

MARCH 2021

KURUKSHETRA SUMMARY

AN INITIATIVE BY THE PRAYAS INDIA

THE PRAYAS IAS

BUDGET FOR RURAL INDIA





Summary of Kurukshetra

March 2021

Theme: Budget for Rural India 2021-22

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Accelerating Investment, Job Creation and Income Growth

Introduction

- The Budget 2021-22 has reiterated the government's commitment to agriculture sector. This was a budget intended to revive and stimulate investment, growth, and job creation. The government's message was loud and clear; to revive the economy, accelerate growth and generate employment.
- In the context of a global pandemic, it sent a strong signal to the nation on its commitment towards the upliftment of rural India. The Budget reflected the government's enthusiasm in stimulating investment, diversification, leading to higher incomes for farmers.

Budget Highlights

- The allocations to agriculture has increased by about Rs. 7,000 corers, when allocations in 2021-22 are compared to the revised estimates of 2020-21
- The focus of agriculture budget was on developing the existing infrastructure and spurring the investments and credit in the allied sector.
- This has been aimed at development of infrastructure, especially at the farmgate and post-harvest stage to minimize wastes and shortages accruing to about 15-20 percent.
- Agriculture Infrastructure Fund (AIF) – announced in May 2020 with total corpus of Rs. One lakh crore – is a huge step in the right direction. It will mobilise medium – long term debt finance facilities for investment in viable projects for post-harvest management.
 - Development and Infrastructure carries with it multiplier effects that accrue from better connectivity.
- Increased allocation to the AIF is expected to push entrepreneurs for innovation by leveraging new age technologies including Internet of Things, AI, etc; to reduce post-harvest losses and increase value realization of farmers.
- The availability of credit is an important contributing factor to production and productivity. The target for agriculture credit has been increased by Rs. 1 lakh crores to stand at Rs. 16 lakh crores for 2021-22. This increased target is expected to cater allied sectors such as animal husbandry and fisheries; promoting diversification of farm incomes as well.



- For more efficient irrigation systems, the Micro Irrigation Fund created under NABARD has now been doubled, in order to promote sustainability and conserve water.
- There is a 33 percent increase in the budgeted amount under the Rural Infrastructure Development Fund (RIDF) of Rs. 10,000 crore. RIDF funds can be deployed not just for enhancing agriculture infrastructure, but also social sector infrastructure such as public health institutions, sanitation, solid waste management amongst others.

Expenditure on major subsidies

- The PM-KISAN scheme – on an average, the three instalments in FY 2020-21 covered 10.04 crore farmers
- Other schemes include, PM-Fasal Bima Yojana, PM-Krishi Sinchayee Yojana and the Interest Subvention Scheme
- There is a push for greater transparency in reporting of expenditures, especially for food and fertilizer sector. In fact, this year all the borrowings of FCI have been cleared and budget reflected the true picture of food subsidy. Similarly, arrears of fertilizer sector were also clear.
- The Economic Survey 2021-22 addressed the issue of rising food subsidy bill. It pointed that it is difficult to bring down the economic cost of food due to food security commitments. Hence, the Survey suggested a need to consider a revision of the central issue price (CIP) – which has remained unchanged since the introduction of the NFSA, 2013

Reiteration to Commitment towards MSG regime

- The Government through the Budget also reiterated their commitment to the MSP public procurement system.
- There are ample provisions to empower APMC mandis along with its commitment to MSP in the present budget. It is expected that this will put to rest large misconception in the country about dissolution of government owned APMC markets.

Other Major Announcements

- Diversification is an important pillar in the quest to double farmers' income.
- The Operation Green Scheme was launched to strengthen production clusters, FPOs, connecting them to terminal markets, invest in post-harvest infrastructure to reduce losses and increase food processing



capabilities. It has been extended to cover 22 perishable commodities, which will further support diversification at the farm level.

- Fisheries sector also carries the potential to increase farmers' income. Substantial investment opportunities were highlighted to enhance the Blue Economy. Five major fishing harbours will be developed as hubs of economic activity: Kochi, Chennai, Vishakhapatnam, Paradip, and Petuaghat.
 - The budget allocation for department of Fisheries has increased by a whopping 48%.
 - The PM-Matsya Sampada Yojana (PMMSY) has an allocation of Rs. 1000 crore.
- There has been extension of the Survey of Villages and Mapping with Improved Technology in Village Areas (SVAMITVA) scheme to the whole country.
 - Benefit: Providing farmers with non-disputable records of land ownership, facilitating access to bank credit and the inherent security of owning records of ownership; thus, reducing land disputes and litigation.
- Introduction of an agriculture infra and development cess. The cess is expected to generate an additional amount of Rs. 30,000 crore.

Conclusion

- The Budget 2021-22 has reiterated the government's commitment to the agriculture sector. Following the pathbreaking reforms announced in 2020, this Budget has built on those reforms.

Healthy People Healthy Nation

Introduction

- The allocation for health and well-being in Union Budget 2021-22 has been enhanced from Rs. 94,452 Crore (2020-21 BE) to Rs. 2,23,846 crore - an increase of 137 percent in the allocation for health and well-being.
- Amidst the unprecedented circumstances with the impact of COVID-19 pandemic still looming, it is worth noting that the total burden of confirmed cases and deaths in India is among the lowest in the world, despite our large population and a high population density.



- India has now also embarked on an ambitious vaccination drive, with a special focus on those who are more vulnerable.
- The Budget 2021-22 in the context of the Atmanirbhar Bharat Abhiyan promotes various initiatives. Production Linked Incentive (PLI) schemes have been announced for promoting domestic manufacturing of Key Starting Materials, Drug Intermediaries (Dis) and APIs to boost domestic manufacturing of 53 bulk drugs.
- Further, the schemes for promotion of bulk drug parks and medical device parks have been announced for reducing the cost of indigenous manufacturing.
- The COVID Suraksha Mission was also launched for boosting indigenous vaccine testing and development.
- The Pradhan Mantri Garib Kalyan Package for providing free food grains to 800 million people during the COVID crisis was also announced. At least 17 states have already implemented the ‘One Nation One Card’ schemes for the benefit of beneficiaries across the country.
- As a percentage of GDP, government health spending in India has stagnated at around 1 percent over the last two decades, as pointed out by the Economic survey.
- The states too have a critical role to play in ramping up government spending on health.

PM AtmaNirbhar Swasth Bharat Yojana

- Announced in the Budget 2021, it aims to strengthen the health system at every level – primary, secondary and tertiary. A core objective of the scheme is to invest in capital expenditure in health, including in Tier 2 and Tier 3 cities as well as rural areas
 - It further aims to strengthen disease surveillance so that the country can be better prepared for disease outbreaks in the future.
 - Some of the notable interventions proposed under PMANSBY include setting up of 4 regional National Institutes for Virology, 15 health emergency operation centres, 2 mobile hospitals and a National Institution for One Health. It is envisaged that 17 new public health units will be established. Plus, all public health laboratories will be connected through the expanded Integrated Health Information Portal.
 - Strengthening the National Centre for Disease Control is also planned.

Ayushman Bharat – Health and Wellness Centres



- A key pillar of the Ayushman Bharat is to build a system that provides comprehensive primary health services to people on the foundation of 150,000 Health and Wellness Centres.
- Also, there will be incremental expansion of the basket of services to include mental health, ophthalmology, oral health, geriatric and palliative care, trauma care as well as health promotion and wellness activities like yoga.
- Focus is also on digitizing health records at the community level and linking them with district hospitals.

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)

- Being the second pillar of the Ayushman Bharat programme, it focusses on secondary and tertiary care.
- Need: Nearly 600 lakh people in India fall below poverty line due to catastrophic health expenditures.
- It aims at providing approximately 10.74 crore of the poorest and most vulnerable families with an annual health cover of Rs. 5 lakh for hospitalization-related expenses.
- Consolidation of multiple health insurance schemes under PM-JAY is also attempted as a major step towards ‘One Nation One Scheme’.

AYUSH

- After Swachh Bharat, there is a need to make Swasth Bharat, a Jan Andolan, through awareness about right nutrition, lifestyle and Yoga.
- As per the National Health Mission and the National Health Policy, 2017, efforts are being made to formally mainstream AYUSH and revitalize local traditions.
- Need: India faces a double burden of diseases with 1 in 4 Indians dying due to a non-communicable disease by the age of 70 years.
- Ayurveda and Yoga have evolved as integral components of a holistic wellness system.

Nutrition, Drinking Water, Sanitation and Clean Air

- The Budget also focused on programmes that directly or indirectly influence health outcomes like nutrition, drinking water, sanitation and clean air.
- Need: serious problem of under-nutrition, stunting, wasting and anaemia in India
- Hence, POSHAN Abhiyan was launched in 2018. In the Budget 2021-22, Mission Poshan 2.0 has been launched for strengthening the nutritional content, delivery, outreach, and outcome of various programmes by merging the Supplementary Nutrition Programme and the Poshan Abhiyan.



- Several Programmes of the Central Government include POSHAN Abhiyan, Integrated Child Development Services, Anemia Mukht Bharat, Home-Based Care for Children, Pradhan Mantri Matru Vandana Yojana as well as the Rotavirus and Pneumococcal Conjugate Vaccines.
- The Jal Jeevan Mission (Urban) is a crucial step to deal with issues like groundwater depletion, poor quality and access of drinking water in cities etc.

Conclusion

While the Union Budget is an important instrument, a large part of the action lies in the States. Thus, if the NHP, 2017 goals of increased spending on health as well as improved outcomes are to be achieved, the Centre and States will need to work in tandem.

Towards Realisation of a Fiver Trillion Dollar Economy

Introduction

- The Indian economy has set an ambitious target of transforming itself into a US\$ five trillion economy by 2024-25.
- Cosidering the large geographic size, demographic strength and robust economic fundamentals, the country is well placed to aspire for this target.
- The pandemic engulfed almost the entire world and was typically characterized by a recession.
- The Atmanirbhar Bharat Packages, together with measures taken by the Reserve Bank of India (RBI), amounted to Rs. 27.1 lakh crores, i.e. around 13 percent of the GDP.

Halting the Slowdown

- The year 2020-21 witnessed an unprecedented contraction of -7.9 percent.
- The Union Budget 2021-22 aims to achieve higher rate of growth through measures aiming at facilitating agriculture, bolstering infrastructure, boosting trade and investment, guaranteeing employment and ensuring health.
- The Budget envisages fiscal consolidation as well as a package of structural reforms. This extends to various sectors including new acts for agriculture, new definition for MSMEs, enactment of labour



codes, reforms in the power and mineral sectors, facilitating the ease of doing business, etc. Also disinvestment is one of the means to stimulate economy.

- The aim to so generate demand and boost supply.

Health First

- There is a linkage between public health and economic well-being.
- Current health crisis highlighted the need to augment health care infrastructure and preparedness for dealing with new and unknown diseases.
- The current budget seeks to address these concerns.

Harnessing Inherent Strength

- Inherent strengths and opportunities need to be tapped appropriately to overcome weaknesses and threats.
- An enabling socio-economic or extra-economic environment by focusing on nutrition, education at all levels and skilling can go a long way. This requires pro-active citizen entrepreneurship.
- The importance of skill leading to commensurate employment, cannot be reduced. Hence, the Budget has proposed to realign the existing scheme of National Apprenticeship Training Scheme for providing post-education apprenticeship, training of graduates and diploma holders in Engineering.

Handling External Sector

- Given that supply chains have become more globally integrated than ever before, disruptions in the chains due to the pandemic and lockdowns resulted in significant decline in India's trade.
- The new Trade Policy 2021-26 is to be implemented on 1st April, 2021.
- The Budget has endeavoured to rationalize the customs duties, striking a difficult, yet necessary balance between the welfare of the domestic producers and domestic users.
- Further, to aid downstream MSME users of stainless steel, customs duty has been proposed at a uniform 7.5 percent, while anti-dumping and countervailing duties have been revoked.
 - To provide competitive edge to the MSMEs, import duties on products produced by them have been proposed to be increased
- To facilitate ease of investing in India, the Budget has revised the cap on FDI in the insurance sector from 49 percent to 74 percent, which is expected to enhance FDI into the sector and lead to greater insurance penetration.



Honing Facilities for Employment

- An expansionary fiscal policy is required to counter the recession. Accordingly, the doubling the outlay for MSMEs, which has created 11.10 crore jobs in the country, may prove to be a game changer.
- The Budget announcement of doubling ship recycling capacity also holds huge job creating potential.
- Provisions have also been made for Tea workers in Assam and West Bengal as well as migrant workers.

Hoisting Infrastructure

- Physical and financial infrastructure provides the requisite framework for development of all sectors, besides providing employment.
- Production Linked Incentives are given for 13 sectors and amount of Rs. 20,000 crore has been earmarked for capitalizing the Development Financial Institution for infrastructure financing.
- Provisions have also been made for the transport and power sector.
- Also, an outlay of Rs. 1,500 crore has been proposed to provide financial incentive to promote digital modes of payment.
- Measures have also been taken to promote agriculture.

Conclusion

- The task of achieving a US\$ 5 trillion economy is daunting and definitely a tall order.
- But it is to be optimistically recognized that a beginning towards the insurmountable has already been made.
- Timely and effective implementation of the Budget announcements will have a multiplier effect across different sectors of the economy.

Boosting the Education Sector

Introduction

- The Budget 2021 touches upon the core foundation of school education and paves way to achieve the objectives of NEP 2020. The budget announcements for school education can be categorized in core themes of Access to quality education.



- Teachers, Technology, Innovative Pedagogies, Equity and inclusivity, Transformation of Assessment, and reinforcement to Adult Education.
- The NEP 2020 has envisioned a substantial transformation in the entire education system at all stages right from Early Childhood Care and Education (ECCE) to higher education. It envisages education as a continuum without any segmentation.
- It aims at producing engaged, productive, and contributing citizens for building an equitable, inclusive, and plural society as envisaged by the Constitution.
- Many International and national surveys have pointed towards the falling standards of education despite achieving universal access at elementary level.
- Quality education is vital and both access and quality need to go together

Access to Quality Education

- The Budget 2021 announces 15000 exemplar schools which will be qualitatively strengthened to include all components of National Education Policy.
- Exemplar schools will be developed as centre of excellence where children will have access to an equitable and inclusive school environment which would take care of their diverse background, multilingual needs, and different academic abilities and make them active participants in learning process.

Teachers

- Keeping in view the NEP 2020, Budget 2021 lays a lot of emphasis on capacity building of teachers. It has been mentioned that 56 lakh school teachers will be trained through the National Initiative for School Heads and Teachers for Holistic Advancement (NISHTHA).
- NISHTHA was launched by the Department of School Education and Literacy, Government of India, as a National Mission to improve learning outcomes at the Elementary level through an Integrated Teacher Training programme on 21st August, 2019.
- The Budget seeks to extend NISHTHA training to Secondary teachers and a specialized online NISHTHA training is being designed for primary grade teachers to train them.
- Besides, it has been decided to formulate National Professional Standards for Teachers (NPST). The standards would cover expectations of the role of the teacher at different levels of expertise/stage, and the competencies required for that stage.



- Further, a National Mission for Mentoring, with a large pool of outstanding senior/retired faculty who would be willing to provide short and long-term mentoring/professional support to university/ college teachers, as envisaged in NEP 2020 has also been announced.

Technology

- It has been envisaged to set up a National Digital Educational Architecture (NDEAR) as diverse education eco-system architecture for development of digital infrastructure.

Innovative Pedagogy

- In order to shift towards competency based learning and education, the Budget propagates the unique indigenous toy-based learning – pedagogy for all levels of school education.

Equity and Inclusivity

- The NEP also highlights the importance of inclusive education as under Sustainable Development Goal 4.
- The Budget 2021 announced that Indian Sign Language (ISL) will be standardized so that quality content is available to such children.
- Further, Post Matric Scholarship Scheme for welfare of Scheduled Castes has been revamped and central assistance has also been enhanced in this regard.

Transformation in Assessment

- The pattern of assessment seeks to be transformed to ensure competency-based learning, whole child approach, awareness about the diverse and multilingual needs of students and to carry out assessments accordingly.
- In order to change the nature of board exams, the Budget 2021 advocates reforms in CBSE board examination. Accordingly, CBSE has started modifying the design of its question papers by adding questions that are context/ case based.
- Further Holistic Progress Card (HPC) for students, as announced in Budget and envisioned in NEP 2020 is a paradigm shift from traditional way of assessment.
- This progress card will also provide students with valuable information on their strengths, areas of interest, needed areas of focus and thereby helping them in making optimal career choices.

Reinforcement to Adult Education



- The Budget 2021 announces increased access of resources, and introduction of online modules covering entire gamut of adult education with technological leverage and community participation.
- The goal is to achieve adult literacy by 2030.

Conclusion

The Budget 2021 treats education holistically and intends to achieve the vision of NEP 2020 which is “to instill among the learners a deep-rooted pride in being Indian, not only in thought, but also in spirit, intellect, and deeds, thereby reflecting a truly global citizen.

Atmanirbhar Women

Introduction

- The Union Budget 2021-22 cited Women Empowerment and Inclusive Development as the focus of government policies.

Women and the Health Sector – Atmanirbhar Swastha Bharat Yojana

- The budget aims to develop capacities of primary, secondary, and tertiary care health systems, strengthen existing national institutions, and create new institutions, to cater to detection and care of new and emerging diseases
- Also, it seeks to strengthen the National Centre for Disease Control (NCDC) and its five regional branches.

Social Sector Schemes benefitting Women – Mission Poshan 2.0 Scheme

- The government intends to adopt an intensified strategy to improve nutritional outcomes across 112 Aspirational Districts.
- The Budget announced Saksham Anganwadi and Mission Poshan 2.0 scheme.
 - Mission Poshan 2.0 scheme is an umbrella scheme covering the Integrated Child Development Services (ICDS), Anganwadi Services, Poshan Abhiyaan, Scheme for Adolescent Girls and the National Creche Scheme.



- Also allocations have been made for Mission Vatsalya (Child Protection Services and Child Welfare Services) alongwith Mission Shakti (mission for protection and empowerment of women)
- Mission Shakti includes components like SAMBHAL and SAMARTHYA
- The Misison Poshan 2.0 is expected to aid food and nutrition security, especially for migrants.

Pradhan Mantri Ujjwala Yojana

- There is a proposal to add one crore more women under the Pradhan Mantri Ujjwala Yojana (PMUY).
 - Also the government plans to add 100 more districts to the City Gas Distribution network in the next three years, which will be beneficial to women.

Jal Jeevan Mission (Urban)

- To reduce women's drudgery and time spent on household labour and care work, the JJM (Urban) aims at universal water supply in all 4,378 Urban Local Bodies over a period of five years.

Fillip to Women Labour Force Participation

- Women constitute only 18.6 percent of the population working or looking for work, whereas in the case of men, the number goes up to 55.6 percent as of 2018-19.
- Female Labour Force Participation (FLFP) stood at 24.5 percent in 2018-19 – much below the global average of 45 percent.
- During COVID-19 pandemic, women have had to face an increase in household chores, reduced health and nutrition outcomes and reduced economic opportunities
- The aim is therefore to create jobs at local levels through Pradhan Mantri Garib Kalyan Yojana (PMGKY), AtmaNirbhar Bharat Pradhan Mantri Garib Kalyan Rozgar Abhiyan (PMGKRA).
 - Under PMGKRA, the government has taken various initiatives to boost rural infrastructure and rural economy to provide local employment opportunities particularly to the migrant workers including women who have returned to their native places.
- Government has also launched PM SVANidhi Scheme to facilitate collateral free working capital loan upto Rs. 10,000 of one-year tenure, to approximately 50 lakh street vendors including women, to resume their businesses.

Opportunities in Gig Economy



- About 58% women move to urban areas in search of women, as of 2011
- About 50 percent of the gig economy labour force is women, and these jobs being part of the new economy, the gender pay gap is also narrower.

Portal for Gig Economy Workers

- Implementation of the four labour codes and extension of social security benefits to gig and platform workers will go a long way in labour welfare. Also, Minimum wages will apply to all categories of workers.
- This has the opportunity to create work for millions of women, leading to their economic empowerment.
- The proposed portal can collect relevant, gender based information on gig, building, and construction-workers which will help ensure that benefits of various schemes reach women workers.

Allowing Women to Work Across Sectors and in Night Shifts

- The Budget proposes to let women work in all sectors and also in night shifts to boost gender diversity in workplaces and see increased participation of women in sectors such as manufacturing and engineering.
- The announcement would encourage companies to create workplace policies with proper safeguards that are gender inclusive by structure and design, as parity in access to workplace opportunities becomes a given.

Textile and Tea Industries : Big-time Employers of Women

- Government announced seven Mega Investment Textiles Parks (MITRAs) and Production Linked Incentive (PLI) Scheme in the Budget, so as to enable the textile industry to become globally competitive and attract large investments.
- This throws open new employment opportunities for women.
- Coming to tea industry, the announcement of Rs. 1,000 crore for the welfare of tea workers, especially women and their children in Assam and West Bengal.

Skilling and Training Imperatives – Realignment of National Apprenticeship Training Scheme

- The Budget proposes to amend the Apprenticeship Act, and realign the National Apprenticeship Training Scheme for post-education apprenticeship, training of graduates and diploma holders in engineering.



- There is a plan to join forces with UAE to benchmark skill qualification and introduction of collaborative training programmes with the Japanese workforce.

Encouraging Entrepreneurs – Cut in Margin Money Requirement Under Stand Up India

- Under the Stand Up India for SCs, STs and women, the Budget has proposed to reduce the margin money requirement from 25% to 15%, and to also include loans for activities allied to agriculture.

Conclusion

Amid the COVID-19 pandemic, there is a need for greater emphasis on the education and training of women, so that they become equipped to stand shoulder to shoulder with men. The need of the hour is AtmaNirbharta.

Boosting Agri Sector through Investment in Infrastructure and Processing

Introduction

- The proportion of Indian population depending directly or indirectly on agriculture for employment opportunities is more than that of any other sectors.
- The Economic Survey 2021-21 pointed that as per Census 2011, about 54.6% of the total workforce in the country is still engaged in agricultural and allied sector activities.
- The share of agriculture and allied sectors in GVA of the country has declined from 18.2% in 2014-15 to 17.8% in 2019-20.
- Agricultural activities were adversely impacted during the lockdown announced last year to curb the spread of COVID-19.
- Migration of agricultural labour or workforce to their native places during the lockdown created a shortage of farm labour.
- For giving boost to agriculture and allied sector, the government had announced series of measures under AatmaNirbhar Bharat initiatives in May 2020 for rejuvenating various sectors of the economy.

Measures

- Boost to Agricultural Credit



- To provide adequate credit to our farmers, the agricultural credit disbursement target has been increased to Rs. 16.5 lakh crores in 2021-22.
- Infrastructure Development Fund
 - The allocation under the Rural Infrastructure Development Fund has been raised to Rs. 40,000 crore from Rs. 30,000 crores.
- Enhancement in corpus of the Micro Irrigation Fund
 - The corpus of the fund of Rs. 5,000 crore created under NABARD in 2019-20 will be doubled by augmenting it by another Rs. 5,000 crore.
- Boost to Value Addition and Exports through Expansion of Operation Green
 - Operation Greens Scheme which is currently applicable to tomatoes, onions and potatoes, will be enlarged to include 22 perishable products in 2021-22.
 - Under AatmaNirbhar Bharat Abhiyan, Operation Greens Scheme – TOP to TOTAL, there is a provision of 50 percent subsidy on transport and storage of notified fruits and vegetables, if prices of such fruits or vegetables are below the trigger price.
- Agriculture Infrastructure Fund for APMCs
 - The dedicated Rs. 1,00,000 crore fund for improving farm-gate infrastructure would be made available to Agricultural Produce Market Committees (APMCs) for augmenting their infrastructure facilities.
- 1000 more mandis to be integrated to e-NAM

Development of Five Fishing Harbours

- These include development of modern fishing harbours and fish landing centres at Kochi, Chennai, Vishakhapatnam, Paradip, and Petuaghat

Promotion of Seaweed Farming

- Seaweed farming is an emerging sector with potential to transform the lives of coastal communities. The budget proposal includes setting up a Multipurpose Seaweed Park in Tamil Nadu.

Cess and Duties on Agriculture Products

- The Budget proposals also include raising customs duty on cotton from nil to 10 percent and on raw silk and silk yarn from 10 to 15 percent.

SWAMITVA scheme extended across the country



- The Survey of Villages and Mapping and Improvised Technology in Village Areas (SWAMITVA) scheme was launched for demarcation of rural abadi areas using drone surveying technology to provide for 'record of rights'.

