post freedom, charkha started representing home-spun micro-enterprise that demarcated job roles between agriculture and manufacturing. Gradually, the spinning wheel became the gear of manufacturing as industrialization peaked. In late eighties, the prime wheel became symbolic of Micro, Small and Medium Enterprises (MSMEs) manufacturing units.

Now the strategic vision wheel has become technology power control wheel that has revolutionized the SME Sector. The evolution of wooden wheel to metal wheel and then to technology power wheel has metamorphosed to automation wheel that has galvanized the SME Sector. The innovation of the wheel and its subsequent application is the mainstay for growth of Indian industry.

MSME sector comprises around 63 million units employing about 111 million people, next only to agriculture sector. With share of 30% in GDP, the sector accounts for about 45% of manufacturing output and about 45% of India's total exports. The sector comprising of manufacturing, service industry, logistics, infrastructure, food processing, packaging, chemicals and IT with growth rate of over 10% has emerged as the engine of growth of Indian economy in the past few decades.

Technology Infusion in SME Sector:

SMEs offer new products and services for local as well as global needs, but most of them fail to sustain and upgrade. Technology is the enabler for growth. Creating innovation and technology ecosystem is pertinent for commercializing inventions for value added products and services. The impact of technology on SMEs is indisputable;

adopting latest technologies is essential for growth. Now there is a regime of low-cost, high-speed internet, 120 million mobile phones, tablets and other connected devices, this has changed the manner in which India does business.

Top Technology Trends Shaping SMEs:

Industry 4.0 integration: Industry 4.0 also known as Fourth Industrial Revolution originated in Germany is taking the manufacturing sector by storm. This is nothing but technical integration of cyber-physical systems (CPS) in production with application of internet of things (IOT). Businesses globally are in a transition phase that demands infusion of technology and Industry 4.0 models to unleash the entrepreneurial spirit backed by proactive Government policies for growth enablement. Industry 4.0 provides new paradigms of new framework and technologies which improves capacity utilization and focus on targeted performance objectives. Smart factory, smart operations and smart products with data-driven services are the mainstay of globally competitive SMEs. Due to limited resources, Indian SMEs are slow in adoption of Industry 4.0 models.

Digital revolution has touched every aspect of business by comprehensive computerization of all processes. In the new cyber-physical system machines talk to each other via sensors and embedded software and thus optimize the production process. The digital revolution in the production improves standard procedures and develops new business models.

Artificial Intelligence (AI) and Machine Learning (ML): Large organizations have started using new technologies like artificial intelligence (AI) and machine learning (ML) for resource optimization. SMEs, many of them are the vendors of big OEMs and are part of the value chain. AI based technologies can reduce operational



inefficiencies and SMEs can optimally use these solutions for productivity enhancement. AI and ML can transform the sales mechanism, data mining, data analytics and sales forecasts.

Virtual Reality (VR) and Augmented Reality (AR) : VR is an artificial, computer-generated simulation of a real life environment or situation. The immersion happens to the user by stimulating their vision and hearing. VR is manifested through wearable hardware. AR technology creates interactive layers, virtual enhancements on an existing reality. AR is used on mobile devices to blend digital components. Many businesses are using AR technology in robot-assisted surgery, virtual real estate tours, urban planning, map-assisted navigation, simulated training and much more.

Blockchain Technology: Blockchain or a distributed ledger technology is a network of computers that enable digital transactions. This is a peer-to-peer, anonymous network. It records and stores every transaction that occurs in the network, providing greater transparency, provide a quick and secure transactions. SMEs in export and import require capital to acquire raw materials for production and also need capital to ship products to their destination. Access to smooth trade financing is critical for SME growth; delayed payments create huge cash flow problems. Blockchain can



effectively prevent payments delay for delivered goods. Inventory management and management of warehouses become streamlined using Blockchain technologies. In India, Blockchain technology is still in infancy as the existing infrastructure is still not conducive, but the opportunity that Blockchain can provide to SMEs is humongous.

Financial Technologies (Fintech) : Large banks and NBFCs have catered to SMEs loan requirements in the past, but there exists a huge gap in demand and supply. Introduction of GST is a game changer as it has brought many MSMEs in the formal business system by creating digital trails.

Fintech is rewriting the rules for access to finance for SMEs. Fintech scientifically evaluates the creditworthiness of SMEs using decision sciences and predictive modeling for making accurate assessment. Fintech is supporting MSMEs in multiple ways like, innovative accounting software, financial management and business valuation services.

3D Printing: 3D Printing also known as Additive Manufacturing is the process of creating 3 dimensional physical objects from 3d CAD data. 3D printers build up layer upon layer of materials that is fused into a single mass simplifying the manufacturing process and reducing costs. It is of enormous use in prototype development in manufacturing by building customized and design driven components. Under Atal Innovation Mission as part of Atal Tinkering Labs, there is a mandate to various public schools to set up 3D Printers. Rs. 10 crores worth rapid prototyping machinery under Atal Incubation Mission is also sponsored. 3D printing applications are in B2C as well as B2B segments in sectors like retail, automotive & manufacturing industries. Industrial sectors in

aeronautics, engineering, medical devices, fashion design, education, and fast moving consumer goods have already started deploying 3D printing in their manufacturing process.

Benefits of Implementing High Tech Technologies:

Digital platforms provide Real time Operation Intelligence (RtOI), which provides complete and stream of information about the manufacturing processes with reducing inefficiencies. For global competitiveness, SMEs should consider implementing latest technologies and solutions. They necessarily do not require large costs. Value chain through cyber physical system can potentially shorten the supply chain and improve efficiency. SMEs that will take advantage of industry 4.0 tools can gain market share, improve their bottom line and increase new market reach.

Conclusion:

For India to sustain growth rate of 8-10 per cent for the next decades, it requires a strong SME sector. SMEs do not only require cutting edge technology, but the smart use of technology while assessing their position in term of IT maturity for strategy, structure and systems. While big businesses explore new technologies, SMEs should not be left behind. Given the importance of SMEs for Indian economy, conducive policies should be framed so that industry is able to take the advantage of the opportunities of the Fourth Industrial Revolution.

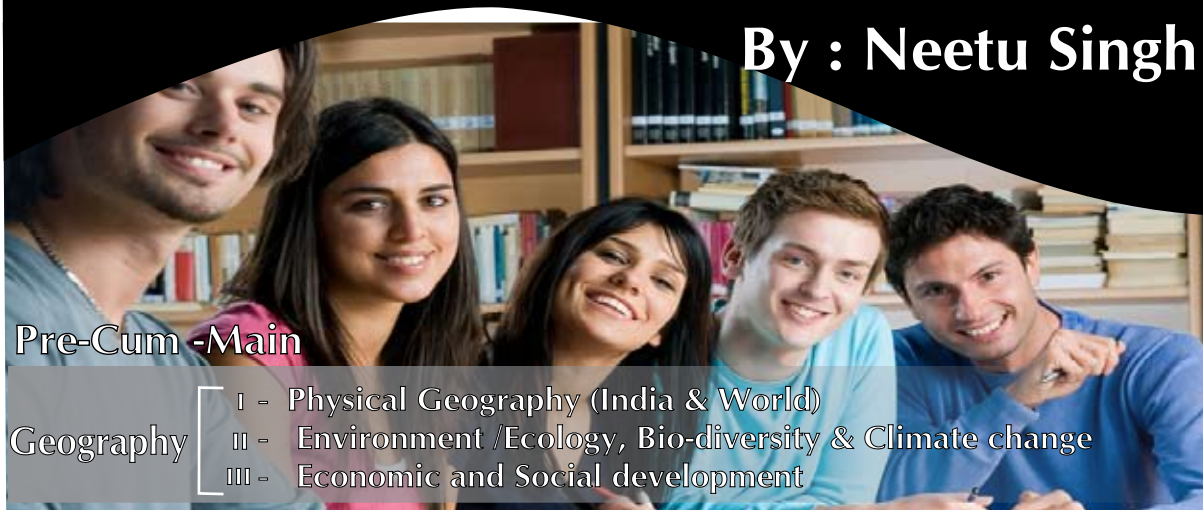
It is essential that SMEs invest in technology and digitization for better efficiency and productivity. It is felt that adoption of technology has not been a priority for majority of SMEs; they focus on systems and processes that reduce costs. Unless an enterprise evolves into a technology backed system, the firm will remain stunted. For becoming globally competitive manufacturing hub, Indian industry needs to adopt the best, most efficient and cost effective technologies in manufacturing sector and move up the maturity curve by leveraging strong foundational and digital levers for better efficiency, cost effectiveness and high productivity.

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EMPLOYMENT GENERATION THROUGH MSMEs

Dr R. Sasikalapushpa, Dr B. Ramaswamy

The MSME sector in India continues to demonstrate remarkable resilience in the face of trialing global and domestic economic circumstances. The sector has sustained an annual growth rate of over 10% for the past few years. With its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive economic shocks, even of the gravest nature.

The MSME are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. As far as India's growth opportunity is concerned, MSME can be the backbone for the existing and future high growth business. The Indian MSME sector provides maximum opportunities for both self-employment and wage-employment outside the agricultural sector and contributes in building an inclusive and sustainable society in innumerable ways through creation of non-farm livelihood at low cost, balanced regional development, gender and social balance, environmentally sustainable development, etc.

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The small-scale industries sector plays a vital role in the growth of the country. It contributes almost 40% of the gross industrial value added in the Indian economy. It has been estimated that a million Rs. of investment in fixed assets in the small scale sector produces 4.62 million worth of goods or services with an approximate value addition of ten percentage points. When the performance of this sector is viewed against the growth in the manufacturing and the industry sector as a whole, it instills confidence in the resilience of the small-scale sector.

SSI Sector in India creates largest employment opportunities for the Indian populace, next only to Agriculture. It has been estimated that 100,000 rupees of investment in fixed assets in the small-scale sector generates employment for four persons.

Role of MSMEs:

- The significance of MSMEs is attributable to their caliber for employment generation, low capital and technology requirement. According to the estimates of the Ministry of MSME, Government of India, the sector generates around 100 million jobs through over 46 million units situated throughout the geographical expanse of the country.
- As per the Report of the Working Group on Micro, Small and Medium Enterprises (MSMEs) Growth for 12th Five Year Plan (2012-2017), the sector accounts for 45% of the manufacturing output and 40 % of total exports of the country.
- The labour to capital ratio in MSMEs and the overall growth in the sector is much higher than that in the large industries. The geographic distribution of the MSMEs is also more even. Thus, MSMEs are important for meeting the national objectives of growth with equity and inclusion.
- They are also important for promotion of industrial development in rural areas, use of traditional or inherited skill, use of local resources, mobilization of resources and exportability of products.
- Besides the wide range of services provided by the sector, the sector is engaged in the manufacturing of over 6,000 products ranging from traditional to hi-tech items.

Case study : Handloom Sector in Kerala

The handloom sector in Kerala employs about 1.75 lakh of people directly and indirectly and this stands second to the coir sector in providing employment among the traditional industries of the state. The handloom industry in the state is concentrated in Thiruvananthapuram, Kannur, Kozhikode, Palakkad, Ernakulam, Thrissur, Kollam and Kasargode Districts. The Kerala Kasavu sarees are praised by women all over India for their fineness

of count and natural colours, texture and golden borders. Kerala is also known for the manufacture of cotton handloom fabrics in Kannur, Vadagara and Kozhikode and has captured an export market. Balaramapuram in Thiruvananthapuram district is the most historically important and one of the oldest handloom centers in Kerala. The weavers belonging to Chaliyas community migrated from Nagarcoil and Thirunelveli in Tamil Nadu during the period of Balaramavarma, ruler of Travancore about 250 years back. Kuthampully in Thrissur District is also well known for handloom fabrics. In Kuthampully, Devangas migrated from Karnataka are engaged in weaving. It is believed that this community of traditional weavers were brought by the Kochi Royal family about 500 years.

Major Initiatives by the Government:

- Government's policy initiatives like enactment of the Micro Small and Medium Enterprises Development (MSMED) Act, 2006;
 - Pruning of reserved Small Scale Industries (SSI) list; advising Financial Institutions to increase their flow of credit to the SME sector.
 - Reservation of items for exclusive manufacture in MSME sector statutorily provided for in the Industries (Development and Regulation) Act, 1951.
 - The President, under Notification dated May 9, 2007, has amended the Government of India (Allocation of Business) Rules, 1961.
- Pursuant to this amendment, Ministry of Agro and Rural Industries and Ministry of Small Scale Industries were merged into a single Ministry, namely, "Ministry of Micro, Small and Medium Enterprises".

Major Schemes of the Government: Scheme of Fund for Regeneration of Traditional Industries (SFURTI):

The objectives of the scheme are to organize the traditional industries and artisans into clusters to make them competitive and provide support for:

- Their long term sustainability & sustained employment;
- To enhance marketability of products of such clusters;
- To equip traditional artisans of the associated clusters with the improved skills;
- To make provision for common facilities and improved tools and equipments for artisans;
- To strengthen the cluster governance systems with the active participation of the stakeholders;
- To build up innovated and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships;

Stand-up India:

To facilitate bank loans between Rs. 10 lakh to Rs. 100 lakh to at least one Scheduled Caste (SC)



or Scheduled Tribe (ST) borrower and at least one Woman borrower per bank branch of all scheduled commercial banks for setting up a green field enterprise. The Stand-Up India scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business.

Scheme for the Development and Promotion of Women Entrepreneurs:

With a view to encourage women in setting up their own ventures, government implements a scheme, namely, "Trade Related Entrepreneurship Assistance and Development (TREAD). The scheme envisages economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major components of the scheme:

- i. Government of India grant up to 30% of the total project cost to the NGOs for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project.
- ii. Government of India grant up to Rs.1 lakh per programme to training institutions/ NGOs for imparting training to the women entrepreneurs, subject to these institutions/ NGOs bring their share to the extent of minimum 25 % of Government of India grant and 10 % in case of NER.
- iii. Need-based Government of India grants up to Rs.5 lakh to National Entrepreneurship Development.

Challenges :

- The sector is always fund starved. Banks are often unwilling to lend. Besides, whatever bank finance these sector gets, comes at far higher interest costs than what large enterprises can negotiate.
- Long receivables cycles make a mess of working capital management.
- Little access to trained labour, technical progress and management support limit their growth.
- Other common problems faced by small enterprises are related to availability of technology, infrastructure and managerial competence, and limitations posed by labour laws, taxation policy, market uncertainty and imperfect competition.

Way Forward:

- The challenge now is to create a policy environment that will encourage the growth of more MSME that can hold their own in a competitive market.
- The problems faced by MSMEs need to be considered in a disaggregated manner for successful policy implementation as they produce very diverse products, use different inputs and operate in distinct environments.
- In general, there is need for tax provisions and laws that are not only labour-friendly but also entrepreneur-friendly. More importantly, there is need for skill formation and continuous upgrade both for labour and entrepreneurs.
- While the government has to strengthen the existing skilling efforts for labour, there is an urgent need for managerial skill development for entrepreneurs running MSMEs — an area that is considerably neglected.
- Further, the government could consider dedicated television and radio programmes, similar to agriculture, to help educate entrepreneurs running small businesses.

Conclusion:

For future growth in Indian economy and GDP increase, the share of MSME contribution would increase from current 8 % to 15 % by the year 2020. This would be realized by the growth of the new wave MSME led by entrepreneurship focused on innovation and technologies, creating opportunities for women entrepreneurs, and developing skilled resources. Issues related to credit, like adequacy, timely availability, cost and mortgages continue to be a concern for MSME. These enterprises are dependent on self-finance. Profit margins are also low. The government drive for financial inclusion could benefit such entities. The government could consider dedicating specialized financial schemes for addressing difficulties in assessing and providing credit for small enterprises, as also providing line of credit to firms which are under financial stress. However, it remains to be seen whether new institutions such as MUDRA Bank can open the credit markets for small enterprises.

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- Entrepreneurship in the SME Sector
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MSME: THE ENGINES OF GROWTH

Dr Sriparna B Baruah

Cutting across all sectors of production and services, MSME sector is truly a strategic asset for the economy of the country. On the one hand, we have the village and rural industries including the khadi industry, which are primarily located in the rural landscape and provide an important ingredient in the local eco-system. On the other hand, in extreme contrast and the opposite side of spectrum, are the micro, small and medium enterprises which are producing an extremely wide variety of goods which are exported as well as have the reach out to the domestic consumers.

India is expected to emerge as one of the leading economies in the world over the next decade and the MSME segment is likely to play a significant role in the emergence of the Indian economy. The development of this segment is extremely crucial to meet the national imperatives of financial inclusion and generation of significant levels of employment in urban and rural areas across the country. Further, it can nurture and support development of new age entrepreneurs who have the potential to create globally competitive business from India

Many developed and developing economies have demonstrated that MSME segment constitutes the backbone for maintaining growth rates as well as employment generation rate and provides stability during economic downturns. It is therefore very crucial that as India embarks on a new wave economy, it adopts the MSME opportunity framework that will provide the necessary impetus to seize the opportunities created by

- Emergence of domestic demand
- Increase in spending in infrastructure and defence sectors
- Increase in FDI in existing and emerging businesses in India with the make in India initiative
- Double digit growth expected in numerous business sectors

As a catalyst for socio-economic transformation of the country, the sector is crucial in meeting the national objectives of generating employment and discouraging rural-urban migration.

National Sample Survey (NSS) 73rd round says that during 2015-16 MSME sector had created around 11.10 crore jobs. MSME can be the backbone for the existing and future high growth businesses with both domestic and foreign companies investing in 'Make in India' initiative. This sector can make significant impact in the area of indigenisation. 'Make

in India' with a 'Zero defect and Zero effect' is a significant opportunity. The new wave MSME should enable the development of a business eco system that enables and continuously support businesses that are growing to deliver the right product, the right quality, the right solution and the right service at a competitive price, both in domestic and international markets. The 'Digital India' revolution also provides a great opportunity to promote MSME participation in the Information, Communication and Telecommunication (ICT) sector in line with government vision. It is equally important that the MSME segment develops in all areas of Agriculture, Manufacturing and Services sectors because each of these sectors will continue to be very relevant to the overall GDP growth as well as employment generation. The MSME sector can act as a catalyst to bring about socio-economic transformation.

Dynamics of MSME's:

Cutting across all sectors of production and services, MSME sector is truly a strategic asset for the economy of the country. On the one hand, we have the village and rural industries including the khadi industry, which are primarily located in the rural landscape and provide an important ingredient in the local eco-system. On the other hand, in extreme contrast and the opposite side of spectrum are the micro, small and medium enterprises which are producing an extremely wide variety of goods which are exported as well as have the reach out to the domestic consumers.

The sector has a wide range of stockholders including the regulators, facilitators and the beneficiaries. The various stakeholders include

- MSME (both existing and prospective).
- Large enterprises including multinationals (as producer of goods and services).
- State/Union territories.
- Central Ministries/Departments.
- Banks/Financial Institutions.
- Entrepreneurship and skill Development Institutes, both in the public and in the private.
- Research and Development Institutions.
- Educational Institutions.
- Organisations under the administrative control of the Ministry .

In India in the post-liberalized era, the entrepreneurs in the MSME sector who have been able to survive have realized the value of collaboration, strategic alliance, outsourcing, and flexible production system and have a global mindset. Increasing the efficiency of the MSME sector depends on strengthening the following three pillars:

- Innovation.
- Technology.
- Finance.

Entrepreneurs preparing for the global market need to focus on the following:

- Global mindset.





- Lean Manufacturing.
- Mergers and Acquisition.
- Complementing large industries.
- Alternate Finance
- Prepare for non-tariff barriers
- Explore options of Co-operation, Fair trade, IPR and FDI

The winning formula for enhancing competitiveness combines

- Elimination of waste
- Enhancement of Technology
- Use of Quality and productivity tools.
- Total Employee Involvement.
- Flow of information to all enterprise stakeholders.
- Use of ICT.

Government Initiatives for promoting MSME sector:

The Government's 'Make in India' initiative and its thrust on expanding the percentage of manufacturing to India's GDP has the vigour to transform the fortunes of micro, small and medium enterprises (MSMEs) in the country. Initiatives like allocation of Rs 20,000 crore for Micro Units Development Refinance Agency (MUDRA) Bank for

the SME sector will enhance credit facility to boost the small businesses and manufacturing units. A corpus for venture capital in MSME sector will help in accelerating the startup sector. Along with that, for creating an ecosystem 'District level Incubation and Acceleration Programme' will help in generating new ideas and promote new ideas and promote entrepreneurship with all the necessary support

Over the years, the Central government has formulated policy packages for the promotion and development of the sector and has also been implementing a large number of schemes and programs. The policies and programmes implemented by the Ministry span across different areas of operations of the MSMEs covering credit, marketing, technology, skill development, infrastructure development, fiscal matters and legal/regulatory framework.

The office of the Development Commissioner (MSME) assists the Ministry in formulating, co-ordinating, implementing and monitoring different policies and programmes for the promotion and development of MSME's in the country. In addition, it provides a comprehensive range of common facilities, technology support services, marketing assistance etc. through its network of more than 30 MSME-DI's, MSME Testing centre and MSME -Technology Development Centres

The various schemes and policies initiated by the government aims at strengthening the MSME sector both at the rural and urban sector. The schemes have a holistic intervention framework for providing both forward and backward linkage. There are schemes which are helping in access to technology and access to market. One of the major concerns in the MSME sector is lack of infrastructural facilities, which in turn causes severe damage to an enterprise's value chain process such as production, consumption and distribution of products. The Schemes on common infrastructure projects for MSME's help in availing benefits of economies of scale, synergy and collective bargaining by collaborating with each other. Besides this, organisations like DI (MSME) are now playing a promotional role of handholding, advocacy and facilitation. Regarding addressing issues of access to credit, initiatives like the MUDRA bank, Credit Guarantee Fund are becoming a pillar of support for the MSME sector.

For facilitating promotion and development of MSME's and enhancing their competitiveness, Ministry of MSME notified the MSME Development Rules 2016, under which all MSMEs have to furnish information about themselves online. This data bank

enables the Ministry to streamline and monitor the schemes and pass on the benefits directly to the MSMEs. The MSME units can also update their enterprise information without visiting the government office

Conclusion:

While in a country like India, the Government alone cannot fulfil the employment opportunities, Individuals need to come forward to help themselves and take advantage of the viable business atmosphere created by the government. Adam Smith, an 18th century economist and author, in his book *Wealth of Nations* has talked about the 'Invisible Hand' that individuals pursuing their best self interest would result in better overall good to the society. If India wants to mark its presence in the global arena, the invisible hand would result in greater overall good to the society. The MSME sector as the 'engine of growth' for India will be the vehicle of development of the country in terms of creating employment opportunities.

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Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

The objectives of the scheme is to organize traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability, sustained employment, to enhance marketability of products of such clusters, to equip traditional artisans of the associated clusters with the improved skills, to make provision for common facilities and improved tools and equipment for artisans, to strengthen the cluster governance systems with the active participation of the stakeholders, and to build up innovative products, improved technologies, advanced processes, market intelligence and new models of public-private partnerships. The financial assistance provided for any specific project shall be subject to a maximum of Rs 8 (eight) crore to support Soft, Hard and Thematic interventions.

Non-Government organizations (NGOs), institutions of the Central and State Governments and semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), Private sector by forming cluster specific SPVs, Corporates and corporate Responsibility (CSR) foundations with expertise to undertake cluster development are the intended beneficiaries.

Funds allocated for 2017-18 is Rs. 75.00 crore



Source: Annual Report 2017-18, Ministry of Micro, Small and Medium Enterprises

COIR INDUSTRY: PROSPECTS AND CHALLENGES

G. Nagaraja

India is the largest coir producer in the world and also the largest consumer of coir and coir products. Over 55 percent of the coir and coir products produced in India is consumed internally. Indian coir and coir products are in great demand in domestic and foreign markets for their special features like price, workmanship, quality and charm. It is also eco-friendly, decomposable, non-pollutant natural resource. The coir industry provides employment to about 7 lakh people in the country out of which 80 percent are women.

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The coir industry plays a significant role in sustainable economic development of India. It is agro-based, export oriented cottage industry, which earns foreign exchange to the tune of Rs. 1630.33crores. The growth and development of coir industry in India has taken place in areas where there is concentration of coconut cultivation and availability of coconut husks. The industry is mainly concentrated in Kerala, Tamil Nadu, Andhra Pradesh,

Karnataka, Maharashtra, Goa, Orissa, Assam, Andaman and Nicobar, Lakshadweep, Pondicherry .

The coir industry provides employment opportunities to skilled and unskilled workers and full time and part time employment opportunities to agricultural labourers. Kerala, the home of Indian coir industry tops in terms of production and cultivation area of coconut, accounting for 61 per cent of coconut production and over 85 per cent of coir products, particularly white fibre. While, India has a long coastline with coconut palms, growth of coir industry in other coastal states has been insignificant. Only about 50 per cent of the coconut husks is utilised in the coir industry, the remaining is being used as fuel in rural areas.

In India, it is estimated that 1,000 husks yield 104 kgs of fibre and the availability of the fibre from husks may vary from state to state. India is the largest coir producer in the world accounting for



Table: 1
Export of Coir and Coir Products from India

Value in Rs. Lakhs

S.N	Products Name	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	CAGR	CV
1	Curled Coir	0.00	208.34	152.06	223.85	668.33	1056.52	3171.30	2112.46	2947.93	3732.00	37.80	100.3
2	Coir Fibre	196.05	1075.80	1224.14	2390.89	9742.03	12148.55	20323.98	20707.66	32878.11	41923.34	71.01	101.81
3	Coir Rugs & Carpet	730.38	328.55	134.40	67.63	45.38	826.22	185.55	133.37	105.99	146.10	-14.86	103.34
4	Coir Pith	3872.60	5382.07	6384.77	8462.30	12347.06	14829.02	22150.70	24727.61	34173.23	43295.24	27.30	75.65
5	Coir Rope	70.41	68.87	139.99	164.60	165.92	86.72	340.99	282.41	390.17	391.92	18.73	61.71
6	Coir Other sorts	74.65	66.04	57.83	19.03	28.53	35.84	68.75	39.33	163.13	85.79	1.40	64.24
7	Coir Yarn	3019.00	3161.57	2666.90	1925.92	2461.21	2685.34	3140.70	2387.22	2848.26	3000.89	-0.06	14.28
8	Geo-Textiles	1140.56	1335.22	1444.65	1591.05	2023.77	1823.05	2433.12	2628.74	3503.78	3270.28	11.11	38.53
9	Handloom Mats	26698.73	27370.67	24299.85	23537.53	25428.01	21525.8	23545.00	22810.10	23623.82	23946.91	-1.08	07.27
10	Handloom Matting	1913.38	2354.63	1879.33	1716.56	1425.28	1244.72	1582.83	1702.76	3353.91	1835.28	-0.42	31.13
11	Power loom Mats	1027.10	168.84	52.69	40.06	2.03	0	24.56	3.15	278.36	225.25	-14.08	172.07
12	Power loom Matting	118.89	85.11	88.30	85.09	3.04	0	0.00	0.00	0	43.93	-9.48	112.04
13	Rubberised Coir	377.05	697.86	852.19	1174.77	713.39	476.89	549.80	495.02	1560.76	1410.88	14.11	49.82
14	Tufted Mats	11605.96	18213.02	19910.98	22598.15	25351.24	23968.41	27745.26	33572.91	41776.39	39725.96	13.09	36.02
	Total	50844.75	60516.59	59288.08	63997.43	80405.22	80707.08	105262.54	111602.74	147603.84	163033.77	12.36	41.94



more than 80 percent of the total world production of coir fibre. The global annual production of coir fiber is about 3,50,000 metric tonnes. India is also the largest consumer of coir and coir products, over 55 percent of the coir and coir products produced in India is consumed internally.

According to early Greek chronicles, it was Megasthenes, Ambassador of the Seleucus Nicator, who told the Indian King, Chandra Gupta about the coconut palm which he found in Sri Lanka in 300 BC. Arab writers of 11th century AD referred to the use of coir as ships cables, fenders and rigging. Marco Polo's celebrated travelogue of the 12th century mentioned that coir fibre and mats were put in use in the sailing vessels of Arabs.

Employment Potential:

The industry employs about 7 lakhs of coir workers and majority of them are from rural areas belonging to economically weaker sections of the society. Women constitute 70% of the workforce and primarily engaged in spinning and household industries. In organised industries, the participation of women is observed to be more than men in permanent, contractual (temporary) and as daily wage labourers. The study reveals, a total of 719883 people are working in the coir industry in the year 2014-15. If one compares the data with 2013-2014, the growth rate revolves around 1 percent. The same trend is observed (annual growth rate of 1

percent) while comparing the employment data of 2010-2011 and 2011-2012, 2012-2013 and 2013-2014. The data indicates younger generation / new people participation is less in the coir industry. State-wise analysis indicates Kerala tops the list with share of 65.28 percent, followed by Tamilnadu (18.05 percent), Andhra Pradesh (7.36 percent), Odisha (4.72 percent) and Karnataka (4.16 percent). The other states have not succeeded in generating much employment in coir industries.

Foreign trade

Indian coir and coir products are in great demand in domestic and world markets for their special features like price, workmanship, quality and attractiveness. It is also eco-friendly, decomposable, non-pollutant natural resource. Coir is moth-proof; resistant to fungi and rot. It is resilient in nature i.e. springs back to original shape even after constant use. It is flame-retardant and unaffected by moisture and dampness Coir is tough and durable. It provides excellent insulation against temperature and sound.

The Indian market constitutes around 45 percent of the world market for coir and coir products.

The value of export of coir products since 2005-06 is presented in table 1. The overall export value of coir products increased from Rs. 50,844.75 lakhs in 2005-06 to Rs. 1,63,033.77 lakhs in 2014-

15. The export value of coir fibre was only Rs. 196.05 lakhs in 2005-06. It has gradually increased and reached Rs. 41,923.34 lakhs in 2014-15 with compound annual growth rate of 71.01 per cent.

Exports of coir products:

India was exporting coir products to 115 countries during the period April 2014-2015. China is the major importer of coir and coir products both in terms of quantity and value with a share of 39 per cent and 28.59 per cent respectively. USA which was the major importer of Coir Products for the past few years has now been in 2nd position with overall share of 12.39 per cent in quantity and 21.29 per cent in value. The combined exports to all the EU countries are 26.2 per cent in terms of quantity and 32.90 per cent in terms of value. The other countries, which imported substantial quantities of coir during the year under report, are South Korea, Australia, Russia, Canada, Brazil, and Japan.

Role of Government in promoting coir industry:

The Central and State governments and Government agencies like Coir Board, Coir Federation play a significant role in growth and development of coir industry in India. Coir board plays a vital role in development of coir industry. Various measures taken by it to promote the industry include setting up of coir showrooms, sales depots organizing fair and exhibitions and implementing various development schemes. The Board is actively involved in quality control and providing market development assistance for expansion of market network and participation in exhibitions within and outside the country. The coir products are marketed in the country through private channels, coir showrooms, sales depots of the apex co-operative societies in Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Orissa.

Problems of coir Industry

The coir industry, despite its potential to generate employment in rural areas suffers from the problems which include insufficient finance, inadequate market information, lack of storage facilities, no direct contact with industrial users, insufficient marketing mechanism for coir fibre.

The way forward

- The coir industry is dominated by the women workers. Possibilities should be explored to

establish Women Banks in selected centres to enhance women's empowerment.

- Government Financial Institution should come forward to assist the workers of coir industry to fulfill their financial requirement.
- Government enforcing agencies should enforce various rules, regulations, provisions, welfare measures declared by the government from time to time
- The Government should do some hard thinking on the removal of transport bottlenecks, A system of mobile transportation may be introduced in coir markets.
- For enhancing the sales of coir products in the domestic market state and central governments should instruct the public sector undertakings to use coir finished goods for their office purposes. More over directions should be given to the State Public Works Department to use cement flooring with coir mats instead of marbles and tiles.
- Central and State Governments should instruct the Railway Board and National Highway Authority of India (NHAI) to use the Geo-textiles in the construction of the slope of railway lines and national highways to prevent soil erosion. It can be effectively be used against soil erosion and sea erosion and to preserve canals.

Conclusion

Since the development of coir sector contributes towards the sustainable development agenda in terms of creation of environment friendly products, its application for domestic use along with the usage in housing, building, agriculture, horticulture, and infrastructure production are significant. The world population is becoming more and more conscious about the need of preserving the nature with an increasing number of people opting for environment friendly products. This is the opportune time to promote the case of coir to replace synthetic furnishings and certain wooden building materials. It is therefore extremely important that, a major collective initiative may be taken up to promote the cause of coir by identifying the thrust areas involving a quantum jump in coir sector development

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PUBLICATIONS DIVISION PARTICIPATES IN DELHI BOOK FAIR, 2018

In consonance with its rich legacy, Publications Division, participated in the 24th edition of Delhi Book Fair from August 25 – September 2, 2018 at Pragati Maidan, New Delhi. Publications Division put up a rich display of its titles on History and Freedom Struggle, Art and Culture besides books on children and other subjects. The books on Shri Atal Bihari Vajpayee were the focus of the stall put up by Publications Division. Hundreds of people thronged Publications Division's stall.



Secretary, Ministry of I&B, Shri Amit Khare releasing Publications Division books at the Delhi Book Fair, 2018. Also seen are Dr Sachidanand Joshi, Member Secretary, IGNC, Director General, Publications Division and Addl. Director General, Publications Division.



At a Book Release Event organized during the Book fair, 19 books including 11 children literature books and some important titles' Ravindranath Ki Kala Sirashti, Champaran Puran, Vivekanand Ki Kahani, Dr. Keshav Baliram Hegdewar (Kannada), Pt Deen Dayal Upadhyay (Kannada), Bhakti: Uttar aur Dakshin Ka Samanya Sutra, Shruti and Smiriti and Bhartiya Sankriti Ki Aantrik laya Ke Shrot, etc were released by eminent guests Shri Amit Khare, Secretary, Ministry of Information and Broadcasting and Dr. Sachidanand Joshi, Member Secretary, IGNC.

Publications Division bagged Seven Awards and one certificate of Merit for Excellence in Book Production in various categories in Hindi, and English languages.

The titles Sardar : Sachitra Jivani (Hindi), Life at Rashtrapati Bhawan (English), and Pustak Soochi (Hindi) bagged first prize; Bharat-2018 (Hindi),



Yojana-April, 2017 (English), Bal Bharati-September, 2017 (Hindi), and Untold Story of Broadcasting during Quit India Movement bagged Second prize and Buddhism-The Path of Compassion bagged Certificate of Merit These awards are given by the Federation of Indian Publishers every year during the Delhi Book Fair.

PM Launches Ayushman Bharat - PMJAY at Ranchi

The Prime Minister, Shri Narendra Modi launched the health assurance scheme: Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana on 23 September 2018 at Ranchi, Jharkhand.

Speaking on the occasion, the Prime Minister said that this launch has been done with a vision to provide the poorest of the poor, and the underprivileged sections of society, with better healthcare and treatment. He said this scheme, which envisions health assurance of 5 lakh rupees per family per year, will benefit over 50 crore people, and is the world's biggest health assurance scheme. He said the number of beneficiaries of this scheme is roughly equal to the population of the European Union, or the population of America, Canada and Mexico, taken together.



He said the first part of Ayushman Bharat - the health and wellness centres, was launched on Babasaheb Ambedkar's birth anniversary, and the second part - the health assurance scheme, is being launched two days before Deendayal Upadhyay's birth anniversary.

Explaining how comprehensive the PMJAY is, the Prime Minister said it would cover 1300 illnesses, including serious illnesses such as cancer and heart disease. He said private hospitals too would be part of this scheme.

The Prime Minister said that the amount of 5 lakhs would cover all investigations, medicine, pre-hospitalization expenses etc. He said it would also cover pre-existing illnesses. He said that people can learn more about the scheme by dialling 14555, or through their Common Service Centre.

The Prime Minister said that for the States that are a part of PMJAY, people can get the benefit of the scheme in whichever of these States they go to. He said more than 13,000 hospitals across the country have joined the scheme so far.

The Prime Minister also spoke of the 10 health and wellness centres inaugurated on the day. He said the number of such centres across the country has reached 2300. He said the aim is to have 1.5 lakh such centres in India within four years.

The Prime Minister said that the Union Government is working with a holistic approach to improve the health sector in the country. He said the focus is on both "Affordable Healthcare" and "Preventive Healthcare."

The Prime Minister expressed confidence that through the efforts of all those involved with PMJAY, and the dedication of the doctors, nurses, healthcare providers, ASHAs, ANMs etc, the scheme would become a success.