

AYUSHMAN BHARAT BECOMES BIGGER

In a landmark development for India's healthcare system, the Ayushman Bharat scheme, launched by the government in 2018, has recently expanded its reach and scope, marking a significant milestone in the country's efforts to improve public health. Originally designed to provide health coverage to economically vulnerable populations, this expansion underscores the government's commitment to universal health care and its recognition of the growing need for accessible, high-quality medical services.

Ayushman Bharat, also known as Pradhan Mantri Jan Arogya Yojana (PM-JAY), is one of the world's largest government-funded healthcare programs. Its primary goal is to offer financial protection to families from high medical costs, covering up to INR 5 lakhs per family per year for secondary and tertiary hospital care. This initiative was designed to address the significant gaps in India's healthcare system, particularly for those in the lower socio-economic strata who often struggle to afford medical expenses.

The scheme was initially targeted at approximately 10 crore (100 million) families, representing nearly 50 crore (500 million) individuals, making it a comprehensive attempt to alleviate financial burdens associated with healthcare.

The recent expansion of Ayushman Bharat involves several key enhancements that make the program more inclusive and effective. First and foremost, the government has increased the coverage limit from INR 5 lakhs to INR 7.5 lakhs per family per year, allowing for greater financial protection in the face of rising medical costs.

Additionally, the expansion has introduced coverage for a broader range of medical services, including advanced treatments and diagnostic procedures that were previously not included. This move aims to ensure that beneficiaries receive comprehensive care without being financially constrained. The program now also includes coverage for outpatient services, which were initially limited to inpatient care. This change is particularly significant as it addresses the needs of those requiring frequent medical consultations and routine treatments.

One of the major aspects of this expansion is the increased number of hospitals and healthcare facilities accredited under the scheme. The inclusion of more private hospitals alongside government institutions enhances accessibility for beneficiaries, particularly in areas where public healthcare infrastructure is lacking. This broader network of hospitals ensures that individuals can receive timely and quality care closer to home.

The government has also launched initiatives to improve the digital infrastructure supporting Ayushman Bharat. This includes the development of a more robust and user-friendly portal for beneficiaries to check their eligibility, access their health records, and find participating healthcare providers. The integration of technology is expected to streamline processes, reduce bureaucratic delays, and enhance the overall user experience.

The expansion of Ayushman Bharat is expected to have a profound impact on India's healthcare landscape. By increasing coverage limits and incorporating additional services, the program aims to reduce the financial strain on families and improve access to necessary treatments. This is particularly crucial in a country where out-of-pocket expenses for healthcare can be a significant burden, often leading to delayed or inadequate treatment.

Looking ahead, the government plans to continue enhancing the scheme based on feedback and evolving healthcare needs. There are discussions about further integrating the program with other public health initiatives and exploring partnerships with international health organizations to bring in best practices and innovations.

Ayushman Bharat's expansion marks a critical step towards achieving more equitable and comprehensive healthcare coverage in India. By increasing financial protection, broadening service coverage, and improving accessibility, the scheme reaffirms the government's dedication to addressing healthcare disparities and ensuring that all citizens have the opportunity to receive quality medical care.

Celebrating the girl child

National Daughters' Day is celebrated on September 25 and it is a day to celebrate and cherish the girl child who bring in so much of love into our lives. Although we don't really need a reason to celebrate our children, it's nice to be given the opportunity to pay our daughters some extra attention and show them how much they are loved.

A daughter is a very special creaktion in the family. They are created by God. They are not only delicate and lovely, but they are also a strong pillar of the family. Sometimes their sweet, smiley faces and beauty, encapsulates the joys of parenthood and becomes the cornerstone of strength in the families.

Daughters are a wonderful blessing to the family and are often deemed as 'Lakshmi', the Hindu goddess of wealth. The day signifies the importance of females in society and how girls are no less than boys in any spheres of life.

The stigma that some cultures have placed around the girl child has not only demoralised girls, but have also taken away their dignity as human beings. Therefore, this special day is meant to erase the bad memories and stigmas which are attached to having a girl child, instead of a boy child.

Daughters' Day is a day when parents should make their daughters feel that they are not a burden to them and that they are blessed to have wonderful daughters as their children.

Fathers and daughters make an absolutely delightful pair. It is very frequently seen that fathers are extremely caring and protective about their daughters.

The responsibility of building a daughter's self-confidence falls first on the parents' shoulders. Of course, there are many things to take into consideration here, but we can start by complimenting them more on who they are and what they are great at. This way, we'll make sure that our daughters understand their true value without looking for validation in a weekly fashion magazine.

The joy of raising a daughter into a fully-grown up woman means a lot to parents, thereby showing that a girl child needs special treatment as the "flower" of the house. As a result, creating beautiful and sweet memories for daughters matters a lot.

Daughters bring a certain kind of joy into our world. Like all children, they have their own personalities and strengths. As parents, we should look forward to discovering the world through their eyes.

Having a daughter is undoubtedly a blessing, though raising a little girl with a high self-esteem in a world saturated with digitally altered images of perfect women can be a real challenge.

Daughters' Day is celebrated to honour our daughters and to appreciate all that they do for the family. It is a special day set out to celebrate girls for being equal opportunity human beings.

Here are some fabulous quotations on daughters to warm your heart:

"Happy are those who have a son, but lucky are those who have a daughter."

"Daughters are like angels sent from heaven to fill our hearts with unending love. They are like the sun, gleaming and beaming with positivity."

"A daughter is just a little girl who grows up to be your best friend. She is someone you laugh with, and love with all your heart."

DR. BANARSI LAL

The chemical intensive farming has severely affected the ecosystem, climate and health. Moreover, it has increased the cost of cultivation and thus making agriculture unviable for the small and marginal farmers. Zero Budget Natural Farming (ZBNF) is a method of chemical-free agriculture drawn from the traditional Indian practices. It is a unique method of farming which relies on agro-ecology and reduces the cost of cultivation nearly zero. The word zero budget means no credit and natural farming means growing crops without chemicals. There is no need of expensive agro-inputs such as pesticides, fertilizers and intensive irrigation for Zero Budget Natural Farming. It has attained a wide success in many states of India especially in the Southern states. Government is stressing on this farming calling for a back to the basics of the Indian agriculture. Presently many farmers have started the Zero Budget Natural Farming because of its benefits. This has been achieved without any formal movement organization, paid staff or even a bank account. Zero Budget Natural Farming (ZBNF) inspires a spirit of volunteerism among its peasant farmer members. This model of farming can bereplicatedin various other states of India. This type of farming can really help to enhance the income of the farmers as there are almost no expenses in this farming as the farmer can manage his crop without any assistance from the outside. Many states are striving to shift towards this innovative farming. It was originally promoted by Maharashtran agriculturist and Padma Shri award recipient Sh.Subash Palekar who developed this model of farming in mid 90s as an alternative to green revolution which is driven by the agro-chemicals and intensive irrigation. Although the increase in the food production is essential but increasing cost of cultivation is leading cause of indebtedness which is the major cause of suicide among the farmers. Also chemical pesticides and fertilizers cause the ill

OMKAR DATTATRAY

The Vishwakarma Day is being celebrated today on 16th of September 2024,Monday especially by artisans ,craftsmen and labor class with devotion and dedicated to gods architect and engineer with great enthusiasm and gaiety .Vishwakarma is rightly known as Dav Shalpi .Lord Vishwakarma who is considered to be the universes first architect is honored on this day ,and Hindus celebrate this day by paying their respect to Vishwakarma .On this occasion Vishwakarma is remembered,honored and worshipped. Vishwakarma Puja ,also rendered Vishwakarma Jayanti is a Hindu observance dedicated to Vishwakarma ,the architect of the gods .It falls on the date of Kanya Sankranti of the Hindu calendar .It is a religious observance and a celebration of the creativity ,talent ,and hard work of artisans ,craftsmen and even laborers .The festival holds great importance across many parts of the country. It is primarily observed by those engaged in various crafts ,including artisans ,engineers ,architects ,mechanics and factory workers .As said above Vishwakama Puja coincides with Kanya Sankranti ,also known as Bhadra Sankranti in the Bengali calendar. As per Drik Panchang ,the Sankranti timing begins at 7.53 PM .It is a day dedicated to Lord Vishwakarma ,revered as the divine architect of the universe .The skills and craftsmanship of artisans ,engineers ,and workers in various industries are celebrated on this occasion. Some factories and workshops give craftsmen a holiday on Vishwakarma Jayanti ,while others honor the deity by worshipping his image and distributing sweets among workers .Vishwakarma Jayanti empha-

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India's ambitions goal of attaining net-zero carbon emissions by 2070 is centred on the expansion and integration of renewable energy sources, which is a key component of the country's commitment to sustainable development path. As one of the world's fastest-growing economies with a rapidly expanding population, India faces the combined challenge of meeting rising energy consumption while reducing carbon emissions. Renewable energy represents the most viable solution for balancing these factors. - which indicates for own liberation and for the welfare of the world. Despite having one of the lowest per capita emiissions in the world, India is not only championing the cause of clean energy under PM Narendra Modi, but also inspiring other nations to join the cause. India's resolve to combating climate change was emphasized in its announcement at COP26 in Glasgow, where Prime Minister Narendra Modi laid out five key targets under the "Panchamrit" initiative, with renewable energy being a critical component.

The country pledged to achieve 500 GW of non-fossil fuel energy capacity by 2030 and meet 50 per cent of its energy requirements from renewables by the same year with solar energy accounting for 58 per cent and wind about 20 per cent. These targets align with India's broader aim of reducing its projected carbon emissions by one billion tons and decreasing the carbon intensity of its economy by 45 per cent by 2030. Renewable Energy is one sector where the Government under Prime Minister Narendra Modi has unleashed transformational changes in the last 10 years. Prime Minister's special focus on renewable Energy sector has helped India stand 4th globally in renewable energy installed capacity, 4th in Wind installed capacity & 5th in Solar capacity.

In Solar capacity, India had reached just 12.5 GW till 2014, achieving around 89 GW now, which is more than 30 times more in just 10

effects to the environment, soil and human beings.In order to break the debt cycle, reduce the cost of cultivation and produce the healthy food, Palekar introduced Zero Budget Natural Farming for many small and marginal farmers.According to him one cow is needed for 30 acres of land provided it should be the local Indian breed.His method promotes soil aeration, minimum watering, top soil mulching and discourages intensive irrigation and deep ploughing. He is against vermicomposting as it introduces common composting worm called as Eisenia fetida. He claims that these worms absorb toxic metals and poison groundwater and soil. This farming is very effective in addressing the uncertainties of climate change. Farming without chemicals is possible under this method. The method of this farming is very simple and easy to adopt. Under this method of farming plants consume only 10 per cent of water that crops consume in conventional methods.

Four Pillars of Zero Budget Natural Farming

1. Jivamrita/jeevamruthais a mixture of fresh cow dung and aged cow urine of an indigenous breed of cow. It provides nutrients and also acts as a catalytic agent that promotes the activity of microorganisms in the soil, as well as increases earthworm activity. Both the aerobic and anaerobic bacteria are present in the cow dung and urine multiply as they eat up organic ingredients such as pulse flour.

A handful of undisturbed soil is also added to the preparation, as inoculate of native species of microbes and organisms. Jeevamrutha also helps to prevent fungal and bacterial plant diseases. Jeevamrutha is only needed for the first 3 years of the transition after which the system becomes self-sustaining. 200 liters of jeevamruta is sufficient for one acre of land.

2. Bijamrita/beejamruthais a treatment used for seeds, seedlings or any planting material. It is effective in protecting young roots from soil and seed-borne diseases. Add

Bijamrita to the seeds of any crop: coat them, dry them well and use them for sowing. For leguminous seeds, just dip them quickly and let them dry.

3. Aechadana - Mulching. It protects top soil during cultivation and does not destroy it by tilling. It promotes aeration and water retention in the soil. Palekar suggests avoiding deep ploughing. There is need toprovide dry organic material which will decompose and form humus through the activity of the soil biota which is activated by microbial cultures.

4. Whapasa - moisture: It is a condition where water molecules and air molecules are present in the soil.In Zero Budget Natural Farming irrigation level is reduced and irrigation is done only in noon and that too in alternate rows. Higher amount of water application leads to hold air space in the soil and plants suffer oxygen deficiency. It may cause death of plants except for some water-loving plants such as rice.

Natural farming promotes the eco-friendly practices and aims to reduce the environmental impact of agriculture while ensuring food security.Challenges in natural farming include the need for a shift in mindset among farmers and consumers.Intercropping, contours and bunds, local species of earthworms and cow dung are other principles ofZero Budget Natural Farming. Under this farming, revival of local deep soil earthworms through increased organic matter is most recommended.

Dung from the Bos indicus (humped cow) is beneficial and has the highest concentrations of micro-organisms as compared to European cow breeds such as Holstein.Due to rising cost of cultivation farming is becoming difficult for the small and marginal farmers. High quality seeds, other costly inputs and markets are inaccessible and expensive for small scale farmers. Many farmers find themselves in a vicious cycle of debt, because of the high cost of cultivation, high interest rates for credit, the changing market prices of crops etc. In the last two decades more than a quarter of a

million farmers have committed suicide in India.Many studies have co-related farmer's suicides to debt. Debt is a problem for farmers of all sizes in India. Zero Budget Natural Farming promises to end a reliance on loans and drastically cuts production costs.

In some states such as Andra Pradesh and Telangana, indebtedness levels are around 90 per cent. Zero Budget Natural Farming reduces the farmers' dependence on loans. Moreover, intercropping also increases the income of the farmers.

This farming also has many ecological advantages. It sharply reduces the input costs of cultivation and the small and marginal farmers can reap the maximum benefits through this farming. However, some experts oppose this farming. Some governments have supported the capacity building on Zero Budget Natural Farming.

Sikkim is the only state in India which has been categorized as the organic state in the country. This state exemplified the success of organic farming. Experts say that multi-location studies are needed to scientifically validate the long-term impact of Zero Budget Natural Farming before its promotion across the nation. Many studies are going on ZBNF and evaluations on crops yields including the soil health.

Zero Budget Natural Farming can play a significant role in enhancing the income of farmers. Proper marketing mechanism needs to be strategized to sale the chemical free farm produce. Institutional mechanism is also needed to promote the Zero Budget Natural Farming. Appropriate policy framework and package of practices are needed to increase the adoption of zero budget natural farming. This type of farming is environmentally friendly and helpful to conserve the nature by improving the microbial content and water retention capacity in soils.

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Lord Vishwakarma--the Divine Architect

sizes the value of all forms of labor ,no matter how modest ,as a significant contribution to society .It also marks the start of new ventures ,the inauguration of factories and workshops ,and the ritual worship of tools and machinery .The origins of Vishwakarma Jayanti can be traced to ancient Indian scriptures, with some of the earliest mentions found in Rigveda ,one of Hinduisms oldest sacred texts .Over time ,the festival evolved into a significant event for artisans ,craftsmen ,and workers to honor Lord Vishwakarma ,seeking his blessings for Skill ,creativity and success in their respective trades .Today's Vishwakarma Jyanti represents India's cultural heritage and highlights the importance of skilled labor in the development and progress of society .Hindus celebrate this day paying their respects to Lord Vishwakarma by paying their respects to Lord Vishwakarma .Lord Vishwakarma is also believed to be the creator of the trident of Mahadev ,Sudarshan Chakra and various divine weapons .Moreover ,he is also credited with the creation of celestial realms like Indradev's heaven and remarkable structures like Lord Krishna's palace in Dwarka and the golden city of Lanka lord Shiva and Goddess Parvati .The celebration of Lord Vishwakarma's birth holds significant importance in Hinduism ,particularly for engineers ,artisans ,laborers ,factory workers ,carpenters ,architects and sculptors .It marks a crucial day for them to honor Lord Vishwakarma and seek his blessings for success in their professions ,businesses and endeavours .This auspicious occasion serves as a time of appreciation and gratitude ,where people acknowledge the divine craftsmanship that shapes our world .On Vishwakarma Jayanti

,devotees begin their day by waking up early ,taking a bath and changing into fresh clothes before sunrise .People clean their home ,factory ,shop and perform Puja.Ganga water is used to purify the space .Rangoli is made ,and Vishwakarma's idol is placed in the temple .A lamp with desi ghee is lit , and flowers are offered to him. Mantras such as "Om Aadhar Shaktpe Namah," "Om Kumayi Namah," and "Om Anantam Namah," are recited on this day .Afterwards ,tools ,machinery and spare parts associated with business are worshipped during the Puja.Vishwakarma Puja , also known as Vishwakarma Jayanti or Vishwakarma Day ,is an important Hindu festival dedicated to Lord Vishwakarma ,the divine architect of the universe. Celebrated with reverence by artisans and craftsmen ,it marks a day of prayers and rituals ,where people seek blessings for success in their business .This day holds special significance as it marks the birth anniversary of Vishwakarma ,who is believed to have created holy city of Dwarka and forged powerful weapons for the gods Vishwakarma Puja is observed across India by craftsmen ,architects ,engineers ,and mechanics .Lord Vishwakarma is worshipped as the god of creation ,architecture, and mechanical work .On this day ,devotees express their gratitude to the deity for their skills and seek his blessings for progress and prosperity in their respective fields .The Puja is especially important for workers who rely on tools and machinery in their daily work ,as it is believed that worshipping these instruments brings success and ensures their smooth functioning .Thus Vishwakarma Puja holds great religious and cultural importance ,particularly for those in professions related to craftsman-

ship and engineering .It is a day dedicated to honoring skills ,tools, and the progress they bring to people's lives. This festival is also celebrated in Nepal. Vishwakarm Puja is also celebrated a day after Diwali, along with Govardhan Puja in October-November .Vishwakarma is described in Rigveda as the personification of divine creativity .He is credited with the construction of the city of Dvaraka for Krishna ,the Palace of Indraprastha for the Pandavas ,and many fabulous weapons for the gods ,such as the Sudarshana Chakra of Vishnu ,the trishula of Shiva ,and the lance of Kartikeya .He is also regarded to have authored the Sthapatya Veda ,the science of mechanics and architecture .He is regarded to be the patron deity of all craftsmen ,with implements of trade often venerated in his honor on this occasion .The festival is observed primarily in factories and industrial areas ,often on the shop floor. The day is marked by artisans ,craftsmen ,mechanics ,smiths , and above all ,success in their respective fields. Workers also pray for the smooth functioning of various machines .The workers associate their workmanship with the concept of Shakti-power ,and sometimes see themselves as the children of Vishwakarma .Shrines for the deity are constructed in parts of the workspace for the veneration of tools and machines associated with the line of work .Prasada is often distributed among workers after offering veneration to the deity for his grace. Let us continue to celebrate Vishwakarma day with devotion and fervor in honor of the deity so that he may shower blessings upon us.

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Renewable Energy - Powering India's Economic Growth

years. Even in wind installed capacity, there is 2.2 times jump in 10 years, from 21 GW to 47 GW. On the affordability front, there has been a 76% decrease in tariff for Gridconnected solar power plants from Rs 10.95 in 2010-11 to Rs 2.60 during 2023-24. The Prime Minister has led from the front and shown us the direction in the RE sector, which is now reaping rich dividends for the country. Over the 10 years, development and deployment of new and renewable energy sources to meet energy requirement has been on a mission mode. About 55 per cent of the 200 GW installed capacity of renewable energy in the country comes from solar power. Another substantial chunk of about 30 per cent comes from wind power: India has also implemented programs such as the Production Linked Incentive (PLI) scheme to increase domestic production of solar modules and minimize dependency on imports. The incentive for domestic cell production has been a boon for Green Growth in India, leading to Atmanirbhartha in the sector. Alongside, strategic Interventions for Green Hydrogen Transition (SIGHT) programme in green hydrogen offers incentive for manufacturing of electrolyzers and production of green hydrogen. The Green Hydrogen story of India is inspiring. Similar to what India achieved with Covid vaccine by producing its own vaccine, India is pioneering the Green Hydrogen revolution as it aims to become a hub of production and exports in the globe. Here too, steps taken by PM Modi made this transformation possible! In fact, when it comes to adoption of EV infrastructure in the country, the Prime Minister is keen on paving the way for using only renewable sources for charging the EV vehicles in the future, without using fossil fuel energy sources.

The PM Surya Ghar Yojana can also play a role here with citizens using solar rooftops to power up their vehicles. The Scale and Speed at which India is charting the renewable journey is unmatched and a result of direct intervention by

PM Modi. Now, India is not just another player in this space, but we are also Leading! India's transformative journey in renewable sector has positioned us among the Front Runners & given us global recognition in last 10 years. The impact is being felt now and Brand India is making all the right noises. This has led the Ministry of New & Renewable Energy to host RE-INVEST 2024 in Gandhinagar, Gujarat on 16-18 September 2024, which will be inaugurated by Prime Minister Narendra Modi, with the aim of exchanging learnings from best practices in the sector and forging new alliances as we move towards achieving 500 GW of installed renewable energy capacity by 2030. There will be participation from Germany, Denmark, Australia, Norway and UAE.

The event will also have various State governments, banks, financial Institutions, investors & private players giving their commitments in the form of Shapath-Patra specifying their plans/targets for Renewable Energy sector. Government is promoting use of renewable energy through renewable energy purchase obligations and renewable generation obligation. These mandates fit into the national vision of moving towards green growth and adherence to obligations makes it possible for individual entities to move on the path of energy transition. India wants to achieve 50 per cent of its cumulative electric power installed capacity from non-fossil fuel-based energy resources by 2030. The plan is to bid out at least 50 GW of capacity every year: SECI, NTPC Ltd, NHPC and SJVN have been notified by the Government as Renewable Energy Implementing Agencies (RELAs) for calling bids for solar; wind, solar-wind hybrid, RTC RE power; etc. Despite India's tremendous gains in renewable energy generation, some issues need focus to meet its ambitious targets. For instance, financing for major projects, particularly in developing countries, needs to be strategized. Foreign financial institutions and climate funds are lending major

support to India's renewable energy transformation. As per estimates, India will need approximately 30 lakh crore worth of investments to achieve its RE and non-fossil energy target of 500 GW by 2030. India's renewable energy journey is supported by strong policy backing and international partnership. Initiatives like the International Solar Alliance (ISA), cofounded by India and France, seek to promote solar energy use worldwide, particularly in developing countries. Transitioning to a renewable energy-based economy will have significant socioeconomic benefits for India.

Furthermore, renewable energy projects, particularly in rural regions, can create jobs and stimulate local economic growth. RE is particularly important for resolving public health concerns about air pollution, which is an issue in many cities. A transition to cleaner energy sources can result in better health outcomes. Under the leadership of Prime Minister Modi, India has made significant progress in the last 10 years towards the target of net zero emissions without compromising its economic development. Our installed renewable energy capacity has skyrocketed from 75.52 GW in March 2014 to more than 203 GW now. That is a phenomenal 165% increase in 10 years. While challenges remain, continued policy support, technological innovation, and global cooperation will be key to realizing India's vision of a net-zero future by 2070. I urge all the stakeholders and investors in the Renewable Energy space, the State Governments and international community to participate in this flagship REINVEST Summit to engage together for a sustainable future. As the world's largest democracy and a rapidly developing nation, India's renewable energy journey will serve as a model for other emerging economies navigating the path to sustainability.

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