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The fourth edition: one step at a time

Dear Forumites,

What you are about to read is the fourth edition (August edition) of EPIC! Magazine. The two-part format of EPIC! i.e. the Mains Magazine and the Factly, provides a segregated yet complete coverage of current affairs for civil services preparations.

Aggregating the various view points from our 9PM and 7PM initiatives, this edition contains interesting analysis of individual freedom and religious laws, the idea of strategic autonomy, need for a fiscal council etc. The Factly section contains all the relevant information/facts of current affairs required for the upcoming preliminary examination.

The next edition of EPIC will include analysis of topics like:

- Hate speech: a misused freedom
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- Slums: the curse of urbanisation

Our community and student engagement are the source of inspiration in our relentless pursuit of simplifying civil services preparations. You can contribute to the topic list/provide your feedback by writing to us at feedback@forumias.academy.

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National Education Policy 2020: A real reform or a paper tiger.

Syllabus: Issues relating to development and management of Social Sector/Services relating to Education.

In news: The Ministry of Human Resource Development (now the Ministry of Education) announced The National education policy 2020 with a goal of transforming the system to meet the needs of 21st century India.

Introduction:

- The Sustainable Development Goal 4 (SDG-4) seeks to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030. To fulfil its commitment under SDG, India needs to bring reforms in its educational sector.
- In June 2017, a 'Committee for the Draft National Education Policy' was constituted under the Chairmanship of Dr. K. Kasturirangan. The Committee submitted the Draft National Education Policy, 2019.
- The National Education Policy 2020 proposes:
    - the revision and revamping of all aspects of the education structure,
    - to create a new system that is aligned with the aspirational goals of 21st century education.

Basic Facts related to Education in India

- Education, including vocational education, is in the ***concurrent list*** of Indian Constitution.
- ***Education (for 6-14 years of children) is a fundamental right*** according to **Article 21A** of the Indian constitution. Right to Education Act, 2005 was enacted to put it into effect.
- ***Article 15 (3):*** It stipulates for making any special provision for women and children in fields of education, reservation etc.
- ***Article 28***: right to seek admission to any educational institution maintained by the state or receiving aid out of the state funds without having regard to their, religion, race, caste, language or any of them.
- ***Article 30***: Minorities Right to run educational institutions
- ***Article 45:*** Free and compulsory education for all children until they complete the age of fourteen years
- ***Article 46:*** Promotion of educational and economic interests of the weaker sections of the society and in particular, of the Scheduled Castes and Scheduled Tribes
- ***Article 51A(k):*** Fundamental duty of a parent or guardian to provide opportunities for education to his child /ward between the age of six and fourteen years.

Challenges in Indian Education System and Reforms proposed by NEP 2020

Issues	***Reforms proposed by NEP 2020***
• ***Poor Government Funding on Education:*** On average, India spends only 4% of the GDP on education whereas some	It proposes to **increase public spending** on education to nearly **6% of gross domestic product (GDP)**

developing countries spend more on education. For example, South Africa's expenditure on education is 6.1% of its GDP and Brazil spends 6.2% of its GDP	
School Education	
• ***Access to Education:*** Despite advances in expanding access to education, participation rates are still not universal, particularly in rural regions and among lower castes and other disadvantaged groups. According to U-DISE 2016-17 data, about 19.6% of students belong to Scheduled Castes at the primary level. However, this falls to 17.3% at the higher secondary level.	Government will set up a *Gender Inclusion Fund and Special Education Zones* for disadvantaged regions and groups.
• ***Gross Enrolment Ratio and Retention in School:*** The GER in 2016-17 for Grades 1-5 was at 95.1%. However, the GER for Grades 6-8 was 90.7%, while for grades 9-10 and 11-12 it was only 79.3% and 51.3%, respectively. This indicates that a significant proportion of enrolled students begin to drop out after Grade 5 and especially after Grade 8.	• It targets a **100% Gross Enrolment Ratio (GER) in school education by 2030.** • It also says that huge potential of online teaching and learning methods would be incorporated to attain the GER target. • The scope of school education will be broadened to facilitate multiple pathways to learning to involve both formal and non-formal education modes. • Open and Distance Learning (ODL) Programmes offered by the National Institute of Open Schooling (NIOS) and State Open Schools will be expanded and strengthened. • Introduction of **healthy breakfasts** at school, similar to that of mid-day meals.
• ***Poor Emphasis on Early Childhood Care and Education (ECCE):*** Over 85% of a child's cumulative brain development occurs before the age of 6. However, at present, quality ECCE is not available to crores of children, especially those from marginalised sections.	• It adopts a 5+3+3+4 model for school education as it recognises the importance of the formative years from ages 3 to 8 in shaping the child's future.
• ***Archaic Pedagogy and Curriculum***: The curriculum in school education remains outdated and largely theoretical.	• A National Curricular and Pedagogical Framework for Early Childhood Care and

	Education (NCPFECCE) for children up to the age of 8 will be developed by NCERT. • It does away with the distinction between curricular, extra-curricular and co-curricular subjects in school. • In all stages, experiential learning will be adopted, including hands-on learning, arts-integrated and sports-integrated education, story-telling-based pedagogy. • The formulation of a new and comprehensive National Curricular Framework for School Education, NCFSE 2020-21, will be undertaken by the NCERT.
• ***Poor Language and Numeracy Skills:*** According to the Annual Status of Education Report (ASER), 2018, only 16% of children in Class 1 in rural areas can read the text at the prescribed level, while almost 40% cannot even recognise letters	• **National Mission to ensure Foundational Literacy and Numeracy skills** by 2025 will be introduced. • A national repository of high-quality resources on foundational literacy and numeracy will be made available on the **Digital Infrastructure for Knowledge Sharing (DIKSHA)**
• ***Low skill sets:*** Vocational Training has been ignored in schools which have led to low skill sets among students.	• **Coding and Vocational training** has been recognised at school level along with internship.
• ***Quality of Teachers in Schools***: The school education system faces issues of low teacher to student ratio and quality of teachers. Teachers are often unequipped with modern pedagogical methods of teaching.	• A common **National Professional Standards for Teachers (NPST)** will be developed by the National Council for Teacher Education by 2022. • By 2030, the minimum degree qualification for teaching will be a 4-year integrated B. Ed. degree. • **National Mission for Mentoring** will be established with a pool of outstanding senior/retired faculty who would be willing to provide short and long-term mentoring /professional support to university/college teachers.
• **Problems with Bhasha (regional language) Schools:** The quality of education in bhasha schools has	• It states that the mother-tongue (regional language) would be the **"preferred" mode**

deteriorated over the years. Further, students have opted out from these and there is a growing demand for English medium schools thus children often do not properly learn their mother tongue.	**of instruction till Class 5**, possibly Class 8. • It also states that, "wherever possible" these languages will be used in public and private schools.
• ***Poor Learning Assessment:*** Assessment of learning outcomes has been poor and there is over emphasis on Marks-based evaluation system	• It provides for a comprehensive system for regular, credible and comparable assessments of learning outcomes through the establishment of the National Assessment Centre called **PARAKH (National Centre for Performance Assessment, Review and Analysis of Knowledge for Holistic development).**
• ***Infrastructural Issues:*** Establishing primary schools in every habitation across India has helped increase access to education. However, it has led to the development of very small schools which makes it operationally complex to deploy teachers and critical physical resources.	• It calls for **school complexes and clusters** to bring about efficient resourcing of delivery structures, common standards and norms.
Higher Education	
• ***Poor Gross Enrolment Ratio:*** According to the All India Survey on Higher Education, the Gross Enrolment Ratio (GER) in higher education in India is 25.8% in 2017-18. It is much behind that of the USA (85.8%) and China (43.39%)	• The policy aims to increase **the Gross Enrolment Ratio (GER) in higher education including vocational education from 26.3% (2018) to 50% by 2035.** • It calls to establish and develop HEIs in underserved regions to ensure full access, equity, and inclusion. **It targets that by 2030, there shall be at least one large multidisciplinary HEI in or near every district.**
• ***Poor investment in research and innovation***: According to Economic Survey 2017-18, only 0.6-0.7% of GDP has been spent on research in India in the last two decades. This is very low as compared to 2.4% of USA, China-2.1%, Japan-3.58% and South korea-4.29%	• The **National Research Foundation** will be created as an apex body for fostering a strong research culture and building research capacity across higher education.
Curriculum and Employability:	• There will be **Multiple entry and exit points** with appropriate certification with the option of choosing a 1-year Diploma, a

• The curriculum remains outdated, theoretical in nature with low scope for creativity and flexibility. • There is a rigid separation of disciplines, with early specialisation and streaming of students into narrow areas of study • There is a gap between industry requirements and curriculum leading to low employability of graduates. The government noted in 2017 that 60% of engineering graduates remain unemployed, while a 2013 study of 60,000 university graduates in different disciplines found that 47% of them were unemployable in any skilled occupation.	**3-year bachelor's degree or a 4-year bachelors'** degree with research across disciplines. The M. Phil programme would be discontinued. • An **Academic Bank of Credit** will be established for digitally storing academic credits. • **Single-stream HEIs** will be **phased out over time,** and all will move towards becoming multidisciplinary institutions or parts of multidisciplinary HEI clusters. This will enable and encourage high-quality multidisciplinary and cross-disciplinary teaching and research across fields.

Issues with Governance of HIEs:
• High control and low on support and facilitation by UGC,
• UGC has been accused of biased granting of funds
• Undermining independence of autonomous universities. For example, The UGC's decision to enforce exams for final-year students, while cancelling other semester exams.
	• Higher Education Commission of India (HECI) will be set up as a single overarching body for higher education, excluding medical and legal education.
	• HECI will have four independent verticals — National Higher Education Regulatory Council (NHERC) for regulation, General Education Council (GEC) for standard setting, Higher Education Grants Council (HEGC) for funding, and National Accreditation Council (NAC) for accreditation.
	• Functions of HECI:
	  • Maintain academic standards in higher education by specifying learning outcomes for courses,
	  • Specify eligibility criteria for Vice Chancellors,
	  • Order closure of higher educational institutions which fail to adhere to minimum standards.

Lack of Autonomy of HIEs: • Politico-bureaucratic interference in the internal functioning of universities,	• **Affiliation of colleges is to be phased out in 15 years** and a stage-wise mechanism is to be established for granting graded autonomy to colleges.

• The substantial burden on universities which have to regulate admissions, set curricula and conduct examinations for numerous undergraduate colleges. • Large affiliating universities resulting in low standards of undergraduate education.	• Over a period of time, it is envisaged that **every college would develop into either an Autonomous degree-granting College, or a constituent college of a university.**
Other Key Reforms proposed by NEP 2020	
• ***Promotion of Indian Languages***: The policy recommends setting up an Indian Institute of Translation and Interpretation (IITI) and National Institute (or Institutes) for Pali, Persian and Prakrit to ensure the preservation, growth, and vibrancy of all Indian languages. • ***Technology in Education:*** National Educational Technology Forum (NETF) will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration.	

Significance of NEP:

- ***Access to Education:*** The NEP 2020 focuses on universalising access from early childhood to higher education.
- ***Increased focus on Foundational Learning:*** It advocates boosting foundational learning through early childhood care, a new curriculum and play- and activity-based pedagogy. For the first time, early childhood education has been brought in the mainframe.
- ***Addressing 21st Century Needs:*** It removes the distinction between curricular, extra-curricular and co-curricular subjects in school. It also provides provision of multiple entry and exit options in higher education, options for learning vocational skills.
- ***Revamped Teacher Education:*** NEP 2020 provides a comprehensive curricular framework, multidisciplinary programmes and stringent action against substandard institutions providing teacher's education. It also calls for merit-based selection and deployment, online systems for teacher transfers.
- ***Making India a higher education destination***: NEP 2020 calls for creation of an academic credit bank, the impetus to research, graded autonomy, internationalisation and the development of special economic zones. It also advocates multilingual education and efforts to enhance the traditional knowledge of India. All these will help India emerge as a destination of higher education.
- ***Strengthening Governance:*** It calls for school complexes and clusters to bring about efficient resourcing of delivery structures, common standards and norms to boost the quality of institutes across all levels, and a single regulatory body for higher education. This marks a shift from over-regulated governance to a more coherent one.

Issues and Challenges with NEP 2020

1. ***Implementational Challenges***: The NEP is clear on the targets but is silent on the course of action and implementation. There are implementational challenges such as:
    - ***Coordination with States***: NEP 2020's implementation will depend largely on state governments, since education is a concurrent subject under the Constitution.
    - ***Teacher's training***-Teachers need to have an understanding of the method in which the extremely creative curriculum proposed by NEP 2020 has to be transacted. Many teachers and principals, even in the urban areas do not have the skills required for such changes.
    - ***Lack of Resources*** – Implementation of NEP 2020 recommendations will require heavy infrastructure coupled with a large teaching faculty and a lot of funds.
2. ***Ignorant to socio-political context***: The economic, social and political contexts that have shaped educational outcomes have been ignored by the NEP 2020. For example, the primary reasons for dropping out of school such as child marriage and child labour remain unaddressed in the policy.
3. ***Overburdening Anganwadi Workers***: To achieve quality ECCE, NEP 2020 relies heavily on Aanganwadi workers who are overburdened with health and nutrition related duties.
4. ***Issues with recommendations for undergraduate degrees***: The flexibility in length and structure of undergraduate degrees proposed by the NEP is problematic. If Bachelor's and Master's programmes can be either 3+2 or 4+1, the incompatibility will stop the mobility of students between universities. Further, an exit option at the end of every year, in every institution, will make designing a curriculum difficult.
5. ***Ignored Digital Divide***: The NEP lays focus on digital and distance education. However, the absence of digital infrastructure will lead to the further segregation of the poor and disadvantaged. This will enhance the "digital divide" that will grow even stronger due to the absence of or limited internet connectivity/access to technology in rural areas.
6. ***Removing M.Phil.***: The end of MPhil programmes could stifle research capabilities and motivation in universities where research is already poor.
7. ***Issues with Regulatory framework of HEIs***:
    - The NEP proposes the Higher Education Commission of India, with four separate verticals for regulation, accreditation, funding and standards. Given the bureaucratic culture of intervention and control in government, such centralization will make regulation rigid.
    - The idea of a national higher education regulatory council as a supreme control organisation will be opposed by the states.
8. ***Issues with granting graded autonomy:***
    - ***Enhance differences between colleges***: It will perpetuate prevailing hierarchy among different colleges within a public-funded university, and between different universities across the country. The best colleges will gain autonomy while it is estimated that affiliated colleges with lower rankings and less than 3,000 students may face the threat of mergers and closure.

- ***Inaccessibility of quality higher education***: There are concerns over enhanced inaccessibility of quality higher education as independent rules and regulations of autonomous colleges and universities shall curtail transparent admission procedures, which guarantee underprivileged students' access to education in premium institutions. Further, increased privatisation of institutes may lead to financial inaccessibility for underprivileged students.

9. ***Silent on Reservation***: There is an absence of any mention of reservation in academic institutions for students, teachers, or other employees.
10. ***Exclusion of Subjects***: the fields of studies such as Women's Studies or Gender Studies, Cultural Studies, Media Studies, Dalit Studies, Studies of Discrimination and Exclusion, Environmental Studies and Development Studies, all of which have developed over the last three or four decades have no mention.
11. ***Making institutes multi-disciplinary is problematic***: The proposal to make all higher education institutions multidisciplinary betrays the principle that different institutions have different identities, different comparative advantages, different pedagogical philosophies and a different mission.
12. ***Concerns over privatisation***: The spending on education has fallen from 4.14% in 2014-15 to 3.2% in 2020-21 and may further get cut due to Covid-19 pandemic. There is no clarity on whether the NEP proposes financing of 6% of GDP to come from public funds or private investments. In such a scenario, there are concerns that these commitments may further privatise, commercialise and overly centralise education system.

Suggested Reforms

- ***Expanding RTE***: NEP 2020 should link the RTE to the goal of universalisation of education at pre-primary, middle and secondary level. Without this legal backing NEP 2020's target will be difficult to achieve.
- ***Ensuring proper funding to education sector: the*** NEP calls for a budget of 6% of the Gross Domestic Product (GDP) for education with the states and the Centre striving to reach it. However, it will be problematic for States, which have been impoverished after the Goods and Services Tax (GST) coming into effect. Centre needs to reconsider budgetary priorities and arrive at a mechanism to incentivise states and carefully consider what states can really spend on their own.
- ***Building strong foundational learning***: India can also learn from the examples of Kenya, Brazil and South Africa. Example: Kenya (Tusome Program that covers grades 1-3 to improve reading levels): Three primary components of the programme include: Teacher professional development; Teaching and learning materials development; Coaching and robust monitoring and evaluation.

Government Initiatives

School Education:

- ***Samagra Shiksha:*** **A** comprehensive program subsuming Sarva Shiksha Abhiyan (SSA), Rastriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE).
- **UDISE+: It** is an updated online real time version of UDISE (Unified District Information on School Education)
- ***70-point Performance Grading Index (PGI)***to assess areas of deficiency in each state's school education system so that targeted interventions can be made at every level from pedagogy to teacher training.
- ***ICT driven initiatives***: Shaala Sidhi (to enable all schools to self-evaluate their performance), e-Pathshala (providing digital resources such as textbooks, audio, video, periodicals etc.) and Saransh (an initiative of CBSE for schools to conduct self-review exercises).

Higher Education:

- ***Revitalizing Infrastructure and Systems in Education (RISE):*** It aims to increase investments in research and related infrastructure in premier educational institutions.
- ***IMPRINT India:*** It is a joint initiative of IITs and IISc to address major and science and technology challenges in India.
- ***Study Webs of Active-Learning for Young Aspiring Minds (SWAYAM):*** E-education platform
- ***Ucchtar Aavishkar Abhiyaan***: To promote industry-specific need-based research.

- ***Addressing Malnutrition and retention in school among young adolescents***: As recommended by the TSR Subramaniam Committee, the mid-day meal (MDM) program should now be extended to cover students of secondary schools. This is necessary as levels of malnutrition and anaemia continue to be high among adolescents.
- ***Funding Research and innovation in HEIs***: Government should increase its funding for fundamental and applied research in university laboratories and research institutions on a competitive basis.
- ***Check commercialisation of education***: The policymakers need to differentiate the not for profit, public-spirited private sector and undesirable but powerful market forces in the education sector and regulate the entry and growth of the latter.

Conclusion: There is a very large differential across states and communities. The New Education Policy recognizes this fundamental differentiator, and has laid out a vision to create multidisciplinary learning environments. This has immense potential to transform India's human capital development.

Raising the age of marriage for women: is it enough?

Syllabus: Role of women and women's organization, population and associated issues, poverty and developmental issues.

In News: Recently PM in his Independence Day speech announced to increase the age of marriage for women.

Gender justice

- **Gender Justice means equality among women and men,** boys and girls across all sectors.
- Gender Justice is **important for development, poverty reduction**, and is crucial to achieve human progress.
- **Preconditions for gender justice:** Social, economic, political, environmental, cultural and educational equality is important for gender justice. These preconditions need to be satisfied for achieving gender justice.

Gender discrimination and Injustice in India

- India was ranked 108th in the Global Gender Gap Index 2018. Indian women face is in poor state as indicated below:
    1. ***Crime against unborn and new-born:*** The cultural construct of Indian society has reinforced gender bias against men and women, which lead to the continuation of India's strong preference for male children. Female infanticide and sex-selective abortion is adopted. This reflects the societally low status of Indian women.
    2. ***Inequality in judiciary:*** The Supreme Court is preparing to have three women judges for the first time in its 68-year history. Women constitute an abysmal 10% of the total sanctioned strength of the apex court, 31. As for the total strength of women judges in Indian high courts, it's less than 12%. Thus, women constitute very less in judicial institutions of the country.
    3. ***Educational discrimination:*** Although literacy rates are increasing, the female literacy rate lags behind the male literacy rate. As per 2011 Census of India, Literacy for females stands at 64.6%, compared to 80.9% for males. An underlying factor for such low literacy rates are parents' perceptions that education for girls are a waste of resources as their daughters would eventually live with their husbands' families.
    4. ***Income gap:*** Discrimination against women has contributed to gender wage gap, with Indian women on average earning 64% of what their male counterparts earn for the same occupation and level of qualification. This has led to their lack of autonomy and authority. Although equal rights are given to women, these are not well implemented.
    5. ***Poor Property rights:*** Women have equal rights under the Indian law to own property and receive equal inheritance rights, but in practice, women are disadvantaged. In practice, land and property rights are weakly enforced, with customary laws widely

practiced, especially in rural areas. Women do not own property under their names and usually do not have any inheritance rights to obtain a share of parental property.

6. ***Access to credit*:** Although laws are supportive of lending to women and micro-credit programs targeted to women are prolific, women often lack collateral for bank loans due to low levels of property ownership and microcredit schemes have come under scrutiny for coercive lending practices. This jeopardises their opportunities to grow.
7. ***Entrepreneurship*:** As per 'Woman in Workforce' report, 48% of the Indian population consists of women, yet fewer than 5% of businesses are owned by women. In fact, in terms of entrepreneurship as an occupation, 7% of total entrepreneurs in India are women, while the remaining 93% are men.
8. ***Gender-based violence*:** Violence against women in India instead of decreasing is on rise. Rape, acid throwing, death due to dowry, honour killing, domestic violence, and Bride burning are major act of violence against women.
    - According to the UNFPA's State of the World Population 2020 report, one in three girls missing globally due to sex selection is from India.
9. ***Political inequalities*:** This measure the gap between men and women in political decision-making at the highest levels. India still lag behind when it comes to political representation of women in India.
    - There are 66 women MPs in Lok Sabha, occupying 12.6%, while the world average was 24.3%.

Marriages in India and the data

- The poor people are most likely to marry off their girls early out of socio-economic necessities. According to the **wealth quintile data**, 45 percent of the Scheduled Tribe (ST) and 25.9 per cent Scheduled Caste (SC) households, as compared to only 9 percent of the general "Others" category do so.
- By number of years of schooling completed 42 per cent ST women and 33 percent SC women have received no schooling according to the NFHS-4 data on women aged 15-49.
- **Only 8 per cent rural girls who drop out in the age group 6 to 17 years cite marriage as the reason**, other reasons being loss of interest in studies, prohibitive cost of education, burden of household work, and schools located far away.
- **The National Human Rights Commission in 2018 strongly recommended that the Right to Education Act, 2009** should be amended to make it applicable up to the age of 18 years as higher education levels lead to a lower likelihood of women being married early.
- National Commission for Protection of Child Rights, and the NGO Young Lives, which also showed how between 2005-06 and 2015-16, **child marriage in 15-19 age group for girls has decreased from 26.5 percent to 11.9 percent.**

Laws for marriages in India

- ***Prohibition of Child Marriage* Act (PCMA), 2006**, states the minimum age to get married for girls is 18 years and a boy is 21 years.

- Any man, above the age of 18 who marries a woman under 18 years, as well as the parents of minors who abet the act can be imprisoned for up to two years under the prohibition of child marriage act.
- ***The Protection of Children from Sexual Offences (POCSO) Act, 2012*** increased the age of consent, from 16 years to 18 years.
- POCSO also requires healthcare providers to mandatory report to the police any cases of under 18-year-olds who are found to be sexually active with those older.

Issues with increasing the legal age

- Increasing the legal age of marriage to 21 years will **add to these existing hurdles for young women's access to reproductive and sexual healthcare.**
- The **18th Law Commission report (2008) asked for uniformity in the age of marriage at 18 years for both men and women and lowering the age of consent to 16 years**, this was also recommended by the Justice Verma Committee.
- Any attempt to jump through quick-fix and ill-conceived disciplinary measures will only considerably reverse the already improved data on people marrying later in life.
- Raising the legal age of marriage for women to 21 years would have a disproportionate impact on marginalised rural communities.
- The change in the law could end up criminalising and worsening the existing vulnerabilities of Dalit and Adivasi communities in rural India, instead of empowering its women.
- Rural women are likely to marry earlier than their urban counterparts and that higher are the chances of woman marrying later in life if she's already well-off according to The **National Family Health Survey (NFHS-4) data 2015-16.**
- Education levels have direct impact on delayed age of marriage as women with 12 years or more of schooling is most likely to marry later.

Marriages in the poor and marginalised sections in India

- Social origins of marriage at an early age **may not easily agreeable for policy clipping**, however progressive its intent might be.
- The socio-economic groups and regions where under-age marriages are prevalent are marked **by a near absence of quality schooling and opportunities for higher education**, encouraged by poverty and limited economic opportunities.

What are the reasons for increasing women's age at marriage?

- One supposed reason is to **get rid of the gender gap in the legal age at marriage between men and women**, and the underlying social norm which expects women to be younger than men at the time of marriage.
- Second reason is that marriage at a younger age before attaining physical, cognitive and emotional maturity leads to a **faulty transition to adulthood.**
    - Evidence suggests that transition from adolescence to adulthood is likely to be optimal for those who study longer years, have better nutrition and delayed marriage and parenthood.

Effects of marriage at an early age

- The nutritional needs are high at late adolescence (15-19 years) and a fair measure of adolescent girls **suffer from multiple forms of under nutrition, from chronic energy deficiency, iron deficiency to micronutrient deficiency** and increasing age at marriage alone will not ensure that girls will study longer or attain better nutrition either.
- Marriage, pregnancy and delivery during adolescence not only drain their already poor nutritional reserves, but can also **lead to child stunting and mortality to multiple diseases at a later stage.**
    - Delayed marriage without improving nutrition will most likely return the same hostile outcomes, in addition to creating new and serious problems.

Steps to be taken

- The concept of **"autonomy-enhancing paternalism"** proposed by behavioural economists Martin Binder and Leonhard Lades is noteworthy as autonomy-enhancing policy intervention **promotes self-empowerment and aims to free individuals from irrelevant influences.**
    - It aims to improve well-being through improving the process of decision-making.
- **Encouraging and enabling girls to continue schooling up to Class 12** and helping to enhance their nutrition can stop under-age marriages.
    - Evidence suggests that ensuring secondary level schooling among girls is likely to enhance their autonomy and improve their health and nutrition.
    - Secondary schooling of women is associated with improved cognitive abilities, mental, sexual and reproductive health and leads to a significant decline in teenage child-bearing, child-stunting.
- **Enhancing the nutrition of adolescent girls** is also important for a range of instrumental and intrinsic reasons.

Way forward:

- Since independence, Indian government has initiated many policies and legal reforms to address gender inequalities. More encouraging and innovative approaches are required to implement the existing policies effectively. Some examples of the same are:
    - **Janani Suraksha Yojana** is a case of an incentive-based approach working well.
    - A variety of incentivising schemes, from cycles in Bihar to laptops in Tamil Nadu, already exist towards ensuring girls' education.

Efforts to address child marriage in India should be in harmony with the socio-economic realities that demand investment in education, welfare, and opportunities for women.

GENERAL STUDIES 2

Does India need a presidential system?

Syllabus: Indian Constitution– features, amendments

In news: The debate on parliamentary system and the presidential system has arisen in the backdrop of political situations in Karnataka, Madhya Pradesh and Rajasthan.

Issues with parliamentary system:

- ***Unqualified legislators*:** The system has created a unique breed of legislators who sought election only to wield executive power.
- ***Dependence on legislative majority*:** They are obliged to focus more on politics than on policy or performance.
- ***Distorted voting preference of an electorate*:** They know which individuals it wants to vote but not necessarily which parties.
- ***Shifting alliances*:** The system led to changing sides by selfish individual interests and not guided by vehicles of coherent sets of ideas. For instance, the Madhya Pradesh political crisis of 2020.
- ***Focus to remain in power*:** It has forced governments to concentrate less on governing and obliged them to cater to the lowest common denominator of their coalitions.
- ***The parliamentary system devised in Britain*:**
    - Which is a small island nation with electorates of less than a lakh voters per constituency and is based on traditions which simply do not exist in India.
    - ***Absence of a real party system*:** In India a party is all-too-often a label of convenience which a politician adopts and changes easily.
    - The voter chooses not between parties but between individuals usually because of their caste, their public image or other personal qualities.

***Issues with the Indian system*:**

- ***Delays in decision-making*:** India's many challenges require political arrangements that permit decisive action whereas ours increasingly promotes drift and indecision.
- ***Unstable government*** by holding the executive hostage to the agendas of a few legislators.

***Reason for entering Parliament is to attain governmental office creates specific problems*:**

- ***Limits executive posts to those who are more electable than to those who are able*:**
    - The PM cannot appoint a cabinet of his choice, and he has to cater to the wishes of the political leaders of several parties.
    - Talent pool has not been widened: Though he can bring some members in through the Rajya Sabha but our upper house too has been largely the preserve of full-time politicians.
- ***It puts a premium on defections and horse-trading*:**
    - The anti-defection Act of 1985 has failed to cure the problem.
    - The bargaining has shifted to getting enough MLAs to resign to topple a government and promising them offices when they win the subsequent by-elections.
- ***Legislation suffers*:**
    - Most laws are drafted by the executive, traditionally by the bureaucracy, and parliamentary input into their formulation and passage is minimal.
    - Many bills are passed after barely a few minutes of debate.

- ***MPs blindly vote as their party demands***: The ruling party inevitably issued a whip to its members to ensure smooth passage of a bill and since defiance of a whip itself attracts disqualification.
    - Accountability of the government to the people through their elected representatives is weakened.
- ***Parliament or Assembly serves as a theatre for the demonstration of their power to disrupt:***
    - In India's Parliament, many opposition members feel that the best way to show the strength of their feelings is to disrupt law-making rather than debate the law.
        - As per the data, during 2015-2019, in Rajya Sabha alone, out of 332 sittings which mean total 332 hours of available Question Hour time, only 133 hours and 17 minutes were used by the members.

Parliamentary System of Government

There are **two executives in the parliamentary system**:

- The **nominal executive** is the head of state e.g. President while the real executive is the Prime Minister, who is the head of government.
- The role of president or monarch is primarily ceremonial and the Prime Minister along with the cabinet exercises effective power in this system.
- Countries with such a system include Germany, Italy, Japan, United Kingdom as well as Portugal.
- The Constitution of India provides for a parliamentary form of government, both at the Centre and in the States.
  Articles 74 and 75 deal with the parliamentary system of government at the Union level and **Articles 163 and 164 contain** provisions with regard to the States.
- Executive is responsible to the legislature for its policies and acts.

Presidential System of Government

- There is only one executive in the presidential system.
- The President is both head of state and government and exercises effective powers in this type of system, e.g. USA, South Korea etc.
- The supervisory is not responsible to the legislature for its policies and acts, and is constitutionally independent of the legislature in respect of its tenure of office.

Case for Presidential system:

- ***Stability of tenure*:** A directly elected chief executive in New Delhi and in each state instead of being vulnerable to the shifting coalition support politics.
- ***Cabinet of talent*:** The executive would have stability of tenure free and be able to devote his or her energies to governance and not just to government.
- ***Will represent the majority of Indians and not of MPs*:** The Indian voter will be able to vote directly for the individual he or she wants to be ruled.
- ***Judging performance*:** At the end of a fixed period of time, the public would be able to judge the individual rather than on political skill at keeping a government in office.
- ***Ensure Separation of power*:** Due to the rubber-stamp majority in the Lok Sabha, Indian parliamentary system is running in a presidential style. This undermines checks and

balances as the legislature cannot truly hold the executive accountable since the government wields the majority in the House.

The causes for political unease with the Presidential system:

- ***Lack of ideological commitment:*** Defection and party-hopping are not serious political disorders but essential components of political strategy to attain or retain power.
    - This is unlikely to change even if India moves to a presidential system because competitive buying of parliament members will contribute hugely to an executive-legislature deadlock.
- ***Caste and communal considerations***: It is idealistic to assume that the president will choose his cabinet based primarily on considerations of merit when it is highly likely that same caste and communal considerations will apply in choosing a presidential cabinet that affects cabinet formation in a parliamentary system.
- ***Absence of a viable party structure:*** Elected political leaders belonging to the opposition parties will be encouraged for irresponsible behavior by the presidential system.
    - The actual problem is the political culture and not the parliamentary system of the country.
- ***Voters' choices***: Voters make their choices based on communal, caste and other primitive considerations and responding to emotional appeals rather than making informed choices about public needs and services.
    - The state of India's public health system during this pandemic is clear evidence that public health was not a consideration for the voters when casting their ballots in state and parliamentary elections.
    - The root causes of the trouble in the Indian polity are the highly **distorted public priorities** and the **corruptible political class.**
- ***Against Basic structure of the constitution:*** Presidential system is not possible under our present constitutional scheme as the parliamentary form of government is part of the 'basic structure' doctrine propounded by the Supreme Court.
- ***Risk of dictatorship:*** A presidential system centralizes power in one individual unlike the parliamentary system, where the Prime Minister is the first among equals.

Way Forward

- Voters should cast their vote responsibly keeping in mind the public needs and services.
- The political culture of the country at the popular level and at the level of the political class needs to undergo an extreme transformation.
- Democracy is an end in itself: With the needs and challenges of one-sixth of humanity before our leaders, we must have a democracy that delivers progress to our people.
- Changing to a presidential system is the best way of ensuring a democracy that works.
- Electoral processes to make democracy stronger require several reforms. The discussion should be on **various loopholes in electoral processes**, that is:
    - There is a need for limiting expenditure of political parties and deciding the upper limit on the expenditure.

- The elections held should be synchronized and result declaring for a combination of booths should be done instead of constituencies, etc.

Triple Talaq verdict: Balancing Individual freedom and religious rights

Syllabus: Indian Constitution– features, amendments

In news: Three years of Supreme Court judgement on abolition of Triple Talaq.

Instant Triple Talaq:

- Also called talaq-e-biddat, it is a distorted form of Talaq used by a Muslim man to divorce his wife by just uttering 'Talaq' three times. It is practised mainly by the Hanafis, a sub sect of Sunni Muslims in India.
- The Muslim Personal Law (Shariat) Application Act of 1937 had legalised and allowed the practice of Triple Talaq.

Supreme Court Judgement on Triple Talaq (Shayara Bano and others v. Union of India and others, 2017)

- A five-judge bench in 2017 declared by a majority of 3:2 that instant Triple Talaq is unconstitutional. Constitution Bench did not accept the argument that instant talaq is essential to Islam.
- The main ground on which the practise has been struck down is that the practise is arbitrary and depends on the whims of the husband. The court ruled that the practice was against Article 14 of the Constitution, which guarantees the right to equality.

Need to Criminalise Triple Talaq:

- ***Unconstitutional:*** Triple violates women's rights to equality as guaranteed under Article 14. A Muslim woman could not challenge Triple Talaq in court unlike women of other religion who have right to challenge his husband in court in matter of separation after marriage.
- ***Gender Inequality:*** Triple Talaq is unilateral, arbitrary and depends on the husband, perpetuating gender inequality.
- ***To act as deterrent***: For example, though untouchability was abolished by the Constitution, but the continued practice of untouchability forced Parliament to enact the Untouchability (Offences) Act in 1955 (later known as Protection of Civil Rights Act, 1976)

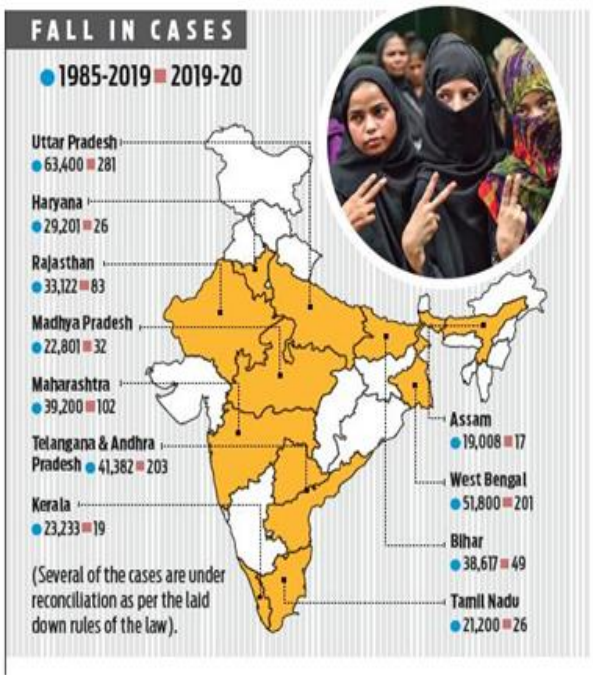
Note: Triple Talaq is banned in more than 20 Islamic countries.

Muslim Women (Rights on Marriage) Act, 2019

- The Act defines talaq as "talaq-e-bidat or any other similar form of talaq having the effect of instantaneous and irrevocable divorce".
- The Act declares talaq-e-bidat to be "void and illegal" and also makes it an offence punishable with imprisonment for a term up to three years and fine.
- The offence is to be **cognisable but compoundable**. A person arrested for the offence can be released on bail by the court after hearing the wife and being satisfied that there are reasonable grounds for granting bail.
- The Act also enables the court to order subsistence allowance for the wife and children dependent on her, as also for placing minor children in her custody.

Present Status

- According to Minority Affairs Minister, there has been about 82% decline in triple talaq cases since the law against Triple Talaq was enacted.
- Only 1,039 incidents of triple talaq were reported in the country since the law was enacted in whereas 3,82,964 cases or instant divorce were reported from 1985 to 2019.
- 473 cases of Triple Talaq have taken place even after two years of Supreme Court declaring it unconstitutional.



Drawbacks of Muslim Women (Rights on Marriage) Act, 2019

- ***Against SC judgement***: The Supreme Court by holding that Triple Talaq is unconstitutional implied that mere utterance of Talaq thrice does not result in the dissolution of marriage, rather it remains intact. criminalizing the Triple Talaq presumes that the marriage has ended and is against Supreme Court judgement.
- ***Makes Triple Talaq Cognisable offence***: The law makes the practice a cognisable offence. An offence of such a nature allows the police to carry out arrests without a warrant. Serious crimes such as theft, rape, and murder are also cognisable offences.
- ***Making divorce criminal offence***: Divorce is a civil matter and making Triple Talaq a criminal offence is disproportionate to criminal jurisprudence.
- ***Discriminatory in Nature***: Desertion constitutes only a civil offence for men of all other religions, and criminalising Muslims is discriminatory under the Constitution.
- ***Excessive penal action***: The terms of imprisonment up to three years is arbitrary and excessive. Serious crimes like causing death by rash or negligent act (IPC Sec 304A), rioting (IPC Sec 147), are only punishable by two years in jail or fine or both.
- ***A third person can file a complaint***: There is no provision in this legislation which states that the wife alone can file a complaint alleging that an offence of triple talaq has been committed. A third person can file such a complaint based on which the husband alleged to have pronounced triple talaq can be arrested forthwith.
- ***Difficult to prevent Misuse of the act***: There have been instances of misuse of Indian Penal Code section 498A (Dowry Harassment) which has led to harassment of the affected men. The penal provision in Triple Talaq can also be subjected to such harassment.

Freedom of Religion Under Indian Constitution

Individual Rights:

- ***Article 25 (1):*** All persons are equally entitled to freedom of conscience and the right freely to profess, practise and propagate religion.
- ***Article 27***: Freedom as to payment of taxes for promotion of any particular religion.

Group Rights

- ***Article 26***: Subject to public order, morality and health, every religious denomination have the right to
  - to establish and maintain institutions for religious and charitable purposes;
  - to manage its own affairs in matters of religion;
  - to own and acquire movable and immovable property; and to administer such property
- ***Article 29***: Any section of the citizens having a distinct language, script or culture of its own shall have the right to conserve the same
- ***Article 30***: Religious and linguistic minorities are free to establish and administer educational institutions

Personal Laws in India:

- Personal laws exist for Hindus, Muslims, Christians, Zoroastrians, and Jews. For legal purposes, Buddhists, Jains and Sikhs are classified as Hindus and are subject to Hindu personal law.
  - ***The Hindu Marriage Act, 1955***: It deals with marriage registration in case both husband and wife are Hindus, Buddhists, Jains, Sikhs or, where they have converted into any of these religions.
  - ***The Special Marriage Act, 1954***: The Act lays down the procedure for both solemnization and registration of marriage, where either of the husband or wife or both are not Hindus, Buddhists, Jains or Sikhs.
  - ***Indian Christian Marriage Act, 1872***: It provides for solemnization of marriage either by a minister or by a priest of the church.
  - ***Parsi Marriage and Divorce Act, 1936***: Marriage under Parsi Marriage Act can be registered in the Office of the District Registrar under whose jurisdiction the marriage takes place.
  - ***Anand Marriage Act***: The Indian Parliament passed a law in 2012, allowing Sikhs to register their marriage under the Anand Marriage (Amendment) Act, 2012

How individual right are affected due to religious laws or social customs in India?

- ***Gender Inequality***: Various aspects of prevailing marriage personal laws discriminates against women. For example, a Muslim man is allowed to have four marriages without taking consent of his existing wives.

- ***Denies personal liberty and freedom to religious practice***: Socio-religious customs deny women's participation in socio-religious practice. For example, a woman in Islam has no place in the formal religious organizations and legal affairs of the community. Further, Hindu women are restricted to entry temples during menstruation or during menstrual age (Sabarimala Temple)
- ***Violence against women***: In India, violence against women especially in the marginalized sections of society, and minorities is a disturbing issue. Caste superiority has often led to atrocities to Dalit women with impunity.
- ***Hinders women empowerment***: Patriarchy, religious laws and social obligations hinders a woman's realisation of her rights and is detrimental to women empowerment.
- ***Denial of dignity***: The dowry system and the notion of the girl child belonging to her husband treats women as a commodity in her family and denies dignity.
- ***Denial of non-binary sexuality***: Social customs and religion have denied same-sex relations and considers homosexuality as unnatural.
- ***Inheritance of ancestral property***: The Hindu Succession Act, 1956 governed succession and inheritance of property but only recognised males as legal heirs. In 2005, the law was amended and women were recognised as coparceners or joint legal heirs to inherit joint Hindu family property.

Recent Principles of Court Rulings

- ***Anti-exclusion principle:*** The integrity of religious groups is respected except where the practices lead to the exclusion of individuals from economic, social, or cultural life and is detrimental to their dignity. By abrogating triple talaq as the means of a divorce, the courts balanced the rights of religious freedom of the community with that of the dignity of women.
- ***Principle of non-retrogression of human rights***: It means that government may extend protection beyond what the Constitution requires, but it cannot retreat from that extension once made. The Supreme Court of India has introduced this principle in the judgement on Section 377 (Navtej Singh Johar & Ors. Vs. Union of India)
- ***Principle of transformative constitutionalism***: The Supreme Court used this principle in its judgement on Section 377. It implies that a constitution should adapt and transform with the changing needs of the times.
- ***Principle of Essentiality***: Under this religion is defined and interpreted by that which is considered integral to the practice of that religion. Supreme Court used this principle in Sabarimala judgement. The Court argued that the exclusion of women was not an "essential religious practice".
- ***Principle of Constitutional Morality***: Constitutional morality means adherence to the core principles of the constitution. It includes commitment to liberty; constitutional supremacy; Parliamentary form of government and self-restraint; rule of law; equality; and intolerance for corruption etc.

- ***In the Vishaka judgement:*** The supreme court upheld the principle of individual dignity by providing guidelines and procedures to prevent sexual harassment at the workplace.
- ***Reading down of section 377 of IPC:*** the supreme court revisited its previous judgment **(Naz foundation vs Suresh Kaushal)** and decriminalized consenting sex among same-sex adults. It upheld constitutional morality and not social/public morality.

Conclusion: The ban on Triple Talaq is a step-in right direction to bring Uniform Civil Code in India. Uniform Civil Code is a Directive Principle of State Policy (Article 44).

Jan Dhan Yojana: marching towards more financial inclusion

Syllabus: Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes

In News: Recently, Pradhan Mantri Jan Dhan Yojana (PMJDY), a flagship GOI initiative for financial inclusion, has completed 6 years.

Financial Inclusion: Financial inclusion means the delivery of financial services, including banking services and credit, at an affordable cost to the vast sections of disadvantaged and low-income groups.



Significance of Financial Inclusion:

- ***Reduction in Income Inequality***: Access to financial services enables poor and vulnerable to come out of poverty and reduces the inequality in society.
- ***Mitigates risk of exploitation***: By providing easy and affordable formal credit, it mitigates the risk of exploitation of the vulnerable sections by money lenders.
- ***Resource base of the financial system:*** Develops resource base of the financial system by developing a culture of savings among rural population.
- ***Women Empowerment:*** Financial Inclusion helps in women's economic empowerment and drive progress towards gender equality.

Status of Financial Inclusion in India

- According to Census 2011, out of 24.67 crore households in India, only 14.28 crore (58.7%) had access to banking services.
- World Banks's Global Findex database (GFX) of April 2018 states that almost 80% adult Indians are bank linked.
- According to CRISIL Inclusix, 2017, Financial Inclusion improved significantly: Index scores were 58.0 in fiscal 2016 as compared to 50.1 in fiscal 2013.

- As per NSSO 70th round survey, among farmers who have accessed credit, 83% of the total loans taken by large farmers are from institutional agencies. Around 60% of marginal farmers' loans are from institutional agencies.

Pradhan Mantri Jan Dhan Yojana

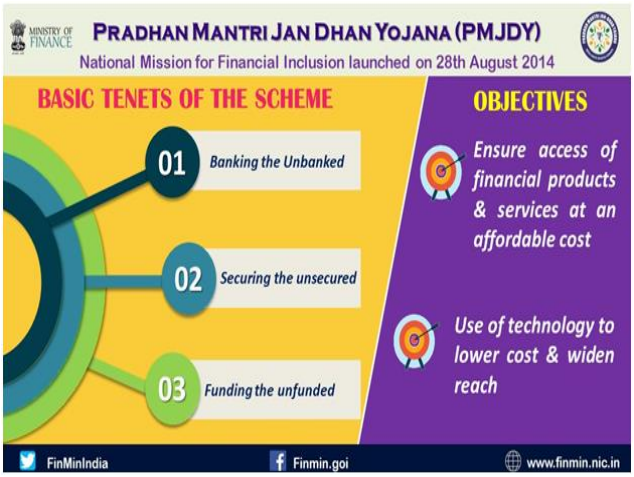
- Over the years, the government of India had taken several steps to include the financially excluded segments of the society into formal financial system. A major programme of GOI was Swabhimaan, launched in 2011. It was scheme aimed at expanding banking and financial services in rural areas.
- However, the banking penetration despite concerted efforts remained low. In this context, to ensure banking account in every household, National Mission on Financial Inclusion or Pradhan Mantri Jan Dhan Yojana was launched in 2014.

Objectives of Pradhan Mantri Jan Dhan Yojana

- Ensure access of financial products & services at an affordable cost
- Use of technology to lower cost & widen reach

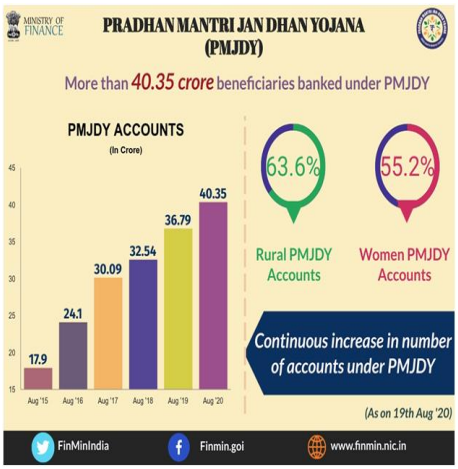
Key Features of the Scheme:

- ***Banking the unbanked:***
  - A basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account
  - There is no requirement to maintain any minimum balance in PMJDY accounts.
  - Rupay Debit card is provided to PMJDY account holder.



- ***Securing the unsecured –***
  - Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakhs to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders
  - Life Insurance Cover of Rs. 30,000 to eligible PMJDY account holders who opened their account for the first time between 15.8.2014 to 31.1.2015 is available.
- ***Funding the unfunded –***
  - Other financial products like micro-insurance, micro-pension & micro-credit is available.
  - An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.
- ***Direct Benefit Transfer (DBT) and other Schemes***: PMJDY accounts are eligible for DBT, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

- ***Financial Literacy Program***: It includes promoting savings, use of ATMs, getting ready for credit, availing insurance and pensions, using basic mobile phones for banking.
- ***JAM Trinity:*** JAM stands for Jan Dhan Yojana, Aadhaar and Mobile number. It involves integration of Jan Dhan Yojana, Aadhar and mobile technology to reduce leakages in government subsidy.
- ***Jan Dhan Darshak App***: it is a mobile application to provide a citizen centric platform for locating banking touch points such as bank branches, ATMs, Bank Mitras, Post Offices, etc. in India.



Achievements of Pradhan Mantri Jan Dhan Yojana

- ***PMJDY Accounts:*** As on Aug'20 the number of total PMJDY accounts are 40.35 Crore with 63.6% rural PMJDY accounts.
- ***Deposits under PMJDY accounts increasing:*** Total deposit balances under PMJDY Accounts stand at Rs. 1.31 lakh crore.
- ***Average deposit per PMJDY account:*** Average deposit per account is Rs. 3239- it has increased over 2.5 times from Aug'15. Increase in average deposit is an indication of increased usage of accounts and inculcation of saving habit among account holders.
- ***Rupay Card issued to PMJDY account holders:*** Total RuPay cards issued to PMJDY account holders stand at 29.75 Crore.
- ***Financial Inclusion of Women:*** As on Aug'20, 55.2% of the Jan Dhan account holders are women.
- ***PMJDY and Covid-19 pandemic:*** During Covid-19 lockdown, under PM Garib Kalyan Yojana, an amount of Rs. 500/- per month for three months (April'20 to June'20), was credited to women PMJDY account holders. A total of Rs. 30,705 crores credited in accounts of women PMJDY account holders during April-June, 2020.

Committees and Recommendations

Rangranjan Committee Report, 2008- Major Recommendations:

- Task of financial inclusion should be introduced in a mission mode as a financial inclusion plan at the national level.
- Along with improving delivery systems, there should be focus on demand side factors. This include improving human and physical resource endowments, enhancing productivity, mitigating risk and strengthening market linkages.
- Constitution of two funds with NABARD – the Financial Inclusion Promotion & Development Fund and the Financial Inclusion Technology Fund.
- Amendment to NABARD Act to enable it to provide micro finance services to the urban poor.

Nachiket Mor Committee Report, 2015: Major Recommendations:

- Universal Electronic bank Account to all Indians above age 18
- Provide license to Differentiated Banks:
  - Payment banks; similar to the pre-paid instrument providers (PPI)-These banks to provide payment services and deposit products to its target customers (small business and low-income households). However, these banks would not provide loans.
  - Wholesale banks: lenders that cater to large corporate which require long-term finance
  - Small banks: small sized universal banks; can provide credit.
  - Custodian banks: specialised financial institutions mainly responsible for safeguarding a firm's or individual's financial assets, and are typically not engaged in conventional retail lending.
- Abolish Statutory Liquidity Ratio (SLR) gradually and replace it with the Liquidity Coverage Ratio (LCR).
- Increase Priority Sector Lending (PSL) targets from 40% to 50%. However, there should be regionally differentiated targets.

Issues and Challenges associated with Pradhan Mantri Jan Dhan Yojana

- ***Non-operative/ Dormant accounts:*** As of January 2020, 19% of PMJDY accounts were "dormant" as customers were unable or unwilling to use them. Further, the World Bank Global Findex database 2018 mentions that 17% of PMJDY accounts are "zero-balance" means no transaction has taken place in those accounts till date.
- ***Failure to complete e-KYC:*** Some accounts have been blocked because the account holders were unable to complete timely ex-post biometric authentication (e-KYC) of the Aadhaar numbers.
- ***Duplicate Accounts:*** According to a study by Microsave, customer account duplication stood at 33% in 2016. Duplicate implies that the Jan Dhan account holder had a second bank account in his name.
- ***Low benefit from overdraft facility:*** As of December 2017, only about 1% of account holders could use the overdraft facility.
- ***No increase in access to formal credit:*** It can be assessed by credit-deposit ratio. Credit deposit ratio stagnated in rural areas since 2014 and declined from 58.2% in 2014 to 57.7%

in 2016 in semi-urban areas. Share of small borrowers in total credit has also been declining since 2014.

- ***Continued presence of moneylenders*:** According to Household Survey on Indian's Citizen Environment and Consumer Economy, 2016, two out of three people of the poorest section of the society take credit from informal sources. Most of these people fail to repay loan in time and get into debt trap.
- ***Geographic disparity in credit penetration*:** According to CRISIL Inclusix, 2017, credit penetration score stood at 42.5 for the east; 47.7 for the North-East; and for the north it was 44.8. The west and south were better off with scores of 91.6 and 59.1.
- ***Gender disparity in Bank linkage*:** According to World Banks's Global Findex database, 2018, 83% men have bank accounts compared to 77% of females. Further, according to a recent Yale study, less than half of poor adult women have a JDY account (an even lower proportion, 21%, know that they have a JDY account)
- ***Lack of financial Literacy*:** According to National Centre for Financial Education Report, 2015, the level of financial literacy in India is very low (24%) as compared to BRICS Nations (28%) and European Nations (52%)

Best Practice: China

Chinese financial inclusion policy prioritizes broadening the availability of basic financial products through improvements in credit and payments infrastructure, expanding physical access points for rural consumers, and establishing new types of financial service providers. It has a coordinated approach to financial inclusion: Launched national Plan for Advancing the Development of Financial Inclusion (2016-2020) in 2015

***Lessons to learn from China*:**

- Focus on financial infrastructure development
- Policy for reaching "last mile" consumers
- Online network-based business models: It has leveraged network effects, technology, economies of scale, big data, and cross-subsidization opportunities.

***Way Forward*:**

- ***Creating appropriate saving and credit products*:** As India has diversity and variations in income levels and sources, consumption patterns, contextual need based financial products are required
- ***Improving Financial Literacy*:** As recommended by NITI Aayog, an Arthik Shiksha Abhiyan should be launched to improve financial literacy and may be integrated in the regular school curriculum. Further, there should be mass-media campaigns to provide information on financial products and their use.
- ***Creation of Credible data*:** One of the main constraints in providing credit to low-income households and informal businesses is the lack of information available to determine their credit worthiness. There should be adoption of appropriate technology to address the issue. A new data sharing framework should be created to ensure easier access to credit, with adequate safeguards for maintaining data privacy.

- ***Overhaul the regulatory framework governing formal financial products to attract households:*** Household acceptance of formal financial products, such as insurance, equity, etc., can be increased if regulations governing these are simplified and made more consumer-friendly.
- **Poverty Alleviation:** It is important to understand that access to financial inclusion does not necessarily ensure inclusion. An important determinant of demand for financial services is income. There should be concerted efforts in poverty alleviation.

Strategic autonomy in a multipolar world order

Syllabus: Effect of policies and politics of developed and developing countries on India's interests

In News: India has adopted Self Reliance as an objective in the post covid world. While it is seen primarily in economic terms (reducing imports, shifting value chains), self-reliance also means strategic autonomy in foreign policy.

Strategic autonomy: Strategic autonomy is the ability of a state to pursue its own national interest and preferred foreign policy without being constrained by other states. It has to be formulated as per security environment to ensure India's sovereignty and territorial integrity is maintained.

Evolution of Strategic Autonomy in India

1st phase- Non-Alignment (1947-1961): During Bipolar world (USA and USSR as power centres)

- ***Non-alignment:*** India played a critical role in the establishment of the Non-Alignment Movement (NAM) (1961), which marked the peak of Third World solidarity.
- Five-point agreement or the Panchsheel policy of PM Nehru.
- ***Preservation of autonomy***: India's objectives were to resist from joining any military blocs while rebuilding its economy and consolidated its territorial integrity.

2nd phase- Realism (1962-71)

- India made pragmatic choices on security and political challenges after 1962 war.
- India looked beyond non-alignment in the interest of national security.for example, defence arrangement with the United States in 1964.

3rd phase- Regional Assertion (1971-91):

- ***Tilt towards USSR***: signing of the India-Soviet Treaty of Peace, Friendship and Cooperation
- Getting involved in 1971 war, resulting in the creation of Bangladesh.
- India conducted peaceful nuclear explosion test in 1974 (Pokhran I) for which it faced sanctions from the USA.
- Indian peacekeeping operation in Sri Lanka.
- Creation of US-China-Pakistan axis threatened India's prospects as a regional power.

4th phase-Strategic autonomy (1991-2005)

- Economic reforms and high economic growth led to evolution in the country's strategic outlook.
- ***Multi alignment:*** India reached out to engage the US, Israel and ASEAN countries more intensively.

5th phase-INDIA's strategic autonomy approach in multipolar world (after 2005)

- ***Multi-alignment approach:***
- India has moved from a P2 (US and China) mindset to a P5+2 approach to positioning itself as a global power. e.g.: membership of **ASEAN, SCO, Quad.**
- India's preference towards a '**free, open and inclusive Indo-Pacific'** refers to a multi polar regional order within which Delhi can maintain its strategic autonomy.
- Balancing diplomacy manifested in Russia-India- China (RIC) meeting and Japan-America –India (JAI) meeting on the sidelines of G20.
- ***De-hyphenation policy of India:***
  - De-hyphenated Look West Policy, which means India's relationship with Israel would stand on its merits, independent and separate from India's relationship with the Palestinians.
- ***Issue-based cooperation:***
  - In the Middle East, India has reached out to Saudi Arabia, Israel, and Iran. India invited at **Organisation of Islamic Cooperation** (OIC) for the first time.
  - Recently India overlooked USA's sanctions and decided to go ahead with the **S-400 deal** with Russia.
  - Intensified cooperation with middle powers like UK, EU, Japan and ASEAN countries to accomplish collective goals.
  - India pulled out of the **Regional Comprehensive Economic Partnership** and concluded that a China-led economic order in Asia will permanently ruin India's economic prospects.
- ***Use of Hard power and expanding military cooperation:***
  - India's responded strongly to the terror strikes in Pulwama and Balakot airstrikes.
  - India has also signed military logistics support agreements with partner countries such as the USA, France, Singapore, Australia, South Korea.
- *India's soft power*: International yoga day, south Asian satellite, International solar alliance and SAARC COVID-19 Emergency Fund.

Changing world from unipolar to bipolar multi polar:

- ***Bipolar (1945-1991):*** Bipolar world can be defined as a system in which the majority of global economic, military and cultural influence is held between two countries - USA and USSR. This resulted in Cold War characterised by geopolitical tension between the Soviet Union and the United States.
- ***Unipolar (1991-2008):*** After the disintegration of USSR, the United States became the only superpower and the international system has become unipolar. Assuming the role of global policeman, USA was able to impose its will on another countries'. For Example, invasion of Iraq in 2003, war in Afghanistan and policy of regime change during President Bush.
- ***Multi power (2008-till now):*** Multi polarity is the emergence of many regional powers along with the withdrawal of USA as a global policeman.

- ***Rise of China:*** Aggression in South China Sea, US-China trade war, Clashes with India at LAC (Line of Actual Control) and heavy investment in developing countries through Belt and Road initiative.
- ***Rise of BRICS and other major power:*** BRICS are committed to democratisation of international life. It accounts for almost a third of global GDP at purchasing power parity. E.g.; creation of New Development Bank (NDB) and Contingent Reserve Arrangement (CRA).
- ***Creation of international/regional groupings:*** For example, ASEAN (Association of South East Asian Nations), APEC (Asia Pacific Economic Cooperation)
- ***Russia reasserting its bipolar status:*** meddling in Syria against US, growing Sino-Russia relations, Russia's annexation of Crimea
- ***Rise of India:*** India's participation in Shanghai Co-operation Organization, G-20 Summit, the Mekong-Ganga Co-operation, the International Solar Alliance etc. India is also recasting its approach.e.g., Quad, SAGAR, Blue dot network etc.

Recent Trends: Increasing India- US co-operation

Strategic partnership

- The US has designated India as an integral part of the **Indo-pacific** narrative by the conception of **QUAD.**
- **India becoming a non-NATO Ally of the USA** in line with countries such as Israel and South Korea for increasing defense cooperation.
- USA has supported India's membership in the **Australia Group** and **Wassenaar Arrangement**.
- USA has recently unveiled its **New Security strategy (NSS)** to promote deeper partnership with India.
- **The 2+2 dialogue:** It is the dialogue between Indian External Affairs and Defence Ministers, and their US counterparts to provide a vision for strategic partnership.
- **Security agreements** like Logistics Exchange Memorandum of Agreement, Communications Compatibility and Security Agreement (COMCASA)

Challenges to strategic autonomy:

- ***Fear of becoming a US ally:*** India is actively seeking the cooperation of the US but it has to protect its core national interests from the threats of US intervention. For example- USA threatening India of CAATSA (Countering America's Adversaries Through Sanctions Act) in relation with Chahbahar port and S-400 deal with Russia.
- ***Assertive rise of China:*** It may result in security threat like Doklam standoff, clashes in Galwan valley across LAC. A possibility of China, Pakistan, Russia, Iran axis.
- ***Assertion of Power***: Regional assertion of power may lead to arms races and rise in geopolitical uncertainty. For example, arms race between India and China.
- ***Dependence on other developed countries for economic growth:*** India needs technology, capital, markets, skills, defence equipment, international networking, and global cooperation to resolve global issues. Sensitive technology can come only at the behest of compromising strategic autonomy.

- ***Impact of US tilt***: Complete dependence on US will impact ties with Russia, Iran as well as defense indigenization.

Way forward:

- ***A multi vector foreign policy approach:*** India's potential has to be maximized by multi alignment rather than isolation or alliance.
- ***Practice creative diplomacy and flexibility:*** In the destabilised world, there is need to adjust to the fast-changing balance of power and correlate with the countries around us.
- ***Cooperate and Compete:*** India must work with other powers to ensure that its region stays multi-polar (preventing dominance of one country of the region)
- ***Active Engagement with middle powers***: Intensified cooperation with middle powers like UK, EU, Japan and ASEAN countries to accomplish collective goals.
- ***Utilising multilateral institutions:*** Strategic relationships with multilateral institutions and multiple partners including developing countries, least developed countries.

WTO in the age of protectionism

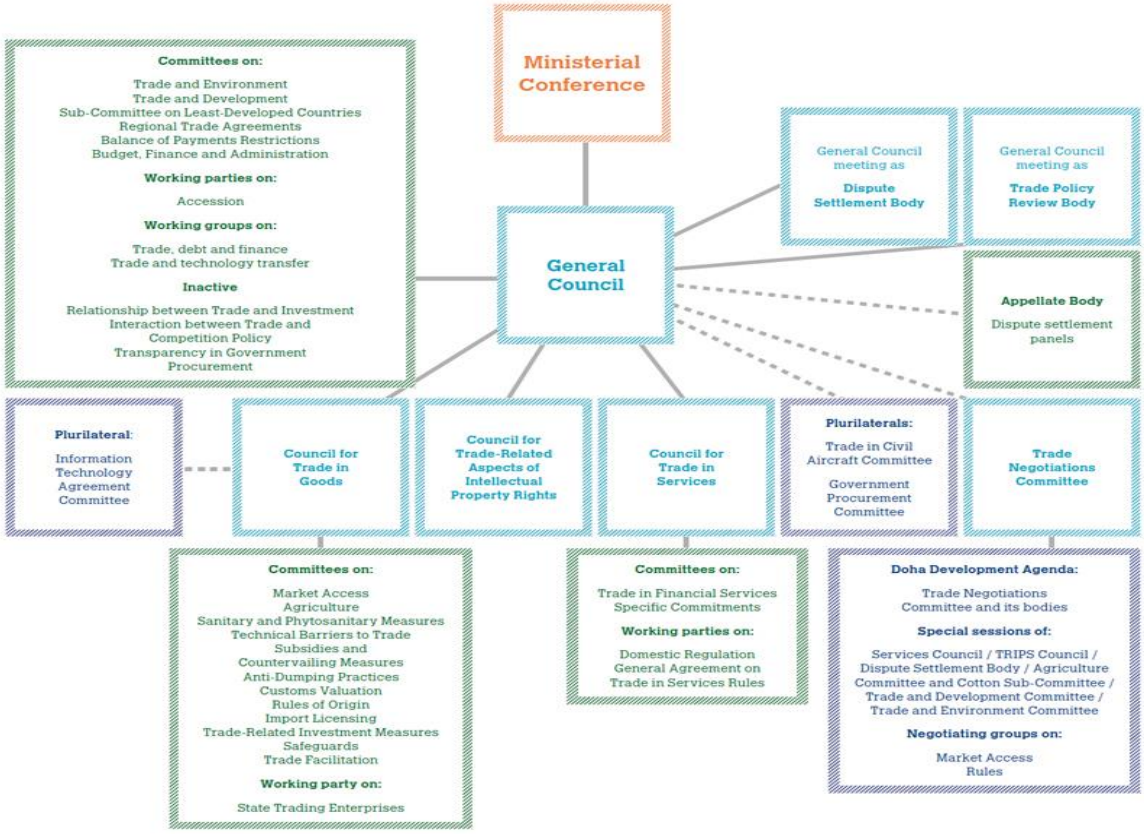
Syllabus: Important International institutions, agencies and fora

In News: Recent events from China-U.S. trade tensions to Brexit to protests in France—have introduced new unpredictability, leaving businesses unable to plan for the future and sowing chaos in global markets.

Background:

WTO – Structure and functions:

WTO was established by Marrakesh agreement in 1995 after the conclusion of Uruguay round of negotiations.



Main functions:

- administering trade agreements
- acting as a forum for trade negotiations
- reviewing national trade policies
- building the trade capacity of developing economies
- cooperating with other international organizations
- Forum for negotiations of trade rules and agreements
- Administering and monitoring existing trade agreements like Agreement on Agriculture, Trade Facilitation Agreement.
- Dispute resolution in trade through a Dispute settlement Body (DSB) and appellate body.

Significance of WTO

- Every country has an equal voting right.
- MFN (Most Favoured Nation) mechanism ensures rights of all members are protected in trade.
- Dispute Settlement Body (DSB) enforces trade rules and provides redress to all nations irrespective of their economic size.

Hence, WTO is very crucial for rules based global trading regime.

But the relevance of WTO (World Trade Organization) in global trade rules is coming under challenge in recent years. In a world where COVID-19 pandemic has disrupted global supply chains and trade, it is pivotal to revive WTO to ensure security and predictability of trade.

What is protectionism?

- Protectionism is the economic policy of restricting imports from other countries through methods such as tariffs on imported goods, import quotas, and a variety of other government regulations.
- Protectionist policies help immune the producers, businesses, and workers of the import-competing sector in the country from foreign competitors.

Negative implications of Protectionism:

- ***Drop in global trade:*** According to World Bank the effect of the increased use of tariffs to regulate international trade could lead to the significant drop in global trade and a consequent rise in prices. The increase in prices due to protectionist measures of countries in turn discourages consumers from purchasing something they can purchase cheaper domestically.
- ***Restructuring of Global value chains:*** USA's protectionist policies against China would mean China buying fewer components from Japan, South Korea, Vietnam and Thailand. This will shrink trade and weaken the GVC model. India, with sizeable domestic consumption, may gain from this shift with appropriate incentives.
- ***Uncertainty:*** Protectionism has led to uncertainty in regional groupings and international agreements owing to exit of major players. For example, Brexit and US exiting TPP & Paris Climate deal.
- ***Tariff barriers:*** Protectionism has resulted into liberal use of dumping duty and countervailing duty by various countries. This may further lead to a cascading effect where imposing higher tariffs will encourage further protectionism.
- ***Effect on workers:*** Protectionist policies reduces trade and adversely harm the producers and workers in export sectors, both in the country implementing protectionist policies, and in the countries protect against.

Benefits of free trade policy over protectionist policies:

- It brings benefits of specialization specially to developing countries.
- It allows developing countries greater access to market.
- It encourages international competition and trade.
- It encourages freer movement of goods and services thereby making globalisation more efficient.
- Freeing trade reduces imported-input costs, thus reducing businesses' production costs and promoting economic growth.
- Consumers have the opportunity to purchase goods and services at a comparative lower price.

Troubling times for WTO:

WTO is facing troubling times recently due to following issues:

- ***Difficulty in consensus building***: With 164 nations, negotiations have become difficult to reach consensus.
- ***Divergence in priorities:***
    - Developing and least developed nations have priorities of the DOHA development agenda. Promoting development and correcting injustices of Uruguay round are

focus for these countries. The issues concerning the developing nations primarily are: ensuring food security and a greater market share for the exports.

- Developed nations are proposing new agenda on issues of e-commerce, investment facilitation, services trade, gender norms.

- ***Dysfunctional DSB:*** USA has blocked appointment of judges on DSB. This has effectively prevented the functioning of DSB.
- ***Competition from trade groupings***: Regional multilateral agreements (Trans-pacific partnership, RCEP etc) are being preferred by countries over WTO's multilateral trade mechanisms.
- ***Trade wars:*** Increasing trade wars, driven by nationalist sentiments are further fuelling the protectionist measures. For instance, the U.S. imposed a 25% tax on steel and a 10% tax on aluminium imports from the EU, Mexico and Canada. USA has also indicated a desire to end the North American Free Trade Agreement with Canada and Mexico.
- ***US reluctance in engaging with* WTO** by citing multiple issues like developing country classification criteria as it considers that few emerging market economies like India, Brazil shouldn't be given the trade privileges for developing countries.
    - The main criteria used by the IMF in country classification are i) per capita income level ii) export diversification iii) degree of integration into the global financial system. The IMF uses either sums or weighted averages of data for individual countries.

Why US imposed tariffs?

- To boost the US manufacturing industry.
- To support US producers of steel and aluminium.
- Workers in America's manufacturing sector had played a key role in Trump's electoral success, so his zealousness to be seen to be protecting their interests is unsurprising.
- The main reason for imposing higher tariffs was China because the U.S. ran a trade deficit of $375 billion with China, which had gone up from a zero deficit situation in 2001.
- Response against US higher tariffs:

By China:

- China has fired its riposte against the U.S.'s decision to impose fresh tariffs on steel and aluminium products, by levying up to 25% duties, mostly on agricultural products.
- China imposed additional tariffs on 128 items imported from the U.S.,including wine, nuts, and pork.
- China also threatened to curb imports of U.S. Soyabeans.
- China also initiated a WTO complaint against the U.S. steel and aluminium tariff

By EU, Mexico and Canada:

- The European Commission announced imposition of tariff as high as 25% on imports worth $3.3 billion from the U.S.

Steps to revive WTO process:

- ***New DG (Director General) must be appointed*** expeditiously. DG promotes consensus building of nations which is needed in current fragmented scenario.
- ***Engaging with the USA*** to bring it back into the WTO fold. Genuine concerns must be addressed which will build confidence in the process.
- ***DSB must be revived***: Without the dispute redressal mechanism, the whole idea of the WTO will be defeated. Hence this must be a priority. USA must be convinced of the same.
- ***Limiting the agenda of the next ministerial*** conference to produce outcomes. This can improve confidence in the body.
- ***Apprehensions regarding China*** and its trade practices must be addressed. Role of state-owned enterprises, forced technology transfer and non-market economies must be discussed and clarified.
- Discussions must move ahead on the ***agenda of WTO negotiations***. While developed countries issues may be considered to be included, this must not dilute the existing DOHA development agenda. Agriculture issues (Public stock holding procurement, special safeguarding mechanism), Special and differential treatment rules must be finalized.
- WTO must deliberate on whether ***plurilateral agreements*** (only some countries negotiate and agree) should be part of WTO. If they are part of WTO, induction of other countries into the agreement at a later date and applicability of agreement on MFN basis to countries which are not part of agreement, must be decided.

Way forward

- Global free trade will eventually prevail over protectionist policies so it is high time countries worldwide come together to promote the cause of free trade.
- Role of international organizations like WTO etc and other regional organizations like ASEAN, NAFTA etc need to play an effective and engaging role.
- Global trade is facing uncertain times due to pandemic, protectionism and trade wars. WTO is pivotal in ensuring security and predictability in such uncertain times. Hence, it is important to rejuvenate the global body to promote economic growth of the world.

Space: a new dimension of diplomacy

Syllabus: Effect of policies and politics of developed and developing countries on India's interests

In News: Space diplomacy has emerged as a new dimension in International Relations. This requires an analysis of India's space diplomacy.

Space event launched during the COVID-19 pandemic include:

- UAE's Hope Mission to Mars
- Navigation satellite– China launched its own navigational system BEIDOU.
- Space weapon– The US accused Russia of test- firing an anti-satellite weapon in space.

Understanding Space Diplomacy

- The practice of using space to conduct International Relations and furthering National Interest is known as Space Diplomacy.

- Space has emerged as new ground for competition and cooperation for global powers to compete and establish omnipotence. Space technology is highly complex and gives any nation international recognition, status and projects its soft-power.

Why do we need space Diplomacy?

- ***Space is considered a fourth dimension of warfare***: Space technologies are useful in any tactical and strategic operations, for intelligence gathering, communications and navigation.
- ***It contributes to government responses*** on climate change, agriculture, food and water security, disaster management as well as navigation and communication**.**
- ***Outer space is not only a domain of peace*:** The utilisation of space in the national security context, as states are incorporating the outer space aspect into conventional military operations.
- ***Growing number and new types of actors*:** There are over sixty players in space nowadays, including commercial ones.
- ***Space is an Unmapped territory in international order*** and has emerged as a new platform for cooperation and competition.
- ***To protect space assets*:** India must protect two kinds of space assets—those that belong to us and those that are crucial to our economy and national security.

Indian initiatives in Space Diplomacy

- India has also allowed SAARC countries to use its regional positioning system NAVIC. The ***NASA-ISRO Synthetic Aperture Radar (NISAR) mission*** is a joint project between NASA and ISRO to co-develop and launch a dual-frequency synthetic aperture radar on an Earth observation satellite.
- ***Collaboration with NASA*:** India collaborated with NASA during its Chandrayan Mission, resulting in the discovery of water on moon.
- ***Data sharing***: Data collected from Indian satellites is often shared with friendly countries for astronomical research which extends a gesture of goodwill and enhances relations with them.
- ***The ISRO Telemetry, Tracking and Command Network (ISTRAC)*** has the major responsibility to provide tracking support for all the satellite and launch vehicle missions of ISRO. It operates three international stations in Brunei, Indonesia and Mauritius.

Issues related with the space diplomacy

- ***Lack of legal agreements*:** there are a very few or no International treaties that exist for the peaceful use of Space. The United Nations Office for Outer Space Affairs works to promote peaceful use of outer space but binding agreements like NPT or CTBT to prevent weaponization of space are absent.
- ***Propagates Global inequality between Nations*:** only a few nations have space technology and therefore this makes other underdeveloped and developing nations dependent on developed nations to make use of space.
- ***Exploitation of resources*:** There is also a concern that developing countries might overspend on space programs rather than addressing basic needs of its citizens. For

example – North Korean has a space program too, while its citizens suffer from famine and starvation.

- ***Lack of unvarying designation of Space boundary*:** There is no international agreement on the vertical extent of sovereign airspace.
- ***Space-weaponization***: There is a possibility of usage of weapons in space and it may become a new tool in the hands of nations in the future as a part of their space diplomacy. The space-weapons could be a hundred times more deadly than current weapons and have a potential to wipe-out humanity. For example- India's mission Shakti.
- ***Polluting space*:** it creates an external cost on others from the initial action to launch or use a spacecraft in near-Earth orbit. Several spacecrafts, both manned and unmanned, have been damaged or destroyed by space debris.

India's achievements in Space technology

- ***Mars Orbiter Mission*:** India's first inter planetary mission; the Mars Orbiter Spacecraft was successfully launched on board PSLV-C25. It made India to become one of the four nations in the world to send space mission to Planet Mars. Mars Orbiter Mission is mainly intended to establish the Indian technological capability to reach Martian orbit and to explore Mars surface features, morphology, mineralogy and Martian atmosphere by indigenous scientific instruments.
- ***PSLV – A Workhorse Launch Vehicle*:** India's Polar Satellite Launch Vehicle (PSLV), with a proven track record of 24 successful flights, has provided the country the crucial autonomy in 'access to space'. During the last decade, PSLV had 15 successively successful flights and has placed 23 Indian satellites and 31 foreign satellites into orbit.
- ***India's Mission to Moon*:** India's maiden moon exploration mission 'Chandrayaan-1' was launched in October 2008 for mapping the lunar surface with high resolution remote sensing and study the chemical and mineralogical composition. This mission has enabled to detect the presence water molecules on the lunar surface, which has set new directions of lunar explorations in the global community. Recently Chandrayaan 2 successfully put orbiter in moon's orbit but failed to do soft landing on moon.
- ***Indian Cryogenic Engine & Stage*:** The successful flight testing of indigenous cryogenic stage onboard GSLV-D5 Flight. Geosynchronous Satellite Launch Vehicle (GSLV) is capable of placing 2 Tonne class communication satellites into Geosynchronous Transfer Orbit (GTO) and India is one among six countries in the world to demonstrate such launch capability to GTO with the use of complex cryogenic technology.
    - The CE-20 is a cryogenic rocket engine developed by the Liquid Propulsion Systems Centre, a subsidiary of Indian Space Research Organisation. It has been developed to power the upper stage of the Geosynchronous Satellite Launch Vehicle Mk III.
- ***Remote Sensing and National Natural Resource Management System*:** The Indian Remote Sensing Satellites (IRS) System, with currently 11 satellites in orbit, is one of the largest constellations of remote sensing satellites in operation in the world today. It provides

inputs for management of natural resources and various developmental projects across the country using space-based imagery.

- ***Space Capsule Recovery:*** A leap-frog in Indian Launch Vehicle Technology was achieved in 2007 through the Space Capsule Recovery Experiment Mission SRE-1 which established India's technological capability to recover an orbiting satellite with precise re-entry trajectories.

Important international bodies for space diplomacy:

- **COPUOS:** The mission of COPUOS is to review the scope of international cooperation in peaceful uses of outer space, to devise programmes in this field to be undertaken under United Nations patronages
    - To encourage continued research and the dissemination of information on outer space matters, and to study legal problems arising from the exploration of outer space.
- ***Liability convention:*** It is a treaty from 1972 that expands on the liability rules created in the Outer Space Treaty of 1967.
    - In 1978, the crash of the nuclear-powered Soviet satellite Kosmos 954 in Canadian territory led to the only claim filed under the Convention.
- ***Moon agreement:*** It is a multilateral treaty that turns jurisdiction of all celestial bodies (including the orbits around such bodies) over to the participant countries. Thus, all activities would conform to international law, including the United Nations Charter.
- ***Outer space treaty:*** It is the Treaty on Principles Governing the Activities of States in the Exploration and Use of Outer Space, including the Moon and Other Celestial Bodies, is a treaty that forms the basis of international space law.
- ***Asia pacific space cooperation organisation:*** It is an inter-governmental organization operated as a non-profit independent body with full international legal status. It is headquartered in Beijing, People's Republic of China. **It seeks to** promote and strengthen the development of collaborative space programs among its Member States.
- ***Registration convention:*** The convention requires states to furnish to the United Nations with details about the orbit of each space object. A registry of launching was already being maintained by the United Nations as a result of a General Assembly Resolution in 1962.

New Space' start-ups

- The New Space start-ups distinguish collaboration with government's leading programmes like Digital India, Start-Up India, Skill India and schemes like Smart Cities Mission.
- They see a role as a data-app builder between the data seller (ISRO/Antrix) and the end user, taking advantage of the talent pool, innovation capability and technology know-how.
- In India, the progress and entrepreneurial initiatives of Team Indus, Astrome Technologies, Bellatrix Aerospace, Dhruva Space, Earth2Orbit, etc. are pioneering in this space.

Way forward

India is looking for a hopeful future for its space programme that can work as a strategic and economic asset by implementing the following measures:

- ***Create Defence Space Command*** to formulate a strategy to protect India's interests in space, including addressing space-based threats.
- ***Space Activities Bill***: The bill covers various factors of India's space goals, including international and national obligations, defines offences and subsequent punishments, barriers of entry for private companies, liability for damages caused in space etc.

Israel-UAE deal: a historic moment

Syllabus: Effect of policies and politics of developed and developing countries on India's interests

In News: Recently, the President of the USA has announced that Israel and the United Arab Emirates (UAE) have agreed to establish full diplomatic ties.

Background: Israel-Palestine conflict

- ***Sykes-Picot Agreement 1916:*** By this agreement Palestine came under the British control. Later through **Balfour declaration** U.K. agreed for the establishment of a Jewish homeland.
- ***Jews Influx***: With Nazis gaining power in Germany during the 1930's lakhs of Jews migrated from Europe to Palestine.
- ***Increasing hostility:*** Influx of Jews population into the Palestine was unwelcomed by Arabs as they saw this as a threat to their Land and people.
- ***UN's resolution 181:*** United Nations (UN) General Assembly in 1947 called for the partition of Palestine into Arab and Jewish states (Israel).
- ***Major wars*** The Arab states of Egypt, Jordan, Iraq, and Syria saw the creation of Israel as a part of a conspiracy to move them out of their land which resulted in Arab -Israeli wars in 1948, the 1956 Suez conflict, the 1967 Six-Day War and the 1973 Yom Kippur War.



Israel's possession after Arab - Israel war

- ***Israeli annexation***: The wars ended with Israel capturing more territories, including West Jerusalem, which was originally proposed by the UN Partition Plan as a Jewish state.
- ***Other reasons***: The rise of al-Qaeda, the 9/11 attacks on the United States, the American invasion of Iraq, and the Arab Spring were some of the problems that deterred Arab-Israel friendly relationships.

About the deal between Israel and UAE:

- ***Building diplomatic relations:*** According to the joint statement, the UAE and Israel would establish formal diplomatic relations.

- ***Israel will give up its annexation plans*:** Israel would suspend its plans to annex parts of the occupied West Bank, having Jewish settlements.
- ***Expanding ties with Arab world:*** Israel will suspend any declaration of sovereignty over areas of the West Bank and focus its efforts on expanding ties with other countries in the Arab and Muslim world.
- ***Bilateral agreements:*** Delegations from Israel and the UAE would meet to sign bilateral agreements regarding - investment, tourism, direct flights, security, technology, energy, healthcare, culture, the environment, etc.

Earlier efforts to peace

- ***Camp David Accords of 1978***: Israel and Egypt concluded the peace treaty, as part of which Israel withdrew from Sinai in return for Egyptian recognition.
- ***The Oslo Accords***: Palestinian Liberation Organisation (PLO) recognised Israel and was allowed to form the Palestinian Authority in the West Bank and Gaza, time was ripe for an Israel-Jordan deal.
- ***Washington Declaration:*** In 1994 Jordan became the second Arab country to sign a peace treaty with Israel.

Reasons for new Arab – Israel ties

- ***Shared antipathy towards Iran***: Increasing conflict between the Arab Gulf Kingdoms and Iran in recent years.
- ***Political changes in the near neighbourhood***: The Gulf monarchies were also threatened by **the resurgent Muslim Brotherhood** which tried to establish a new order in the region and being supported by Turkey.
- ***Dependence on U.S for their regional security*:** With Israel being the U.S close allies, Gulf countries are in a compulsion to maintain friendly relation with Israel.
- ***End of oil age*:** Gulf countries are reconsidering their **Petro national strategies.** Therefore, they have started looking for new partnerships, including with Israel, China and India.

Significance of the deal:

- ***Geopolitical significance*:** Geopolitics of the Gulf and the Middle East will move towards maintaining peace and stability in the region.
- ***Changing Status quo*:** The Israeli plan to annex the West Bank would have drastically changed the status quo, now the deal would put them under political and diplomatic pressure against making any unilateral adjustments.
- ***Normalises relation with Arab world:*** While the deal halts Israeli annexation plans, the Palestinians have repeatedly urged Arab governments not to normalise relations with Israel until a peace agreement establishing an independent Palestinian state is reached.
- ***Tackling Iran:*** A formal agreement and enhanced security and economic ties make the Arab and Israeli sides better prepared to face Iran.

- ***Tripolar contest***: Turkey and Iran emerged as the strongest supporters of the Palestinians in the Muslim world. While the support for Palestine from the Saudi bloc (Egypt, the UAE, Bahrain and others) is diminishing. The UAE-Israel deal could sharpen it further.

India's look west policy:

- Look West Policy is the overall Indian government's strategy in dealing with the West Asian nation. It was adopted by the Indian government in 2005.
- There has been renewed focus on India's Middle East policy since 2014 engaging the regional powerhouses such as Saudi Arabia, UAE, Israel, and Iran.
- Indian PM Narendra Modi was honoured with high civilian awards from West Asian countries such as the UAE, Saudi Arabia, Palestine, and Bahrain.
- India's look west policy has Strategic, Political, Economic as well as Cultural significance.

Significance of West Asia for India:

Strategic:

- ***Security:*** Ensuring the stability and security of the Persian Gulf region and Gulf of Aden. Piracy in the surrounding regions remains a threat to Sea Lines of Communication.
- ***Geopolitical:*** West Asia occupies an important position in international relations due to its geographical location and proximity to continents and countries – South Asia, China, Central Asia, Europe, and Africa. Also, reform of the UN Security Council would require the agreement of at least two-thirds of UN member states in a vote in the General Assembly and must be ratified by two-thirds of Member States. West Asian groupings such as OIC (Organisation of Islamic Conference) and GCC (Gulf Cooperation Council) can support India's bid for UNSC's permanent seat.
- ***Regional connectivity:*** India has invested in Iran's large natural gas fields and in development of the Chabahar port, which is expected to be a bridge of trade between India, Iran and central Asia along with Afghanistan.
- ***Defence:*** The ambit of India-West Asia defence cooperation has widened to include other domains like space, counter-terrorism, and cybersecurity; however, the cornerstone remains Israeli arms sales to India. For example, Cooperation between India and Saudi Arabia in intelligence-sharing and strategic security

Economic:

- ***Energy Security:*** The energy resources of the West Asian region are extremely significant because of its growing hydrocarbon demands. India imports 85 percent of its oil needs, two-thirds of which come from the Gulf. Saudi Arabia, Kuwait, and Qatar in particular have been vital suppliers of hydrocarbons.
- ***Trade and Economy:*** West Asian countries are India's largest trade partner. The economic ties between India and the GCC countries are moving at a faster pace increasing the mutual interdependence. For example, India and Saudi Arabia signed an Agreement on establishment of **Strategic Partnership Council**, UAE's investments in India's **Sovereign wealth fund etc.**

- ***Indian diaspora:*** Protection of the large Indian expatriate community in the context of persistent conflict and violence across the region. Indians living in Gulf region remit more than one-third of the annual $69 billion remittances to India. By 2018, there were 8.5 million Indian migrants in the Gulf states.
- ***Investment:*** There is an estimated US$10-11 billion UAE investment in India of which around US$ 6.65 billion is FDI. UAE is the 9th biggest investor in India in terms of FDI. Saudi Arabia had planned investments in India worth $100 billion in various areas including oil infrastructure. Saudi Arabia and the UAE are going to jointly develop the world's largest greenfield refinery in Maharashtra, India.

Cultural:

- ***Culture and Religion:*** India hosts the **second largest Muslim population in the World**. Saudi Arabia is important pilgrimage for Muslim population because of the holy Shrines at Mecca and Medina. India launched a RuPay card in three Gulf nations that will benefit not only expats but also Haj and Umrah pilgrims.
- ***Historical ties:*** India's commercial and cultural relations with the region have ancient roots. People to people contacts were established between the two great civilizations in those early days when the merchants of the Kulli culture in Southern Baluchistan and the early Sumer dynasties were in existence.

Challenges:

- ***Pakistan Factor:*** Creation of Pakistan deprived India of its "geopolitical reach" to Central and West Asia. Pakistan continues to have a strong political constituency across Muslim West Asia. This has incapacitated India from advancing its commercial interests, including the bringing to fruition of the Iran-India-Pakistan (IPI) and Turkmenistan-Afghanistan-Pakistan-India (TAPI) gas pipeline projects.
- ***China factor:*** There is a huge power disparity between China and India in terms of hard cash and military prowess. China has made rapid inroads through its massive investment plans and Belt and Road initiative in the Gulf.
    - China has acquired equity stakes in the region's upstream oil and gas sector, and having successfully penetrated Arab markets. Also, Iran and China are close to finalizing a 25-year Strategic Partnership which will include Chinese involvement in Chabahar's duty-free zone, an oil refinery nearby, and possibly a larger role in Chabahar port as well.
    - **China's Silk Road Economic Belt** (a series of land-based infrastructure projects including roads, railways, and pipelines) and the **21st-century Maritime Silk Road** (made up of ports and coastal development) would create a multinational network connecting China to Europe and Africa via the Middle East.
- ***Internal Rivalry within West Asia:*** India will have to delicately perform the balancing act between Israel, Iran, Saudi Arabia and GCC (Gulf Cooperation Council) to explore the benefits.
- ***Great Power rivalry:*** Although US has shifted its focus from Middle East to Pacific Ocean region but US presence and dominance is still felt in many west Asian countries. To

counter US there is significant presence of other emerging power such as Russia and China.

  - The U.S.-Iran-Saudi escalation, however, creates uncertainty for the future. New Delhi is caught in the game between a **superpower and a strategic partner versus a great regional power** that is of immense strategic value for India in the region.

- ***Economic Factor:*** The decline of oil and gas prices, along with the rising cost of "war conditions" has led to the slowing of Arab Gulf economies, resulting in layoffs and the nationalization of workforces at the cost of the expatriate community. The Indian government has yet to develop a policy framework to deal with such future contingencies.
- ***No institutional framework:*** The Association of South East Asian Nations has been the vehicle for India's expanding partnership with South East Asia, there is no similar forum in the Middle East. Groupings such as the Arab League, or the Organisation of Islamic Conference, were never really effective.

The historical ties as well as the hard facts of present-day politics and economy point to a future of growing interdependence and co-operation between India and West Asia.

GENERAL STUDIES 3

GST Compensation: betraying a federal promise.

Syllabus: Indian Economy and issues relating to planning, mobilization, of resources

In News: Centre-state friction is growing over pending compensation payments under the Goods and Services Tax (GST). The Finance Minister noted that the financial crisis facing the States is a result of an "act of God".

The Goods and Services Tax in India is comprehensive, multi-stage, destination-based value-added indirect tax. It has replaced many central and state indirect taxes in India such as the excise duty, VAT, services tax, etc.

GST compensation: As per the GST (Compensation to States) Act, 2017, states are guaranteed compensation for revenue loss on account of implementation of GST for a transition period of five years (2017-2022).

- The compensation is calculated based on the difference between the current states' GST revenue and the protected revenue after estimating an annualised 14% growth rate from the base year of 2015-16.
- Any shortfall has to be compensated from the receipts of Compensation Cess imposed on selected commodities that attract a GST of 28 percent.
- At present, the cess levied on sin and luxury goods such as tobacco and automobiles flow into the compensation fund.

Two options presented by Centre for borrowing by States to meet the shortfall:

- ***Relaxing FRBM limit:*** States will be able to borrow the final instalment of 0.5% even without meeting the pre-conditions (fiscal responsibility and budget management (FRBM) act).
- ***Borrow the entire projected shortfall:*** The second option is that the entire gap of ₹2.35 lakh crore can be met by the borrowing by the States by an RBI arrangement.

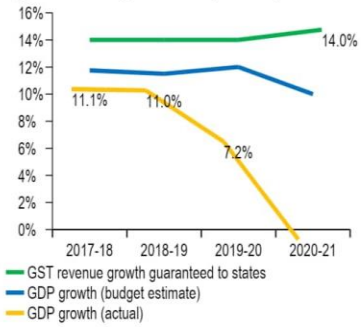
Issues with the options:

- ***Inadequate compensation***: If states opt for the first option given by the Centre, they would get ₹2.62 trillion, including the compensation cess. That is only 87% of the shortfall.
- ***Delayed payment may be a blessing in disguise for states:*** Under both the options, whatever is not borrowed by states will still be paid to them even after 2022, through an extension of the cess.

Issues between Centre and States over compensation:

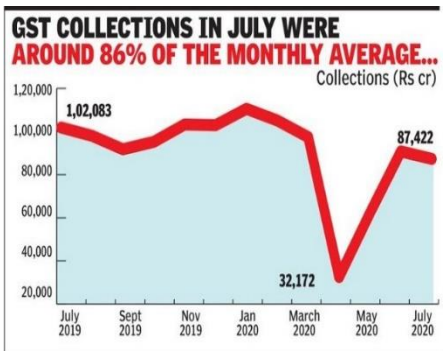
- ***The constitutional mandate not followed***: Centre needs to honour the constitutional promise and reimburse the shortfall in tax revenues.
- ***Issues of compensation***: As per the estimates, the States' GST revenue gap in 2020-21 will amount to about ₹3 lakh crore, while cess collections are only projected to reach ₹65,000 crore, leaving a shortfall of ₹2.35 lakh crore.

Figure 1: GDP growth rate (2017-21)



Sources: Union Budget Documents; MOSPI; PRS.

- ***Manufacture and sale of liquor is one of the major sources of state's revenue***: the centre has placed restrictions on bars/liquor sale for long time. Excise duty on alcohol accounts for around 10-15 percent of Own Tax Revenue of a majority of states.
- ***Less taxation power with states***: Using cess for agriculture such as Krishi Kalyan cess and Swachh Bharat cess, the Union is entering domains that are a part of the state list.
- ***Against fiscal federalism***: Unilateral decision by Centre without negotiation can jeopardise the future of GST, which was envisaged as a cooperative initiative.
- ***Increase burden on taxpayers***: The reliance on future compensation means that taxpayers will have to bear the cost.



- ***State's opposition***: Finance Minister of Kerala said enforcing a cut in compensation and bringing in a distinction between GST and Covid-related revenue loss is unconstitutional. The Chief Minister of Maharashtra has said that it is time to exit the GST. Punjab, Chhattisgarh and Puducherry have voiced their displeasure.
- ***Stress the finances of the states'***: If compensation is not paid to states, economy of states will fail because GST accounts for almost 42% of states' own tax revenues, and tax revenues account for around 60% of states' total revenues.

- ***Role of agencies in slowdown***: During tight Monetary policy in 2017 and 2018 agencies showed higher growth than what actually obtained in 2016-17 and 2017-18. This affected structural reforms and the monetary policy of RBI.
- ***Moral obligation to compensate states from the Consolidated Fund of India***: Centre is morally obligated to pay compensation to States as states gave away their right of taxation.

Does India need a Fiscal council?

Fiscal Council: It is a proposed independent fiscal institution (IFI) promoting stable and sustainable public finance. It must be composed of non-elected professionals to ensure bipartisan support.

Functions:

- Unbiased reporting to parliament.
- Promoting accountability and transparency
- **Costing of budget, policies and programmes**. This discourages populist measures and raises awareness of people about their viability
- Developing **macroeconomic and budgetary projections**
- **Raising public awareness on budgetary constraints.**
- **Monitoring rules-based policies** and this improves the quality of legislative checks on executives. Extra budgetary financing and such practices will be discouraged due to this.
- Presenting **alternative policy options.**

Need of fiscal Council:

- ***Lack of transparency and accountability in existing budgeting***: Fiscal deficit of 2019-20 as per CAG is 4.6% compared to revised estimate of 3.8%.
- Unrealistic targets of tax revenue and capital receipts.
- ***Extra budgetary financing*** not shown in deficit calculations. Example, Railways financing by borrowing from IRFC (Indian Railway Finance Corporation) and Irrigation financing by borrowing from LTIF (Long term Irrigation Fund) in NABARD
- ***Tax Maladministration:*** A 2017 CAG report found that the tax department had resorted to 'irregular' and 'unwarranted' methods to meet their tax targets.
- ***Coordination between GST Council and Finance Commission***: currently there is no mechanism for such coordination.
- ***To Limit the borrowings by the Central Government:*** Article 293 provides a constitutional check over the borrowings by the State government but there is no such restriction on the Central government.
- To address these fiscal council is recommended by the **13th FC (Finance Commission), 14th FC and N.K. Singh panel** of FRBM review. 14th FC suggested such a council should report to parliament and must be autonomous.

Way forward:

- ***Extend compensation period:*** Centre can prolong the compensation period beyond July 2022 and offer a greater share of the revenues (the SGST part) to the States.
- ***Address trust deficit***: The Centre needs to deliberate with the states and bridge the alarming trust deficit.

- ***Reconsider FRBM limit:*** The centre should allow the states to exceed the FRBM limit by more than 0.5 per cent of the SGDP, as a temporary relief.
- ***Facilitate borrowing*** by the states without affecting their debt to GDP ratios.
- ***Fiscal decentralisation***: Of the 12% GST, 10% should be equally shared between the States and the Centre, and 2% must be earmarked exclusively for the urban and rural local bodies, which ensures some basic revenue autonomy to them.
- ***Single rate GST:*** There was an original recommendation of a standard rate of 12%, to be fixed for at least a five-year period. It reduces the need to do arbitrary classification and discretion, reduces litigation and will lead to buoyancy in collection. For example; Australia's GST rate which has been constant at 10%.
- ***Widen the tax base***: GST should progressively include all goods (petroleum and alcohol) and services with very few exceptions, such as food and medicine.

Conclusion: GST is a crucial and long-term structural reform which can address the fiscal needs of the future. Therefore, there is need to strike the right and desired balance to achieve co-operative federalism which will lead to enhanced economic growth.

Is monetary policy really effective?

Syllabus: Indian Economy and issues relating to planning, mobilization, of resources

In News: The recent supply side measures (via the monetary policy) taken by the RBI to manage the economic distress have raised concerns regarding its efficacy.

Monetary Policy:

- Monetary policy is the process by which the RBI controls the supply of money, often targeting an inflation rate or interest rate to ensure price stability.
- ***Quantitative Instruments***: General or indirect (Cash Reserve Ratio, Statutory Liquidity Ratio, Open Market Operations, Bank Rate, Repo Rate, Reverse Repo Rate, Marginal standing facility and Liquidity Adjustment Facility (LAF))
- ***Qualitative Instruments***: Selective or direct (change in the margin money, direct action, moral suasion).

Recent trends: RBI has recently released its monetary policy report (MPR).

- **The repo rate** (the rate at which the RBI lends short-term funds to commercial banks) stands at 4.0 percent and the **reverse repo rate** (the rate at which the RBI borrows) stood at 3.35 per cent.
- As per RBI, transmission to bank lending rates has improved as evident from the decline in lending rate of banks on fresh loans.
- Rise in food Inflation owing to floods in eastern India, lockdown-related disruptions and cost-push pressure etc.
- Global financial market volatility caused by the **impact of the COVID-19 i**s most likely to exert pressure on the Indian rupee.
- Real Gross Domestic growth will remain negative for the whole 2020-21 period.

Monetary Policy Committee:

The idea of MPC was mooted by **Urjit Patel Committee.**

Objective:

- To maintain price stability and accelerate the growth rate of the economy.
- Inflation targeting: RBI is supposed to ensure that retail inflation — measured by Consumer Price Index — stays at 4% level. However, the RBI has a margin of 2 percentage points either way.

Composition:

- The Monetary Policy Committee (MPC) is constituted by the Central Government as per Section 45ZB of the amended RBI Act, 1934.
- Monetary Policy Committee (MPC) is a 6-member committee. Three members are from RBI while three other members are nominated by the Government of India.
- Members from the RBI are the Governor who is the chairman of the MPC, a Deputy Governor and one officer of the RBI
- The government members are appointed by the Centre on the recommendations of a search-

Challenges to Monetary policy functions of RBI:

- ***Informal Indian economy:*** The monetary policy affects only around 60% of loans/credit in Indian economy which are sourced from formal channels (Banks and NBFCs).
- ***Supply chain disruptions:*** The MPC uses CPI inflation to adjusts its policy rates. However, the CPI doesn't factor the rise in inflation driven by supply-chain dislocations. For example, restriction on movement resulted into shortage of essentials.
- ***Weak policy transmission***: Both the government and the RBI are concerned that the cumulative easing has not yet been reflected in the lowering of their lending rates by banks.
- ***Limitation of Inflation targeting***: Inflation has been accompanied by declining borrowing in the formal sector likely affecting investment leading to rise in unemployment (according to NSSO, unemployment in India has been highest in the last 45 years).
- ***Triangular balance-sheet***: In the aftermath of the IL&FS default in 2018, an additional dimension of liquidity and solvency of NBFC sector has been added to the prevailing twin balance-sheet problem. Borrowing easy money cannot solve governance issues.
- ***Gold economy:*** The Indian household saves in gold/jewellery rather than financial instruments. This curtails RBI from effectively circulating money in the economy.

Is Inflation targeting a good policy?

Inflation targeting:

- It is a monetary policy strategy used by central banks to maintain inflation within a specific range.
- Narasimham (2000) and Rajan (2007) Committees recommended the implementation of inflation targeting in India.

Inflation targeting as a good policy

- It increases the transparency and credibility of the central bank consequently allowing it to carry out its monetary policy more effectively.

- It helps to stabilize inflationary expectations in an uncertain future.
- Increases the focus on domestic considerations and enables quick response to domestic economy shocks.

Limitations of Inflation targeting policy

- The policy doesn't address the sudden shocks in the economy and inefficient transmission mechanisms.
- Too much weight to inflation stabilization might prove detrimental to the stability of real economy and other growth objectives.
- Requirement of Number of preconditions like well-developed technical infrastructure for forecasting, modelling and data availability etc.
- India lacks suitable conditions for successful implementation of inflation targeting. For example, lack of adequately developed financial markets, confidence of global capital markets is low, independence of the RBI etc.
- Policy of inflation targeting will lead to highly unstable and inappropriate exchange rate.

Need for independent MPC:

- ***To form credible governance policy:*** RBI should be independent to decide on the precise corrective action for banks with high NPAs, the desirable state of liquidity and the prudential norms to be observed by banks.
- ***To ensure low and stable inflation:*** For instance, Governments use pro populist policy before elections to provide a short-term boost to growth. This often leads to long-term inflation.
- ***Sustain Credit availability***: To ensure adequate flow of money and credit to required areas.
- ***To prevent sudden appreciation and depreciation of currency***. For example, In Turkey lira had depreciated over 80% against the dollar in the 12 months due to government interference.
- ***Sustainable Investments***: Independent MPC will boost the investors' confidence and will enhance credit ratings there by attracting more investments.
- ***To avert crisis:*** Mismanagement between fiscal and monetary policy led to increased Sovereign debt in developing economies. For Example, Greek Crisis.

Way forward:

- Develop a ***legal process to ascertain RBI's responsibilities*** and accountability.
- ***Ensuring RBI's autonomy***: The governor should be made responsible and accountable to Parliament. The RBI act should be amended to provide a guaranteed tenure of the governor and deputy governors for their effective functioning.
- ***Change in policy***: There is need to look at an indicator of inflation that excludes food and fuel and include structural factors responsible for price rise.
- ***Cooperation between Government and RBI:*** There should be mutual cooperation and coordination between RBI and Government in large at public interests for an efficient and sustainable economy.

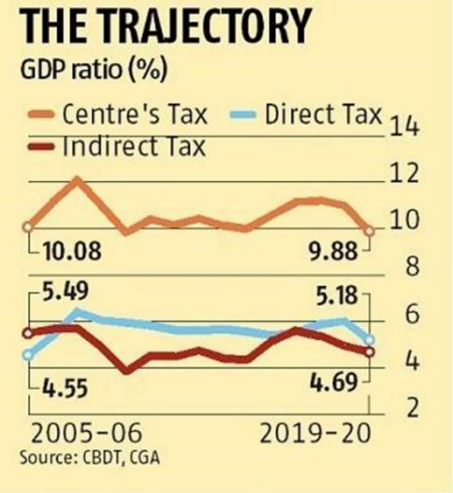
India needs efficient tax system

Syllabus: Indian Economy and issues relating to planning, mobilization, of resources

In News: India's direct tax collections fell for the first time in two decades which has led to the debate on the efficiency of our taxation system.

Trend in India's tax collection:

- In 16 years between 2002-03 and 2018-19, the number of individuals who filed tax returns grew 62%, but the number of people who paid income tax rose by only 22%.
- The direct tax to GDP ratio fell to its lowest in 14 years, at 5.1 percent, while the indirect tax to GDP ratio was at a 5-year low in FY20.



Need for direct tax code:

- ***Poor tax to GDP ratio***: The ratio is an indicator of tax compliance and the extent to which the government is able to finance its expenditure. India's tax-GDP ratio plunged to 9.88% in FY20, lowest in 10 years. India is way behind OECD members with an average of 34 percent.
- ***To reduce complexities***: The six-decade old tax code (Income tax act 1961) consists of around 700 sections is complex in nature. It has evolved over time taking into account many amendments.
- ***Obsolete laws***: The Income tax act was passed when the Indian economy was socialistic in nature with state control, with policy of input substitution, limited foreign trade and protectionism.
- ***Low tax buoyancy***: Tax buoyancy measures the responsiveness of tax mobilisation to economic growth. Despite impressive economic growth for the last decade, the tax buoyancy has remained low.
- ***Narrow tax base:*** Out of 130 cr population only 1.5 crore Indians pay income tax.
- ***Increasing population***: Considering the scale of Indian population and demographics, tax administration needs to take proactive steps in bringing more people within the tax-fold.
- ***Poor Dispute resolution***: Delayed decisions often culminating in the poor success rate of the tax department at various levels of legal dispute. For example, the success rate of the tax department at all three levels is under 30 percent for both direct and indirect tax litigation.
- ***More Integrated economy:*** Since economic reforms of 1991, the economy has become more integrated, globalized, liberalized and new models of business have arisen. Therefore, the act needs to be redrafted and be made accommodative of the needs of the present as well as of the next few decades.

Task force to draft new Direct tax code: Government had constituted a committee under Akhilesh Ranjan to draft a new direct tax law to replace the existing Income Tax Act, 1961.

Key recommendation:

- Single corporate tax: 25% corporate tax rate for all companies.
- Restructuring of slabs for personal income-tax: It has recommended sweeping changes to the personal income tax rates, with the creation of five slabs versus the current three:

1. Rs 2.5-10 lakh: 10 percent (with a full rebate up to Rs 5 lakh)
2. Rs 10-20 lakh: 20 percent
3. Rs 20 lakh-2 crore: 30 percent
4. Rs 2 crore plus: 35 percent

- It recommended doing away with the levy of surcharge.
- Incentives for promoting startups.
- Settling of tax disputes through mediation.
- A shorter and simpler direct tax law.
- ***Tax Treaties Vs Domestic Law***: the committee has recommended the application of DTAA along with domestic law, instead of the present system, where the tax entity can choose its jurisdiction.
- Tax assessment proceedings be made **faceless** and an option be allowed to the public to seek clarifications on tax matters from Central Board of Direct taxes (CBDT).
- ***Use of Artificial Intelligence (AI) in the tax-compliance*** and administration process.
- ***Territorial taxation system:*** Taxation based on significant economic presence irrespective of residential status of the corporation/individual.

Recent reforms in direct taxes:

- Simplification of corporate taxes: The Corporate Tax rates were reduced from 30 percent to 22 percent and for new manufacturing units the rates were reduced to 15 percent.
- Dividend distribution Tax was also abolished.
- ***Increasing transparency in official communication***: Document Identification Number (DIN) wherein every communication of the Department would carry a computer-generated unique document identification number.
- ***Pre-filling of income tax returns*** to make compliance more convenient for individual taxpayers. Compliance norms for startups have also been simplified.
- ***Direct Tax Vivad se Vishwas scheme***: It was introduced in budget 2020-2021 to reduce litigations related to the direct tax payments and to bridge the gap regarding a shortfall in revenues.
- ***Transparent Taxation – Honoring the Honest:*** The focus is on making the tax system more people-centric and public friendly.
- ***Taxpayer's charter:*** The charter is a document that lists a taxpayer's rights and obligations. However, charter cannot be enforced, unless backed by legislation.

Need for Tax payers Charter

- Issues Emphasized by the 2014 tax administration reform commission

- Citizens charter with the **Sevottam framework** was adopted by the tax department in 1998. But it is ineffective due to non-statutory nature and lack of accountability mechanisms.
- An ombudsman to bring accountability in the tax departments has proved ineffective.
- Issues related to privacy and confidentiality, non-coercive measures of collection, cross border procedures, retrospective taxation guidelines are still prevalent.

India's new charter includes:

- Confidentiality, right to representation and fair treatment which are in line with global practices.
- India's citizen charter also specifies timelines for completion of different administrative processes.
- India's charter conveys a commitment to reducing compliance costs in administering tax legislation, holding its authorities accountable and publishing a periodic report of service standards.
- To end personal interface, e-assessment was introduced in 2019, wherein a taxpayer could digitally respond to any query related to their return.
- It seeks to automate the case selection and the distribution function of the assessing officer assessment.

Way forward:

- ***Effective Grievance redressal mechanism***: A tax ombudsman is needed to ensure that some of these standards are met.
- ***Fair and impartial system and a time-bound resolution of matters***: the new processes, with reviews and anonymity, must ensure efficiency in case selection and consistency in assessment.
- ***Improve Tax GDP ratio***: India must become a low-tax-rate, high-tax-compliance nation to improve Tax-GDP ratio.
- ***Proper implementation of the Tax charter***: It is critical that the details of tax charter are spelt out concerning how these may be implemented in practice and there should be swift coordination for the implementation of the tax Charter.
- ***Formulate a predictable tax regime:*** It will attract long-term investment and lead to job creation.

Digital Equity: the need of the hour

Syllabus: Inclusive growth and issues arising from it.

In News: Google has decided to invest 10 billion dollars in the Indian digital space.

Digitalisation paradox in India:

- Though penetration of smartphones is increasing, India's internet speed is slow or varied across the landscape.
    - Mobile phone penetration in India is set to rise to 85-90% by 2020 from the current levels of 65-75%, according to a report issued by Omidyar Network. But

at the same time the report has suggested that only half of the smartphone owners in India are going to subscribe to network data service by 2020.

- India leads the web censorship with maximum number of internet shutdowns yet it recognises the internet as a human right.
    - According to the Freedom house ratings, Between January 2012 and February 2020, there were over 382 government-imposed internet shutdowns across India, resulting in the highest number of internet blocks in the world so far.
- In spite of increasing internet users, app downloads and social media users India's digital preparedness is unsatisfactory.
    - As per the Parliamentary Standing Committee on Information Technology, as on 31 December 2019, only 3.19 crore people were enrolled in PMDISHA while the target was to reach 6 crores by March 2019.

Opportunities in Digital Space for India

- ***Digital Payments*:** With only 22 percent of recipients of migrant remittances have access to banks within one km, meaningful digitalisation should make electronic cash transfers as a priority. This would largely empower informal migrant workers.
- ***Digitalising Agriculture*:** It can create a value addition of $33 billion annually in Indian agriculture, through measures such as:
    - Developing Precision farming that uses predictive data analytics and basic artificial intelligence,
    - aiding farmers' access to credit at lower costs and
    - innovating technologies to forecast commodity prices can create
- ***Data governance policies*:** India is a data rich country, with 650 million internet users but it lacks a forward-looking inclusive data governance policy. With its vast experience in data governance rules abroad Google can offer data governance guidance to Indian lawmakers.
- ***Secure Digital Space***: India's cyberspace is faced with the problem of "**infodemic"** with wide circulation of Fake news and wrong information. Although, Google is credited for launching Fact Check information and removal of 8,20,000 misleading videos by YouTube it can further **deeper investments** in both human and machine intelligence to strengthen algorithm that could spread misinformation.
- ***New Dimensions*:** With the advent of the Fourth Industrial revolution and a growing e-commerce sector, Digital space is expected to create tremendous opportunities for various technology players across verticals and in key applications such as smart cities, smart utilities, smart healthcare, smart transportation and more in India.

Digital Divide

The term describes the discrepancy between people who have access to and the resources to use new information and communication tools, such as the Internet, and people who do not have the resources and access to the technology.

Determinants of Digital Divide in India

As India is a multicultural, multi-language and multi-religion country with complex socio-economic conditions, there are **six main difficulties in serving rural communities**, each one of which has appeared to be insoluble: poverty, unemployment, age and education.

- ***Gender divide*:** Only 21 percent of women are mobile internet users, while the percentage of men that uses mobile internet is 2 times that of women.
- ***Rural-Urban Divide*:** India's two-third population lives in rural areas yet only a quarter of the population has access to internet. According to statistics, **more than 75 per cent of the broadband connections in the country are in the top 30 cities.**
- ***Regional disparities*:** Some States are not able to adopt even one technology but others have adopted very efficiently.
- Another important reason of digital divide in India is knowledge divide. ***The knowledge divide is directly related with digital divide.***
- Internet use is primarily associated with a large section of the *English-knowing urban population.*
- The ***growing population, insufficient funds, affordability, and delays in implementation of government policies*** and programmes have been some of the challenges that have led to unequal development in the society, which is responsible for digital divide.

Barriers to Bridging the Digital Divide

- ***Infrastructural barriers*:** India still lacks a strong telecommunication infrastructure with sufficient reliable bandwidth for Internet connection.
- ***Literacy and skill barriers*:** The lack of skill in using computer and communication technology also prevents people from accessing digital information as education in information literacy has to play an important role in keeping the society from dividing into a population of information haves and have not.
- ***Economic barriers*:** Poor access to computer and communication technology also causes a digital divide. In India, the ability to purchase or rent the tool for access to digital information is less among the masses.
- ***Content barriers*:** Steps should be taken by the government to ensure that all citizens are able to receive diverse content appropriate to their lives as well as to produce their own content for their communities and for the Internet.
- ***Language barriers***: Having a multicultural and multilingual population, today a large percentage of information content on the Internet is in English, which is a barrier for the people whose primary language is not English.

Forced to pay double the amount of regular fee: A case

Passport applicants who belong to considerably weaker sections of society where computer illiteracy puts them on the wrong side of the digital divide, they are forced to **pay almost double the amount that a computer literate applicant would pay to apply for a passport** because they have to rely on cyber cafes and they need computers to apply.

Policy and Programmes for Addressing the Challenges in Bridging the Digital Divide

- India is taking **significant steps towards obtaining proficiency in information and technology** as the country is increasingly getting divided between people who have access to technology and those who do not.
- The Indian government has passed ***Information Technology Act, 2000*** to make to e-commerce and e-governance a successful in India along with **national e-governance plan**.
- Steps are being taken to mobilize ***Universal Service Obligation Fund (USOF).*** USOF ensures that there is universal non-discriminatory access to quality ICT services at economically efficient prices to people in rural and remote areas.
- The government allowed ***Mobile number portability* (MNP)** which allows mobile phone users to keep their mobile phone numbers when changing from one mobile network operator to another.
- ***National Optical Fibre Network* (NOFN)**: it was a project aimed to ensure broadband connectivity to over two lakh (200,000) gram panchayats of India by 2016.
- ***Pradhan Mantri Gramin Digital Saksharta Abhiyaan*(PMGDISHA)** is the scheme to make six crore persons in rural areas, across States/UTs, digitally literate, reaching to around 40% of rural households by covering one member from every eligible household.

State Government Services

- ***Sourkaryan and E-Seva:*** Project of the government of Andhra Pradesh is now operational in the port city of Visakhapatnam, it provides the facility for a citizen to pay property taxes online and also view details of plans and projects of the government and local bodies.
- ***The Bhoomi Project*** of Karnataka state covers 6.7 million farmers and holds millions of records of land ownership. The project has earned the goodwill of many people and also international funding agencies.
- ***The Gyandoot Project:*** it is the first ever project in India for a rural information network in the Dhar district of Madhya Pradesh which has the highest percentage of tribes and dense forest.
    - Every village has **a computer centre or "soochnalayas"** at prominent marketplaces or major roads where people can easily log in and complain or request information on crops, forest fields, water resources, etc. of the district.

Efforts to promote Training

- ***Role of community information centres:*** The central and state governments of India, especially the Ministry of Information Technology, have taken a step known as **rural electronic libraries**.
    - The project has been started in Sikkim and North Eastern states of India to provide IT facility in each and every block.

    - Each Community Information Centre will have one server computer system and five client configuration computer systems linked in a local area network and connected to a V–SAT for Internet access.
- ***Microsoft's community technology skills programme:*** it was launched in 2004 in India and 2005 in Chennai, and it focuses on providing access to technology and employment.
    - Their new programme 'Youth Spark' is going to focus on holistic education and developing entrepreneurship skills.
- ***National Science Digital Library (NSDL):*** The National Science Digital Library Project was considered by the government to provide **cheaper access to science and technology books to students.** NSDL is a facility planned to provide focused content to undergraduate and higher–level students.
- ***Digital Mobile Library:*** The government of India, in collaboration with the Centre for Advanced Computing (C–DAC) based in Pune started this to bridge the digital divide in a larger way.
    - It aims to make about one million digital books available to the common citizens as the Internet enabled digital library will promote literacy.
    - It will make use of a **mobile van with satellite Internet connections.** The van will be fitted with printers, scanners, cutters and binding machines for providing books in bound form to the users.
- ***Unnati Project***
    - **Unnati** is a project of the **Hindustan Petroleum Corporation Limited (HPCL)** which tries to bridge the digital divide in schools by giving the rural students with poor economic and social background access to computer education.
    - The project provides for supply of five computers for each school. The HPCL will draft the services of the **National Institute of Technology (NIT)** for providing training to the students and even the teachers in computer operation.

Role of academic and research institutions

- ***IIT Kharagpur*** designed a project to "bridge the communication gap between the sightless and the sighted." The project has assisted the blind people so that they can surf the Internet, read text in Indian languages and even take up normal office work.
    - A ***software IIT Webel*** has been developed to translate Braille into plain English.
- ***Telemedicine system*** must be expanded and designed to be more user-friendly and economical. Awareness among people about telemedicine and tele health and their advantages is required.
- ***The Azim Premji Foundation*** has been involved with globalisation of elementary education by creating effective and accessible models to improve the quality of learning in school.
- ***Tata Council of Community Initiatives***: they are playing an important role in promoting adult education in the country. The council has extended several innovative computers–based literacy programs to improve India's adult education with the help of multimedia presentations.

Way forward:

- A strong determination among people, good policymakers and political support is also required to bridge the digital divide. The country needs to **improve the infrastructure of public libraries and link them with community information centres.**
- Government should play an enabling factor by developing more progressive data accessibility laws to enhance the country's digital space.
- The government must **invest in skill-building** and education at all levels to translate these changes into productive work.

Farm Mechanization in India: moving beyond tractors

Syllabus: Indian Agriculture – different types of irrigation and irrigation systems storage, transport and marketing of agricultural produce and issues and related constraints

In news: The Centre has released Rs 553 crore to states under Sub-Mission on Agricultural Mechanization (SMAM) to promote mechanization in the agriculture sector.

Status of Farm Mechanization in India

- The overall farm mechanization level in India is 40-45% which is lower than other developing countries such as Brazil (75%).

Extent of Farm Mechanization at Different Levels of Value Chain Process

Type of Operations	***Percentage of operations mechanised***
Soil working & seed-bed preparation	40
Seeding and planting	29
Plant protection	34
Irrigation	37
Harvesting and Threshing	60-70 % for wheat and rice and <5 % for others

Source: India Agristat

Benefits of Farm Mechanization

- ***Increasing Agricultural Production***: According to World Bank, by 2050, India will be the most populous country in the world with an estimated 1.67 billion people. To meet the future demand for food by the year 2050, the annual food grain production needs to be 333 million tonnes. Farm mechanization is a key tool in increasing agricultural production.
    - According to Economic Survey 2017-18, farm mechanization and crop productivity has a direct correlation. This is because farm mechanization saves time and labour, reduces production cost in the long run, reduces post-harvest losses and boosts crop output and farm income.
- ***Input savings:*** According to various studies, farm mechanization provide following input savings:
    - Seeds (approximately 15-20%)
    - Fertilizers (approximately 15-20%)
    - Increased cropping intensity (approximately 5-20%).

- ***Increased agriculture efficiency***: It is estimated that farm mechanization can help reduce time by approximately 15-20%. It also reduces post-harvest losses and improve the quality of cultivation. These in turn decrease production losses and help farmers attain better returns.
- ***Addressing High cost of Labour***: With rapid urbanization in India, there has been in a reduction of available farm labour and increase in agricultural labour cost. It is estimated that by 2050, percentage of agricultural workers of the total workforce would drop to 25.7%. Farm mechanization would reduce labour cost, and thus cost of cultivation.
- ***Social Benefits:***
    - Helps in conversion of uncultivable land to agricultural land through advanced tilling techniques.
    - Decrease in workload on women due to improved efficiency of labour.
    - Improvement in the safety of farm practices.
    - Helps in encouraging the youth to join farming.
- ***Sustainable agriculture***: Farm mechanization along with precision agriculture and adequate conservation agriculture practices. Decrease the environmental footprint of agriculture. It is also key to achieving food security.

Government Initiatives on Farm Mechanization:

Initiative	***Details***
Sub-Mission on Agricultural Mechanisation (SMAM)	It is part of the National Mission on Agricultural Extension and Technology. ***Aim***: To promote the usage of farm equipment and to increase the ratio of farm power to cultivable unit area up to 2kW/ha. ***Objectives***: • Increasing the reach of farm mechanisation to small and marginal farmers • Promoting 'Custom Hiring Centres'- a unit comprising a set of farm machinery, implements and equipment for hiring by farmers • Creating hubs for hi-tech and high-value farm equipment
National Food Security Mission (NFSM)	It has provisions for assistance (up to 50% the cost of machinery) to be provided for adoption of farm machinery such as pump sets, tractor mounted sprayers, seed drill
Rashtriya Krishi Vikas Yojana (RKVY)	Mechanisation falls under the production growth stream of the scheme. Under this, assistance can be provided to farmers for farm mechanisation efforts, as detailed in the state/ district agricultural plan.
Mission for Integrated	A major component of the scheme is horticulture mechanization. Assistance is provided for activities such as

Development of Horticulture	procurement of power operated machines and tools, besides import of new machines.

Challenges associated with farm mechanization in India:

- ***Small and scattered land holdings***: Small and marginal farmers with less than two hectares of land account for 86.2% of all farmers in India. Such small and scattered landholdings make operation of large farm machineries.
- ***High cost of Equipments***: Farm equipment, especially the energy-efficient options are highly expensive which makes it difficult for small and marginal farmers to buy and operate.
- ***'Tractor-isation' of Agriculture***: The penetration of tractors increased from one per 150 hectares to one per 30 hectares on agricultural land. However, such as penetration has not been observed in case of other farm equipments.
- ***Cumbersome procurement process***: The entire process of acquiring farm equipment is very tedious and cumbersome for a farmer which is a major hinderance in adoption of farm machineries and equipments.
- ***Subsidy is based on the budget allocation, not requirement basis***: Subsidies provided by central and state governments for farmers to buy farm machines are available based on the budget allocation made by Central/ State Government and not requirements.
- ***High Dependent population***: According to Economic Survey 2017-18, employs more than 50% of the total workforce in India and contributes around 17-18% to the country's GDP. The level of farm mechanization is inversely proportional to the population engaged in the agriculture. Unless, there is proper alternative livelihood opportunity, promotion of farm mechanization is difficult.
- ***Poor Safety Standards***: There is a lack of proper mandatory safety standards for use of machinery as well as absence of standardised norms to ensure quality of the equipment.
- ***Mechanization considered risky***: Lack of proper knowledge of farmer to purchase farm machinery, operate and maintain it properly is a major constraint. This makes mechanization uneconomical and risky for farmers.

International Best Practices:

France: France has 99% level of mechanisation, with 54% of the metropolitan France under agriculture. French farmers rely on European Union subsidies for half their income. The exports are subsidised and farmers also get subsidies to import agricultural machinery and

Way Forward:

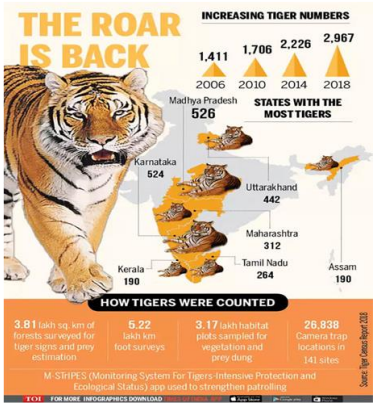
- ***Customised Equipments***: small farm machineries need to be promoted keeping in view the versatility of various crops, cropping pattern and agriculture operations.
- ***Promotion of Cooperative Framing***: It is important to promote the idea of cooperative farming among small and marginal farmers so that these cooperatives can together fund farm equipment.

- ***Bringing in Commercial Banks***: Commercial banks need to be encouraged to provide financing for farm equipments.
- ***Using Corporate Social Responsibility***: CSR funds could be used to promote farm mechanisation through capacity building initiatives and infrastructure creation such as establishing custom hiring centres.
- ***Compulsory demonstration by Farm machinery manufacturers***: To create awareness, manufactures should arrange demonstrations to farmers in collaboration with Agriculture Universities, Krishi Vigyan Kendra, Agriculture Institutes.
- ***Value addition & Marketing***: Value addition and marketing should be strengthened at farmers' level with assured forward linkages. This will help increase confidence of farmers to invest in farm mechanization.
- ***'Agriculture Machinery Banks'***: Such banks should be created at the district/subdistrict level, possessing heavy-duty machinery like combine harvester, laser land leveller etc should be created.
- ***Promotion of Contract Farming***: Under corporate farming, companies can help provide farmers with agricultural machines and help adopt latest agricultural technologies to improve crop yield.

Wildlife Conservation in India- A brief overview

Syllabus: Environmental Conservation

In News: Union Environment Minister has released a detailed report of All India Tiger Census 2018 on Global Tiger Day (July 29th).



Wildlife Conservation in India

- ***Wildlife Protection Act, 1972 (with Amendment Acts of 2003 and 2006)***
  - It provides for the protection of plants and animal in India. The aim of the Act is to ensure the ecological and environmental security of India.
  - It is the principal act which contains provisions for setting up and managing national parks, sanctuaries and other protected areas
  - In India, there are four major categories of Protected areas: Wildlife Sanctuaries, National Parks, Community Reserves and Conservation Reserves.
- ***The Indian Forest Act, 1927:*** The main aim of this Act is to consolidate and reserve the areas covered by the forests including the wildlife and to control the forest produce. The Act gave the Government and Forest Department the power to create Reserved Forests, and the right to use Reserved Forests for Government use alone.
- ***The Forest (Conservation) Act, 1980***: It aims to keep a check on deforestation and promote conservation of forests.

- ***The Environment (Protection) Act, 1986***: It aims to provide protection and improvement of the environment and prevent environmental pollution.
- ***The Biological Diversity Act, 2002***: It aims to conserve the biological diversity in India, sustainable use of its components and to provide mechanisms for equitable sharing of the benefits arising out of use of biological resources and knowledge.

Key takeaways from All India Tiger Census 2018

- ***Tigers:*** The total count of tigers has risen to 2,967 in 2018 from 2,226 in 2014 —33% increase in four years.
- ***Tiger population within reserves*** is 1,923 (65% of the total tiger population of India) which means 35% of the tiger population still lives outside the reserves.
- ***State wise***: Madhya Pradesh has maximum tigers at 526 followed by Karnataka at 524 and 442 in Uttarakhand. Chhattisgarh and Mizoram saw a decline in the tiger population and all other States saw a positive increase.
- ***Tiger Reserves***: Corbett Tiger Reserve (Uttarakhand) has the highest tigers followed by Nagarhole Tiger Reserve (Karnataka) and Bandipur Tiger Reserve (Karnataka). Dampa Tiger Reserve (Mizoram), Buxa Tiger Reserve (West Bengal) and Palamau Reserve (Jharkhand) have no tigers left.

Tiger Conservation in India- A success story

- India's concerted approach towards tiger conservation has led to an increase in tiger population from a mere 1,400 in 2014 to 2,967 in 2019. India is currently home to 70% of the world's total Tiger population.
- A study by Zoological Survey of India on tiger reserves of India revealed that tiger reserves have contributed towards efforts of conservation of biological diversity in the country by protecting keystone species and forests.

Note: Conservation Status of Tiger: IUCN- Endangered, CITES: Appendix I, WPA: Schedule I

Threats to Wildlife Conservation in India

Natural Threats:

- ***Forest fires***: They lead to wildlife habitat destruction, decline in wildlife population and also post fire the food resources for the wildlife decreases. For example, in the 2012 forest fire in UltaPani Forest in Assam, the number of butterfly species declined to 30 from 200.
- ***Floods:*** Recurring floods are major threat to wildlife. In 2020, due to devastating floods in Assam, 86 animals including rhinos, deer and wild boar died in Kaziranga National Park and Tiger Reserve (KNPTR).
- ***Invasive species***: They cause habitat destruction and can alter the diversity of species that are important habitat for native wildlife. For example: Senna Spectabilis has arrested the growth of indigenous tree and grass species in Nilgiri Biosphere Reserve.

Anthropogenic Threats

- ***Habitat loss***: Habitat loss due to destruction and fragmentation owing to human activities such as deforestation, dredging rivers, conversion of forest land for urbanization, agriculture is the biggest threat to wildlife conservation in India.

- ***Illegal Trading, Hunting and poaching of endangered species***: Illegal hunting and poaching has posed a major threat to wildlife. For example, a TRAFFIC report revealed that of the total of 747 leopard deaths between 2015-2019 in India, 596 were linked to illegal wildlife trade and activities related to poaching.
- ***Human-wildlife conflict***: Due to habitat fragmentation, encroachment in the forest lands by local people, increase in area under cultivation around wildlife habitats, decreased prey base caused by poaching of herbivores human-animal conflict has been increasing. According to MoEFCC, between 2014 and 2019, 2,361 humans were killed as a result of conflict with elephants and conflict with tigers caused 275 human deaths.
    - The MoEFCC has announced that provisions would be made to provide water and fodder to animals in the forest itself to deal with human-animal conflict. For this, LIDAR-based survey technology will be used for the first time. Lidar is a method for measuring distances by illuminating the target with laser light and measuring the reflection with a sensor.
- ***Over-exploitation of resources***: Over exploitation of resources for food and other purposes has resulted in posing a threat to the wildlife, especially to the endangered species.
- ***Climate Change***: Global warming and climate change is a major threat to the wildlife through drivers such as carbon dioxide fertilisation of plants, changes in fire frequencies, insect and pathogen attacks etc. For example, according to a study, climate change could make of 60% of current suitable habitats of Nilgiri Tahr, unsuitable.
- ***Environmental pollution***: Anthropogenic activities has resulted in the release of harmful and toxic pollutants in the air, water and land and poses a significant threat to wildlife population. For example, pollution and decrease in bird habitats have resulted in fall in population of 40 species of birds in Mumbai.

Key Wildlife Conservation Projects

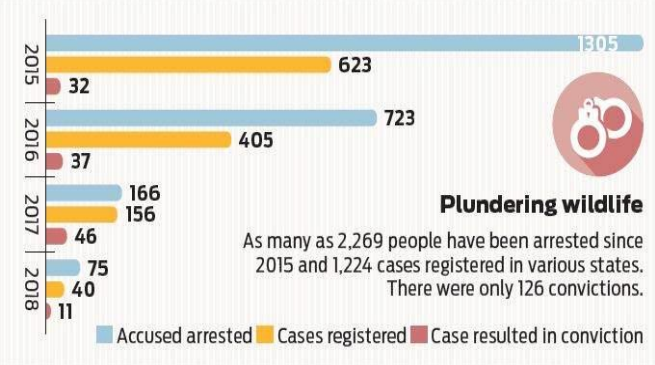
- ***Project Tiger:*** Launched in 1973, the aim of the project is the protection of tigers from extinction, by ensuring that there is a viable population of the species in their natural habitats. It is administered by the National Tiger Conservation Authority (NTCA) -a statutory body of the MoEFCC, constituted under the Wildlife (Protection) Act, 1972.
- ***Project Elephant:*** Launched in 1992, the project aims at protection of Elephants, Elephant Corridors and their Habitats; prevention of Man-Animal Conflicts; and ensuring the welfare of domesticated elephants.
- ***Crocodile Conservation Project:*** Project Crocodile was launched in 1975. The primary focus was on breeding and rearing in captivity, to promote research which would help in improving management, to promote the rebuilding of their habitat and to encourage local public participation.
- ***Project Snow Leopard:*** Launched in 2009, it aims to promote inclusivity and participatory approach for the conservation of snow leopards.

Legal and Institutional Challenges with Wildlife Conservation in India

- ***Disproportionate Funding*:** The budgetary allocation for the Integrated Development of Wildlife Habitats (IDWH), a centrally sponsored scheme was increased from Rs 493.57 crore in FY2019-2020 to Rs 532 crore in FY2020-2021. The problem with the Budget is that it focuses on tigers and elephants, but has ignored other species.

Note: IDWH funds are used in programmes such as Project Tiger, Project Elephant and Development of Wildlife Habitats (DWH).

- ***Lack of Human Resource***: Protected areas in India suffer from serious staff problems. Most of these problems are associated with inadequate number of Forest Guards.
- ***Poor Institutional Capacity*:** Forest Guards and Range Officers often lack wireless equipment, jeeps, arms and ammunition and other anti-poaching equipment.



- ***Poor Conviction Rate***: The conviction rate for wildlife crime is abysmally low.
- ***Legal Loopholes***: The provision for self-defence in WPA is often exploited whilst hunting wildlife.
- ***Low number of Protected areas*:** As of 2019, there are 870 notified protected areas covering 5.02% of India's land area. This is far below Target 11 of the Aichi Targets -which states that by 2020, at least 17% of terrestrial and inland water areas should be conserved under Protected Areas.
- ***Development Vs. Wildlife Conservation***: One of the biggest threats to India's wildlife comes from the infrastructure development projects. For example: The Ken-Betwa river interlinking project, is estimated to submerge a large part of the Panna tiger reserve in northern Madhya Pradesh.
- ***Unabated Project Clearances*:** According to a response to a query in the Lok Sabha, National Board for Wildlife (NBWL) has given forest clearance to 98% of projects that came for scrutiny since 2014.
- ***Lack of an integrated approach to wildlife trade and trafficking*:** The WPA 1972, is mainly aimed at protection of indigenous species. It has no provisions dealing with foreign species that may be trafficked through India.
    - Further, with the poor enforcement of legislation, poor border control mechanism to check wildlife trafficking and corruption of official machinery, the wildlife trade in India remains unchecked.
- ***Lack of scientific data*:** due to lack of scientific data, many threatened fish species and migratory birds have not been included in WPA, 1972. For example: Hump-backed mahseer fish (IUCN: Critically Endangered).

Way Forward

- ***Crowd-funding for Conservation***: Crowdfunding can act as platform for raising funds and also creating awareness about the endangered animal. Example: Renowned TV personality David Attenborough in 2013 turned to crowdfunding to help raise £110,000 to save the mountain gorilla.
- ***Community-driven Conservation efforts***: Local community should be involved for wildlife conservation. For example, Maldharis, a nomadic tribe in Gujarat has helped in conservation of Asiatic lions in Gir forest.
- ***Indigenous knowledge for wildlife conservation***: Indigenous knowledge system plays a vital role conservation of forest resources. For example, indigenous knowledge of Aka tribes in Arunachal Pradesh has helped in conservation of many wildlife such as Great–pied Hornbill, Rufous-bellied Woodpecker etc.
- ***Capacity development of forest officials:*** Forest officials should be provided with proper training and research in wildlife conservation measures. Further, there should be improvement in ground-level infrastructure in forests -vehicles for patrolling, staff quarters with basic facilities, and arms for forest guards.
- ***Dedicated Wildlife Protection Authority***: India needs a dedicated Wildlife Protection Authority on lines of NTCA. It should have a wider jurisdiction for the protection of all scheduled wildlife species and their habitats.
- ***Leveraging the role of NGOs:*** NGOs play an important role in wildlife conservation and protection. For example, Wildlife Protection Society of India works towards providing information and support to the authorities of the government concerned with wildlife protection and conservation.
- ***Acknowledging peaceful coexistence between humans and animals:*** The FRA recognises that forest dwellers "are integral to the very survival and sustainability of the forest ecosystem". Therefore, **peaceful coexistence** between humans and animals should be acknowledged. A classic example, is that of Biligiri Rangaswamy Temple (BRT)Tiger Reserve in Karnataka where number of tigers have increased steadily even as the Soligas continue to live inside and gather non-timber forest products.
- ***Addressing Development vs. Conservation Dilemma:*** Proper environment, ecological, social impacts of development projects should be done before implementation. India needs to strike a balance between economic development and environmental protection.

Aatma Nirbhar In Defence

Syllabus: Security challenges and their management in border areas

In News: Recently, Defence Ministry has formulated a draft Defence Production and Export Promotion Policy 2020 (DPEPP-2020) in order to supplement the Aatma Nirbhar Bharat Mission.

Current scenario:

- India was the **world's third largest military spender** in 2019, with a bill of over $71 billion, after the US and China.

- According to the **Stockholm International Peace Research Institute** (SIPRI), India was the world's second largest importer of major arms in 2014-18 and accounted for 9.5% of the global total.
- **The Self-Reliance Index (SRI)** defined as the ratio of indigenous content of defence procurement to the total expenditure on defence procurement in a given financial year is stands very low at (0.3).

Need of indigenisation in defence sector:

Strategic Compulsion

- ***National security***: India being surrounded by **porous borders and hostile neighbours** needs to be self-sufficient and self-reliant in defence production. Indigenisation in defence is important to national security as well as it keeps intact the technological expertise and innovations. For example, Use of GPS in Kargil war.
- ***Global power***: self-sufficient and self-reliant defence industry will place India among the top global powers.
- ***Delays in procurement***: Delay in supply of critical spares and equipment affects maintenance of military systems. For example, delays in procurements from Russia have been a long-standing grievance of Indian military.

Economic

- ***Reduce fiscal deficit***: India is the second largest arms importer in the world (after Saudi Arabia). Higher import dependency leads to increase in the fiscal deficit. India has been spending around 2.4% of its GDP on defence.
- ***Earn foreign exchange***: India can export its indigenous defence technology and equipment to the neighbouring nations. Eg - Brahmos sale to Vietnam

Social

- ***To generate productive employment***: As per government estimates, a reduction in 20-25% in defence related imports could directly create an additional 100,000 to 120,000 highly skilled jobs in India.

Challenges associated with indigenisation:

- ***Nature of defence industry***: weapons take 5-10 years to build, but the demand keeps on changing based on advancement of enemy weapons.
- ***Associated Economic cost:*** At initial stages, the indigenous procurements are more expensive, till the development and capital costs get amortised and economies of scale begin to emerge.
- ***Lack of Research***: In the absence of commitment of purchase, there is a negative incentive to research on technological weapons.
- ***Offset requirement***: Policy dilemma over offset requirements under the DPP is not helping it achieve its goal.

Offset requirement

- Offsets are 'domestic content-based requirements' imposed on an exporting foreign entity by an importing government or public entity as a quid pro quo for placing a large order with the exporting entity.
- Offset obligations were introduced in 2005 to develop the defence industrial base in the country.
- It stipulates that for deals worth over Rs. 300 crores, the Original Equipment Manufacturer (OEM) has to reinvest 30 per cent of the contract value in the country.

- ***Land acquisition*:** Lack of timely availability of land restricts entry of new players in the defence manufacturing and production.
- ***The private sector participation is abysmal***. E.g. "Make" procedure for **Infantry Combat Vehicle** (ICV) failed to achieve the results with just four companies competing for one weapon system.
- ***Lacks institutionalised decision-making bodies***: The present decision-making bodies lack autonomy, coordination and authority leading to mismanagement, time delays, late stage design modifications and cost escalations.
    - Defense Advanced Research Projects Agency (DRAPA): In USA, the procurement agency DRAPA has a permanent arbitration committee which resolves issues amicably and their decision is final.

Draft Defence Production & Export Promotion Policy (DPEPP) 2020: It provides a focused, structured and significant thrust to defence production capabilities of the country for self-reliance and exports.

Objective:

- To achieve a **turnover of Rs 1,75,000 Crores (US$ 25Bn)** including export of Rs 35,000 Crore (US$ 5 Bn) in Aerospace and Defence goods and services by 2025.
- To develop a dynamic, **robust and competitive Defence industry**, including Aerospace and Naval Shipbuilding industry to cater to the needs of Armed forces with quality products.
- To reduce dependence on imports and take forward "Make in India" initiatives through domestic design and development.
- To promote export of defence products and become part of the global defence value chains.
- To create an environment that encourages R&D, rewards innovation, creates Indian IP ownership and promotes a robust and self-reliant defence industry.

Salient features of the policy:

- ***Procurement reforms*:** It aims to move away from licensed production **to design, develop and produce** indigenously.
- ***Indigenisation and support to MSMEs/Startups*:**
    - It envisages to create an industry ecosystem to indigenise the imported and sub-assemblies for defence equipment and platforms manufactured in India. 5,000 such items are proposed to be indigenised by 2025.

    - For the MSMEs to be more quality conscious, **'Zero Defect Zero Effect'** is being encouraged.
- ***Defence Corridors***: The two Defence Corridors set up in Tamil Nadu and Uttar Pradesh would be specifically targeted by providing additional support as well as by offering higher multipliers for offset discharge for investments flowing into the Defence Corridors.
- ***Innovation and R&D*:**
    - ***Innovations for Defence Excellence* (iDEX)** has been operationalised to provide necessary incubation and infrastructure support to the startups in the defence area.
    - ***Mission Raksha Gyan Shakti*** was launched to promote a greater culture of innovation and technology development and file a higher number of patents in Defence Public Sector Undertakings (DPSUs), Ordnance Factory Board (OFB)
- ***Realigning offset policy***: The Offset Policy would be reformed to encourage defence investments and acquisition of critical technologies through technology transfers.
- ***DPSUs/OFB: Ordnance*** factories will be corporatized to make them competitive and to improve their productivity.
    - DPSUs would be encouraged to move towards INDUSTRY 4.0 by using innovative strategies and tools like digital threading to include Internet of Things (IoT), time-stamping by the use of block-chain technology, Artificial Intelligence etc.
- ***Quality assurance and testing infrastructure*:**
    - **Organizational reforms in DGQA/DGAQA** would be taken up to rationalize the workforce and enhance their productivity.
    - **Accredited third-party inspection bodies** will be promoted to augment the resources of Directorate General Quality Assurance (DGQA) by outsourcing certain QA functions throughout the value chain.
- ***Export promotion*:** Defence Expo and Aero India will be positioned as major global events to showcase India's capabilities in defence manufacturing, and also to encourage exports.

***Other Steps taken for indigenisation of defence sector*:**

- ***Strategic Partnership Model*** based on the suggestions of the 2015 report submitted by the Dhirendra Singh Committee. By this method, a few private sector firms would be declared as systems integrators based on their proven capability, and they would tie up with foreign OEMs with the aim of laying down a strong defence industrial foundation.
- ***Reforms in FDI policy*:** Foreign Direct Investment (FDI) limit in the defence sector under the automatic route raised from 49% to 74%.
- ***E-Biz Portal***: process of applying for Industrial License (IL) and Industrial Entrepreneur Memorandum (IEM) has been made completely online on ebiz portal.
- ***Defence Procurement Policy 2016***: based on the recommendations of the Dhirendra Singh committee added an additional category "Buy (Indian-IDDM)" i.e. Indigenously Designed, Developed and Manufactured, as the most preferred way of defence goods acquisition.

- ***Creation of Defence Acquisition Council*** to take a "fast-track" route to acquire weapons, something which was limited to only the armed forces till now.
- ***Defence Procurement Procedure 2020***: New Category Buy (Global – Manufacture in India) has been introduced with minimum 50% indigenous content on cost basis of total contract value. Indigenous Content (IC) stipulated in various categories of procurement has been increased by about 10% to support the 'Make in India' initiative.

Few examples of Indigenous projects:

- ***Project 75:*** Indian Navy's indigenous submarine programme which includes INS Kalvari, INS Khanderi etc.,
- ***Project 15B:*** development of class of stealth guided missile destroyers.
- ***Integrated Guided Missile Development Programme (IGMDP):*** IGMDP was brain child of renowned scientist Dr. APJ Abdul Kalam. It was intended to attain self-sufficiency in the field of missile technology.
- The missiles developed under IGMDP are:
  1.Short-range surface-to-surface ballistic missile **– Prithvi**
  2.Intermediate-range surface-to-surface ballistic missile – **Agni**
  3.Short-range low-level surface-to-air missile – **Trishul**
  4.Medium-range surface-to-air missile – **Akash**
  5.Third generation anti-tank missile – **Nag**

Way forward:

- **Implement indigenisation policy in segments** in which India already has proficiency E.g. Artillery guns, missile, multi barrel rocket launchers, some categories of radars, munitions etc.
- ***Need long term plan***: for instance, In 1990 Self Reliance Review Committee (SRRV) under A.P.J. Abdul Kalam, had formulated a 10-year self-reliance plan under which, the self-reliance index (SRI), (defined as the percentage share of indigenous content in total procurement expenditure), was to be increased from 30% in 1992-1993 to 70% by 2005.
- ***Create a Robust supply chain:*** A strong supply chain is critical for a defence manufacturer looking to optimize costs.
- ***Infrastructure development***: Lack of adequate infrastructure drives India's logistics costs upwards thus reducing the country's cost competitiveness and efficiency.
- ***Cooperation and Collaboration***: Private Sector boost is necessary as it can infuse efficient and effective technology and human capital required for modernisation of indigenous defence industry.

A big push for "made in India" defence systems calls an entire ecosystem of experiments, ideas and technical skills into being, it could help India's economy leap ahead too.

Nagaland conflict

Syllabus: Challenges to internal security

In News: In the backdrop of NSCN(I-M) ongoing altercation with Nagaland Governor and long-standing Naga talks interlocutor R N Ravi, the NSCN (I-M) has hardened its stance over the peace accord negotiations.

Naga tribes:

- ***Composition of Naga:*** The Naga community comprises over 25 different tribes that possess distinct culture, language, tradition and geography.
- ***Tribal solidarity:*** Few tribes aspire to Naga unity, and they view tribal loyalties as residues of a premodern past.
- ***Unique political arrangements:*** Every Naga tribe has a unique political organisation of its own. Various types of political systems are found among the Nagas—ranging from the pure democracy of the Angami to the autocratic rule of the Ahngs (tribal chiefs) of the Konyaks, from the gerontocracy (Tatar) of the Aos to the semi-republics of the Zeliangrongs.

Issues with Naga autonomy:

- ***Demands for Greater Nagalim (sovereign statehood):*** Redrawing of boundaries to bring all Naga-inhabited areas in the Northeast under one administrative umbrella. It includes various parts of Arunachal Pradesh, Manipur, Assam and Myanmar as well.
- ***Naga vs Non-Nagas:*** Non-Nagas living in conflicted areas do not share the Nagalim goal.
- ***The arbitrary division of the Naga territory***: The British divided the territory of Naga based on administrative convenience. The continuation of such divisions has complicated the cause of Naga independence in the post-independence era.

Timeline of Naga conflict: The Naga insurgency is one of the oldest political issues in the country.

- **1826**: The British had annexed Assam which led to the creation of Naga Hills district.
- **1918**: The formation of the Naga Club and assertion of independence.
- **1946**: **A Z Phizo formed the Naga National Council (NNC),** which declared Naga independence in 1947.
- **1947:** the Indian interim government engaged the NNC early on and arrived at the **Nine Point Agreement**. However, the agreement failed on account of differing perceptions on the ninth point of the agreement: 'The Nagas interpreted it as giving them a right to independence, whereas the Indian government insisted it implied only the right to suggest administrative changes within the country's laws.
- **1950s**: the NNC started an armed rebellion.
- **1951**: it claimed to have conducted a referendum in which an overwhelming majority supported an independent Naga state.
- **1975**: the NNC split into NSCN over the Shillong accord, which further split into NSCN (I-M) and NSCN (Khaplang) in 1988.

***Peace process*:**

- ***Shillong Accord* (1975)**: A peace accord was signed in Shillong in which the NNC leadership agreed to give up arms.
- ***Ceasefire Agreement* (1997):** The NSCN-IM signed a ceasefire agreement with the government to stop attacks on Indian armed forces. In return, the government would stop all counter-insurgency offensive operations.
- ***Framework Agreement* (2015):** In this agreement, the Government of India recognised the unique history, culture and position of the Nagas and their sentiments and aspirations.
- It proposed that sovereign powers would be shared between the Centre and the Nagas through a division of competencies.
- It has been clearly indicated that there will be no modification to state boundaries. However, cultural integration of Nagas will be facilitated through special measures and provide for the financial and administrative autonomy of the Naga dominated areas in other states.
- Recently, the State government decided to prepare the **Register of Indigenous Inhabitants of Nagaland** (RIIN) but later due to pressure from various factions, the decision was put on hold.

***Fundamental issues in peace talks*:**

- ***Naga's perspective and demands*:**
  - ***Nagalim***: The idea of a Naga homeland includes contiguous areas in a number of North-eastern states, and even parts of Myanmar.
  - The demand for separate **Naga flag and constitution** to unify of all Naga-inhabited areas, across Assam, Arunachal Pradesh and Manipur.
- **Non-inclusion:** Peace accord was signed only with NSCN (I-M) which in uneasy ceasefire since 1997. The agreement excluded half a dozen more groups, besides Naga citizenry. This had weakened the process.
- ***Inflexibility* by NSCN(I-M)** over the contentious issue of Naga Flag and Naga constitution—Yezhabo.
- ***Multiple stakeholders*:** There are many stakeholders and factions with conflicting interests which hinders the peace process.
- ***Nagalim: Territorial Challenge***: any resolution based on territorial changes will not be acceptable to neighbouring states as was demonstrated by the violent protests in Manipur in 2001.
- ***Degeneration of Naga Insurgency***: The leaders and cadres are motivated by the more materialistic benefits from extortion and personal gains coming out of the conflict. There is no incentive for them to resolve the issue.
- ***Components of Modern Instability*:** Proliferation of weapons, drug trafficking, circulation of counterfeit currency, presence of crime syndicates and corruption are features that shape the present environment. Any negotiation in this environment would be short-lived.

Way forward:

- The unique history and contribution of Nagas should be acknowledged.
- The future negotiations should be based on **mutual respect.**
- Reaching a consensus with broader Naga Citizenry and also convincing the non-Naga people in adjoining states of Arunachal Pradesh, Manipur & Assam is necessary to ensure sustainable workable agreement.

A greater understanding of the whole issue, especially the tribal factor and changing aspirations of the civil society, needs to be developed in order to bring an acceptable and comprehensive solution to the vexed Naga problem.

APPENDIX 1 | FACTLY MAGAZINE

POLITY

Daughters have equal birth right to inherit property: Supreme Court

News: The Supreme Court held that daughters, like sons, have an equal birthright to inherit joint Hindu family property.

Facts:

- The Court ruled that a Hindu woman's right to be a joint heir to the ancestral property is by birth and does not depend on whether her father was alive or not when the law was enacted in 2005.
- The Hindu Succession (Amendment) Act, 2005 gave Hindu women the right to be coparceners or joint legal heirs in the same way a male heir does.

Additional facts:

Hindu Succession Act, 1956

- The Mitakshara school of Hindu law codified as the Hindu Succession Act, 1956 governed succession and inheritance of property but only recognised males as legal heirs.
- In 2005, the law was amended and women were recognised as coparceners or joint legal heirs for partition.

Police, Central cadre under J&K Lieutenant Governor

News: Ministry of Home Affairs (MHA) has notified Rules of Transaction of Business for the Government of Union territory of Jammu and Kashmir(J&K).

Facts:

- ***What does the rules provide?*** The rules provide details of work allocation, distribution of the business among the departments, their powers, executive powers of LG among others in J&K.

Key Highlights of Rules:

- ***Departments:*** There will be 39 departments in the J&K such as school education, agriculture, higher education, horticulture, election, general administration, home, mining, power, Public Works Department, tribal affairs and transport.
- ***Public Order:*** Police, Public order, All India Services and Anti-corruption will fall under the executive functions of the LG. This implies that the Chief Minister or the Council of Ministers will have no say in their functioning.
- ***Peace and Tranquility:*** Proposals or matters which are likely to affect the peace and tranquility of the UT or the interest of any minority community, SC, ST and the Backward Classes shall be submitted to the LG through the Chief Secretary under intimation to the Chief Minister.

- ***Conflict between UT and Centre:*** Any matter which is likely to bring the government of the Union Territory into a controversy with the Centre or a State government shall as soon as possible, be brought to the notice of the LG and the Chief Minister through the Chief Secretary.
- Communications: All important communications received from the Centre shall as soon as possible be submitted to the Chief Secretary, the Minister in charge, the Chief Minister and the LG for information.
- ***Difference of Opinion***: In case of difference of opinion between the LG and a Minister when no agreement could be reached even after a month, the decision of the LG shall be deemed to have been accepted by the Council of Ministers.

States can have sub-groups among SCs/STs: Supreme Court

News: A five-judge Bench of the Supreme Court has held that States can sub-classify Scheduled Castes and Scheduled Tribes in the Central List to provide preferential treatment to the "weakest out of the weak".

Facts:

- ***Background***: The judgment came on the constitutional validity of Section 4(5) of the Punjab Scheduled Caste and Backward Classes (Reservation in Services) Act, 2006. The act allowed 50% of the reserved Scheduled Castes seats in the State to be allotted to Balmikis and Mazhabi Sikhs.
- ***What has the court said?*** The court held that reservation has created inequalities within the reserved castes itself. There is a caste struggle within the reserved class as the benefits of reservation are being usurped by a few.
- Hence, the State cannot be deprived of the power to take care of the qualitative and quantitative difference between different classes and to take ameliorative measures.
- ***Significance of the Judgment***: This decision is contrary to the five bench 2005 E V Chinnaiah v State of Andhra Pradesh judgment that ruled that only the President has the power to notify the inclusion or exclusion of a caste as a Scheduled Caste, and states cannot tinker with the list.
- ***What next?*** Since a Bench of equal strength cannot overrule a previous decision, the court has referred it to a 7-judge Bench.

Additional Facts:

- ***Note***: The Central List of Scheduled Castes and Tribes is notified by the President under Articles 341 and 342 of the Constitution. The consent of the Parliament is required to exclude or include castes in the List. In short, States cannot unilaterally add or pull out castes from the List.
- A caste notified as SC in one state may not be a SC in another state. These vary from state to state to prevent disputes as to whether a particular caste is accorded reservation or not.
- No community has been specified as SC in Arunachal Pradesh and Nagaland, and Andaman & Nicobar Islands and Lakshadweep.

DNA Bill can be misused, flags draft report

News: The Parliamentary Standing Committee on Science and Technology has flagged the DNA Technology (Use and Application) Regulation Bill,2019.

Facts:

DNA Technology Regulation Bill,2019: The bill provides for the regulation of use of DNA technology for establishing the identity of certain persons.

Key Provision of the Bill	*Objections Raised*
DNA Data Bank: The Bill provides for the establishment of a National DNA Data Bank and Regional DNA Data Banks for every state, or two or more states. Every Data Bank will be required to maintain indices for the following categories of data: (i) a crime scene index, (ii) a suspects' or under trials index (iii) an offenders' index (iv) a missing persons index and (v) an unknown deceased persons' index.	***Sensitive Information:*** DNA profiles can reveal extremely sensitive information of an individual such as pedigree, skin colour, behaviour, illness, health status and susceptibility to diseases. ***Storing of DNA Data:*** In the absence of robust data protection legislation, the security of a huge number of DNA profiles that will be placed with the National DNA Data bank and its regional centres is questionable. DNA Data in Civil matters: The Bill provides that DNA profiles for civil matters will be stored in the data banks but without a clear and separate index. The committee questioned the necessity for storage of such profiles pointing out that this violates the fundamental right to privacy.
DNA Regulatory Board: The Bill provides for the establishment of a DNA Regulatory Board, which will supervise the DNA Data Banks and DNA laboratories. The Secretary, Department of Biotechnology will be the ex officio Chairperson of the Board.	***Independent Scrutiny:*** The committee recommended that independent scrutiny must be done of the proposals to destroy biological samples and remove DNA profiles from the database.
Consent: A written consent by individuals is required to collect DNA samples from them. Consent is not required for offences with punishment of more than seven years of imprisonment or death.	***Perfunctory Consent:*** The Bill refers to consent in several provisions but in each of those, a magistrate can easily override consent, thereby in effect, making consent perfunctory.
Removal of DNA Profiles: The bill provides for the removal of DNA profiles of suspects on the filing of a police report or court order and of undertrials based on a	The bill should be amended to ensure that if the person has been found innocent his DNA profile, even the crime scene and missing persons index data must be removed immediately.

court order. Profiles in the crime scene and missing persons' index will be removed on a written request.	
Offences: The Bill specifies penalties for various offences, including: (i) for disclosure of DNA information or (ii) using DNA samples without authorization.	

Centre forms National Council for Transgender Persons

News: The Central Government has constituted the National Council for Transgender Persons under the Transgender Persons (Protection of Rights) Act, 2019.

Facts:

- ***Aim:*** To formulate policies, programmes, legislation and projects regarding members of the community for achieving equality and full participation by them.
- ***Objectives:***
    - To advise the central government on the formulation of policies, programmes, legislation and projects regarding transgender persons.
    - Monitor and evaluate the impact of policies and programmes designed for achieving equality and full participation of transgender persons
    - Review and Coordinate the activities of all the departments; redressing grievances of transgender persons and
    - Perform such other functions as prescribed by the Centre.
- ***Composition:***
    - ***Chairperson:*** Union Minister of the Ministry of Social Justice and Empowerment.
    - ***Vice Chairperson***: Junior Minister of the Ministry for Social Justice and Empowerment.
    - ***Members:*** The council will have joint secretary-level members from the ministries of health, home, minority affairs, education, rural development, labour and law.
        - In addition, there will be a member from the department of pensions, Niti Aayog, National Human Rights Commission and National Commission for Women.
    - ***States***: Representatives from five states or Union Territories on a rotational basis will be members of the commission.
    - ***Community***: Five members of the community and five experts, from non-governmental organisations have also been named to the commission.
      The tenure of the community members and experts shall be three years.

Domicile-based job quota: the law, SC rulings, and special cases

News: The Chief Minister of Madhya Pradesh has announced that the government jobs will be reserved for the “children” of the state and legal provisions will be made for the same.

Facts:

What does the Constitution say? Article 16 in the Constitution of India refers to equality of opportunity in government jobs.

- ***Article 16(1):*** It provides for equality of opportunity for all citizens in matters relating to 'employment or appointment' to any office under the State.
- ***Article 16(2):*** It provides that there cannot be any discrimination on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them.
- ***Article 16(3):*** It provides an exception by saying that Parliament may make a law "prescribing" a requirement of residence for jobs in a particular state. This power vests solely in the Parliament, not state legislatures.

Supreme Court Judgements:

- ***Dr. Pradeep Jain v Union of India (1984):*** The Supreme Court discussed the issue of legislation for "sons of the soil". It expressed an opinion that such policies would be unconstitutional but did not expressly rule on it as the case was on different aspects of the right to equality.
- ***Sunanda Reddy v State of Andhra Pradesh (1995):*** The Supreme Court affirmed the observation in Pradeep Jain to strike down a state government policy that gave 5% extra weightage to candidates who had studied with Telugu as the medium of instruction.
- ***In 2019, the Allahabad High Court*** struck down a recruitment notification issued by the Uttar Pradesh Subordinate Service Selection Commission which prescribed preference for women who were original residents of the state.

States Reserving Jobs for Locals: Some states have been using the loopholes in the laws to reserve government jobs for locals:

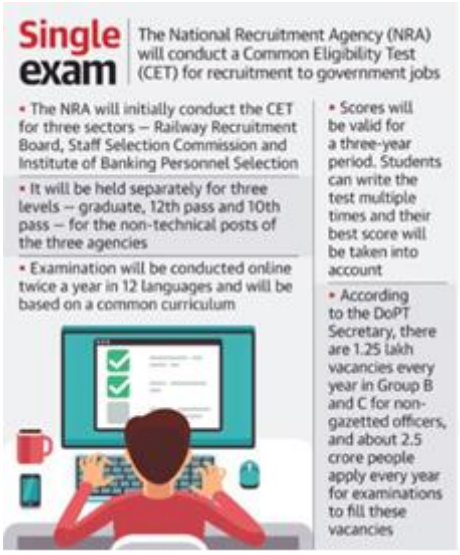
- ***Public Employment (Requirement as to Residence) Act:*** Exercising the powers under Article 16(3), Parliament enacted the act aimed at abolishing all existing residence requirements in the states and enacting exceptions only in the case of the special instances of Andhra Pradesh, Manipur, Tripura and Himachal Pradesh.
- ***Language:*** States have gone around the mandate of Article 16(2) by using language. States that conduct official business in their regional languages prescribe knowledge of the language as a criterion.
    - This ensures that local citizens are preferred for jobs. For example, states including Maharashtra, West Bengal and Tamil Nadu require a language test.
- ***Special protections under Article 371:*** Some states have special protections under Article 371. Andhra Pradesh under Section 371(d) has powers to have "direct recruitment of local cadre" in specified areas.
- ***Jammu and Kashmir:*** The Central Government has issued a notification reserving jobs for J&K domiciles expanding the definition to central government employees who had served in the erstwhile state for over 10 years.

Cabinet approves setting up of National Recruitment Agency

News: Union Cabinet has given its approval for creation of National Recruitment Agency (NRA).

Facts:

- ***National Recruitment Agency (NRA):*** It will be a Society registered under the Societies Registration Act,1860.
- ***Purpose:*** It will conduct the Common Eligibility Test (CET) to screen/shortlist candidates for recruitment to Group B and C (non -technical) posts.
- ***Composition:*** It will be headed by a Chairman of the rank of the Secretary to the Government of India. It will have representatives of the Ministry of Railways, Ministry of Finance/Department of Financial Services, the SSC, RRB & IBPS.



- ***Features:***
    - The Common Eligibility Test will be held twice a year. There will be different CETs for graduate level, 12th Pass level and 10th pass level to facilitate recruitment to vacancies at various levels.
    - The NRA will initially conduct the CET for three sectors- Selection Commission (SSC), Railway Recruitment Boards (RRBs) and Institute of Banking Service Personnel (IBPS).
    - The CET will be conducted in 12 major Indian languages.
    - Score of the candidate shall be valid for a period of three years from the date of declaration of the result. The best of the valid scores shall be deemed to be the current score of the candidate.

Lok Sabha Speaker attends 5th World Conference of Speakers of Parliament

News: Lok Sabha Speaker has attended the inaugural ceremony of the Fifth World Conference of Speakers of Parliament (5WCSP).

Facts:

- ***About the Conference***: The Conference is being organized jointly by the Inter-Parliamentary Union (IPU) and the Parliament of Austria with the support of the United Nations (UN).
- ***Theme:*** "Parliamentary leadership for more effective multilateralism that delivers peace and sustainable development for the people and planet".

Additional Facts:

- ***Inter-Parliamentary Union (IPU):*** It was established in 1889 as a global organization of national parliaments.
- ***Aim:*** To promote parliamentary dialogue world-wide and works for peace and cooperation among the people.
- ***Significance:*** IPU has permanent observer status at the United Nations General Assembly.
- ***Headquarters:*** Geneva, Switzerland.

Arunachal groups push for 6th Schedule status

News: The revival of the demand for two autonomous councils in Arunachal Pradesh has led to the call for bringing the entire Arunachal Pradesh under the ambit of the 6th Schedule or Article 371 (A) of the Constitution. Currently, Arunachal Pradesh is under 5th Schedule.

Facts:

- ***Sixth Schedule:*** It consists of provisions for the administration of tribal areas in Assam, Meghalaya, Tripura and Mizoram, according to Article 244 of the Indian Constitution. It was passed by the constituent Assembly in 1949.
- The schedule also seeks to safeguard the rights of tribal populations through the formation of Autonomous District Councils (ADC).

Autonomous Districts: These are administrative bodies constituted in accordance to Sixth Schedule, Article 244 (2) & Article 275(1) of the Indian Constitution.

- There are 10 autonomous districts – three in Assam, Meghalaya and Mizoram and one in Tripura.
- ***Composition:*** Each autonomous district has a district council consisting of 30 members, of whom four are nominated by the governor and the remaining 26 are elected based on adult franchise.
- ***Term***: The elected members hold office for a term of five years (unless the council is dissolved earlier) and nominated members hold office during the pleasure of the governor.
- ***Regional Council:*** Each autonomous region also has a separate regional council.
- ***Powers:***
  - Can constitute village courts within their jurisdiction to hear trial of cases involving the tribes
  - Governors of states that fall under the Sixth Schedule specify the jurisdiction of high courts for each of these cases.
  - Empowered to make legislative laws on matters like land, forests, fisheries, social security, entertainment, public health, etc. with due approval from the governor
  - Acts passed by Parliament and state legislatures may or may not be levied in these regions unless the President and the governor gives approval.

Additional Facts:

- ***Article 371-A:*** Parliament cannot legislate in the matter relating to religious/social practices of Nagas, Naga customary law, and procedure, transfer of land & resources unless the state Assembly decides to do so.
- ***Fifth Schedule:*** It deals with the administration and control of Scheduled Areas as well as of Scheduled Tribes residing in any State other than the States of Assam, Meghalaya, Tripura

Brus reject resettlement sites proposed by Tripura non-Brus

News: The organizations representing the Bru community have rejected the sites proposed by the non-Brus in Tripura for their resettlement.

Facts:

- ***Brus or Reang:*** It is a community indigenous to Northeast India living mostly in Tripura, Mizoram and Assam. In Tripura, they are recognized as a Particularly Vulnerable Tribal Group.
- ***Language:*** They speak the Reang dialect of Bru language which is of Tibeto Burmese origin and is locally referred to as Kau Bru.
- ***Dance and Festival:*** The Hojagiri folk dance of the Reang sub tribe is well-known all over the world. The most popular festival of reang tribes is Buisu.
- ***Conflict:*** In Mizoram, the Bru community has been targeted by the groups that do not consider them indigenous to the state. Hence, Brus fled from Mizoram and were accommodated in relief camps in Tripura.
- ***Agreement:*** In January 2020, the Centre, governments of Tripura and Mizoram and representatives of Bru tribe has signed an agreement to settle the Bru refugees in Tripura.

POLICY

Draft health data management policy released for public feedback

News: The National Health Authority (NHA) has released the Draft Health Data Management Policy of the National Digital Health Mission (NDHM) in the public domain.

Facts:

- ***Objective:*** To provide adequate guidance and set out a framework for the secure processing of personal and sensitive data of individuals who are a part of the national digital health ecosystem.
- ***Who will this policy apply to?*** The policy will apply to the entities involved in the National Digital Health Mission (NDHM) and those who are a part of the National Digital Health Ecosystem (NDHE) such as health care professionals, NHA among others.

Key Highlights of the Policy:

- ***Sensitive personal information:*** The Information that can be collected from citizens includes sexual orientation, sex life, mental health, caste or religious data as well as genetic data. It also includes financial information such as bank account details among others.
- ***Consent:*** Any personal data can be collected only on consent from the individuals, and they will be allowed to revoke their consent to restrict any sharing of personal data.
- ***Storage of Data***: Data collected across the National Digital Health Ecosystem (NDHE) will be stored at the central level, the state or Union Territory level and at the health facility level.
- ***Data Management:*** Any agency or personnel that have access to personal medical data of people enrolling in the NDHM will have to formulate and implement a personal data breach management mechanism and this will be publicly displayed.

- ***Breach of Data***: Any instance of unauthorised or accidental disclosure or sharing of personal data that compromises its confidentiality and integrity should have to be reported promptly to the NHA and other relevant authorities. The persons responsible for such a breach will be liable to punishment.

Additional Facts:

- **NDHM:** It is a voluntary healthcare programme that aims to reduce the gap among stakeholders such as doctors, hospitals and other healthcare providers by bringing them together and connecting them in an integrated digital health infrastructure.
- ***Components:*** The mission comprises six key building blocks or digital systems namely HealthID, DigiDoctor, Health Facility Registry, Personal Health Records, e-Pharmacy & telemedicine.
- ***Implementation:*** The National Health Authority (NHA) would design, build, roll-out and implement the mission.

Inclusion of eligible disabled persons under National Food Security Act 2013

News: Ministry of Consumer Affairs, Food & Public Distribution has asked State Governments/UTs to include all eligible disabled persons under the National Food Security Act (NFSA), 2013. The disabled persons should get their entitled quota of food grains under NFSA & Pradhan Mantri Garib Kalyan Anna Yojana as per provisions of the Act.

Facts:

- **NFSA,2013:** It aims to provide food and nutritional security by ensuring access to an adequate quantity of quality food at affordable prices.
- ***Coverage***: It covers up to 75% of the rural population and up to 50% of the urban population for receiving food grains under Targeted Public Distribution System (TPDS).
- ***Categories:*** Identification of beneficiaries under the Act is under two categories- households covered under Antyodaya Anna Yojana (AAY) and Priority Households (PHH) within the coverage determined for the State/UT.
- ***Food grains Entitlement***: 5 kg per person for PHH category and 35 kg per household for AAY households.
- ***Prices:*** Rs 1/2/3 per kg for nutri-cereals/wheat/rice respectively.
- ***Nutritional Support to women and children:*** Children in the age group of 6 months to 14 years and pregnant women and lactating mothers will be entitled to meals as per prescribed nutritional norms under Integrated Child Development Services (ICDS) and Mid-Day Meal (MDM) schemes
- ***Maternity Benefit***: Pregnant women and lactating mothers will also be entitled to receive maternity benefit of not less than Rs. 6,000.
- ***Women Empowerment:*** Eldest woman of the household of age 18 years or above to be the head of the household for the purpose of issuing ration cards.

- ***Grievance Redressal Mechanism:*** Grievance redressal mechanism at the District and State levels

Additional Facts:

- ***Pradhan Mantri Garib Kalyan Anna Yojana***: It was announced as part of the relief package during the COVID-19 pandemic to ensure sufficient food for the poor and needy during the coronavirus crisis.
- ***Features:*** Under the scheme, about 81 Crore National Food Security Act (NFSA) beneficiaries are being provided with an additional quota of free-of-cost food grains (Rice/Wheat) at a scale of 5 Kg per person per month over and above their regular monthly entitlement.

Swachh Survekshan 2020

News: Union Minister of Housing and Urban Affairs has released the results of Swachh Surekha 2020.

Facts:

- ***Swachh Survekshan:*** It is an annual cleanliness survey of urban India conducted by the Ministry of Housing and Urban Affairs under the aegis of Swachh Bharat Mission- Urban (SBM-U).
- ***Objectives:*** **a)** To encourage large-scale citizen participation and create awareness about cleanliness **b)** inculcate a spirit of healthy competition among cities and towns towards creating cleaner cities/towns.

Key Takeaways:

- ***India's Cleanest cities:*** Indore (MP) followed by Surat (Gujarat) and Navi Mumbai (Maharashtra).
- ***Best States:*** Chhattisgarh was the best-performing state with over 100 ULBs. On the other hand, Jharkhand was the best performing state with less than 100 ULBs.
- ***Ganga Towns:*** Varanasi has been awarded the cleanest town award along the banks of river Ganga.
- ***The Cleanest Capital city:*** New Delhi has been awarded as the cleanest capital city in the country.
- ***Cantonment Board:*** Jalandhar Cantonment Board was conferred the cleanest cantonment board in the country.

Additional Facts

- ***Swachh Survekshan 2021:*** The 2021 survey will focus on parameters pertaining to wastewater treatment, reuse along with faecal sludge. legacy of waste management, remediation of landfills among others.
- ***Prerak Daaur Samman:*** It is a new category of awards which will be announced as part of Swachh Survekshan 2021.
- The award has a total of five additional sub- categories -Divya (Platinum), Anupam (Gold), Ujjwal (Silver), Udit (Bronze), Aarohi (Aspiring) – with top three cities being recognized in each.

ESIC extends Atal Bimit Vyakti Kalyan Yojna

News: Employees' State Insurance Corporation (ESIC) has extended the 'Atal Bimit Vyakti Kalyan Yojna' for another one year to provide relief to workers considering the COVID-19 pandemic.

Facts:

- ***Atal Bimit Vyakti Kalyan Yojana:*** It was launched in 2018 by Employees State Insurance (ESI) Corporation.
- ***Aim:*** To provide financial support to those who lost their jobs or rendered jobless for whatsoever reasons due to changing employment patterns.
- ***Coverage:*** The scheme is for Insured Persons(IP) covered under the Employees State Insurance Act, 1948.

Key Changes approved and Eligibility Criteria:

- The payment of relief has been enhanced to 50% of average wages from earlier 25% of average wages payable upto maximum 90 days of unemployment.
- Instead of the relief becoming payable 90 days after unemployment, it shall become due for payment after 30 days.
- The Insured Person can submit the claim directly to the ESIC Branch Office instead of the claim being forwarded by the last employer and the payment shall be made directly in the bank account of IP.
- The Insured Person should have been insurable employment for a minimum period of 2 years before his/her unemployment and should have contributed for not less than 78 days in the contribution period immediately preceding to unemployment.

Additional Facts:

- ***Employees State Insurance Act 1948***: It was the first major legislation on social security for workers in India.The act provides for medical, cash, maternity, disability and dependent benefits to the Insured Persons under the Act.
- ***ESIC:*** It is a Statutory and Administrative body under the Ministry of Labour and Employment. It administers ESIC Act,1948.

Pointly For Policy

1. ***Swachh Bharat Mission Academy***: Ministry of Jal Shakti has launched the Swachh Bharat Mission Academy during the week long "GandagiMuktBharat" Campaign. It is a phone-based academy having IVR based free mobile online learning course. It contains a 60-minute module spanning various topics under ODF-S and Solid Waste Management.
2. ***Chhavni COVID:Yodha Sanrakshan Yojana:*** It is a group life insurance scheme to be implemented through Life Insurance Corporation(LIC). It will cover more than 10,000 employees in all 62 Cantonment Boards in event of any unfortunate fatal calamity with an insurance cover of Rs five lakhs each. It has been launched by Ministry of Defence.
3. ***Unified Mobile Application for New-Age Governance (UMANG) app***: It is the common unified platform launched in 2017 for delivery of services of various Government Departments through the mobile platform. It has been developed by the Ministry of Electronics and Information Technology (MeitY) and National e-Governance Division (NeGD).

4. ***The Longest ropeway over a river***: Assam government has inaugurated the country's longest rope way (1.8-km-long) over Brahmaputra river connecting Guwahati to North Guwahati.
5. ***Namath Basai***: It is Kerala government's unique programme of teaching tribal children in their mother tongue. It is implemented by the Samagra Shiksha Kerala (SSK).
6. ***Trifood Project***: Recently, the tertiary processing centre of "Trifood Project" was e-launched. It is an initiative of the Ministry of Tribal Affairs in association with the Ministry of Food Processing (MoFPI). It aims to enhance the income of tribals through better utilization of and value addition to the Minor Forest Produce (MFP) collected by the tribal forest gatherers. It is implemented Tribal Cooperative Marketing Development Federation of India (TRIFED)
7. ***Bhadbhut Project***: It is a 1.7-km barrage project across the river Narmada in Gujarat and 25 km from the mouth of the river where it flows into the Gulf of Khambhat.



8. **ALEKH:** Launched by Ministry of Tribal Affairs, it is an e-newsletter that is to be released on quarterly basis. It will showcase the works of different stakeholders involved in improving health and nutrition of tribals.
9. ***Swasthya Portal***: Launched by Ministry of Tribal Affairs, it aims to provide health and nutrition related information of the tribal population of India.
10. ***Piramal Swasthya:*** Launched by Ministry of Tribal Affairs, it will act as Centre of Excellence for Knowledge Management for Health and Nutrition. The centre will constantly engage with the Ministry of Tribal and provide valid information. This will help in policy making and decision processes.
11. ***GOAL (Going Online as Leaders):*** Launched by Ministry of Tribal Affairs, it is the joint initiative of Facebook and the Ministry of Tribal Affairs to empower tribal youth through mentorship, leadership training and digital literacy skills.
12. ***Empowering Tribals, Transforming India***: Launched by Ministry of Tribal Affairs, it is an Online Performance Dashboard that provides updated & real-time details of the schemes as well as initiatives launched by the Ministry of Tribal Affairs to achieve the Sustainable Development Goals (SDGs).
13. ***Fit India Youth Club***: Launched by Ministry of Youth and Sports, it is a part of the Fit India Movement that aims to harness the power of youth to create mass awareness about the importance of fitness. Under the initiative, volunteers of Nehru Yuva Kendra Sangathan and other youth organizations will come together to register as Fit India Youth Clubs in every block in the country.
14. ***Atal Rankings of Institutions on Innovation Achievements* (ARIIA), 2020**: An initiative of the Ministry of Education, it aims systematically rank all major educational institutions and universities on indicators related to promotion of Innovation and Entrepreneurship Development among their students and faculties. In 2020, IIT Madras bagged the top position under the category of Institutes of National Importance, Central Universities, and Centrally Funded Technical Institutes.
15. ***ATL AI Step up Module***: Launched by Atal Innovation Mission (AIM) in collaboration with NASSCOM, it is a comprehensive set of learning it yourself Advanced modules to those who

wish to expand their knowledge base after becoming familiar with the basics of the Artificial Intelligence (AI) through the AI base module.

16. ***Swasthya Portal***: Launched by Ministry of Tribal Affairs, it is a first of its kind comprehensive platform that aims to provide health and nutrition related information of the tribal population of India. It will be managed by the Centre of Excellence (CoE) for Knowledge Management in Health and Nutrition established by the Ministry of Tribal Affairs in collaboration with Piramal Swasthya Management and Research Institute.
17. ***Student Entrepreneurship Programme 2.0***: It has been launched by Atal Innovation Mission (AIM) in collaboration with Dell Technologies. It aims to serve as a catalyst and help accelerate the entrepreneurial journey of the young innovators in creating a new innovative India.
18. ***Krishi Megh (National Agricultural Research and Education System - Cloud Infrastructure and Services):*** It is a data recovery centre setup to protect the data of the Indian Council of Agricultural Research (ICAR). The centre has been set up at National Academy of Agricultural Research Management (NAARM), Hyderabad. It has been set up under National Agricultural Higher Education Project (NAHEP).
19. ***Delhi's Electric Vehicle Policy***: It aims to give a boost to the economy, create jobs and reduce pollution levels by constituting 25% electric vehicles in Delhi by 2024 which is currently just 0.29%.
20. ***Innovation and Agri-entrepreneurship Development programme***: It is a component launched under Rashtriya Krishi Vikas Yojana to promote innovation and Agri entrepreneurship by providing financial support and nurturing the incubation ecosystem. Rashtriya Krishi Vikas Yojana aims to ensure holistic development of agriculture and allied sectors.
21. ***Parivar Pehchan Patra (PPP):*** Launched by Haryana government, it is an 8-digit unique identification number meant for each family to enable smooth and automatic delivery of several citizen-centric services launched by the state government from time to time.
22. ***Women Entrepreneurship and Empowerment (WEE) Initiative***: Eleven women entrepreneurs have been shortlisted for awards under 'Women Entrepreneurship and Empowerment' initiative. It is a first of its kind social national initiative to strengthen women ecosystem. The initiative has been founded by IIT Delhi and is supported by the Department of Science and Technology.
23. ***Khadi Agarbatti Atma Nirbhar Mission***: Recently launched by Ministry of MSME, it aims at creating employment for unemployed and migrant workers in different parts of the country while increasing domestic Agarbatti production substantially.
24. ***Sahakar Cooptube NCDC Channel***: Launched by Ministry of Agriculture and Farmers' Welfare, it is a YouTube channel launched by National Cooperative Development Corporation (NCDC) to encourage farmers and the youth to take benefit of cooperatives
25. ***Vidyarthi Vigyan Manthan (VVM):*** It is a program for popularizing science among school students of standard VI to XI to identify the bright minds with a scientific aptitude among the student community. It is an initiative of Vijnana Bharati (VIBHA) in collaboration with Vigyan Prasar, an autonomous organization under the Department of Science and Technology and NCERT, an institution under the Ministry of Education.

26. ***Samarth Programme***: The initiative has been launched by Flipkart in 2019. It aims to bring India's artisans, weavers and handicrafts producers onto its platform by providing support for onboarding, cataloguing, account management, dedicated seller support and warehousing support.

INTERNATIONAL RELATIONS

External Affairs minister attends 6th Round Table of AINTT

News: Union External Affairs Minister attended the sixth roundtable of ASEAN-India Network of Think Tanks (AINTT).

Facts:

- ***ASEAN-India Network of Think Tanks (AINTT):*** It was established at the 7th ASEAN-India Summit in Thailand in 2009.
- ***Purpose***: It comprises think tanks, policymakers, scholars, media and business representatives to provide policy inputs to Governments on future direction of cooperation.
- ***6th Round Table of AINTT:*** It was organized by the Ministry of External Affairs in partnership with the Foreign Ministry of Thailand.
- ***Theme:*** ASEAN-India: Strengthening Partnership in the Post COVID Era'.

Additional Facts:

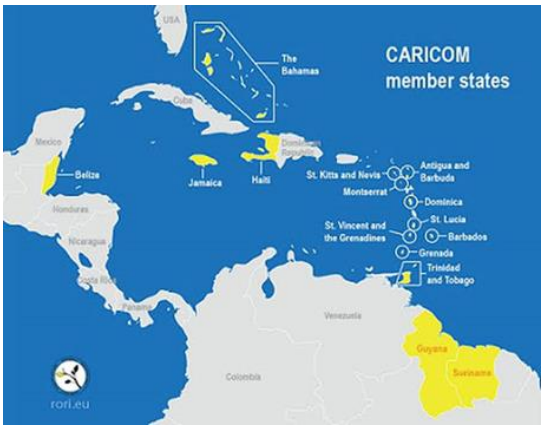
- **ASEAN:** It is a regional grouping which was established in 1967 with the signing of the Bangkok Declaration.
- ***Members***: Indonesia, Thailand, Singapore, Malaysia, The Philippines, Vietnam, Myanmar, Cambodia, Brunei, and Laos.
- ***Headquarters:*** Jakarta, Indonesia.

India extends USD 1 million assistance to CARICOM

News: India has extended USD 1 million assistance to Caribbean Community (CARICOM) Countries.

Facts:

- ***CARICOM Community:*** It was formed in 1973 as a grouping of twenty countries: fifteen Member States and five Associate Members.
- ***Objective:*** To promote economic integration and cooperation among its members, to ensure that the benefits of integration are equitably shared, and to coordinate foreign policy.
- ***Members:*** Antigua and Barbuda, Bahamas, Barbados, Belize, Dominica,



Grenada, Guyana, Haiti, Jamaica, Montserrat, St. Kitts and Nevis, St Lucia, St. Vincent and the Grenadines, Suriname, and Trinidad & Tobago.

- ***Headquarters:*** Georgetown, Guyana.
- ***Significance***: CARICOM is an official United Nations Observer.

Pointly For International Relations



1. ***Barakah nuclear power plant:*** It is the United Arab Emirates' first nuclear power station and the first commercial nuclear power station in the Arab World. The Nuclear plant has achieved criticality and has successfully started towards power production
2. ***Technical Platform on the Measurement and Reduction of Food Loss and Waste:*** Launched by Food and Agricultural Organization, it is an online platform that brings together information on measurement, reduction, policies, alliances, actions and examples of successful models applied to reduce food loss and waste across the globe
3. ***India-UN Development Partnership Fund (India-UN Fund)***: India has contributed over USD 15.46 million to the fund. It was established in 2017 as a dedicated facility within the United Nations Fund for South-South Cooperation. It is supported by the Government of India, managed by the United Nations Office for South-South Cooperation (UNOSSC) and implemented in collaboration with the United Nations system.
4. ***Loya Jirga***: It is a mass national gathering that brings together representatives from the various ethnic, religious and tribal communities in Afghanistan. It is mainly organized for choosing a new head of state in case of sudden death, adopting a new constitution or to settle national or regional issues such as war.
5. ***Exercise Kavkaz 2020***: It is a Russian Strategic command post exercise which is also referred to as Caucasus-2020. It will be held in Astrakhan, Russia. The invitees for the exercise include India, China and Pakistan and other member-states of the Shanghai Cooperation Organisation (SCO).
6. ***Mount Sinabung***: It has recently erupted. It is located in the North Sumatra Island of Indonesia. It is among more than 120 active volcanoes in Indonesia which is prone to seismic upheaval due to its location on the Pacific "Ring of Fire".



7. ***Sputnik V:*** It is world's first coronavirus vaccine launched by Russia. The vaccine has been developed by Gamaleya Research Institute and the Russian defence ministry.
8. ***Addu Atoll:*** Also known as Seenu Atoll, it is the southernmost atoll of the Maldives. India and Maldives have signed a contract for development of five eco-tourism zones in Addu atoll.



9. ***Innovation Challenge Fund:*** Launched by UK, the fund aims to support scientists in academia and industry to tackle the most acute global challenges like Covid-19 and the threat to the

environment. The fund will help to build on the UK-India Tech partnership which was launched in 2018 by the Indian and British Prime Ministers.

10. ***Supply Chain Resilience Initiative (SCRI):*** It is being discussed by India, Japan and Australia. The aim of the initiative is to attract foreign direct investment to turn the Indo-Pacific region into an economic powerhouse and to build mutually complementary relationships among partner countries.
11. ***Millennium Alliance***: The alliance has announced awards of US$ 3.6 million to 49 aspiring Indian social entrepreneurs. It is an innovation-driven and impact-focused initiative leveraging collaborative resources to identify test and scale Indian innovations that address global development solutions. It is a consortium of partners including the Department of Science and Technology, Govt. of India, United States Agency for International Development (USAID), FICCI, UK Government's Department for International Development (DFID), Facebook and Marico Innovation Foundation.

ECONOMY

Contingency Fund of the Reserve Bank of India (RBI)

News: The Reserve Bank of India (RBI) has retained an amount of Rs 73,615 crore within the RBI by transferring it to the Contingency Fund(CF) of the central bank.

Facts:

- ***How much has RBI transferred to the Government?*** The RBI has approved the transfer of Rs 57,128 crore as surplus or dividend to the Central government for the accounting year 2019-20.
- ***How was this transferred?*** This was transferred as per the economic capital framework (ECF) adopted by the RBI board in 2019.
    - As per Section 47 of the RBI Act, profits or surplus of the RBI are to be transferred to the government after making various contingency provisions, public policy mandates of the RBI, including financial stability considerations.
- ***RBI's risk provision accounts***: The RBI's main risk provision accounts are-:
    - **Contingency Fund (CF):** This is a specific provision meant for meeting unexpected and unforeseen contingencies including:
    - Depreciation in the value of securities,
    - Risks arising out of monetary/exchange rate policy operations,
    - Systemic risks and any risk arising on account of the special responsibilities enjoined upon the Reserve Bank.
- ***Currency and Gold Revaluation Account (CGRA):*** It is maintained by the Reserve Bank to take care of currency risk, interest rate risk and movement in gold prices.
    - CGRA provides a buffer against exchange rate/ gold price fluctuations. It can come under pressure if there is an appreciation of the rupee vis-à-vis major currencies or a fall in the price of gold.

- ***Investment Revaluation Account Foreign Securities (IRA-FS)***: The unrealized gains or losses on revaluation in foreign dated securities are recorded in the IRA-FS account.
- ***Investment Revaluation Account-Rupee Securities (IRA-RS):*** The unrealized gains or losses on revaluation is accounted for in Investment Revaluation Account-Rupee Securities (IRA-RS).

RBI Annual Report 2019-20

News: Reserve Bank of India (RBI) has released its Annual Report 2019-20.

Facts:

- ***Balance sheet of RBI:*** The balance sheet of RBI has increased by 30%, due to increase in domestic and foreign investments, loans, advances and in gold.
- ***Economic Growth:*** The economy is expected to contract and is expected to take some time to regain the pre-Covid momentum as the shock to consumption is severe and the poorest have been hit the hardest.
- ***Inequity:*** The pandemic has exposed new inequities — white collar employees can work from home while essential workers have to work on site exposed to the risk of getting infected.
- ***Investment:*** RBI has suggested targeted public investment funded by asset monetisation and privatisation of major ports as a viable way to revive the economy.



- ***Frauds***: The frauds reported by banks of ₹1 lakh and above have increased by 28% by volume and 159% by value during 2019-20. Public sector banks accounted for 80% of the frauds followed by private sector banks at 18%.
- ***Currency in Circulation:*** Since March 2020, currency in circulation has risen to 26.9 lakh crore—a hike of 10% since the lockdown began as pandemic has triggered a 'dash to cash' with many households hoarding banknotes. However, the number of Rs 2000 notes in circulation has dipped sharply in last two years.
- ***Fake Notes:*** The number of fake notes in Rs 500 denomination has increased in 2019-20. However, there has been a decline in the overall number of counterfeit notes detected compared to the previous year.

RBI suggests action plan to promote financial education

News: Reserve Bank of India (RBI) has launched the National Strategy for Financial Education 2020-2025(NSFE). It is the second NSFE, the first one being released in 2013.

Facts:

- ***Aim:*** To create a financially aware and empowered India.
- ***Prepared by:*** The strategy has been prepared by the National Centre for Financial Education (NCFE) in consultation with all the Financial Sector Regulators under the aegis of the Technical Group on Financial Inclusion and Financial Literacy.

Key Provisions of the Strategy:

- ***Approach:*** The policy emphasizes a multi-stakeholder-led approach for empowering various sections of the population to develop adequate knowledge, skills, attitudes and behaviour.
- ***Financial Education:*** The policy has recommended a '5 C' approach for dissemination of financial education in the country:
- ***Content***: Financial Literacy content for various sections of population.
- ***Capacity:*** Develop the capacity and 'Code of Conduct' for financial education providers.
- ***Community:*** Evolve community led approaches for disseminating financial literacy in a sustainable manner.
- ***Communication:*** Use technology, media and innovative ways of communication for dissemination of financial education messages.
- ***Collaboratio***n: Streamline efforts of other stakeholders for financial literacy.
- ***School Education:*** Integrate financial education content in the school curriculum, various professional and vocational courses.
- ***Monitoring***: Adopt a robust 'Monitoring and Evaluation Framework' to assess progress made under the strategy.

Additional Facts:

- ***National Centre for Financial Education (NCFE): It*** is a Section 8 (Not for Profit) Company promoted by RBI, Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).
- ***Mission*** - To undertake a massive Financial Education campaign to help people manage money more effectively to achieve financial wellbeing.

RBI unveils framework for retail payments entity

News: Reserve Bank of India (RBI) has released a 'Framework for Authorisation of Pan-India Umbrella Entity for Retail Payments'.

Facts:

- In February 2020, RBI had proposed to create an alternative umbrella organisation for retail payments to prevent the monopoly of National Payment Corporation of India (NPCI).

About the Framework:

- ***New umbrella entity (NUE):*** It shall be a company incorporated under the Companies Act, 2013 and may be a 'for-profit' or Non-profit company as decided by it.

- ***Paid up capital:*** The entity will have minimum paid-up capital of Rs 500 crore with no single promoter group holding over 40% investment in the capital.
- ***Functions:***
    - It can set up, manage and operate new payments systems in the retail space comprising ATMs, white label PoS, Aadhaar-based payments and remittance services.
    - It will manage clearing and settlement systems for participating banks and non-banks and also monitor developments in the retail payment system both in India and abroad.
    - It will frame necessary rules and the related processes to ensure that the system is safe and sound and that payments are exchanged efficiently.
    - ***Corporate Governance***: The entity has to follow corporate governance norms set by the RBI, the central bank retains the right to approve the appointment of directors and nominate a member on the entities' board.

Additional Facts:

- **NPCI:** It is an umbrella organisation for operating retail payments and settlement systems in India.
- It is an initiative of Reserve Bank of India (RBI) and Indian Banks Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007.
- It has been incorporated as a Not for Profit Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013).

Prime Minister launches "Transparent Taxation – Honoring the Honest" platform

News: Prime Minister has launched the platform called "Transparent Taxation – Honoring the Honest".

Facts:

- ***Aim:*** To bring transparency in income tax systems and empower taxpayers.
- Features: The main features of the platform are faceless assessment, faceless appeal and taxpayer charter.
- ***Faceless Assessment:*** It aims to eliminate the interface between the taxpayer and the income tax department.
    - There will be no need for the taxpayer to visit the income tax office or the officer.
    - The selection of a taxpayer is possible through systems using analytics and Artificial Intelligence.
    - The system abolishes territorial jurisdiction. A taxpayer may belong to a particular city but the assessment order, review and the finalisation will take place in different cities.
- ***Faceless Appeal:*** Under the system, appeals will be randomly allotted to any officer in the country. The identity of the officer deciding the appeal will remain unknown.

  - The taxpayer will also not be required to visit the income tax office or the officer and the appellate decision will be team-based and reviewed.
- ***Taxpayer Charter*:** This outlines the rights and responsibilities of both tax officers and taxpayers.

Reserve Bank of India's (RBI) monetary policy review

***News*:** The Reserve Bank of India has released its monetary policy committee (MPC) report.

***Facts*:**

***Key Highlights*:**

- ***Repo Rate*:** It is the rate at which the RBI lends money to the banks for a short term.It remains unchanged at 4%.
- ***Reverse Repo Rate*:** It is the short-term borrowing rate at which RBI borrows money from banks. It remains unchanged at 3.35%
- ***Marginal Standing facility*:** It is a window for banks to borrow from the Reserve Bank of India in an emergency situation when interbank liquidity dries up completely. It has remained unchanged at 4.25%.
- ***Additional credit support for housing and rural sectors*:** RBI will provide additional special liquidity facility of Rs 10,000 crore to NABARD & NHB to improve fund availability.
- ***Priority Sector Lending (PSL)*:** RBI has brought startups under the purview of priority sector lending (PSL). It has also increased borrowing limits of the renewable energy sector.
- ***Innovation Hub*:** RBI will set up an Innovation Hub to further promote and facilitate an environment that can accelerate innovation across the financial sector.
- ***KV Kamath Committee*:** RBI has set up a committee under KV Kamath, to make recommendations on the required financial parameters along with the sector-specific benchmark ranges for one-time restructuring of loans.

***Additional Facts*:**

- ***Monetary Policy Committee (MPC)*:** It is a committee of the Reserve Bank of India which consists of six members with three nominated by the Union government and three representing the RBI.
- It is mandated by law to ensure that retail inflation stays within a band of two percentage points of the target inflation rate of 4%.

Pointly For Economy

1. ***National Infrastructure Pipeline (NIP) Online Dashboard***: It is a one-stop solution for all stakeholders looking for information on infrastructure projects in India. The dashboard is being hosted on the India Investment Grid (IIG).
2. ***Positive Pay Mechanism*:** Launched by RBI, it is a fraud detection tool adopted by banks to protect customers against forged, altered or counterfeit cheques. It cross verifies all details of the cheque issued before funds are encashed by the beneficiary. In case of a mismatch, the cheque is sent back to the issuer for examination.

3. ***Export Preparedness Index (EPI) 2020:*** Released by NITI Aayog in partnership with the Institute of Competitiveness, it is the first report which examines export preparedness and performance of Indian states. The index ranked states on the basis of 4 pillars a) Policy b) Business Ecosystem c) Export Ecosystem and d) Export Performance. Gujarat has topped the index followed by Maharashtra and Tamil Nadu
4. **AGRIOTA:** It is an E-market agricultural commodity trading platform launched by the UAE Government to bridge the gap between Indian rural farmers and the UAE Food Industry. The platform will allow farmers to connect with the UAE food industry directly bypassing intermediaries. It also optimizes the supply chain and ensures traceability creating value for all stakeholders.
5. ***Chunauti:*** Launched by the Ministry of Electronics and Information Technology, the programme aims to identify around 300 start-ups working in identified areas and provide them seed funds of upto Rs. 25 Lakh and other facilities through Software Technology Parks of India centers across India.
6. ***Sustainable Finance Collaborative (SFC):*** Launched by the Department of Economic Affairs, Ministry of Finance and United Nations Development Programme (UNDP) India, it aims to bring together leading experts and organizations to work together to boost India's efforts on mobilizing sustainable and green finance.

ENVIRONMENT

Nationally Determined Contributions (NDC)–Transport Initiative for Asia(TIA) India Component

News: NITI Aayog will virtually launch the India Component of the Nationally Determined Contributions (NDC)–Transport Initiative for Asia (TIA).

Facts:

- ***NDC Transport Initiative for Asia (NDC-TIA):*** The initiative aims to promote a comprehensive approach to decarbonize transport in India, Vietnam and China over the period 2020-24.
- ***Supported by:*** It is supported by the International Climate Initiative (IKI) of the German Ministry for the Environment and Nature Conservation and Nuclear Safety (BMU).
- ***Implementation***: It is implemented by seven organizations namely: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), International Council on Clean Transportation (ICCT), World Resources Institute (WRI), International Transport Forum (ITF), Agora Verkehrswende (AGORA), Partnership on Sustainable, Low Carbon Transport (SLoCaT) and Foundation and Renewable Energy Policy Network for the 21st Century (REN21).
- ***Indian Component***: The India Component is implemented by six consortium organisations all except SLoCaT. On behalf of the Government of India, NITI Aayog will be the implementing partner.

- NDC-TIA India Component will focus on establishing a multi-stakeholder dialogue platform for decarbonizing transport in India.

Additional Facts:

Intended Nationally Determined Contributions (INDC): The Paris Agreement (2015) requires all Parties to put forward their best efforts to address climate change through INDC's and to strengthen these efforts in the years ahead.

India's intended Nationally Determined Contributions (INDCs) under Paris Agreement:

- Reduce the emissions intensity of its GDP by 33% to 35% by 2030 from 2005 level,
- Increase total cumulative electricity generation from fossil free energy sources to 40% by 2030,
- Create an additional carbon sink of 2.5 to 3 billion tons through additional forest and tree cover.

Tropical storms Marco, Laura head for the Gulf of Mexico, spark Fujiwhara effect scare

News: Two tropical storms named Marco and Laura forming in the western Atlantic Ocean at nearly the same time are likely to impact the Gulf of Mexico sparking concerns of the rare Fujiwhara effect.

Facts:

- ***Fujiwhara Effect:*** It occurs when two hurricanes spinning in the same direction pass close enough to each other and begin an intense dance around their common center.
- ***Origin:*** It is named after Sakuhei Fujiwhara, a Japanese meteorologist who first described the effect in 1921.
- ***What happens in the Fujiwhara Effect?*** According to the US National Oceanic and Atmospheric Administration (NOAA), one of three things happen when the storms come near each other.
    - If one hurricane is a lot stronger than the other, the smaller one will orbit it and eventually come crashing into its vortex to be absorbed.
    - If the two storms are close to the same size, they can gravitate toward each other until they reach a common point where they either merge or they spin each other around for a while before they spin off in different directions.
    - The third possibility is that the two systems come together to form a large storm instead of two smaller ones.

Death Valley recorded the hottest temperature on Earth

News: Death Valley has registered a temperature of 54.4 degrees Celsius or 129.9 degrees Fahrenheit which could be the hottest temperature ever recorded on Earth.

Facts:

Death Valley: It is a desert valley in Eastern California, US in the northern Mojave Desert bordering the Great Basin Desert.

It is one of the hottest places on Earth along with deserts in the Middle East and the Sahara.

Reasons for extreme Heat in Death Valley:



- ***Solar heating:*** The valley's surface undergoes intense solar heating because the air is clear and dry and the land is dark and sparsely vegetated. This is especially noticeable in summer when the sun is nearly directly overhead.
- ***Trapping of warm air:*** Warm air naturally rises and cools. But in Death Valley this air is subject to continual reheating as it is trapped by high, steep valley walls and recycled back to the valley floor. Warm air also is trapped by the valley's north-south orientation which runs perpendicular to prevailing west-to-east winds.
- **Migration of warm air from other areas (advection):** Warm desert regions adjacent to Death Valley, especially to the south and east often heat air before it arrives in Death Valley.
- **Warm mountain winds:** As winds are forced up and over mountains (e.g. the numerous ranges west of Death Valley), the winds can be warmed in several ways.The resulting dry, warm winds are known as foehn winds.

EnviStats India 2020 Report

News: National Statistical Office (NSO) released the state-wise data in the EnviStats India 2020 report.

Facts:

- ***About the Report***: The report covers the biophysical aspects of the environment and those aspects of the socio-economic system that directly influence and interact with the environment.

Key Takeaways:

- ***Heat Waves***: The average number of heat wave days has increased by 82.6% year-on-year to 157 in 2019 with the highest number recorded in Rajasthan followed by Uttar Pradesh and Uttarakhand.
- ***Deaths Due to Heat Waves:*** The deaths due to heat waves in 2019 saw a sharp jump from 26 in 2018 to 373 in 2019. However, it was slightly lower than 375 in 2017.
- ***Acute Respiratory Infection:*** The deaths due to acute respiratory infection in 2018 were 3,740. This was the highest in six years. The highest number of deaths were reported in West Bengal.
- ***Particulate Matter (PM):*** In 2018, the particulate matter of size less than or equal to 10 μm was the highest in Delhi followed by Ahmedabad and Mumbai.
- ***Drinking Water***: The tube well and hand pump were the primary source of drinking water in rural India with a share of 53.8%. On the other hand, piped water, public tap, standpipe was the primary source in urban areas with a share of 65%.
- ***Slum Population:*** Andhra Pradesh had the highest number of slum population followed by Chhattisgarh and Madhya Pradesh.

- ***Motor Vehicles***: Delhi had the highest number of registered motor vehicles in the country followed by Bengaluru.

Alliance to End Plastic Waste to invest on environmental projects in India

News: Alliance to End Plastic Waste has planned to invest between USD 70 million to 100 million in India over the next five years to reduce plastic waste.

Facts:

- ***Alliance to End Plastic Waste:*** It was founded in 2019 as an international non-profit organization based in Singapore.
- ***Purpose:*** It works with government, environmental and economic development NGOs and communities around the world to address the challenge to end plastic waste in the environment.
- ***Focus Areas:*** The alliance focuses on solutions in four strategic areas: infrastructure, innovation, education & engagement and the clean-up.
- ***Members:*** As of July 2020, alliance has nearly 50 member companies and supporters representing global companies and organisations across the plastic value chain.

Additional Facts:

- ***Aviral–Reducing Plastic Waste in the Ganga Project:*** It is a joint project of the Alliance to End Plastic Waste and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).
  - ***Aim:*** To reduce the Plastic Waste in the Ganga river by reducing the amount of plastic waste entering the environment in the northern Indian cities of Haridwar and Rishikesh.

Pointly For Environment

1. ***Seagrass:*** The UN environmental programme has released a report warning that fishing trawlers, seaweed farming and tourism off the coast of Kenya is threatening the survival of seagrasses. These are flowering marine plants that have adapted to survive in marine conditions. They are mostly found in shallow sandy bottom habitats and can form dense extensive meadows. There are about 72 seagrass species distributed across the world's temperate and tropical oceans.
2. ***State Dragonfly festival***: Kerala will host State Dragonfly festival- a part of a national dragonfly festival being organised by the WWF India, Bombay Natural History Society & Indian Dragonfly Society. Dragonfly is an aerial predator insect most commonly found near freshwater habitats throughout most of the world.
3. ***Harit Path***': It is a mobile app developed by National Highways Authority of India (NHAI). It seeks facilitate creation of Green Highways across the country by monitoring the location, growth, species details, maintenance activities, targets and achievements of each of its field units for each and every plant under all plantation projects.
4. ***Ethanol Blended Petrol (EBP) programme***: The government has set targets of 10% bioethanol blending of petrol by 2022 and to raise it to 20% by 2030 under EBP. It was launched in 2003 by the Ministry of Petroleum & Natural Gas (MoP&NG). It aims to achieve blending of Ethanol

with Petrol with a view to reduce pollution, conserve foreign exchange and increase value addition in the sugar industry enabling them to clear cane price arrears of farmers.

5. ***Pilot project on Biological Control of Rodents by Using Barn Owls***: It has been launched by Lakshadweep Administration in Kavaratti Island- the capital of the Union Territory of Lakshadweep.
6. ***Mansar Lake:*** Recently, Mansar Lake Rejuvenation Project has been launched. Mansar Lake is situated 62 km from Jammu. It is a lake fringed by forest-covered hills. Surinsar-Mansar Lakes were designated as Ramsar Convention in November 2005.
7. ***Air Unique-quality Monitoring (AUM) system***: It is an indigenous system for real-time remote monitoring of air quality parameters that can identify, classify and quantify various pollutants simultaneously (of orders of less than one part per billion) and meteorological parameters. It has been developed by Gayatri Vidya Parishad-Scientific and Industrial Research Centre.
8. ***Flood Forecasting Initiative***: It aims to provide alerts to the public regarding flood situations in the region. It also offers current water level in the flood affected regions in the country and colour-coded maps indicating flooded areas. It has been launched by Central Water Commission (CWC) along with Google.
9. ***Ice Stupas***: Ministry of Tribal Affairs in collaboration with the Himalayan Institute of Alternatives, Ladakh (HIAL) is implementing the 'Rehabilitation of Abandoned Villages through Ice Stupas' project in Ladakh to make the villages habitable again as people are migrating due to water scarcity. Ice Stupas is a form of glacier grafting technique that creates artificial glaciers, used for storing winter water (which otherwise would go unused) in the form of conical shaped ice heaps. During summer when water is scarce, the Ice Stupa melts to increase water supply for crops.
10. ***Mauritius Oil Spill***: A Japanese ship struck a coral reef off Mauritius spilling about 1,000 tonnes of fuel oil and triggering a state of environmental emergency. This oil spill took place near Blue Bay Marine Park Reserve, a wetland of international importance.
11. ***Hornbill:*** A study has reported a high rate of deforestation in Papum Reserve Forest (RF), a major hornbill habitat in Arunachal Pradesh. The Papum Reserve is a nesting habitat of three species of hornbills: Great hornbill- Vulnerable, Wreathed hornbill - Vulnerable and Oriental Pied Hornbill- Least Concern.
12. ***Elephants. Not Commodities***: It is a report released by World Animal Protection on the eve of World Elephant Day (August 12). Out of the 21 venues housing 509 elephants in India, the report has found that 45% (225) of the elephants were kept in severely inadequate conditions.
13. ***World Biofuel Day***: It is observed every year on 10th August to create awareness about the importance of non-fossil fuels as an alternative to conventional fossil fuels. It has been celebrated by the Ministry of Petroleum and Natural Gas since 2015. 2020 Theme: "Biofuels towards Atmanirbhar Bharat".
14. ***Surakhsya Portal***: Launched by MoEFCC, it is a National Portal on Human elephant conflict (HEC) that aims to collect real-time information & manage conflicts on a real-time basis to set data collection protocols, data visualization tools and data transmission pipelines.
15. ***Rashtriya Swachhta Kendra***: It is an interactive experience centre on the Swachh Bharat Mission. It will impart information, awareness and education on the successful journey of the world's largest behaviour change campaign, the Swachh Bharat Mission.

16. ***BEEG (Bio -compost Enriched Eco-friendly Globule)***: Developed by IIT Kanpur, these are seed balls consisting of indigenous variety of seeds, compost and clay. There is no need for digging pits for planting saplings. These seed balls are to be thrown at aimed places, and they will germinate when come into contact with water.
17. ***SPOTTED' in Illegal Wildlife Trade: A Peek into Ongoing Poaching and Illegal Trade of Leopards in India'.***: It has been released by TRAFFIC India. According to the report, there were total of 747 leopard deaths between 2015-2019 in India. Leopard is listed as Vulnerable in IUCN Red List.
18. ***International Solar Alliance (ISA):*** An amendment made in the International Solar Alliance (ISA) agreement has allowed all 192 member countries of the United Nations to join the Alliance. ISA is a multilateral forum jointly launched by India and France on the side-lines of the 21st Conference of Parties (COP 21) to the United Nations Framework Convention on Climate Change in 2015. It aims to work for efficient exploitation of solar energy to reduce dependence on fossil fuels.
19. ***Snow Leopard Conservation Centre***: The centre is to be developed by the Uttarakhand forest department and the United Nations Development Programme (UNDP). It aims to conserve and restore Himalayan ecosystems and also to conserve elusive snow leopards and other endangered Himalayan species.
20. ***Pokkali***: Farmers in West Bengal are experimenting with the Pokkali variety of rice It is a unique variety of rice known for its saltwater resistance and is cultivated in the districts of Alappuzha, Thrissur and Ernakulam districts of Kerala. The brand Pokkali has received a GI tag.
21. ***COVID19BWM App***: The Supreme Court has made it mandatory for all municipal corporations and state pollution control boards to use the 'COVID19BWM APP' for tracking biomedical waste daily. It is an application launched by the Central Pollution Control Board (CPCB) to track biomedical waste.
22. ***Nag River***: The Bombay High Court has said that the Nag river has become extremely polluted due to industrialisation and urbanisation. It is a river flowing through the city of Nagpur in Maharashtra. The river originates in Lava hills near wadi and forms a part of the Kanhan-Pench river system.
23. ***Dhole***: A paper titled 'A strategic road map for conserving the endangered dhole Cuon alpinus in India', was published by the Scientists from the Wildlife Conservation Society-India and others. Dhole is also known as Asian wild dog, Asiatic wild dog, Indian wild dog, whistling dog, red dog and mountain wolf. It is native to Central, South and Southeast Asia. IUCN Status: Endangered, CITES: Appendix II, Wildlife Protection Act: Schedule II.

SCIENCE & TECHNOLOGY

Africa declared free of wild polio

News: Africa Regional Certification Commission, an independent body has declared Africa free from wild polio.

Facts:

- ***Polio:*** It is a highly infectious disease caused by a virus. It invades the nervous system and can cause total paralysis in a matter of hours.
- ***Types:*** There are three types of wild poliovirus strains: Wild Polio Virus type 1 (WPV1), Wild Polio Virus type 2 (WPV2) and Wild Polio Virus type 3 (WPV3).
- ***Transmission:*** The virus is transmitted by person-to-person spread mainly through the faecal-oral route or by a common vehicle (for example contaminated water or food) and multiplies in the intestine.
- ***Symptoms:*** Fatigue, headache, vomiting, stiffness of the neck and pain in the limbs.
- ***People at Risk:*** Polio mainly affects children under 5 years of age.
- ***Prevention:*** There is no cure for polio, it can only be prevented. Polio vaccine, given multiple times, can protect a child for life.
- ***Is Polio Eradicated?*** Two out of three strains of wild poliovirus have been eradicated worldwide. Africa has also been declared free of the last remaining strain of wild poliovirus. The disease is now only found in Afghanistan and Pakistan.

Additional Facts:

Global Polio Eradication Initiative (GPEI): It is a public-private partnership led by national governments with five partners – WHO, Rotary International, US Centres for Disease Control and Prevention (CDC), United Nations Children's Fund (UNICEF), Bill & Melinda Gates Foundation and Gavi, the vaccine alliance. Its goal is to eradicate polio worldwide.

Global Status:

- According to WHO, the WPV2 and WPV3 strains of wild polio virus have been eradicated globally.
- WPV1 remains in circulation in Afghanistan and Pakistan.

Status of Polio in India:

- India was declared polio free in 2014 and the last wild polio case was reported in January 2011.
- India had launched the Pulse Polio immunisation programme in 1995.
- The children in the age group of 0-5 years are administered polio drops during national and sub-national immunisation rounds (in high-risk areas) every year.

FDA approves rapid, inexpensive saliva test for novel coronavirus

News: United States Food and Drug Administration (FDA) has approved SalivaDirect test for Covid19.

Facts:

- ***Who developed the test?*** The SalivaDirect test has been developed by researchers from Yale School of Public Health in partnership with the National Basketball Association (NBA).
- ***How is the test different?*** SalivaDirect test uses saliva samples as opposed to the more invasive nasopharyngeal swabs.

- ***What is the testing Procedure?*** The collection and testing of saliva samples involves three steps — collecting saliva without preservative buffers, proteinase K treatment and heat inactivation and dualplex RT-qPCR virus detection.
- ***Significance:***
    - The testing can detect the virus even when the number of virus copies in the saliva sample is as low as 6-12 copies per microlitre.
    - The test is affordable when compared to other tests of Covid-19.
    - The testing makes sample collection non-invasive and reduces the need for trained healthcare workers to collect the samples, reducing the risk of infection during collection.
    - This test is more accurate when compared to tests using nasopharyngeal swabs which sometimes leads to false negative results due to errors during sample collection.

NASA's data suggests ocean of 'salty water' on dwarf planet Ceres

News: According to the data collected by NASA's Dawn spacecraft, dwarf planet **Ceres** reportedly has salty water underground.

Facts:

- ***Ocean World:*** These findings have given Ceres the status of an **ocean world** as it has a big reservoir of salty water underneath its frigid surface.
- ***Subsurface Oceans on other Celestial Bodies:*** Jupiter's moon Europa, Saturn's moon Enceladus, Neptune's moon Triton and the dwarf planet Pluto are also known to have Subsurface Oceans.

Additional Facts:

Dwarf planet Ceres: It is the largest object in the asteroid belt between Mars and Jupiter and the only dwarf planet located in the inner solar system.

- It has a diameter of about 950 km which is more than one-fourth of Earth's moon.
- It does not have any moon or rings. It also has a 92 km wide crater named Occator located in its northern hemisphere.

Dwarf Planet: According to the International Astronomical Union, a dwarf planet is a celestial body that- orbits the sun, has enough mass to assume a nearly round shape, has not cleared the neighborhood around its orbit and is not a moon.

Dawn Spacecraft: It is a retired space probe launched by NASA in 2007 with the mission of studying two of the three known protoplanets of the asteroid belt, Vesta and Ceres.

What are Sunspots?

News: A massive Sunspot group, AR2770 was observed using images of the Sun's surface from NASA's Solar Dynamics Observatory (SDO).

Facts:

- ***Sunspots:*** It is an area on the Sun that appears dark on the surface and is relatively cooler than surrounding parts.

- ***Why are sunspots relatively cool:*** It's because they form at areas where magnetic fields are particularly strong. These magnetic fields are so strong that they keep some of the heat within the Sun from reaching the surface.
- ***Significance:*** These spots are the visible markers of the Sun's magnetic field which forms a blanket that protects the solar system from harmful cosmic radiation.

Additional Facts:

- ***Solar Cycle:*** It is the cycle that the Sun's magnetic field goes through approximately every 11 years. The greatest number of sunspots in any given solar cycle is designated as solar maximum. The lowest number is solar minimum.
- ***Solar Flares:*** The magnetic field lines near sunspots often tangle, cross, and reorganize. This can cause a sudden explosion of energy called a solar flare. Solar flares release a lot of radiation into space. If a solar flare is very intense, the radiation it releases can interfere with our radio communications here on Earth.
- ***Coronal Mass Ejection (CME):*** These are huge bubbles of radiation and particles from the Sun. They explode into space at very high speed when the Sun's magnetic field lines suddenly reorganize.

What is the tick-borne virus spreading in China?

News: A new infectious disease called Severe Fever with Thrombocytopenia Syndrome(SFTS) caused by a tick-borne virus has killed seven people and infected 60 others in China.

Facts:

- ***SFTS virus:*** Severe fever with thrombocytopenia syndrome virus (SFTSV) belongs to the Bunyavirus family and is transmitted to humans through tick bites.
- ***Origin:*** The virus was first identified by a team of researchers in China in 2009.
- ***Symptoms:*** High fever, chills, loss of appetite, gastrointestinal symptoms, neurological abnormalities, thrombocytopenia (extremely low levels of platelets), leukocytopenia (low levels of white blood cells) so on.
- ***Risk Factor:*** The risk factors observed in more serious cases include multi-organ failure, haemorrhagic manifestation and the appearance of central nervous system (CNS) symptoms.
- ***Treatment:*** While a vaccine to treat the disease is yet to be successfully developed, the antiviral drug Ribavirin is known to be effective in treating the illness.
- ***Concerns:*** Due to current case fatality rate of between 16 and 30%, the virus has been listed among the top 10 priority diseases Blueprint by the World Health Organisation (WHO).

What is ammonium nitrate, which caused the massive explosion in Beirut?

News: The catastrophic explosion at Beirut port in Lebanon was caused by over 2,700 tonnes of ammonium nitrate kept in storage for over six years. Beirut is the capital and largest city of Lebanon. It is located on the Mediterranean coast at the foot of the Lebanon Mountains.

Facts:

- ***Ammonium Nitrate (NH4NO3):*** It is a white, crystalline chemical which is soluble in water.
- ***Where is it used?*** It is a common industrial chemical used mainly for fertiliser and is also used as one of the main components in mining explosives.
- ***Why is it used in Agriculture?*** In agriculture, ammonium nitrate fertiliser is applied in granule form and quickly dissolves under moisture, allowing nitrogen which is key to plant growth to be released into the soil.
- ***Ammonium nitrate as an explosive:*** Pure ammonium nitrate is not an explosive on its own. It is classified as an oxidiser under the United Nations classification of dangerous goods.
- However, if mixed with the ingredients like fuel or some other contaminants or because of some other external factors, it can be very explosive.

Pointly For Science & Technology

1. ***"ShadeSmart":*** It has been released by the Energy and Resources Institute (TERI) in partnership with the Department of Science & Technology under the Habitat Model for Efficiency and Comfort Project. It is an external shading system. Habitat Model for Efficiency and Comfort Project is an initiative of TERI in partnership with the Department of Science & Technology to provide the building market with external shading products that can reduce direct solar heat gain inside a building while allowing natural daylight for optimum comfort and energy efficiency.
2. ***COVISHIELD***: Drugs Controller General of India (DCGI) has given approval to Serum Institute of India (SII) to conduct Phase II+III clinical trials of COVISHIELD. The Oxford vaccine "AZD1222" is being called Covishield in India.
3. ***Crew Dragon Demo-2:*** SpaceX and NASA have successfully completed the final phase of their Demo-2 mission for the Crew Dragon spacecraft. It is the first crewed test flight of the SpaceX Crew Dragon spacecraft. It is a part of NASA's Commercial Crew Program.
4. ***Starship***: SpaceX has successfully completed a flight test of the future rocket Starship. It is a spacecraft and super-heavy booster rocket meant to act as a reusable transportation system for crew and cargo to the Earth's orbit, Moon and Mars.
5. ***Mega Labs***: The Council of Scientific and Industrial Research (CSIR) is working on developing "mega labs" to ramp up testing for COVID-19 as well as improve the accuracy rate. These labs will use Next Generation Sequencing (NGS) machines (NGS) which are normally used for sequencing human genomes to sequence 1,500 to 3,000 viral genomes at a go to detect the SARS-CoV-2 virus.
6. ***Perseids:*** It was active from August 17th to 26th,2020. It is a meteor shower that peaks every year in mid-August. It was first observed over 2,000 years ago. It occurs as the Earth runs into pieces of cosmic debris left behind by the comet Swift-Tuttle.
7. ***Transiting Exoplanet Survey Satellite (TESS):*** It has finished its primary mission imaging about 75% of the starry sky. Launched by NASA, it is a NASA mission led and operated by MIT

in Cambridge, Massachusetts. It aims to discover thousands of exoplanets around nearby bright stars.

8. ***Raman:*** Space tech startup Skyroot Aerospace has become the first Indian private company to successfully test fire Raman. It is a 3-D printed upper stage rocket engine that can send satellites of 250-700 kgs into a lower earth orbit. The engine has fewer parts and weighs less than a conventional rocket engine.
9. ***Science and Technology Indicators (STI), 2018***: It is prepared by National Science and Technology Management Information System, a division of the Department of Science Technology. According to the report, India's private sector research companies appear to employ a larger proportion of women in core research and development activities than government-funded major scientific agencies.
10. ***Digital Quality of Life (DQL) Index, 2020***: It is a global research on the quality of digital well-being in 85 countries (81% of the global population). It has been released by SurfShark, an online privacy solutions provider. Denmark and Sweden ranked 1st and 2nd respectively.
11. ***D614G***: It is the official name given to the new mutated strain of COVID-19. It was first detected in Europe. However, it is now being seen in different parts of the world and has been found in Malaysia for the first time.
12. ***Swadeshi Microprocessor Challenge***: Launched by Communications and Electronics & Information Technology, it aims to invite innovators, startups and students to use microprocessors to develop various technology products.
13. ***Glanders:*** The Delhi High Court has asked municipal bodies to take steps to prevent spread of glanders disease in animals. It is an infectious disease that is caused by the bacterium Burkholderia mallei. It is primarily a disease affecting horses, but it also affects donkeys, mules, goats, dogs and cats.
14. ***Super apps***: Tata Group is planning to launch an all-in-one super app. It is a platform developed by a company offering various services under one umbrella. Example: China's WeChat
15. ***AstroSat:*** It is India's first dedicated multi wavelength space observatory launched on a PSLV-XL in 2015. The mission aims for a detailed understanding of our universe. One of the unique features of the mission is that it enables the simultaneous multi-wavelength observations of various astronomical objects with a single satellite. Inter-University Centre for Astronomy and Astrophysics (IUCAA) has said that AstroSat has detected an extreme ultraviolet (UV) light from a galaxy called AUDFs01 which is 9.3 billion light-years away from Earth.
16. ***RLF-100 or Aviptadil***: is being probed to treat Covid-19 patients. It is an old proprietary drug formulation of synthetic human Vasoactive Intestinal Polypeptide (VIP).
17. ***Wolbachia:*** A study has suggested that the "Wolbachia method" could be used to significantly reduce the spread of dengue. The method involves introducing Wolbachia into populations of Aedes aegypti. Wolbachia are safe, natural bacteria present in up to 60% of insect species including some mosquitoes. They are safe for humans, animals and the environment. However, it is not usually found in the Aedes aegypti mosquito (responsible for transmitting viruses such as Zika, dengue and chikungunya).

SOCIAL

PM pays tribute to Bal Gangadhar Tilak On His 100th Death Anniversary

News: Prime minister has paid tribute to the freedom fighter and educationist Bal Gangadhar Tilak on his 100-death anniversary.

Facts:

- ***Bal Gangadhar Tilak:*** He was an Indian nationalist, teacher and an independence activist. He was also conferred with the title of Lokmanya.
- ***As Educationist:***
    - He founded the Deccan Education Society in 1884 along with his associate Gopal Ganesh Agarkar and others to create a new system of education that taught young Indians nationalist ideas through an emphasis on Indian culture.
    - The Society also established the Fergusson College in 1885 for post-secondary studies.
- ***Indian National Congress (INC):*** Tilak joined the Indian National Congress in 1890. He opposed moderate attitude, He along with Lala Lajpat Rai and Bipin Chandra Pal was part of the Lal-Bal-Pal trio of leaders with extremist outlooks.
- ***Home Rule League:*** Tilak helped found the All India Home Rule League in 1916–18 with G. S. Khaparde and Annie Besant. Tilak's Home Rule League worked in Maharashtra, Central Provinces and Karnataka and Berar region. Besant's League was active in the rest of India.
- ***Newspapers:*** Kesari (Marathi) and Mahratta (English)
- ***Books***: Shrimadh Bhagvad Gita Rahasya and Arctic Home of the Vedas.
- ***Significance:***
    - The declaration of Tilak "Swaraj is my birthright, and I shall have it" served as an inspiration for future revolutionaries during India's struggle for freedom.
    - A book 'Indian Unrest' written by Valentine Chirol, an English journalist stated Tilak the 'father of Indian unrest'.

Virus breaches another wall, four Bondas test positive

News: Four people from the Bonda tribal community have been tested positive for the Covid-19.

Facts:

- ***Bondas:*** They are classified as the Particularly Vulnerable Tribal Groups (PVTGs) who live in the hill regions of the Malkangiri district of Odisha.
- ***Origin:*** They are members of a group of Austroasiatic tribes and are believed to be part of the first wave of migration out of Africa about 60,000 years ago.
- ***Language:*** The Bondas speak in their language, Remo which comes under the Austroasiatic language belonging to the Mundari group.
- ***Primary Occupation:*** They are primarily forest dwellers who hunt and forage for food in the wild.

- ***Dressing Style:*** They have a unique dressing style—women are semi clad and wear various types of rings and necklaces around their bodies, while the men carry lethal bows and arrows.
- ***Matriarchal Society:*** The women prefer to marry men who are younger by at least 5-10 years so that the men can earn for them when they grow old.

Five members of Great Andaman tribe test positive

News: Survival International has called for urgent action following reports that at least five members of the Great Andamanese tribe have tested positive for Covid-19.

Facts:

- ***Great Andamanese:*** They are an indigenous people of the Great Andaman archipelago in the Andaman Islands. They are classified as Particularly Vulnerable Tribal Group(PVTG).
- ***Language:*** They speak Jeru dialect among themselves and their number stands at just 74.
- ***PVTGs in Andaman:*** The five PVTGS residing in Andamans are Great Andamanese, Jarwas, Onges, Shompens and North Sentinelese.

Additional Facts:

Survival International: It is a human rights organisation formed in 1969 that campaigns for the rights of indigenous and/or tribal peoples and uncontacted peoples.

Particularly Vulnerable Tribal Groups (PVTGs): It is a government of India classification created with the purpose of enabling improvement in the conditions of certain communities with particularly low development indices.

Other Tribes in Andaman and Nicobar Islands:

The Andaman Islands are home to four 'Negrito' tribes – the Great Andamanese, Onge, Jarawa and Sentinelese. The Nicobar Islands are home to two 'Mongoloid' tribes – the Shompen and Nicobarese.

- **Onge:** They are an indigenous people of Little Andaman, one of the Andaman Islands in India.
- **Jarawa:** They are an indigenous people of the Andaman Islands in India. They live in parts of South Andaman and Middle Andaman Islands.
- **Sentinelese**: The most isolated of all the tribes, they have no peaceful contact with outsiders, and fire warning arrows at those who approach. Their home is in Sentinel Island.
- **Shompen or Shom Pen**: They are the indigenous people of the interior of Great Nicobar Island.
- Nicobarese: They are an Austroasiatic-speaking people of the Nicobar Islands

Covid-19 impacts folk artistes

News: The Covid-19 pandemic has impacted the livelihood of several folk artistes including 'Behrupiyas'.

Facts:

- ***Behrupiya:*** The word behrupiya is a derivative of the Sanskrit word bahu (many) and roop (form). They are impersonators mostly known to perform in villages and markets all over India.
- ***Where is it performed?*** It is performed in Indian States like Rajasthan, West Bengal, Maharashtra and Gujarat as also some neighboring countries like Nepal and Bangladesh.

- ***Significance:***
    - Arthashastra makes a mention of religious processions in the Mauryan times where artistes dressed as gods and were taken out in tableaux all around the kingdom.
    - Due to their expertise with disguise and impersonation, behrupiya were recruited as spies by medieval Indian kings.

Additional Facts:

Other Traditional Theatre Artforms:

- ***Bhand Pather:*** It is the traditional theatre form of Kashmir.
- ***Bhavai***: It is the traditional theatre form of Gujarat.
- ***Maach:*** It is the traditional theatre form of Madhya Pradesh.
- ***Bhaona***: It is a presentation of the Ankia Naat of Assam.
- ***Dashavatar***: It is the most developed theatre form of the Konkan and Goa regions.
- ***Krishnattam:*** It is a folk theatre of Kerala are based on the theme of Lord Krishna - his birth, childhood pranks and various deeds depicting victory of good over evil.
- ***Mudiyettu:*** It is a traditional folk theatre form of Kerala that is celebrated in the month of Vrischikam (November-December).
- ***Koodiyattam***: It is one of the oldest traditional theatre forms of Kerala, and is based on Sanskrit theatre traditions.
- ***Yakshagaan***a: It is the traditional theatre form of Karnataka, is based on mythological stories and Puranas.
- ***Therukoothu***: It is the most popular form of folk drama of Tamil Nadu, literally means "street play".It is mostly performed at the time of annual temple festivals of Mariamman (Rain goddess) to achieve rich harvest.

NGMA to organise virtual tour to commemorate Abanindranath Tagore

News: National Gallery of Modern Art will organize the virtual tour to commemorate the 150th Birth Anniversary of Abanindranath Tagore.

Facts:

- ***Abanindranath Tagore***: He was one of the most prominent artists of India.
- ***Contributions:***
    - Abanindranath was the first major supporter of swadeshi values in Indian art.
    - He first created the 'Indian Society of Oriental Art' and later went on to establish Bengal school of art which led to the development of modern Indian painting.
    - He also sought to modernise the Mughal and Rajput styles to counter the influence of Western models of art, as taught in art schools under the British Raj.
- ***Famous Paintings:*** Ganesh Janani, Bharat Mata, The Victory of Buddha, The Passing of Shah Jahan.
- ***Famous Books:*** Aban Thakur, Rajkahini, Budo Angla, Nalak and Khirer Putul were important books in Bengali language children's literature and art.

Natesa of Rajasthan temple returns to India



News: Natesa, a rare sandstone idol has been retrieved after 22 years by the Rajasthan police after it was smuggled to the UK.

Facts:

- ***Natesa:*** It is a rare sandstone idol from the Pratihara Style of Rajasthan.
- It is originally from the Ghateswar Temple at Baroli, Rajasthan.
- ***Features:*** The sandstone Natesa figure stands tall at almost 4 ft in a rare and brilliant depiction of Shiva. A beautiful depiction of Nandi is shown behind the right leg of the Natesa icon."

Additional Facts:

- ***Pratihara Style***: It is a famous temple architecture belonging to the Gurjara-Pratihara dynasty of Rajasthan.They ruled much of Northern India from the mid-8th to the 11th century.
- The Gurjara-Pratiharas were instrumental in containing Arab armies moving east of the Indus River.
- ***Important Rulers***: Nagabhata II, Mhir Bhoj and Mahenedra pal I.
- ***Significance***: They are known for their sculptures, carved panels and open pavilion style temples. The greatest development of their style of temple building

Pointly For Social

1. ***"The Toxic Truth: Children's exposure to lead pollution":*** It has been released by United Nations Children's Fund (UNICEF) and non-profit Pure Earth. According to the report, around 1 in 3 children have blood lead levels at or above 5 micrograms per deciliter (µg/dL), the level at which requires action. Nearly half of these children live in South Asia.
2. ***Nuakhai Juhar***: It is the agricultural festival celebrated in Odisha, Chhattisgarh and areas of neighbouring states to welcome the new crop of the season. It is also called Nuakhai Parab or Nuakahi Bhetghat.
3. ***Kiran:*** It has been launched by Social Justice and Empowerment. It is a toll-free mental health rehabilitation helpline number that aims to provide support for early screening, psychological support, distress management, mental wellbeing psychological crisis among others.
4. "***International Principles and Guidelines on Access to Justice for Persons with Disabilities":*** Launched by UN, it aims to dismantle barriers blocking people with disabilities from access to justice. The guidelines outline 10 principles of access to justice for people with disabilities such as people with disabilities have the right to participate in the administration of justice on an equal basis with others and detailed steps for implementation.
5. ***"Remote Learning Reachability report":*** It has been released by United Nations Children's Fund (UNICEF). According to the report, at least a third of the world's schoolchildren which works to around 463 million could not access remote learning since schools have been shut down because of Covid-19. In India, at least 1.5 million schools are closed because of the

pandemic, which is affecting 286 million students from pre-primary to secondary levels of which 49% are girls.

INTERNAL SECURITY

Defence Minister launches Naval Innovation and Indigenisation Organisation (NIIO)

News: Union Defence Minister has launched Naval Innovation and Indigenisation Organization

Facts:

- ***NIIO:*** It is a three-tiered organisation that aims to help end-users interact with academia and industry towards fostering innovation and indigenisation for self-reliance in defence.
- ***Three Tier Structure:***
    - Naval Technology Acceleration Council(N-TAC): It will bring together the twin aspects of innovation and indigenisation and provide apex level directives.
    - ***Working group:*** It will work under the N-TAC to implement the projects.
    - ***Technology Development Acceleration Cell (TDAC):*** It has been created for induction of emerging disruptive technology in an accelerated time frame.

Additional Facts: A compendium of Indian Navy's Indigenization perspective plans titled **'SWAVLAMBAN'** was also released by the Defence Minister

Defence Minister launches various initiatives of DPSUs & OFB

News: Defence minister has launched several initiatives by Defence PSUs and OFB as part of the Atma Nirbhar Bharat Saptah.

Facts:

Atma Nirbhar Bharat Saptah: It is an initiative of the Ministry of Defence to boost indigenisation of defence production which will provide impetus to Atma Nirbhar Bharat Abhiyan.

Key Initiatives Taken and Launched:

- ***Negative List***: These are a list of 101 items that the Defence Ministry will stop importing and procure these items from domestic manufacturers.
- ***Increase in FDI limit***: The Government of India has raised the Foreign Direct Investment (FDI) in defence manufacturing from 49% to 74% under the automatic route.
- Separate budget for domestic capital procurement: Defence ministry has bifurcated the capital procurement budget for 2020-21 between domestic and foreign capital procurement routes.
- ***Maareech Integration facility***: It has been launched by Bharat Electronics Limited (BEL) for manufacturing, integration and testing of Anti Torpedo Defence System Maareech which has been designed by DRDO.
- ***Industrial Design Centre***: It has been set up by BEML to focus on infrastructure creation in the Defence Sector.

- ***Center of Excellence*** - Special Materials: It has been set up by MIDHANI to primarily focus on promoting applied research for the development of Special Materials used in aerospace, defence, nuclear, space and other strategic areas.

Pointly For Internal Security

1. ***Ninja***: It will be deployed by Indian Railways. It is a drone or unmanned aerial vehicle (UAV) procured by the Indian Railways to monitor its assets, ensure safety for passengers and aid the deployed security personnel.
2. ***Mission-Based Deployments (MBD) policy***: Indian Navy has effectively carried out Mission-Based Deployments (MBD) to protect maritime interests by deploying ships and aircraft at major and sensitive locations. The policy was adopted by the Indian Navy in 2017. Under this, the Navy regularly deploys ships for Presence and Surveillance Missions (PSM), off critical choke points / sea lanes in the Indian Ocean Region (IOR)
3. **SRIJAN:** Launched by Ministry of Defence, it is an online portal that aims to promote indigenisation of defence items production.
4. ***Sarthak:*** It has been launched by Indian Coast Guard (ICG). It is an offshore Patrol Vessel (OPVs) designed and built indigenously by Goa Shipyard Limited.
5. ***Project Cheetah:*** The project involves arming Heron unmanned aerial vehicles (UAV) with laser-guided bombs, precision-guided munitions and anti-tank missiles for keeping an eye on enemy locations and stations and taking them out if required. Heron is a Medium Altitude Long Endurance (MALE) unmanned aerial system (UAS) developed by Israel Aerospace Industries.
6. ***Submarine optical fibre cable project:*** Recently launched, it is a 2,300-kilometre undersea cable that provides better connectivity from Chennai to Port Blair and seven other Islands -- Swaraj Dweep (Havelock), Long Island, Rangat, Hutbay (Little Andaman), Kamorta, Car Nicobar and Campbell Bay (Great Nicobar).

MISCELLANEOUS

Union Minister addresses Foundation Day of AREAS

News: Union Power Minister has addressed the 6th Foundation Day of Association of Renewable Energy Agencies of States (AREAS).

Facts:

- **AREAS:** It has been formed as a Ministry of New and Renewable Energy (MNRE) initiative to provide a knowledge sharing platform for the renewable energy sector.
- ***Registered under:*** It has been registered under Society Registration Act 1860 in 2014.
- ***Composition:*** Union Minister for New & Renewable Energy is the Patron of the Association and Secretary, MNRE is the ex-officio President of the Association.
- All SNAs (State Nodal Agencies) are members of the Association.

6th National Handloom Day

News: Since 2015, National Handloom Day is celebrated every year on 7th August.

Facts:

Initiatives launched on National Handloom Day, 2020

- ***Mobile App & Backend Website for Handloom Mark Scheme (HLM)***: The app helps ascertain the genuineness and originality of the product through unique and dynamic QR code labels affixed on each handloom product.
- ***"My Handloom" portal***: It is a portal for individual weavers and other organizations for applying for various benefits under the various handloom schemes.
- ***#Vocal4Handmade***: It is a social media campaign launched to promote handloom products.

Ministry of Tourism organises the 50th webinar titled "Cultural heritage of Hyderabad"

News: Ministry of Tourism's Dekho Apna Desh Webinar Series organized the 50th webinar titled "Cultural heritage of Hyderabad".

Facts:

- ***Hyderabad***: It is known as the "City of Pearls" and the "City of Nizams" and has been the centre of a vibrant historical legacy ever since its inception by the Qutub Shahi dynasty.
- ***Established by***: Muhammad Quli Qutub Shah established Hyderabad in 1591 to extend the capital beyond the fortified Golconda. In 1687, the city was annexed by the Mughals. In 1724, Mughal governor Nizam Asaf Jah I declared his sovereignty and founded the Asaf Jahi dynasty also known as the Nizams.
- ***Important Cultural Sites:***
    - ***Golconda Fort***: It is a fortified citadel and an early capital city of the Qutb Shahi dynasty. It was first built by the Kakatiya dynasty in the 13th century.
    - ***Chowmahalla Palace***: It has bagged the UNESCO Asia-Pacific Heritage Merit Award for Culture Heritage Conservation.
    - ***Charminar:*** The monument was erected when Quli Qutub Shah shifted his capital from Golconda to Hyderabad.
    - ***Mecca Masjid***: Completed by Aurangazeb in 1693.The bricks used here are believed to be from Mecca and hence the name.
    - ***Warangal Fort***: This fort appears to have existed since at least the 12th century when it was the capital of the Kakatiya dynasty.

Additional Facts:

- ***DekhoApnaDesh webinar series***: It was launched by the Ministry of Tourism in April 2020 to create awareness about and promote various tourism destinations of India.
- ***Incredible India***: It is the name of an international tourism campaign maintained by the Government of India since 2002 to promote tourism in India.

Pointly For Miscellaneous

1. ***Textile Grand Challenge***: It was organised by the Ministry of Textiles with the active support of National Jute Board and the Start-up India Team of the Department for Promotion of Industry & Industrial Trade (DPIIT). It aims to bring forward innovative ideas by start-ups/entrepreneurs for development of cost effective and low-weight carry bags using Jute Biomass, Jute Plant-based biopolymer and cotton fibre waste to phase out plastic bags.
2. ***International women's trade Centre (WTC):*** Kerala has announced the setting up of India's first international women's trade Centre (WTC). The Centre aims to accelerate women entrepreneurship and secure gender parity while providing women with a safe place away from home to start new businesses set up or expand and get their products marketed globally.
3. ***National GIS (Geographic Information System) enabled land bank system:*** Launched by Commerce and Industry, the system aims to help investors to get real-time information about the availability of industrial land and resources. The system has been developed by integrating the Industrial Information System (IIS). IIS portal is a GIS-enabled database of industrial areas/clusters across the states.
4. ***Expert committee to review DRDO Labs***: Defence Research and Development Organisation (DRDO) chairman has constituted a five-member expert committee to review the charter of duties for all laboratories of the DRDO and to focus on indigenous development of futuristic technologies.
5. ***Innovation-cum-Incubation Centre***: It has been established jointly by National Research Development Corporation (NRDC) and Council of Scientific and Industrial Research-National Aerospace Laboratories (CSIR-NAL) to promote Aerospace engineering start-ups. Under this program, start-ups in the area of Aerospace engineering would be incubated, mentored and supported for product and prototype development and their validation.
6. **MY IAF**: It aims to provide career related information and details for those desirous of joining the Indian Air Force (IAF). It has been developed by Indian Air Force(IAF) in association with Centre for Development of Advanced Computing (C-DAC) as a part of Digital India initiative.
7. ***National Expert Group on Vaccine Administration for COVID-19***: It aims to keep India in the forefront of any ongoing effort worldwide to innovate, prepare, produce and launch candidate vaccines to deal with the COVID-19 pandemic for India and for the world.
8. ***eSanjeevan***i: It is a digital platform that has enabled two types of telemedicine services: a) eSanjeevani: It is a doctor to doctor telemedicine system being implemented under the Ayushman Bharat Health and Wellness Centre(AB-HWCs) programme and b) eSanjeevaniOPD: It was launched amid the Covid-19 pandemic to enable patient-to-doctor tele-consultation.
9. ***Dhanwantari Rath***: It is a mobile unit provided by All India Institute of Ayurveda(AIIA) for extending the Ayurveda Preventive and Promotive health services in the residential colonies of Delhi Police.
10. ***AYUSH for Immunity Campaign***: Launched by Ministry of AYUSH, it is a three-month campaign which aims to increase awareness about affordable and easy practices that can be adopted for enhancing immunity and preventing any disease.

11. ***International Youth Day (IYD):*** It was designated by the United Nations (UN) in the year 1999. The first IYD was observed in 2000 and has been observed annually ever since. 2020 theme: Youth Engagement for Global Action.
12. ***Charan Paduka***: It is a first of its kind Initiative started by Madhya Pradesh Police for migrant labourers passing through the state. Under this, the migrant labourers going barefoot are being provided shoes and slippers to reduce their pain.
13. ***Quinine Nongladew***: It is a village in the state of Meghalaya. It is named after the alkaloid quinine extracted from the bark of cinchona, a plant belonging to the Rubiaceae family and classified as either a large shrub or a small tree.
14. ***Kisan Rail***: Indian Railways introduced first "Kisan Rail" from Devlali to Danapur on 7th august. It is a special train which aims to help in bringing perishable agricultural products like vegetables, fruits to the market in a short period of time.
15. ***Food Vision 2050 prize*** Rockefeller Foundation has selected Naandi Foundation, Hyderabad-based non-profit, as one of the 'Top 10 Visionaries' in the world for the Food Vision 2050 Prize. It has been selected for Arakunomics- a new integrated economic model that ensures profits for farmers and quality for consumers through regenerative agriculture. It was based on work with tribal farmers in Araku.
16. ***Knit India Movement***: It is an intensified campaign to enable a strong and emotionally integrated nation. The idea of the campaign was propagated by Indian Vice President to mark the 78th anniversary of the Quit India movement.
17. ***Import embargo on 101 items*** : The Department of Military Affairs (DMA), Ministry of Defence (MoD) has prepared a list of 101 items for which there would be an embargo on the import beyond the timeline indicated against them. It would be progressively implemented between 2020 and 2024. The move is aimed to boost indigenisation of defence production.
18. ***Pulikali(Tiger Dance)***: It is a recreational folk art from the state of Kerala. It is performed by trained artists to entertain people on the occasion of Onam, an annual harvest festival. On the fourth day of Onam festival, artists paint their bodies like tigers with stripes of yellow, red and black and dance to the rhythm of traditional percussion instruments such as thakil, udukku and chenda.
19. ***Policy brief on the Covid-19 pandemic's impact on education***: Released by UN, the brief notes that almost 24 million children are at risk of not returning to school next year due to the economic fallout of COVID-19. More than 1.6 billion learners across the world have been affected by the disruption of the education system.

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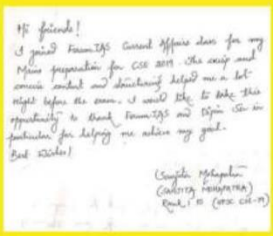
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AIR 10, CSE 2019



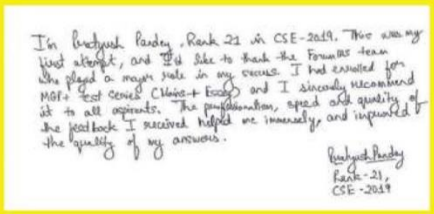
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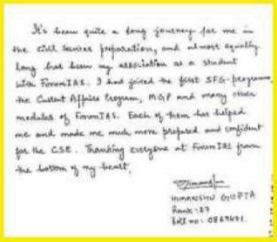
HIMANSHU GUPTA
AIR 27, CSE 2019



Hi friends!
I joined ForumIAS Current Affairs class for my Mains preparation for CSE 2019. The easy and concise content and structuring helped me a lot right before the exam. I would like to take this opportunity to thank ForumIAS and Vipin Sir in particular for helping me achieve my goal.
Best wishes!
(Sanjita Mohapatra)
(SANJITA MOHAPATRA)
Rank-10 (CSE-19)



I'm Pratyush Pandey, Rank 21 in CSE-2019. This was my first attempt, and I'd like to thank the ForumIAS team who played a major role in my success. I had enrolled for MGP+ Test series, Classes+ Essay and I sincerely recommend it to all aspirants. The professionalism, speed and quality of the feedback I received helped me immensely, and improved the quality of my answers.
Pratyush Pandey
Rank-21,
CSE-2019



It's been quite a long journey for me in the civil services preparations, and almost equally long has been my association as a student with ForumIAS. I had joined the GS1 SFG programme, the Current Affairs program, MGP and many other modules of ForumIAS. Each of them has helped me and made me much more prepared and confident for the CSE. Thanking everyone at ForumIAS from the bottom of my heart.
HIMANSHU GUPTA
Rank-27
Roll no.-0824701

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#rank41| Ayushi Jain : From Madhya Pradesh, Ayushi joined us for her Mains preparation for General Studies and **Anthropology** Optional. She chose us for her Personality Test Preparation after Mains thorugh Microsoft Teams web / video calls.

#rank46 | Dhatri Reddy : An ardent follower of the ForumIAS Community and a very active member, Dhatri chose us for MGP and joined us for **Sociology** Program of ForumIAS. She has given us the privilege of producing the Toppers from Andhra - Telangana Region the third year in a row - CSE 2017 - Rank 1, CSE 2018 - Rank 7 and CSE 2019 - Rank 43.

#rank90 | Dr. Anupama Singh : A doctor from PMCH, Patna, Anupama chose us for her Mains Preparation, and learnt basics of answer writing with us. She is a shining example how no ceiling exists for doctors or mothers, or both who want to ace the examination with a technical degree and family responsibilities.

#rank30 | Pari Bishnoi : Pari is a graduate from Delhi University who chose us for her Mains 2019 preparation taking up GS 2 & 3 Dynamic Issues classes and IGP. She hails from Rajasthan, and is the daughter of a farmer.

आप रीचा रत्नम के बारे में क्या कहेंगे? जब आप जानेंगे की हिंदी माध्यम में तैयारी करने वाली एक बच्ची ने अंग्रेजी माध्यम में क्लासेज की – और अंग्रेजी माध्यम के टेस्ट सीरिज में हिंदी माध्यम में उत्तर लिखे – सिर्फ इसलिए ताकि सही इवैल्यूएशन और गाइडेंस मिल सके। यही न की दृढ निश्चय और संकल्प के सामने कठिनाईयां आखिर घुटने टेक ही देती हैं? रीचा रत्नम 274 रैंक से संभवतः हिंदी माध्यम से टॉपर ही हैं। **ForumIAS** वह संस्थान है जो अपने छात्रों से ही प्रेरणा लेता है।



Rank 274 (हिन्दी माध्यम)

