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Atma Nirbhar Bharat: Need of the Hour

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ABSTRACT: World is totally based on technology. As seen in today's time day by day there are lots of changes in technology which result good result for developing nation. Whether it is in education, science and so on. In the pandemic of covid 19 crisis all citizen well versed about safety measures every second person play a safe part on their behalf so that he may be protected for himself and his family. As seen our government tries his best providing services government also plan many policies for every citizen of India whichever in education, in farming, in banking sector, for MGNREGA labourers, street vendors and so for which every citizen get a benefit from all these schemes and become India a next generation Bharat. The aim and objective of Government is every citizen shall be self-dependent in his work there shall be no help taking from other persons.

KEYWORDS: AtmaNirbhar Bharat, Business strategies, Demand, Reforms, Technology

I. INTRODUCTION

In today's time the concept of making India is to be self-reliant. As seen in today time for the development of any nation technology plays a vital role whether it is in education, science, sports, medical health and so on. There is an invention of new technologies day by day which shown how a nation can growth. Every generation get a new experience of adversities, which shows hard working, dignity which became architects for future generations. This is the best example of pandemic (COVID-19) which shown technology is a new religion of "Self-reliant India". This pandemic shattered all persons to enjoy daily lifestyle and reboot themselves to live a daily lifestyle. Nation that grabs this opportunity will be doing some good for their next generation. We as a citizen stand altogether for this critical situation and build a next generation India.

In India every person has lots of talent in every field but few of them shows smartly and few of them shows hesitation they don't want to show their talent. But India is blessed with the best talent, and supportive climatic conditions.

Every citizen has strength to become self-dependent in every field. The first step to making a change is to recognize our core strength which is knowledge and wisdom. If a person has these two strengths he never gets a defeat. As we know that we have the two major strengths i.e. technology and agriculture. The two powerful countries that are more self-reliant is U.S.A and China these two countries have all powers in technology, in weapons, in diplomat and so on. USA is one of the oldest in democracy with strongest institutions, fearless media with minimum interference of government whereas China is maximum government and not democratic.

The bureaucracy seems more committed to their political perfectionist rather than the common people. Our nation has Satyam, Shivam and Sundarami.eSatyaNadella of Microsoft, Shiv Nadar of HCL and SundarPichai of Google. Hence, we are looking to back our talent, and give chances, irrespective of caste, creed, and religion to complete 'atmanirbharta'.

In Defence also technology plays a vital role which shows the superpower of any nation. Today apart from US, China Israel also self-reliant nation of exporter of arms and ammunition. Whereas, India imports about 70 percent of its defence equipment. As seen in today's time the competition between USA and China is only for technology. China could become the first digital country of the world with even digital currency. If India also wants to get success in technological advancement, it needs to concentrate on its technological capabilities which result increasement export in agriculture. It is very important that our farmers and laborers live with dignity so that nation can progress well.¹

¹ Opinion/ India can be AtmaNirbhar - the print.in



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II. DISCUSSION

1. Objective of AtmaNirbhar Bharat:

The objective of AtmaNirbhar Bharat Abhiyan is making India a self-reliant nation. In Unlock 1.0 the Government of India issued certain guidelines to become India Atma-Nirbhar to enable resumption of economic activities while maintaining caution and easing of restrictions such as:

1.1. Economy:

for any development of nation the economy is most important tool. If the economy of any nation is poor then it is difficult to develop. So it is very important every nation focus on economic growth so that infrastructure can be better which can be beneficial to citizens.

1.2. Infrastructure:

Infrastructure is another tool for developed countries; if the infrastructure is poor then it is very difficult to survive and build a new nation.

1.3. System:

The growth of any developed countries is based on its system, if a system is weak then it is very difficult to sustain as in today's time in India the system is too weak because there are various departments where corruption shown in huge manner for example corruption to promote on high authority or corruption in government department work of transport system. It is very necessary for developing countries that it can be free from such type of system.

1.4. Vibrant Demography:

Our nation has the world biggest democracy and the vibrant demography is the strength to make India self-reliant.

1.5. Demand:

The chain of demand and supply should be strengthened. The strength of our demand and supply chain should be utilized to full capacity.

2. Phase of AtmaNirbhar Bharat:

There are five phase of AtmaNirbhar Bharat as shown in Figure 1.

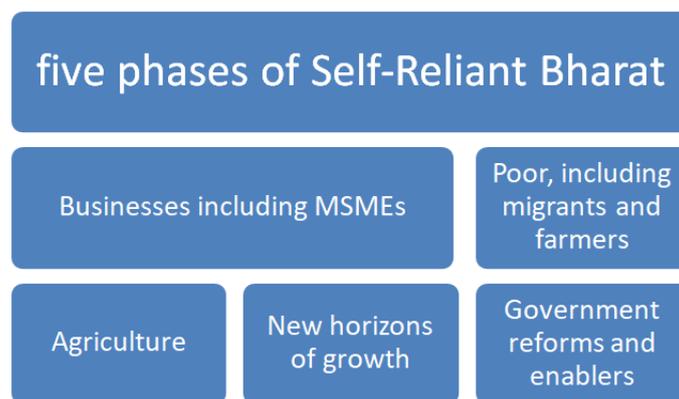


Figure 1: Phase of AtmaNirbhar Bharat

2.1. Measures for business (including MSMEs):

All businesses (including MSMEs) will be provided with collateral free automatic loans of up to three lakh crore rupees. MSMEs can borrow up to 20% of their entire outstanding credit as on February 29, 2020 from banks and Non-Banking Financial Companies (NBFCs). Borrowers with up to Rs 25 crore outstanding and Rs 100 crore turnovers will be eligible for such loans and can avail the scheme till October 31, 2020. Interest on the loan will be capped and 100% credit guarantee on principal and interest will be given to banks and NBFCs.

2.2. Corpus for MSMEs:

A fund of funds with a corpus of Rs 10,000 crore will be set up for MSMEs. This will provide equity funding for MSMEs with growth potential and viability. Rs 50,000 crore is expected to be leveraged through this fund structure.

2.3. Subordinate debt for MSMEs:



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This scheme aims to support to stress MSMEs which have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. The government will facilitate Rs 20,000 crore of subordinate debt to MSMEs. For this purpose, it will provide Rs 4,000 crore to the Credit Guarantee Fund Trust for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit under the scheme.

2.4. *Employee Provident Fund (EPF):*

Under the PM GaribKalyanYojana, the government paid 12% of employer and 12% of employee contribution into the EPF accounts of eligible establishments for the months of March, April and May. This will be continued for three more months (June, July and August). This is estimated to provide liquidity relief of Rs 2,500 crore to businesses and workers.

2.5. *Street vendors:*

A special scheme will be launched within a month to facilitate easy access to credit for street vendors. Under this scheme, bank credit will be provided to each vendor for an initial working capital of up to Rs 10,000. This is estimated to generate liquidity of Rs 5,000 crore.

Poor including migrants and farmers: our nation development is on migrant and farmers which is a backbone of any business if they don't have support from the government then how they can be feed themselves and their families. This is the major drawback for non-development of nation.

3. *Schemes for Farmers:*

3.1. *Concessional Credit Boost to farmers:*

Farmers will be provided institutional credit facilities at concessional rates through Kisan Credit Cards. This scheme will cover 2.5 crore farmers with concessional credit worth two lakh crore rupees.

4. *Schemes for Migrant Persons:*

4.1. *One Nation One Card:*

Migrant workers will be able to access the Public Distribution System (Ration) from any Fair Price Shop in India by March 2021 under the scheme of One Nation One Card. The scheme will introduce the inter-state portability of access to ration for migrant labourers. By August 2020 the scheme is estimated to cover 67 crore beneficiaries in 23 states (83% of PDS population). All states/union territories are required to complete full automation of fair price shops by March 2021 for achieving 100% national portability.

4.2. *Free food grain Supply to migrants:*

Migrant workers who are not beneficiaries under the National Food Security Act ration card or state card will be provided 5 kg of grains per person and 1 kg of chana per family per month for two months. Rs 3,500 crore will be spent on this scheme, and eight crore migrants are estimated to benefit under it.

4.3. *Affordable Rental Housing Complexes (ARHC) for Migrant Workers / Urban Poor:*

The migrant labour/urban poor will be provided living facilities at affordable rent under PradhanMantriAwasYojana (PMAY).

4.4. *Agri Infrastructure Fund:*

A fund of one lakh crore rupees will be created for development of agriculture infrastructure projects at farm-gate and aggregation points (such as cooperative societies and Farmer Producer Organizations). Farm gate refers to the market where buyers can buy products directly from the farmers.

4.5. *Emergency working capital for farmers:*

An additional fund of Rs 30,000 crore will be released as emergency working capital for farmers. This fund will be disbursed through NABARD to Rural Cooperative Banks (RCBs) and Regional Rural Banks (RRBs) for meeting their crop loans requirements. This fund is expected to benefit three crore small and marginal farmers. This is in addition to the financial support of Rs 90,000 crore that will be provided by NABARD to RCBs and RRBs to meet the crop loan demand this year.

4.6. *Agriculture:*

Agriculture is another most important tool for India. If our farmers don't get support from government then how can build a better nation and the government of India also launches various schemes for the welfare of farmers so that no farmer shall be deprived to feed themselves.

4.7. *New horizons of growth:*



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After the shatter of business in this pandemic, the government tries for new horizons of growth so that a new nation can build up.

5. Government reforms and enablers:

Rs 40,000 crore increase in allocation for MGNREGA to boost employment

Health reforms and initiatives to increase investment in public health and to prepare the nation for future pandemics.

- Technology driven education with equity post COVID.
- Enhancement of Ease of Doing Business through IBC related measures.
- Public Sector Enterprise Policy for a Self Reliant India.

5.1. Other highlights:

5.1.1. Civil Aviation:

- **Efficient airspace management:**

Restrictions on utilisation of the Indian Air Space will be eased so that civilian flying becomes more efficient. This is estimated to allow optimal utilisation of airspace, reduction in fuel use, and time, and save about Rs 1,000 crore per year for the aviation sector.

- **Public Private Partnership (PPP) model for airports:**

World-class airports will be built through PPP model. In the first round, the Airport Authority of India (AAI) has awarded three airports (Ahmedabad, Lucknow and Mangaluru) out of six bids for operation and maintenance on PPP basis. Six more airports have been identified for 2nd and 3rd round of bidding process each. The private sector investment in these 12 airports is expected to be around Rs 13,000 crore.

5.2. Legislative Highlights:

Reduction in cross-subsidy: the electricity act of 2003 will be amended to ensure a progressive reduction in cross-subsidies in this particular sector.

5.3. Financial Highlights:

Credit linked subsidy schemes to middle income group persons: the credit linked subsidy scheme for middle income group i.e. the annual income between Rs 6 Lakh and Rs 18 Lakh will be extended by one year. The government has estimated that this will lead to investment of over Rs 70,000 crore in the housing sector.

5.4. Policy highlights:

Support to real estate sector: government supports rera also as provides facilities of extension of six months will be given on registration and completion dates of all registered projects expiring on or after March 25, 2020 without individual's application, which can be further increased by three more months.

6. Allocation for MGNREGS:

To help boost rural economy, an additional Rs 40,000 crore will be allocated under MGNREGS. This increases the Union Budget allocation for MGNREGS from Rs 61,500 crore to Rs 1, 01,500 crore (65% increase) for 2020-21.

7. Technology driven education:

PM EVIDYA will be launched for multi-mode access to digital/online education. This program will include facilities to support school education in states/UTs under the DIKSHA scheme (one nation, one digital platform). National Foundational Literacy and Numeracy Mission will be launched by December 2020 to ensure that every child attains learning level and outcomes in grade 5 by 2025.²

8. Issues and Challenges:

As recently the government of India announced an economic stimulus package of Rs 20 lakh for AtmaNirbhar Bharat. The intended plan of government of India in two folds i.e. interim measures such as liquidity infusion and direct cash transfers for the poor. And the second is long term reforms in growth-critical sectors to make them globally competitive and attractive.

9. Impact of this Package:

9.1. Primary Sector:

The measure is reform to amend the essential commodities act, contract framing etc. these reforms are steps and objective towards the one nation one market which help India become the food factory of the world. In MGNREGA

²www.elearnmarkets.com/blogs highlights of AtmaNirbhar Bharat



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also there is infusion of Rs 40,000 crore may help in alleviating the distress of migrants when they return to their villages.

9.2. Secondary Sector:

Given more importance to MSMEs for Indian economy, provide a loan of Rs 3 lakh crore for MSMEs.

9.3. Tertiary Sector:

In tertiary sector the newly scheme launched PM e-Vidyaprogramme for multi-mode of access education to a digital online education provides a uniform learning platform for the whole nation.

Expenditure on public health will be increased by investing in grass root health institutions and ramping up health and wellness centres in rural and urban areas.

10. Issues Related to Liquidity:

The package of Rs 20 lakh crore comprises both fiscal and monetary measures, the latter being in the nature of credit guarantees and liquidity infusions into banks and other financial sector institutions rather than the economy per se.

Majority of the package is liquidity measures that are supposed to be transmitted by RBI to Banks and Banks to Citizens. This transmission wouldn't be as smooth owing to inefficient transmission of monetary policy

11. Lack of Demand:

The lockdown has lowered aggregate demand, and a fiscal stimulus is needed. However, the package, by relying overwhelmingly on credit infusion to boost the economy, has failed to recognise that investment will pick up only when people across income segments have money to spend.

12. Solutions:

12.1. Enhancing demand:

Demand of goods and services comes under the package of the country. The best way for this is to spend on Greenfield infrastructure.

12.2. Mobilising Finances:

For finances of the stimulus package, mobilising finance is must. The rest may have to come from privatization, taxation, loans etc.

12.3. Holistic Reforms:

Any stimulus package will fail to reflect the trickle-down effect, until and unless it is backed by reforms in various sectors. Thus, AtmaNirbhar Bharat plan also encompasses the unfinished agenda of holistic reforms which may include reforms in civil services, labour etc.³

III. CONCLUSION

In pandemic all world shattered in every field there are lots of persons lost their jobs in pandemic, factories are also closed for a result all migrant persons back to their home town and there is no process to feed the food to family members. The economic crisis triggered by Covid-19 pandemic is much like the 1991 economic crisis, which shown the shift of liberalization, privatization and globalization. Our government also tries their all efforts to solve the major crisis as soon as possible and give their best so that the second wave never comes like this.

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