

PERFECT 7

**Weekly
Current Affairs**

An Initiative of Dhyeya IAS



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Needs more Inclusiveness

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DHYEYA IAS : AN INTRODUCTION



Vinay Kumar Singh
Founder & CEO

The guiding philosophy of the institute, throughout, has been creation of knowledge base. Dhyeya IAS inculcates human values and professional ethics in the students, which help them make decisions and create path that are good not only for them, but also for the society, for the nation, and for the world as whole. To fulfill its mission in new and powerful ways, each student is motivated to strive towards achieving excellence in every endeavor. It is done by making continuous improvements in curricula and pedagogical tools.

The rigorous syllabi not only instills in them, a passion for knowledge but also attempts to teach them how to apply that knowledge in real-life situations. The programmes lay emphasis on well-rounded personality development of the students and also in inculcating the values of honesty and integrity in them.



Q.H. Khan
Managing Director

Dhyeya IAS is an institution that aims at the complete development of the student. Our faculty are hand-picked and highly qualified to ensure that the students are given every possible support in all their academic endeavors. It is a multi-disciplinary institution which ensures that the students have ready access to a wide range of academic material. Our brand of education has broad horizons as we believe in exposure. Our students are encouraged to widen their knowledge base and study beyond the confinements of the syllabus. We aim to lend a gentle guiding hand to make our students recognize their inner potential and grow on their own accord into stalwarts of tomorrow's society.

PERFECT 7 : AN INTRODUCTION



Kurban Ali
Chief Editor

With immense pleasure I would like to inform you that the new version of 'Perfect 7', from the Dhyeya IAS, is coming with more information in a very attractive manner. Heartily congratulations to the editorial team. The 'Perfect 7' invites a wider readership in the Institute. The name and fame of an institute depends on the caliber and achievements of the students and teachers. The role of the teacher is to nurture the skills and talents of the students as a facilitator. This magazine is going to showcase the strength of our Institute. Let this be a forum to exhibit the potential of faculties, eminent writers, authors and students with their literary skills and innovative ideas.

Please do visit our website www.dhyeyaias.com and our youtube channel for regular and updated information on current affairs.



Ashutosh Singh
Managing Editor

We have not only given the name 'Perfect 7' to our magazine, but also left no stone unturned to keep it 'near to perfect'. We all know that beginning of a task is most vital and full of challenges. So we met the same fate.

Publishing 'Perfect 7' provided us various challenges because from the beginning itself we kept our bar too high to ensure the quality. Right from the very first issue we had a daunting task to save aspirants from the 'misinformation' or 'overdose of information'. Focussing on civil services examination 'Perfect 7' embodies in itself perfect friend and guide in your preparation. This weapon is built to be precise yet comprehensive. It is not about bombardment of mindless facts, rather an analysis of various facets of the issues, selected in a systematic manner. We adopted the 'Multi Filter' and 'Six Sigma' approach, in which a subject or an issue is selected after diligent discussion on various levels so that the questions in the examination could be covered with high probability.

Being a weekly magazine there is a constant challenge to provide qualitative study material in a time bound approach. It is our humble achievement that we feel proud to make delivered our promise of quality consistently without missing any issue since its inception.

Your suggestions and popular demands always motivate us and keep our morale high.

May this version of 'Perfect 7' instill a new energy and a new spirit in you. We wish that the bond of affection between you and Dhyeya IAS reaches at a new height.



Send us your suggestions, comment, views and feedback for guiding us on

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PREFACE



Dhyeya family has decided to bring a new colourful and vibrant version of **'Perfect 7'** – a panacea for current affairs, which will add positive and dynamic energy in your preparation.

'Perfect7' is an outstanding compilation of current affairs topics as per the new pattern of Civil Services Examination (CSE). It presents weekly analysis of information and issues (national and international) in the form of Articles, News Analysis, Brain Boosters, PIB Highlights and Graphical Information, which helps to understand and retain the information comprehensively. Hence, **'Perfect 7'** will build in-depth understanding of various issues in different facets.

'Perfect7' is our genuine effort to provide correct, concise and concrete information, which helps students to crack the CSE. This magazine is the result of the efforts of the eminent scholars and the experts from different fields. **'Perfect 7'** is surely a force multiplier in your effort and plugs the loopholes in the preparation.

We believe in environment of continuous improvement and learning. Your constructive suggestions and comments are always welcome, which could guide us in further revision of this magazine.

Omveer Singh Chaudhary

Editor
Dhyeya IAS

As a proud jewel of Dhyeya IAS, **'Perfect 7'** now comes in a new coloured avatar. **'Perfect 7'** is a quintessential part of your preparation strategy for Civil Services Examination. A regular and manageable dose of current affairs will now reach you in new format, making it more reader friendly. Our humble attempt to serve you is surely rewarded by your appreciations. It encourages us to innovate and provide the best as per our ability.

A dedicated team of experts at Dhyeya IAS toils night and day to make your dream of Civil Services come true. I heartily thank and express my gratitude to the esteemed readers and all the people involved in making this magazine a shining star in the galaxy of Dhyeya IAS.

Rajat Jhingan

Editor
Dhyeya IAS

PERFECT 7

Weekly Current Affairs

An Initiative of Dhyeya IAS

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7 IMPORTANT ISSUES

01

PM-KISAN : Needs more Inclusiveness

Why in News?

- Recently, it was realized that uncertainty over the reach of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and its targeting, the relevance of the scheme needs to be re-evaluated.

Introduction

- The PM-KISAN is the first universal basic income-type of scheme targeted towards landed farmers. It was introduced in December 2018 to manage agricultural stress.
- Initially, the scheme was targeted at small and medium landed farmers, but with the declining growth in gross value added of the agricultural sector, it was extended to all farmers in May 2019. The Union budget had allocated Rs 75,000 crore to this scheme in 2020-21.
- Under the scheme an income support of 6,000/- per year in three equal installments will be provided to small and marginal farmer families having combined land holding/ownership of upto 2 hectares. Definition of family for the scheme is husband, wife and minor children.
- State Government and UT administration will identify the farmer families which are eligible for support as per scheme guidelines. The fund will be directly

transferred to the bank accounts of the beneficiaries.

- The scheme aims to supplement the financial needs of the SMFs in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income at the end of the each crop cycle.
- This would also protect them from falling in the clutches of moneylenders for meeting such expenses and ensure their continuance in the farming activities.

Installment Timing Issues

- The scheme is divided into three instalments in three different periods of a year. It started with a retrospective clause of previous year. The three periods in a year are:
 - 1 December to 31 March (first instalment)
 - 1 April to 31 July (second instalment)
 - 1 August to 30 November (third instalment)
- In the first year of the scheme, if a farmer was registered during the first period, s/he would get all three instalments. If registration was during the second period, the farmer would receive two instalments — second and third. Farmers registered during the third

period would get only the third instalment.

- The discrepancies are in part because the government data tabulation method is not accurate. For instance, if a farmer gets his/her first instalment during the third period, government data will show it in the first instalment category. Due to this, the number of first instalment beneficiaries on PM-KISAN website shows a larger number in comparison to the other two instalments.
- Many farmers submitted their application forms after the announcement of the scheme on February 1. But due to limitations in the government machinery, not all of them were registered in the first period.
- There were higher numbers of farmers registered during the first period of the scheme. It slowed down after the scheme was declared universal. After announcing the scheme, the Union government waived off the Aadhar authentication process which helped state governments to speed up registration. However, on the ground, officials have not followed this rule.

Non-Payment Due to Data Issues

- The responsibility of validation of land records of the farmers to be beneficiaries of this scheme along

with the distribution of funds lies with the state authorities.

- ◆ A large number of farmers which are excluded belong to the self-registration category which was recently opened up for the farmers across the country and the procedure to get it cross-verified is still ongoing in these states.
- ◆ The process of beneficiary verification is a coordinated effort between officials of state agriculture department and district administration. This time it was delayed due to Covid lockdown and procurement drive of Rabi harvest.
- ◆ Also, there have been newly added beneficiaries due to recent self registration process which has further complicated the process and raised the number of beneficiaries which are yet to receive the latest batch of money under the scheme
- ◆ Of the farmers who were yet to receive the latest disbursement, nearly one-third belong to Uttar Pradesh — 54.14 lakh beneficiaries.
- ◆ Odisha is second on the list of states with the maximum number of farmers who haven't received the latest disbursement — 17 lakh farmers, or around 46 per cent of registered beneficiaries.
- ◆ It is followed by Maharashtra (14 lakh farmers, or 14 per cent) and Rajasthan (12 lakh farmers, or 19 per cent). In Assam, over 40 per cent of the registered farmers haven't received the instalment.

Delhi-NCR Coronavirus Telephone Survey

- ◆ Data from the Delhi-NCR Coronavirus Telephone Survey Round 3 (DCVTS-3) conducted by the NCAER National Data Innovation Centre in mid-June provides some useful insights.

- ◆ The target geographical area for DCVTS is the Delhi-NCR. The DCVTS-3 included 52 per cent rural and 48 per cent urban households from Haryana, Delhi, Rajasthan and Uttar Pradesh.
- ◆ The survey records a somewhat lower level of economic distress among farmers than among other groups. While farmers faced some logistical challenges in transporting and selling their produce, 97 per cent of them continued to harvest rabi crops and prepared for the kharif season.
- ◆ Nearly 75 per cent of the cultivators who usually hire labourers for agricultural activities continued to do so. As a result, farmers were relatively immune to the economic impact of the lockdown.
- ◆ About 32 per cent of them experienced large income losses in the month of May, which is much lower compared to the proportion among casual wage workers (73 per cent) and business households (70 per cent). About 20 per cent of farm households reported no reduction in their income in May.
- ◆ In the months of April and May, 21 per cent of 632 farm households received cash transfers through PM-KISAN. Among the recipients, around two-thirds reported receiving Rs 2,000 and about a fourth received Rs 4,000 in April and May combined, possibly because family members engaged in agricultural activities may be co-residing within a household.
- ◆ Overall, when compared to non-recipients of PM-KISAN (including both farm and non-farm households), these households exhibited lower signs of economic distress.
- ◆ About 35 per cent of rural PM-KISAN recipients suffered

income losses to a large extent in comparison to more than half of the non-recipients.

- ◆ However, these households were somewhat better off than the general rural population even before receiving PM-KISAN benefits. Most of the farmers in UP, Haryana and Rajasthan own land and should be receiving benefits. But only 21 per cent of the cultivators interviewed reported receiving the benefit. The exclusion is greater in UP than in Haryana and Rajasthan.
- ◆ Scheme is not pro-poor since recipients of PM-KISAN seemed to be better off than the general rural population even before the lockdown.

Way Forward

- ◆ A direct cash transfer scheme like PM-KISAN is a game-changer and can have significant effects in supporting farmers. This scheme needs to be scrutinized to check no needy farmer is left out and implementation should be free of complexities and loopholes. It plays vital financial support in distress and needs more attention in budget.



General Studies Paper- II

Topic:

- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

General Studies Paper- III

Topic:

- Issues related to direct and indirect farm subsidies and minimum support prices; Public Distribution System- objectives, functioning, limitations, revamping; issues of buffer stocks and food security; Technology missions; economics of animal-rearing.

Q. PM-Kisan scheme has been a savior and a game changer at the time of Covid and has helped in boosting rural demand. But, it has not helped the needy and poor. Comment.

02

Presidential System : Is Feasible for India

Why in News?

- ◆ Shashi Tharoor, a Member of Parliament from the Congress party, has argued once again that India should switch to a United States (US)-type presidential form of government if it wishes to have a democracy that works.
- ◆ He reopened the debate on the parliamentary versus presidential systems that had been dormant for several decades.

Introduction

- ◆ It is argued by some section of the society that the political system in India was created based entirely on British parliamentary democracy and their experience of what they themselves were deprived of.
- ◆ Traditionally, there have been three criticisms of the presidential form of government:
 - ◆ the president can assume dictatorial powers;
 - ◆ the executive is not responsible to the directly elected legislature; and
 - ◆ finally, if the president belongs to one party and the legislature is controlled by another party, it can lead to conflict and paralysis.
- ◆ But each of these criticisms can be dealt with as the US experience has shown; there are definite checks and balances in the presidential system.
- ◆ This debate is academic as switchover to the presidential system doesn't seem possible under our present constitutional scheme because of the 'Basic Structure' doctrine propounded by the Supreme Court in 1973.
- ◆ The Constituent Assembly had made an informed choice after considering both the British model

and the American model and after Dr. B.R. Ambedkar had drawn up a balance sheet of their merits and demerits. To alter the informed choice made by the Constituent Assembly would violate the 'basic structure' of the Constitution.

Parliamentary System: In Constitution

- ◆ It has two executives- 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 wields effective power.
- ◆ 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.

Parliamentary System: Concerns

- ◆ Indian parliamentary system has created a unique breed of legislator, largely unqualified to legislate.
- ◆ Legislators have sought election only in order to wield executive power.
- ◆ It has produced governments dependent on a fickle legislative majority. Fickle majority leads the government to focus more on politics than on policy or performance.
- ◆ Current system has distorted the voting preferences of an electorate that knows which individuals it wants to vote for but not necessarily which parties.

- ◆ It has given rise to parties that are shifting alliances of selfish individual interests, not vehicles of coherent sets of ideas.
- ◆ It has forced governments to concentrate less on governing than on staying in office, and obliged them to cater to the lowest common denominator of their coalitions.
- ◆ The parliamentary system does not permit the existence of a legislature distinct from the executive.
- ◆ Accountability of the government to the people, through their elected representatives, is weakened.

Problems within the Party System

- ◆ In India, a party is all-too-often a label of convenience which a politician adopts and discards frequently. So, a politician changing a party is not treated as an unusual event in India.
- ◆ In the absence of a real party system, the voter chooses not between parties but between individuals.
- ◆ The candidates are usually chosen on the basis of their caste, their

Limitations: Executive being Selected from Parliament

- It limits executive posts to those who are electable rather than to those who are able.
- Though some members can be bought in through the Rajya Sabha, but it too has been largely used to preserve full-time politicians.
- It puts a premium on defections and horse-trading. The anti-defection Act of 1985 has failed to cure the problem.
- Legislation suffers as most laws are drafted by the executive — in practice by the bureaucracy.

public image or other personal qualities. So, voters vote for a legislature not to legislate but in order to form the executive.

- ♦ The ruling party inevitably issues a whip to its members in order to ensure unimpeded passage of a bill.

Presidential System: Merits

- ♦ A directly elected chief executive at Centre and State would be free from vulnerabilities of coalition support politics, would have the stability of tenure free from a legislative whim.
- ♦ He/she will be able to appoint a cabinet of talents, be able to devote his or her energies to governance, and not just to government.
- ♦ The Indian voter will be able to vote directly for the individual he or she wants to be ruled by.
- ♦ The president will truly be able to claim to speak for a majority of Indians rather than a majority of MPs.

Presidential System: Concerns

- ♦ The Risk of Dictatorship in Presidential System
 - ♦ The only serious objection to the presidential system is that it carries with it the risk of dictatorship.
 - ♦ The fear is of an imperious president, immune to parliamentary defeat and impervious to public opinion, ruling the country by fiat.
 - ♦ But under the current parliamentary system, a leader with absolute majority and subservient legislature could act in the same manner.
- ♦ Lack of Cooperation
 - ♦ A weakness of the system is its failure to ensure the co-operation between law-makers and administrators.

- ♦ Frequent conflicts between the legislature and the executive may lead to deadlocks.
- ♦ Separation of Powers
 - ♦ If the legislature is dominated by the same party to which the President belongs, he may prevent any move from the legislature.

Generic Multiple Problems

- ♦ The causes for the political malaise in India are manifold and they are not limited to a particular form of government.
- ♦ Devoid of political principles many, if not most, politicians are up for sale. For these venal politicians, defection and party-hopping are not serious political maladies but an essential component of their political strategy to attain or retain power. This is unlikely to change even if India moves to a presidential system.
- ♦ Caste and communal considerations play a big role in Indian elections. This is a societal virus that is unlikely to disappear by switching to a presidential system. The same considerations will apply in choosing a presidential cabinet that affects cabinet formation in a parliamentary system. It is utopian to assume that the president will choose his cabinet based primarily on considerations of merit. In fact, leaving the choice of the cabinet to the whims and fancies of the president will additionally vitiate the process.
- ♦ Absence of a viable party structure, the presidential system will encourage even more irresponsible behaviour by elected legislators, especially those belonging to opposition parties. If the current Indian legislatures are a cross between rubber-stamping bodies and those engaged in creating

mayhem, legislatures in the presidential system will become infinitely worse with both these characteristics on display on a much larger scale.

- ♦ The problem lies not with the parliamentary system but with the political culture of the country. This is demonstrated above all by the way voters make their choices based on communal, caste and other primordial considerations and in response to emotional appeals rather than making informed choices about public needs and services.

Way Forward

- ♦ There should be a system of government whose leaders can focus on governance rather than on staying in power. The present parliamentary system can be reformed thoroughly to remove the challenges thrown up by it.
- ♦ The debate should be on various loopholes in electoral processes i.e. from limiting expenditure of political parties and deciding the ceiling on the expenditure, to holding simultaneous elections, declaring the results for a combination of booths instead of constituencies, etc. Perhaps a discussion can be made for proportional representation. 🗳️🗳️🗳️

General Studies Paper- II

Topic:

- Comparison of the Indian constitutional scheme with that of other countries.

Topic:

- Parliament and State Legislatures - structure, functioning, conduct of business, powers & privileges and issues arising out of these.

Q. Do you think that the Parliamentary system has served well in the India? Give your opinion.

03

Shortfalls in GST Collection : Issues and Challenges

Why in News?

- ◆ Slow economic growth since 2019-20 has impacted Goods and Services Tax (GST) collections of center and states. This has made compensation to states for GST shortfalls by the center, a challenge. This was reflected in delays in such compensation for the FY 2019-20. COVID 19 pandemic's economic impact has aggravated this challenge.

Introduction

- ◆ The impact of the virus and lockdown on the economy can be clearly seen in the GST collections, with the first-quarter revenues down 41 per cent over last year, despite signs of an improvement in June, when the lockdown was eased. This has impacted the Centre's revenues as well as GST transfers to the States, which have fallen below the mandated 14 per cent annual growth rate as promised under the GST law for five years, or till 2021-22 (taking 2015-16 revenues of States as the base year). The States' combined annual expenditure can be expected to be higher than the Centre at Rs. 35-40 lakh crore, with the size of the Union Budget 2020-21 placed at Rs. 30.4 lakh crore.
- ◆ Under the GST law, states were guaranteed to be compensated for any loss of revenue in the first five years of the GST implementation from July 1, 2017.
- ◆ The shortfall is calculated assuming a 14 per cent annual growth in GST collections by states over the base year of 2015-16. The compensation is to be paid bi-monthly by the Centre to the states from cess collected.

- ◆ Under the GST structure, taxes are levied under 5, 12, 18 and 28 per cent slabs. On top of the highest tax slab, a cess is levied on luxury, sin and demerit goods and the proceeds from the same are used to compensate states for any revenue loss.
- ◆ Two weeks ago, the Central government announced that it has released the GST compensation dues to States for 2019-20. The Centre had released over Rs 1.65 lakh crore in 2019-20 as GST compensation. However, the amount of cess collected during the year 2019-20 was Rs 95,444 crore. The compensation payout amount was Rs 69,275 crore in 2018-19 and Rs 41,146 crore in 2017-18.
- ◆ The shortfall was made up by excess collections in earlier years as well as some of the balance of inter-State GST from earlier years.

GST: Provisions for Compensation

- ◆ The Goods and Services Tax (Compensation to States) Bill, 2017 was introduced in Lok Sabha on March 27, 2017. The Bill provides for compensation to states for any loss in revenue due to the implementation of GST.
- ◆ Compensation will be provided to a state for a period of five years from the date on which the state brings its State GST Act into force.
- ◆ For the purpose of calculating the compensation amount in any financial year, year 2015-16 will be assumed to be the base year, from revenue will be projected. The growth rate of revenue for a state during the five-year period is assumed be 14% per annum.
- ◆ The base year tax revenue consists of the states' tax revenues from:

(i) state Value Added Tax (VAT), (ii) central sales tax, (iii) entry tax, octroi, local body tax, (iv) taxes on luxuries, (v) taxes on advertisements, etc. However, any revenue among these taxes arising related to supply of (i) alcohol for human consumption, and (ii) certain petroleum products, will not be accounted as part of the base year revenue.

- ◆ The compensation payable to a state has to be provisionally calculated and released at the end of every two months. Further, an annual calculation of the total revenue will be undertaken, which will be audited by the Comptroller and Auditor General of India.
- ◆ A GST Compensation Cess may be levied on the supply of certain goods and services, as recommended by the GST Council. The receipts from the cess will be deposited to a GST Compensation Fund. The receipts will be used for compensating states for any loss due to the implementation of GST.

Issues

- ◆ Most economists expect negative real GDP growth this year, and nominal GDP to be close to last year's level. As indirect taxes are levied on the nominal value of transactions, this is likely to result in significant shortfall for States from the assured tax collection.
- ◆ A key source of the problem is that the 2017 Act guaranteed a tax growth rate of 14%, which is unachievable this year. Whereas no one could have foreseen the pandemic and its impact on the economy, the 14% target was too ambitious to start with. Given the government's inflation target at 4%, this implied a real GDP growth plus tax buoyancy of 9%.

- ◆ Central government is constitutionally bound to compensate States for loss of revenue for five years. The assumed rate of growth of a State's GST revenue is set at 14% by Parliament through the 2017 Act.

Suggestions

- ◆ First, the Constitution could be amended to reduce the period of guarantee to three years (thus ending June 2020). This would be difficult to do as most States would be reluctant to agree to this proposal. It could also be seen as going back on the promise made to States when they agreed to subsume their taxes into the GST.
- ◆ Second, the Central government could fund this shortfall from its own revenue. States would be happy with this proposal. However, the Centre's finances are stretched due to shortfall in its own tax collection combined with extra expenditure to manage the health and economic crisis.
- ◆ Third, the Centre could borrow on behalf of the cess fund. The tenure of the cess could be extended beyond five years until the cess collected is sufficient to pay off this debt and interest on it.
- ◆ Fourth, the Centre could convince States that the 14% growth target was always unrealistic. The target should have been linked to nominal GDP growth. If the Centre can negotiate with States through the GST Council to reset the assured tax level, it could then bring in a Bill in Parliament to amend the 2017 Act.

Compensation not an Obligation

- ◆ The Attorney General (AG) has opined that there is no obligation

on the central government to pay the GST compensation shortfall to states and the GST Council has to decide on ways to make good any shortfall.

- ◆ The AG also said the GST Council has to decide on making good the shortfall in the compensation fund by providing the sufficient amount to be credited to it.
- ◆ This has created much confusion over the obligation for compensation as the provision for compensation provided by the law passed by the parliament.
- ◆ While many states had demanded that compensation be paid from the Consolidated Fund of India (CFI), Parliament had in 2017 rejected an amendment which proposed to put an obligation on the central government to pay from CFI to meet the GST compensation shortfall.

Issue of Borrowing

- ◆ Even though the GST Council is a constitutional body, its function is to make recommendations to the Union and state governments on issues related to GST.
- ◆ Unlike other statutory bodies (such as Securities and Exchange Board of India, electricity regulatory authority, etc), it cannot hold property or exercise borrowing powers. Alternatively, the Council can recommend monetising future revenue just like reverse mortgage or lease rent discounting.
- ◆ States can borrow on the basis of their GST collection, which can be paid later from revenue. The Centre can also borrow or guarantee borrowing.
- ◆ A better option is for states to borrow on the Centre's guarantee.

In case of a default, certainly it will be the responsibility of respective states to repay. Since it is discounting its future revenue, there is a lesser chance for default.

Way Forward

- ◆ It is important for States to accept that the growth assumptions underlying the 14 per cent annual increase in revenues, built into the law, simply do not hold now. They should settle for a lower nominal increase with an extension of the compensation period by a few years. Instead of a 50:50 sharing of GST revenues, the SGST component can be raised for a few years till the economy overcomes the crisis. A push for infrastructure, with the Centre and States sharing costs and benefits, should act as the driving force for creating a consensus around tax sharing.
- ◆ In addition, the GST Council, which is a constitutional body with representation of the Centre and all the States, should find a practical solution.



General Studies Paper- II

Topic:

- Functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels and challenges therein.

General Studies Paper- III

Topic:

- Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment.

Q. COVID-19 has severely impacted GST collection and has thus led to severe shortfalls in GST compensation from center to states. This has also challenged the federal structure of the taxation law. What could be the possible solutions to come out of this situation? Can center back out from its responsibility? Discuss.

04 SDGs during COVID-19 : Need a Revolution in Policy Mindset

Why in News?

- ◆ As lockdowns ease in countries across Asia and the Pacific in the wake of the COVID-19 pandemic, a return to business as usual is unimaginable in a region that was already off track to meet the Sustainable Development Goals (SDGs).
- ◆ The virtual High-Level Political Forum on Sustainable Development has convened governments and stakeholders to focus on the imperative (need) to build back better while keeping an eye on the global goals.

Background

- ◆ Sustainable Development Goals (SDGs) are ambitious global development goals that address key aspects of universal wellbeing across different socio-economic, cultural, geographical divisions and integrate the economic, social and environmental dimensions of development.
- ◆ The SDGs are a collection of 17 global goals designed to be a “blueprint to achieve a better and more sustainable future for all”. SDGs were accepted by all members of the United Nations in 2012 at the Rio De Janeiro Council Meet with an aim to promote a healthy and developed future of the planet and its people.
- ◆ It was in 2015 when the SDGs were implemented after a successful fifteen-year plan of development called the Millennium Development Goals (MDGs).

- ◆ Besides generating a health crisis in most countries across the world, the coronavirus pandemic has also harshly affected the socio-economic scenario in many developing countries, such as India. In this context, it becomes necessary to introspect on the Agenda 2030 devoted towards fulfilling the United Nation’s SDGs 2015.
 - ◆ Although these global goals that define contemporary sustainable development initially had a deadline of 2030, there is no doubt that the COVID-19 pandemic will upend not only that timeline

but also the processes involved in reaching these targets. For India, renewed focus on the SDGs is particularly important as a concrete step to systematically recover the dwindling economy.

- ◆ In July 2020, India presented its second Voluntary National Review (VNR) at the High-Level Political Forum. As nations around the world grapple with COVID-19, India underlined that faster implementation of the SDGs can put countries on the path of inclusive and sustainable recovery from the impacts of the pandemic.
- ◆ Addressing the High-Level Political Forum 2020 "Accelerated Action

17 Goals under Sustainable Development Goals

1. End poverty in all its forms everywhere
2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture
3. Ensure healthy lives and promote well-being for all at all stages
4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
5. Achieve gender equality and empower all women and girls
6. Ensure availability and sustainable management of water and sanitation for all
7. Ensure access to affordable, reliable, sustainable and modern energy for all
8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
9. Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation
10. Reduce inequalities within and among countries
11. Make cities and human settlements inclusive, safe, resilient and sustainable
12. Ensure sustainable consumption and production pattern
13. Take urgent actions to combat climate change and its impact
14. Conserve and sustainably use the oceans, seas and marine resources
15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably managed forests, combat desertification and halt and reverse land degradation and halt biodiversity loss
16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
17. Strengthen the means of implementation and revitalise the global partnership for sustainable development

and Transformative Pathways: Realizing the Decade of Action and Delivery for Sustainable Development", NITI Aayog Vice Chairperson Rajiv Kumar said the SDGs are more important than ever before.

Unprecedented Times

- ♦ Asia was the first to be hit by COVID-19 and feel its devastating social and economic impacts.
- ♦ Efforts to respond to the pandemic have revealed how many people in our societies live precariously (difficulty) close to poverty and hunger.
- ♦ Many countries are taking bold actions to minimise the loss of life and economic costs.
- ♦ As attention shifts from the immediate health and human effects of the pandemic to addressing its social and economic effects, governments and societies face unprecedented policy, regulatory and fiscal choices.
- ♦ The SDGs — a commitment to eradicate poverty and achieve sustainable development, globally, by 2030 — can serve as a beacon in these turbulent times.
- ♦ The Sustainable Development Report 2020 presents the SDG Index and Dashboards for all UN member states and frames the implementation of the SDGs in terms of six broad transformations. It was prepared by teams of independent experts at the Sustainable Development Solutions Network (SDSN) and the Bertelsmann Stiftung.
 - ♦ India ranked at 117, with a score of 61.9 out of 100. It ranked

TOP 12, THE STATES

Kerala	70
Himachal	69
Andhra	67
Tamil Nadu	67
Telangana	67
Karnataka	66
Goa	65
Sikkim	65
Gujarat	64
Maharashtra	64
Uttarakhand	64
Punjab	62

BOTTOM 5, THE STATES

Bihar	50
Jharkhand	53
Arunachal	53
Meghalaya	54
UP, Assam	55

TOP 5, THE UTs

Chandigarh	70
Puducherry	66
Dadra & NH	63
Lakshadweep	63
Delhi, A & N Islands, Daman & Diu	61

below two South Asian nations — Pakistan and Afghanistan.

- ♦ India faces major challenges in 10 of the 17 SDGs which include — zero hunger, good health, gender inequality among others. There are significant challenges in another three SDGs — no poverty (SDG 1), life below water (SDG 14) and life on land (SDG 15).

Silver-lining during Covid Times

- ♦ The pandemic has exposed fragility and systemic gaps in many key systems. However, there are many workable strategies that countries have used to accelerate progress related to development goals and strengthen resilience.
- ♦ Countries have taken steps to extend universal health care systems and strengthen social protection systems, including cash transfer and food distribution systems for vulnerable households.
- ♦ Accurate and regular data have been key to such efforts. Innovating to help the most disadvantaged access financing and small and medium-sized enterprise credits have also been vital.

- ♦ Several countries have taken comprehensive approaches to various forms of discrimination, particularly related to gender and gender-based violence. Partnerships, including with the private sector and financing institutions, have played a critical role in fostering creative solutions. These experiences provide grounds for optimism.
- ♦ Responses to the COVID-19 crisis must be centred on the well-being of people, empowering them and advancing equality.

Changing World

- ♦ Several countries in Asia and the Pacific are developing ambitious new strategies for green recovery and inclusive approaches to development. South Korea recently announced a New Deal based on two central pillars: digitisation and decarbonisation.
- ♦ Many countries in the Pacific are focusing on “blue recovery,” seizing the opportunity to promote more sustainable approaches to fisheries management.
- ♦ India recently announced operating

the largest solar power plant in the region.

- ◆ China is creating more jobs in the renewable energy sector than in fossil fuel industries.

SDG and India

- ◆ India played a prominent role in the formulation of the United Nations Sustainable Development Agenda 2030 and much of the country's National Development Agenda is mirrored in the SDGs. The progress of the world to meet the SDGs largely depends on India's progress as the country is home to about 17% of the world population. However, with 17 Goals, 169 Targets and 306 National indicators, the SDGs might be difficult to grasp and understand, and defining and measuring success poses a challenge.
- ◆ While countries around the world have been considering how to implement and measure success against the Goals, NITI Aayog has taken the lead by bringing out the SDG India Index – Baseline Report. The SDG India Index is an aggregate measure which can be understood and used by everyone—policymakers, businesses, civil society and the general public. It has been designed to provide an aggregate assessment of the performance of all Indian States and UTs, and to help leaders and change makers evaluate their performance on social, economic and environmental parameters. It

aims to measure India and its States' progress towards the SDGs for 2030.

- ◆ Till date NITI Aayog has released two edition of SDG Index India-Baseline Report in 2018 and 2019 respectively. The SDG India Index 2019 tracks progress of all States and UTs on 100 indicators drawn from the Ministry of Statistics and Programme Implementation (MoSPI's) National Indicator Framework (NIF). The Index spans 16 out of 17 SDGs with a qualitative assessment on Goal 17. This marks an improvement over the 2018 Index, which covered only 13 goals.
- ◆ India's composite score has improved from 57 in 2018 to 60 in 2019, thereby showing noticeable progress. The maximum gains been made in Goals 6 (clean water and sanitation), 9 (industry, innovation, and infrastructure) and 7 (affordable and clean energy).

Way Forward

- ◆ We need a revolution in policy mindset and practice. Inclusive and accountable governance systems, adaptive institutions with resilience to future shocks, universal social protection and health insurance,



and stronger digital infrastructure are part of the transformations needed.

- ◆ Institutions such as the United Nations and Asian Development Bank have mobilised to support a shared response to the crisis. Now it is vital that we enable countries to secure the support they need to go beyond, to achieve the SDGs.



General Studies Paper- II

Topic:

- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

Topic:

- Important aspects of governance, transparency and accountability, e-governance-applications, models, successes, limitations and potential; citizens charters, transparency & accountability and institutional and other measures.

Q. COVID-19 pandemic has severely affected India's march towards the attainment of its SDG targets, but also present an opportunity to redesign its approach and policies for a sustainable future. Discuss.

05

National Digital Health Mission : An Overview

Why in News?

- Prime Minister Narendra Modi's announcement of a national health ID for every Indian while addressing the nation on the occasion of 74th Independence Day, is envisioned as India's first step towards Universal Health Coverage.
- The ambitious 'National Digital Health Mission' (NDHM) unveiled on 15 August, finds its roots in a 2018 Niti Aayog proposal to create a centralised mechanism to uniquely identify every participating user in the National Health Stack.

Introduction

- The NDHM, which comes under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), is expected to improve the efficiency, effectiveness, and transparency of health services in the country.
- It will provide a comprehensive health ecosystem that will have digitally empowered individuals, doctors, and health facilities, facilitate electronic signatures, enabling paperless registrations and payments, leading to streamlining of healthcare information.
- NDHM would provide technology to manage and analyse data, and create a system of personal health records and health applications. Central to the "ecosystem" would be a Personal Health Identifier (PHI) to maintain a Personal Health Record (PHR).
- The PHI would contain the names of patients and those of their immediate family, date of birth, gender, mobile number, email address, location, family ID and photograph.
- While Aadhaar assures uniqueness of identity and provides an online mechanism for authentication, it

cannot be used in every health context as per the applicable regulations.

- As per the National Health Authority (NHA), every patient who wishes to have their health records available digitally must start by creating a unique health ID.
- The health ID will contain information about medical data, prescriptions and diagnostic reports, and summaries of previous discharge from hospitals for ailments.
- The design of PHI, therefore, must allow multiple identifiers (chosen from the specified types of identifiers) for designing the structure and processes relating to PHI.
- NHA, which is the implementing agency for the Pradhan Mantri Jan Arogya Yojana, has also been working on creating a digital health ecosystem, complete with a personal health ID for every Indian, identifiers for doctors and health facilities and personal health records.

NDHM: Integrating Technology and Health

- The mission foresees an integrated platform for the healthcare in the country. The platform will serve as the focal point of a complete digital health ecosystem.
- It will contain-
 - 1. Personal health ID for every Indian:** Among the first systems to be rolled out will be the digital health identifier, 'Swasthya Account', which will help individuals create their identity in the national healthcare system for ease of access to their personal health information.

- 2. Registry of doctors:** A comprehensive central repository known as 'digi doctor' will be made of all healthcare providers and practitioners (HCPs), uniquely identified in India, to provide a one-stop solution for streamlined medical practice.
- 3. Registry of health facilities, e-pharmacy and telemedicine services across the country:** A health facility registry will collate information on healthcare facilities uniquely identified in India, which will maintain, store and facilitate exchange of standardised data.
- 4. Digitised health records:** The system will digitise health records of patients, inclusive of various documents such as diagnostic report, discharge summary, and prescription, shared by various health establishments and doctors to help patients effectively manage their care.

PARTICIPATION IN SYSTEM TO BE VOLUNTARY

AIMS TO	KEY BUILDING BLOCKS
- Establish digital health systems and managing health data - Improve quality of health data collection, storage and dissemination - Provide a platform for interoperability of healthcare data - Fast-track creation of updated and accurate health registries for the entire country	- Health ID - Personal health records - Digi Doctor - Health facility registry - Telemedicine - e-Pharmacy
	GUIDING PRINCIPLES
	- Voluntary participation - Privacy and security by design - Inclusivity - Seamless portability

Blueprint of the Mission

- The Health Ministry has decided to consult Unique Identification Authority of India (UIDAI), which issues Aadhaar, and the Ministry of Electronics and Information Technology (MeitY) in the design of the PHI.
- These recommendations come from a National Digital Health Blueprint (NDHB) created by

a committee. The 14-member committee included officials from the Health Ministry, state governments, NITI Aayog, MeitY, National e-Governance Division (NeGD), NIC, CDAC and AIIMS.

- ◆ The panel envisions the new Mission to be autonomous like UIDAI and Goods and Services Tax Network (GSTN).
- ◆ It would be partly funded by the government but will also “raise a part of its funding through a transaction fee” with private players.
- ◆ The committee has also suggested a Command, Control, and Communication Center (CCCC) as a single point of contact in public health emergencies.
- ◆ It estimates that all the components of the Mission would take about 18 months to develop.
- ◆ An appropriate digital consent framework as per standards specified by NDHB (leveraging DigiLocker consent management framework to the extent possible) will be adopted for consent management.

Objectives of the Mission

- ◆ To establish national and regional registries to create single source of clinical establishments, healthcare professionals, health workers and pharmacies.

➤ The National Health Policy, 2017 had envisaged creation of a digital health technology eco-system aiming at developing an integrated health information system that serves the needs of all stakeholders and improves efficiency, transparency and citizens' experience with linkage across public and private healthcare. In the context of this, central government's think-tank NITI Aayog, in June 2018, floated a consultation of a digital backbone for India's health system — National Health Stack.

- ◆ Promoting the adoption of open standards by all the actors in the National Digital Health Ecosystem.
- ◆ Promoting health data analytics and medical research.
- ◆ Creating a system of personal health records accessible to the citizens and to the service providers based on citizen-consent.

Merits of the Scheme

- ◆ It will ensure interoperability of dispersed healthcare data.
- ◆ Good quality collection, storage and dissemination of health data.
- ◆ Rich resource of health data that can be used for research & development purposes using Big Data analytics, artificial intelligence etc.
- ◆ Spur in the entrepreneurial activity – mobile applications to facilitate both patients and doctors.
- ◆ Easier and effective monitoring of outbreaks like that of Japanese encephalitis, dengue, malaria, novel coronavirus etc.
- ◆ Effective monitoring and assessment of various health schemes.
- ◆ Electronic records minimise possibilities of errors, tampering and damage.
- ◆ Important for development of the fields of the future – precision medicine, gene-based therapies etc.

Concerns

- ◆ This national blueprint illustrates yet another example of the centre moving forward with a major digitisation program involving the data of millions of citizens without a data protection law in place.
- ◆ Data researchers and activists have expressed concerns about the development of this policy, which proposes a health data set-up on a foundation of India Stack

– a bouquet of privately-owned proprietary software applications.

- ◆ A framework that severely overlaps with the fundamental right to privacy. Specifically, it does not align fully the privacy principles recommended by the Group of Experts on Privacy (Justice A.P. Shah Committee) and the more recent, Justice B.N. Srikrishna Committee report whose recommendations on data protection form the core foundation for the draft Personal Data Protection Bill, 2018.
- ◆ Blueprint does not provide sufficient safeguards against commercial exploitation of Sensitive Personal Information (SPI) that may be caused by private entities that will be linked to public entities under this system.

Way Forward

- ◆ The government's action plan has to be absorbed with a pinch of salt and extensive due diligence is required by all stakeholders to ensure that a right balance is created between the public healthcare needs and the legal rights of the citizens, specifically the right of privacy and data protection.



General Studies Paper- II

Topic:

- Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

Topic:

- Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

Q. Examine the concern of 'Right to Privacy' in National Digital Health Mission (NDHM).

06

The Government, RBI and PSBs : Unsolved Trilemma

Why in News?

- ◆ Former governor of Reserve Bank of India (RBI) Urjit Patel in his new book 'Overdraft—Saving the Indian Saver', talks about a trilemma facing the Indian central bank and the government, when it comes to the public sector banking system in India.

Introduction

- ◆ According to Urjit Patel: the sovereign (government) and the regulator Reserve Bank of India (RBI) face a trilemma over public sector banks (PSBs).
- ◆ It is clear that it is not possible to:
 - (i) Have dominance of government banks (public sector banks) in the banking sector;
 - (ii) Retain independent regulation; and
 - (iii) Adhere to public debt-gross domestic product (GDP) targets.
- ◆ The government along with RBI cannot hope to achieve all three points at the same time. Only two out of the three can be achieved. Let's say the government wants the public sector banks (PSBs) to dominate the banking system and at the same time ensure that the public debt doesn't go up.
- ◆ In 2019, India completed the 50th anniversary of bank nationalization. It is, therefore, apt to celebrate the accomplishments of the 389,956 officers, 295,380 clerks, and 121,647 sub-staff who work in PSBs. At the same time, an objective assessment of PSBs is apposite.
- ◆ PSBs are a major type of bank in India, where a majority stake (i.e. more than 50%) is held by the government. The shares of

these banks are listed on stock exchanges. There are a total of 12 PSBs alongside 1 state-owned Payments Bank in India.

- ◆ Since 1969, India has grown leaps and bounds to become the 5th largest economy in the world. Yet, India's banking sector is disproportionately under-developed given the size of its economy. For instance, India has only one bank in the global top 100 – same as countries that are a fraction of its size: Finland (about 1/11th), Denmark (1/8th), Norway (1/7th), Austria (about 1/7th), and Belgium (about 1/6th). Countries like Sweden (1/6th) and Singapore (1/8th) India's size have thrice the number of global banks as India does.

Public Sector Banks (Government Shareholding %, as of 31st June, 2020)

1. State Bank of India (57.64%)
2. Punjab National Bank (85.59%)
3. Bank of Baroda (71.60%)
4. Union Bank of India (89.07%)
5. Canara Bank (78.55%)
6. Punjab & Sind Bank (83.06%)
7. Indian Bank (88.06%)
8. Bank of Maharashtra (92.49%)
9. Bank of India (89.10%)
10. Central Bank of India (78.55%)
11. Indian Overseas Bank (95.84%)
12. UCO Bank (94.44%)

- ◆ As PSBs account for 70 per cent of the market share in Indian banking, the onus of supporting the Indian economy and fostering its economic development falls on them. Yet, on every performance parameter, PSBs are inefficient compared to their peer groups. In 2019, every rupee of taxpayer money invested in PSBs, on

average, lost 23 paise. In contrast, every rupee of investor money invested NPBs on average gained 9.6 paise. Also, credit growth in PSBs has been much lower than NPBs for the last several years.

Unsolved Trilemma

- ◆ In this scenario, the Reserve Bank will have to compromise on independent regulation. To dominate the banking system, PSBs will have to increase lending at a fast pace which results in increased public debt, thus leading to very high and unsustainable deficits.
- ◆ This will lead to accumulation of bad loans or loans that haven't been repaid for 90 days or more. Given that the recoveries of bad loans are minimal, the government, as the owner, will have to invest more money into the PSBs to keep them going.
- ◆ If the government puts more money into the PSBs, its expenditure will go up. It will have to borrow more money and the public debt to GDP ratio will substantially rise.
- ◆ It is not to be forgotten that the continuation of scams in the banks which go undetected leads economy to dangerous precedents, as it is hard to know which scams are a result of collusion by senior officials and which are due to lack to technological limitations.
- ◆ Also the issue of efficiency. On the one hand, the government is expected to play the role of facilitator and enabler in the economy while on the other it is being expected to maintain dominance, these in itself are mutually exclusive goals. This makes the role of RBI as a regulator questionable when it is forced to

maintain the dominance of public sector banks.

Executive's Overreach

- ♦ Far from achieving a desirable 'monetary-fiscal coordination' in India today, the RBI and the government give the impression that they are not on the same page even as far as an understanding of their roles is concerned.
- ♦ India's central bank was created under the Reserve Bank of India Act, 1934, which among other things, lists out its functions, composition of the central board, term of office of directors and the power of the government to give directions to the RBI. The threat by the government to use Section 7 under Chapter II of the Act was interpreted by a section of analysts as trespassing on the central bank's turf. However, a simple reading of the law places the legal powers clearly in the hands of the government.
- ♦ "The Central Government may from time to time give such directions to the Bank as it may, after consultation with the Governor of the Bank, consider necessary in the public interest," Clause 1 of Section 7 states.
- ♦ The next clause consolidates this power: "Subject to any such directions, the general superintendence and direction of the affairs and business of the RBI shall be entrusted to a Central Board of Directors which may exercise all powers and do all acts and things which may be exercised or done by the Bank." Thus, if the government views issuing directions as a matter of public interest, it does so based on the powers allowed it by the law.

- ♦ When the government should use this power. "Such a power should be constrained," and it should be "absolutely clear to the executive, legislature, and the general public that responsibility for the results lies with the government, not the central bank, if the central bank is overruled, its advice ignored, or its effectiveness is significantly limited by government policies."

Dilution of Debt to GDP Ratio

- ♦ The central bank will have to dilute some regulations to help the PSBs in not recognizing bad loans. In such a case, the government need not invest in the PSBs immediately.
- ♦ PSBs will have a greater market share and the public debt to GDP ratio will not rise right away. However, the central bank will have to dilute banking regulations.
- ♦ When RBI dilutes regulations, banks end up kicking the bad loans can down the road. This postponement leads to a bigger problem, which hits the banks, not immediately, but a few years later.
- ♦ This is precisely how PSBs accumulated peak bad loans of 8.96 trillion, as of March 2018. The government then has to recapitalize the banks in the years to come. In the process, it pushes the public debt to GDP ratio up. This is one situation that the government has been trying hard to avoid.

Possible Way-out

- ♦ The decline in the share of government banks in the banking sector should not be resisted. Current trends broadly suggest that the banking sector is increasingly privatized, by stealth, much like the telecom sector.

- ♦ In the last decade, the share of PSBs in overall lending has dropped sharply from 75.1% to 57.5% at present. As PSBs keep losing share, they will cause fewer headaches for the government and the central bank in the decades to come.

Way Forward

- ♦ Indian economy has been on a transition since 1991 economic reforms. Independent India's economy started as a socialist economy, which witnessed globalization and liberalization in 1991 and by 2003, there was a marked shift towards capitalistic tendencies and opting for free markets with government withdrawing from competing in the markets to being a regulator and facilitator.
- ♦ With the economy becoming complex, there is a dire need to reform the banking structure being built on pre-liberalization era. Of all the welfare measures, the most deserving one is the reduction of Debt-GDP ratio as it puts real money in the hands of the government and reduces interest payments abroad. The reduced interest payments unlock greater amount of funds for capital expenditure and welfare measures. Thus, the current disposition of maintaining market dominance along with being a regulator is in itself counter-productive making the task of containing Debt-GDP ratio almost impossible. 

General Studies Paper- III

Topic:

- Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment.

Q. "Dominance of government banks while acting as a regulator is not feasible for RBI." Comment.

07

Demand and Growth Revival by Enhancing Minimum Wages

Why in News?

- India is facing a structural demand problem, one that predates the COVID-19 shock. This challenge has been exacerbated over the past few months as jobs have been lost and incomes have collapsed. Boosting demand, in particular domestic demand, is critical for an economic revival as external demand is likely to remain muted.

Introduction

- India's growth story has been driven by demand generated by those who are at the top of India's socio-economic pyramid, but that has now plateaued. However, realising the untapped demand potential of this group requires enhancing their incomes and earnings.
- A significant share of India's workforce is trapped in low paid informal work. Data from the Periodic Labour Force Survey (2018-19) tells us that less than 10 per cent of the workforce is engaged in regular formal jobs, earning an amount (approximately Rs 26,000 per month) that is above a decent minimum wage.
- Another 14 per cent are engaged in regular informal jobs and report average monthly earnings (Rs 9,500), which is roughly equivalent to or slightly below a minimum wage.
- The self-employed (own-account workers and unpaid family workers) and casual workers account for 50 per cent and 24 per cent of the workforce respectively and report average earnings that are considerably below a decent minimum amount (Rs 8,400 per month for self-employed and Rs 209 per day for casual labour).
- Casual workers, who are unlikely to receive work on every day of the

month, are at the bottom of the employment structure.

- A study by International Monetary Fund (IMF), covering more than 150 countries, which was published in 2015, the IMF found that a rise in income of the rich actually led to a decline in Gross Domestic Product (GDP) growth but that of the poor did the reverse - propelled a higher GDP growth.

Steps to Increase Earnings at the Bottom of the Pyramid

- One way is by devising strategies that enhance productivity growth in the informal economy. In fact, structural change that allows for productivity increase in the informal sector increases the incomes of low-wage workers. Another way of achieving this is by raising the minimum wages of the worst-off workers.
- An effective intervention in this context would be to ensure a decent minimum wage for those who are the bottom of the distribution — the casual labour. This, in turn, will help set a higher wage floor for others engaged in low-paid work, including regular informal workers, thereby enhancing their earnings.
- In India, a disproportionately large share of casual workers is engaged in agriculture and construction work (roughly 40 per cent each) and raising their minimum wages can play a significant role in enhancing their earnings.
- The construction sector, in particular, is likely to play a critical role in the economic revival of the country and can emerge as an important source of employment generation.
- Simultaneously, it is important that minimum wages are paid in

public workfare programmes too, in particular MGNREGA works, which involve the employment of unskilled labour. At present, MGNREGA wages are not covered under the Minimum Wages Act.

Challenges

- The Indian employment challenge today cannot be seen independently of the problem of inadequate income. One half of the economy works on wage labour and policy interventions in the domain of wages can be used to construct a minimum income floor.
- Approach of increasing wages of casual workers in public programmes and linking them to the consumption of regular formal workers to provide a minimum income guarantee is different from the exercise of providing unconditional cash transfers to those at the bottom of the distribution
- At present, India has a complex set of minimum wages which offer different wages by occupation type and skill levels for certain industries or sectors notified under the Minimum Wage Act. The Code on Wages (2019) seeks to universalise minimum wages and extend them to the unorganised sector. While this is a laudable objective, it is fraught with enforcement challenges in a labour market that is dominated by informal work arrangements and self-employment.

Suggestions

- Economist Prof C. Rangarajan lays greater emphasis on increasing government investment in capital expenditure to (a) generate demand in the economy and (b) create a base for future growth.
- The last time the central

government raised the national minimum wage was in 2019. The hike was by a mere Rs 2 - from Rs 176 to Rs 178 - while an expert committee set up by it to fix a national floor rate proposed Rs 375 per day (Rs 9,750 per month) as the statutory minimum, irrespective of sectors, skills, occupations and rural-urban locations, for a family of 3.6 consumption units, and an additional house rent allowance of up to Rs 55 per day for urban workers.

- ◆ The allocation for the MGNREGS should also be increased to provide 100 days of work - raising it from the current average of about 45 days.
- ◆ The PM-KISAN scheme was launched in the 2019-20 for the small and marginal farmers. It envisages an annual income transfer of Rs 6,000 in three installments.
- ◆ Most glaringly, it leaves out the officially classified "poorest of the poor" - landless, agriculture labour who constitute 55% of the total agriculture workforce. The poorest of the poor can now be easily drafted in using the highly successful Jan Dhan-Aadhaar-Mobile (JAM) initiative.
- ◆ The concept of a universal basic income (UBI) was first mooted by the former chief economic adviser Arvind Subramanian in his Economic Survey of 2016-17. The basic premise was: "A just society needs to guarantee to each individual a minimum income which they can count on, and which provides the necessary material foundation for a life with access to basic goods and a life of dignity".

Increase in Minimum Wages

Pros

- ◆ Proponents of raising minimum wages argue that changes are needed to help incomes keep pace with increasing costs of living, and a higher minimum wage will lift millions out of poverty.
- ◆ Meanwhile, an intangible benefit that could translate into tangible benefits for both companies and employees is improved employee morale resulting from higher wages. Business owners frequently note the challenge of providing sufficient encouragement to spur workers to put maximum effort into their job duties, and that this is particularly problematic with low-wage workers who feel that their job efforts aren't keeping them out of poverty.

Cons

- ◆ Among the disadvantages of increasing the minimum wage is the probable consequence of businesses increasing prices, thus fueling inflation.
- ◆ Opponents argue that raising the minimum wage would likely result in wages and salaries increasing across the board, thereby substantially increasing operating expenses for companies that would then increase the prices of products and services to cover their increased labor costs. Increased prices mean a general increase in the cost of living that could essentially negate any advantage gained by workers having more rupees in their pockets.
- ◆ Another projected problem resulting from an increased minimum wage is that of potential job losses.
- ◆ One potentially negative impact that is less readily apparent is the possibility that a higher minimum

wage would result in increased labor market competition for minimum wage jobs.

- ◆ The net outcome of an increased minimum wage might be a large number of overqualified workers taking minimum wage positions that would ordinarily go to young or otherwise inexperienced workers. This could impede younger, less experienced entrants to the job market from obtaining work and gaining experience to move their careers forward.

Way Forward

- ◆ The Indian employment challenge today cannot be seen independently of the problem of inadequate income. One half of the economy works on wage labour and policy interventions in the domain of wages can be used to construct a minimum income floor. This approach of increasing wages of casual workers in public programmes and linking them to the consumption of regular formal workers to provide a minimum income guarantee is different from the exercise of providing unconditional cash transfers to those at the bottom of the distribution. Such an intervention will not only enable income enhancement of those in low-paid work but also add fuel to demand and growth, this time from those at the bottom of the distribution. 📌📌📌

General Studies Paper- III

Topic:

- Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment.

Q. Raising minimum wages is just one of the ways to increase demand in the economy, but the issue must be focused more on labor welfare rather than as an economic tool for demand generation. Comment.

7

IMPORTANT BRAIN BOOSTERS

01

Tick-borne Virus

1. Why in News?

- A disease called 'Severe Fever with Thrombocytopenia Syndrome' (SFTS), caused by the tick-borne virus, has killed more than seven and infected at least 60, setting off alarm bells among health officials in China.

2. New Contagion from China

- Ticks are known to carry 83 viruses. The disease caused by the tick-borne virus is called SFTS and the virus has been identified as the novel bunyavirus.
- According to a report published in the Global Times, SFTS is a "new epidemic disease of natural origin".
- In initial reports, the deaths caused by SFTS were attributed to dengue, another viral disease that spreads through a mosquito bite.
- While the virus is transferred to humans through tick bites, the health officials in China have warned of possible human-to-human transmissions.
- In order to avoid contracting the illness, various government authorities, including China's Centers for Disease Control and Prevention (CDC), urges the general public to avoid wearing shorts while walking through tall grass, the woods, and any other environment where ticks are likely to thrive.



3. Novel Bunyavirus

- The Taiwan Centers for Disease Control says the novel bunyavirus has a fatality rate of about 10 per cent. Common symptoms of the virus include fever, fatigue, nausea, abdominal pain, and decreased appetite.
- It can lead to multiple organ failure and death.
- The virus was first discovered in China's central Henan and eastern Anhui provinces in 2009.
- There is no known vaccine or medications that can target the virus.
- The re-emergence of the novel bunyavirus comes after the novel coronavirus was discovered in China late last year.
- The virus eventually travelled to other East Asian nations, including Japan and South Korea. Since the virus was first discovered, the total number of cases has risen significantly.
- While in 2013, as many as 36 cases were reported in South Korea, the number rose sharply to 270 by 2017. Meanwhile, China registered 71 cases in 2010 and 2,600 in 2016. The number of infections reported in Japan increased by 50 per cent between 2016 and 2017.

4. About SFTS

- Some of the early warning signs of the disease include severe fever, thrombocytopenia or low platelet count and leukocytopenia, which is low white blood cell count. The risk factors observed in more serious cases include multi-organ failure, hemorrhagic manifestation and the appearance of central nervous system (CNS) symptoms.
- Due to the rate at which it spreads and its high fatality rate, SFTS has been listed among the top 10 priority diseases blue print by the World Health Organisation (WHO).
- Virologists believe an Asian tick called Haemaphysalis longicornis is the primary vector, or carrier, of the virus. The disease is known to spread between March and November. Researchers have found that the total number of infections generally peaks between April and July.
- According to a study conducted by a team of Chinese researchers in 2011, the incubation period is anywhere between seven and 13 days after the onset of the illness.
- Farmers, hunters and pet owners are particularly vulnerable to the disease as they regularly come in contact with animals that may carry the Haemaphysalis longicornis tick.
- Scientists have found that the virus is often transmitted to humans from animals like goats, cattle, deer and sheep.
- Despite being infected by the virus, animals generally do not show any symptoms associated with SFTSV.

02 Priority Sector Lending to Startups

1. Why in News?

- The Reserve Bank of India (RBI) has assigned priority sector lending (PSL) status to India's start-ups sector. This is expected to help thousands of small startups get better access to bank credit for working capital support.



2. Revised Norms

- The Reserve Bank of India (RBI) has tweaked priority sector lending (PSL) norms to include loans to startups. According to the RBI, with a view to align the guidelines with emerging national priorities and bring sharper focus on inclusive development, the guidelines have been reviewed after wide ranging consultations with all stakeholders.
- The new framework will be more mindful of the district-wise distribution of credit.
- Borrowing limits for the renewable energy sectors-- solar power and compressed bio-gas plants- are also being raised by the central bank.
- Under existing guidelines, bank loans up to a limit of Rs 150 million for purposes like solar power generators, biomass power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities like street lighting systems and remote village electrification are currently eligible to be classified under priority sector loans under the 'Renewable Energy' category. For individual households, the loan limit is Rs 1 million per borrower.

3. Implementation

- To address the regional disparities in the flow of priority sector credit, an incentive framework has been put in place for banks.
- While higher weight will be assigned for incremental priority sector credit in the identified districts where credit flow is comparatively lower, a lower weight would be assigned to incremental priority sector credit in identified districts where the credit flow is comparatively higher.
- All scheduled commercial banks and foreign banks with a sizeable presence in India are mandated to set aside 40% of their Adjusted Net Bank Credit (ANBC) for lending to these sectors.
- The banking sector regulator has not issued a detailed outlay of sub-target or restructuring guidelines in lending to start-ups.
- The move would, however, benefit smaller bootstrapped businesses that had earlier faced challenges in getting low-priced debt from banks.

4. Priority Sector Lending Norms

- Priority Sector Lending (PSL) is a tool given by the RBI to the banks for providing a specified portion of the bank lending to few specific sectors like agriculture and allied activities, micro and small enterprises, poor people for housing, students for education and other low income groups and weaker sections.
- The RBI mandates banks to lend a certain portion of their funds to specified sectors-- agriculture, micro, small and medium enterprises (MSMEs), export credit, education, housing, social infrastructure, renewable energy and others.
- The idea behind this is to ensure that adequate institutional credit reaches some of the rather vulnerable sectors of the economy, which otherwise may not be attractive for banks from the profitability point of view.
- The PSL guidelines were last reviewed by the RBI in April 2015. The central bank said the revised guidelines also aim to encourage and support environment friendly lending policies to help achieve Sustainable Development Goals (SDGs).

03

Comptroller and Auditor General

1. Why in News?

- Girish Chandra Murmu, who resigned as the Lieutenant Governor of Jammu and Kashmir (J&K) has been appointed as the new Comptroller and Auditor General (CAG) of India.
- However, the appointment of new CAG has brought the discontent among the Indian Audit and Accounts Service (IA&AS) officers to the surface.



2. Background

- Since independence, India has had 14 auditor generals. The first three CAGs were from the IA&AS. Then an Indian Civil Service officer was appointed. The last IA&AS officer to have held the post was A. Baksi, who served between 1972 and 1978.
- One of the reasons behind the IAS dominance is that unlike IA&AS, these officers frequently interact with the government, ministers and even the prime minister.
- The IA&AS officers are the quintessential faceless civil servants, unlike the IAS, said the officer they rarely interact with government ministers and work through reports

3. CAG: Provisions

- Article 148 of Constitution of India provides for an independent office to the CAG of India. He or she is the head of Indian Audit and Accounts Department.
- The CAG, referred to as 'auditors to the nation', is a financial watchdog that closely monitors all government revenues and expenditures and their adherence to existent laws.
- The constitution protects the independence of the CAG. However, there is no laid down criteria for selection of the CAG.
- The current practice adopted for the appointment of the CAG is that the Cabinet Secretary prepares a shortlist for the finance minister who then submits it before the Prime Minister. The Prime Minister recommends one name from that list to the President. If the President approves the same, the appointment of the CAG is made by warrant under the hand and seal of the President.
- The salary and other conditions of service of the CAG are determined by the Parliament through "The Comptroller and Auditor-General (Duties, Powers and Conditions of Service) Act, 1971". His salary is same as that of judge of the Supreme Court of India. Neither his salary nor rights in respect of leave of absence, pension or age of retirement can be varied to his disadvantage after his appointment.
- The CAG can be removed only on an address from both houses of parliament on the ground of proved misbehaviour or incapacity. The CAG vacates the office on attaining the age of 65 years or 6-year term, whichever is earlier or by impeachment process.

4. International Practices

- The Exchequer and Audit Act of the United Kingdom, as amended in 1983 provides that the CAG will be jointly selected by the Prime Minister and Chairman of the Committee of Public Accounts and thereafter ratified by the House of Commons.
- In the USA, under Section 302 of the Budget and Accounting Act, 1921, and the subsequent amendment of the General Accounting Office Act, 1980, the Comptroller General of the United States is appointed by the President on the consent of the Senate. Further, under an amendment carried out through Section 104 of the General Accounting Office Act of 1980, a commission has to advise the President.
- The Auditor General Act, 1997 of Australia empowers the governor general to appoint the auditor general only after the Joint Committee of Public Accounts and Audit approve the proposal.
- The Public Audit Act (2001) of New Zealand provides for the appointment of the CAG by the Governor General on the recommendations of the House of Representatives.
- Thailand State Audit Act of 1979, appointment of the Auditor General must receive prior approval of the National Assembly."
- Constitution of Malawi provides that no person shall be appointed as Auditor General unless that person has formal relevant qualifications and significant experience in audit work.

04 Gold during Pandemic

1. Why in News?

- After over nine years, gold prices hit more than Rs. 50,000 per 10 grams in India – the world's second-largest gold consumer after China – as a host of factors like global uncertainties triggered by Covid pandemic, weak dollar, low-interest rates and stimulus programmes have increased the appetite for gold.



2. Reasons behind Rise in Gold Price

- Gold had a remarkable performance in the first half of 2020, increasing by around 25 per cent from its low in March and significantly outperforming all other major asset classes.
- Though equity markets around the world rebounded sharply from their March lows, the high level of uncertainty surrounding the COVID-19 pandemic and the ultra-low interest rate environment supported strong flight-to-quality flows.
- Like money market and high-quality bond funds, gold benefited from investors' need to reduce risk, with the recognition of gold as a hedge further underscored by the record inflows seen in gold-backed ETFs. Gold prices in India are dictated by international prices.
- Many gold analysts have now revised their price targets saying that prices could go up to Rs 65,000 per 10 grams in the next 18-24 months. Analysts are bullish as the fundamental factors like lower interest rates, negative rates in some economies, enormous amount of liquidity and expanded fiscal balance sheets of governments which are trying to push growth amidst COVID-19 are expected to dictate the price trend.

3. Gold: A Safe Haven

- Gold – an integral part of wedding ceremonies in India – is traditionally used as a hedge against inflation and considered as a safe haven for investors during periods of uncertainties.
- Whenever stock markets, real estate and bonds fall across the world, investors turn to gold to park their funds.
- The fall in the value of other asset classes and global uncertainties in the wake of COVID-19 helped gold climb to a record high.
- A key factor behind this robust performance is that the supply growth of gold has changed little over time – increasing by approximately 1.6 per cent per year over the past 20 years. In contrast, fiat money can be printed in unlimited quantities to support monetary policy, as exemplified by the Quantitative Easing (QE) measures in the aftermath of the global financial crisis.
- Gold, established as an investment, a reserve asset and an adornment, is highly liquid, no one's liability, carries no credit risk and is scarce, historically preserving its value over time.
- With prices on the rise, investors have embraced gold in 2020 as a key portfolio hedging strategy. Regardless of the recovery type, the pandemic will likely have a lasting effect on asset allocation.

4. India's Hunger for Gold

- World Gold Council (WGC) has estimated that households in India may have piled up around 24,000-25,000 tonnes of gold.
- Various temples across the country also hold sizeable gold holdings.
- The Reserve Bank of India bought 40.45 tonnes of gold in the financial year 2019-20, taking its total holdings of the yellow metal to 653.01 tonnes.
- While prices had shot up, economic slowdown and the lockdown triggered by the COVID-19 pandemic hit the demand for the yellow metal. As a result, demand for gold fell 36 per cent to 101.9 tonnes during the January-March quarter of 2020 as compared to 159 tonnes in the same period of last year.
- India's gold demand for the full-year 2019 was 690.4 tonnes compared to 760.4 tonnes in 2018, down 9 per cent, according to WGC data.
- However, around 120-200 tonnes of gold are estimated to be smuggled into India every year. The government last year hiked the import duty on gold to 12.5 per cent.

05 Business Responsibility Report

1. Why in News?

- Recently, the Ministry of Corporate Affairs (MCA) has released the 'Report of the Committee on Business Responsibility Reporting (BRR)'.



2. Background

- The ministry released the National Voluntary Guidelines (NVGs) on Social, Environmental and Economic Responsibilities of Business in 2011. The process of revising the NVGs began in 2018 in order to align them with the Sustainable Development Goals (SDGs) and the United Nations Guiding Principles on Business & Human Rights (UNGPs).
- After stakeholder consultations, the National Guidelines on Responsible Business Conduct (NGRBC) was issued in 2019.
- The NGBRC has been designed to assist businesses to embrace the principle of responsible conduct going beyond the requirements of regulatory compliance. The disclosure mechanism emanating from the NVGs, namely, the business responsibility report needed to be modified to reflect the NGRBC.
- The committee on Business Responsibility was constituted for finalising business responsibility reporting formats for listed and unlisted companies under the National Guidelines on Responsible Business Conduct (NGRBC).

3. Key Recommendations

- A new reporting framework called as the 'Business Responsibility and Sustainability Report (BRSR)' to better reflect the intent and scope of reporting on non-financial parameters.
 - Increasing trends of Environmental, Social and Governance (ESG) investing, the demand for non-financial reporting is growing in India and in this regard the Business Responsibility and Sustainability Report (BRSR) framework aims to set the stage for sustainable investing.
- Committee recommended two formats for disclosures: one 'comprehensive format' and the second a 'lite version'.
- The Committee further recommended that the implementation of the reporting requirements should be done in a gradual and phased manner.
- The committee also recommended that the BRSR be integrated with the MCA21 portal.
 - MCA 21 is used for submitting requisite filings to the ministry under the companies law.

5. Significance

- The SEBI through its 'Listing Regulations' in 2012 mandated the top 100 listed entities by market capitalization to file BRRs from an environmental, social and governance perspective.
- As a long-term measure, the Committee envisions that the information captured through BRSR filings be used to develop a Business Responsibility-Sustainability Index for companies.
- The endeavour of the committee has been to ensure that the BRSR reporting format would serve as a single source for all non-financial disclosures.

4. Implementation

- The principles of Business Responsibility Reporting are generic in nature and are applicable to all the companies.
- As per the report, reporting may be done by top 1,000 listed companies in terms of their market capitalisation or as prescribed by markets regulator Securities and Exchange Board of India (SEBI).
- The reporting requirement may be extended by MCA to unlisted companies above specified thresholds of turnover and/ or paid-up capital.
- Smaller unlisted companies may adopt a lite version of the format, on a voluntary basis.

06

TRAFFIC Study on Leopard

1. Why in News?

- A study paper on the seizure and mortality of 'common leopards' (*Panthera pardus fusca*), titled "SPOTTED" in Illegal Wildlife Trade: A Peek into Ongoing Poaching and Illegal Trade of Leopards in India' has been released by TRAFFIC India.



2. Key Highlights

- Of the total of 747 leopard deaths between 2015-2019 in India, 596 were linked to illegal wildlife trade and activities related to poaching.
- During the period 2015 to 2019, there were more than 140 cases of seizures of leopard body parts in Uttarakhand, and about 19 incidents where the deaths of these cats could be directly linked to poaching.
- More than 40 cases of seizure of leopard body parts and 16 cases of poaching were recorded from Maharashtra between 2015 to 2019.
- Leopards are poached for their skins, bones, teeth and claws.
- A significant number of leopards, and Snow Leopards in particular, are killed in retaliatory human/wildlife conflicts by rural communities as a means of protecting their livestock.
- It also found a significant increase in reported poaching of wild animals in India during the lockdown period that is not restricted to any geographical region or state or to any specific wildlife area.
 - Reports of poaching incidences for consumption and local trade have more than doubled during lockdown although there was no evidence of stockpiling of wildlife products for future trade.

5. About TRAFFIC

- TRAFFIC, the Wildlife Trade Monitoring Network, is the leading non-governmental organisation working globally on the trade of wild animals and plants in the context of both biodiversity and sustainable development.
- Its headquarters is in Cambridge, United Kingdom. It is founded by World Wide Fund for Nature (WWF)
- It aims to stop the degradation of the planet's natural environment and build a future in which humans live in harmony with nature, by:
 - conserving the world's biological diversity;
 - ensuring that the use of renewable natural resources is sustainable; and
 - Promoting the reduction of pollution and wasteful consumption.

3. Efforts to Save Leopards

- The Global Snow Leopard Ecosystem Protection programme (GSLEP) is an international initiative that seeks to address high-mountain development issues facing Snow Leopard conservation.
- The programme unites the 12 Range States of Afghanistan, Bhutan, China, India, Kazakhstan, Kyrgyzstan, Mongolia, Nepal, Pakistan, Russia, Tajikistan, and Uzbekistan in finding national and international solutions to the threats facing this charismatic animal.
- In November 2018, the Supreme Court had asked the Centre to launch efforts to save leopards on the lines of Project Tiger.
- Currently there is no particular policy to save leopards in India.

4. Indian and Leopards

- The Indian leopard is distributed in India, Nepal, Bhutan and parts of Pakistan.
- Bangladesh has no viable leopard population but there are occasional sightings in the forests of Sylhet, Chittagong Hill Tracts and Cox's Bazar.
- It inhabits tropical rainforests, dry deciduous forests, temperate forests and northern coniferous forests but does not occur in the mangrove forests of the Sundarbans.
- Trade in over 1800 species of wild animals, plants and their derivative is prohibited under the Wildlife (Protection) Act, 1972.
- India is also a member of the Convention on International Trade in Endangered Species of Fauna and Flora (CITES) since 1976.
- The last formal census on India's leopards was conducted in 2014, which estimated the population between 12,000 and 14,000. The results of a recent census of leopard sightings are likely to be released soon by the Wildlife Institute of India.
- The conservation status of common leopards was elevated from 'Near Threatened' in 2008 to 'Vulnerable' in 2015 by the International Union of Conservation of Nature (IUCN).

07

TRIFED and Unnat Bharat Abhiyan

1. Why in News?

- The Tribal Cooperative Marketing Development Federation of India (TRIFED) has entered into a partnership with IIT Delhi under the Ministry of Human Resource Development's flagship 'Unnat Bharat Abhiyan' (UBA) to boost livelihood opportunities and income generation for tribal communities.



2. TRIFED Tie-up

- The UBA connects higher education institutions with villages for the economic and social betterment of rural communities. To cement and formalise this partnership, a tripartite Memorandum of Understanding (MoU) was signed between TRIFED, IIT Delhi and Vijnana Bharati, a swadeshi science movement.
- Under TRIFED's 'Van Dhan' programme, tribal entrepreneurs will now be able to get access to the expertise of the entire network of more than 2,600 academic and research institutions under the UBA.
- Together with IIT Delhi, which is the National Coordinating Institute (NCI) for the UBA, TRIFED envisages promoting tribal livelihoods and income-generating programmes.
- In particular, this partnership can help enhance livelihoods through Van Dhan Vikas Kendras established under the 'Van Dhan Yojana'.

3. Significance

- It is important to ensure round the year income-earning opportunities for tribals by engaging them in a variety of economic activities ranging from agriculture, horticulture, floriculture, medicinal and aromatic plants etc., going beyond minor forest produces (MFPs).
- With the partnership with IIT Delhi and 'Unnat Bharat Abhiyan', these tribal forest dwellers engaged in MFPs will get exposure to newer processing technologies, product innovation, mentorship, transformational digital systems and handholding.
- The MoU opens gates for the best brains in the country to attend to the problems of sustainable tribal livelihoods.
- The IIT Delhi-TRIFED partnership will also benefit from the expertise and experience of Vijnana Bharati (VIBHA).
- VIBHA will map and reach out to various stakeholders for convergence with the focus to strengthen the 'Van Dhan Yojana' through its local chapters. It will help in gathering and passing critical information on needs and possible intervention to TRIFED, UBA and tribal communities.

5. Recent Initiatives

- With a pandemic raging across the country, when every aspect of life has gone online, TRIFED has launched its own Virtual office on its Foundation Day, August 6, 2020.
- The TRIFED virtual office network has 81 online workstations and 100 additional converging state and agency workstations to bring the tribal people closer to development.
- This is a part of TRIFED's digitization drive to promote tribal commerce and map and link its tribal producers and artisans to national and international markets.
- The Tribes India E-Mart platform launched on August 15 is a facility for the tribal people to sell their goods to a large national and international audience in through their own e-shop.

4. TRIFED and Tribals' Welfare

- TRIFED is implementing the 'Van Dhan Yojana', a programme for value addition, branding and marketing of MFPs by establishing Van Dhan Kendras of around 300 tribal members each across the country to facilitate creation of sustainable livelihoods for the forest-based tribal gatherers.
- In a typical Van Dhan Kendra, the tribal beneficiaries are expected to create an enterprise, which would be involved in all related aspects from collection of forest produce, training of tribal beneficiaries, value-addition and processing, and packaging.
- So far, 1,205 tribal enterprises have been established to provide employment opportunities to 3.6 lakh tribal gatherers and 18,000 self-help groups in 22 states.
- Registered under the then Multi-State Cooperative Societies Act, 1984, TRIFED came into existence in 1987 as the national nodal agency under the aegis of Ministry of Tribal Affairs, working towards the socio-economic development of the tribal people from all states.

7 MCQ's WITH EXPLANATORY ANSWERS

(Based on Brain Boosters)

01 Tick-borne Virus

Q. Consider the following statements with reference to the 'Tick Borne Virus':

1. The disease caused by the tick-borne virus is called Severe Fever with Thrombocytopenia Syndrome (SFTS).
2. Ticks are micro-organisms which infect the cellular structure of cytokines and thus disable the detection of antigens by immune system.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: (a)

Explanation: Statement 1 is correct. A disease called Severe Fever with Thrombocytopenia Syndrome, caused by the tick-borne virus, and the virus has been identified as the novel bunyavirus.

Statement 2 is incorrect. Ticks are blood-sucking bugs (insects), living by feeding on the blood of mammals, birds, and sometimes reptiles and amphibians. They are mostly found in bushes, grass and shrubs.

02 Priority Sector Lending to Startups

Q. Consider the following statements with reference to recent changes in 'Priority Sector Lending norms of RBI':

1. The Reserve Bank of India (RBI) has assigned priority sector lending (PSL) status to India's start-ups sector.
2. Banks are mandated to set aside 40% of their Adjusted Net Bank Credit (ANDC) for lending to these sectors.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: (c)

Explanation: Both statements are correct. The Reserve Bank of India has assigned priority sector lending (PSL) status to India's startup sector. The move would, however, benefit smaller bootstrapped businesses that had earlier faced challenges in getting low-priced debt from banks.

All scheduled commercial banks and foreign banks with a sizeable presence in India are mandated to set aside 40% of their Adjusted Net Bank Credit (ANDC) for lending to these sectors.



03 Comptroller and Auditor General

Q. Consider the following statements with reference to CAG of India:

1. In India, CAG is assisted by Public Accounts Committee and Ministry of Finance which aids in preparing reports and audit works of the CAG.
2. The salary and other conditions of service of the CAG are determined by the Parliament.
3. The CAG vacates the office on attaining the age of 65 years or 6-year term, whichever is earlier or by impeachment process.

Which of the statements given above is/are correct?

- a) 1 only
- b) 1 and 2 only
- c) 1 and 3 only
- d) 2 and 3 only

Answer: (d)

Explanation: Statement 1 is incorrect. Article 148 provides for an independent office to the CAG of India. He or she is the head of Indian Audit and Accounts Department. IA&AS is responsible for auditing the accounts of the Union and State governments and public sector organizations, and for maintaining the accounts of State governments.

Statement 2 and 3 are correct. The salary and other conditions of service of the CAG are determined by the Parliament through "The Comptroller and Auditor-General (Duties, Powers and Conditions of Service) Act, 1971". His salary is same as that of judge of the Supreme Court of India. The CAG can be removed only on an address from both houses of parliament on the ground of proved misbehaviour or incapacity. The CAG vacates the office on attaining the age of 65 years or 6-year term, whichever is earlier or by impeachment process. 

04 Gold during Pandemic

Q. Consider the following statements:

1. Amid the COVID-19 pandemic, a host of factors like weak dollar, low-interest rates and stimulus programmes have increased the appetite for gold.
2. Gold prices in India are dictated by Reserve Bank of India.

Which of the following statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: (a)

Explanation: Statement 1 is correct. After over nine years, gold prices hit more than Rs. 50,000 per 10 grams in India – the world's second-largest gold consumer after China – as a host of factors like global uncertainties triggered by Covid pandemic, weak dollar, low-interest rates and stimulus programmes have increased the appetite for gold.

Statement 2 is incorrect. Gold prices in India are dictated by international prices not by Reserve Bank of India. The Reserve Bank of India bought 40.45 tonnes of gold in the financial year 2019-20, taking its total holdings of the yellow metal to 653.01 tonnes. 

05 Business Responsibility Report

Q. Consider the following statements with reference to the 'Business Responsibility Report':

1. It has been released by Ministry of Finance and NITI Aayog.
2. It recommended a new reporting framework called as the 'Business Responsibility and Sustainability Report (BRSR)'.
3. The committee also recommended that the BRSR be integrated with the MCA21 portal.

Which of the statements given above is/are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

Answer: (b)

Explanation: Statement 1 is incorrect. Recently, the Ministry of Corporate Affairs (MCA) has released the 'Report of the Committee on Business Responsibility Reporting (BRR)'.

Statement 2 and 3 are correct. A new reporting framework called as the 'Business Responsibility and Sustainability Report (BRSR)' to better reflect the intent and scope of reporting on non-financial parameters.

The committee also recommended that the BRSR be integrated with the MCA21 portal. MCA 21 is used for submitting requisite filings to the ministry under the companies law. 

06 TRAFFIC Study on Leopard

Q. With reference to the TRAFFIC study on leopards in India, consider the following statements:

1. Of the total of 747 leopard deaths between 2015-2019 in India, 596 were linked to illegal wildlife trade.
2. The highest numbers of poaching incidents were reported from the States of Uttarakhand and Maharashtra.
3. The IUCN conservation status of common leopards is 'endangered'.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only

- c) 1 and 2 only
- d) 1, 2 and 3

Answer: (a)

Explanation: Statement 1 is correct. A recent study by TRAFFIC India on the seizure and mortality of 'common leopards' (*Panthera pardus fusca*) 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.

Statement 2 and 3 are incorrect. The paper also said that the highest numbers of poaching incidents were reported from the States of Uttarakhand and Maharashtra.

The conservation status of common leopards was elevated from 'Near Threatened' in 2008 to 'Vulnerable' in 2015 by the International Union of Conservation of Nature (IUCN). 

07 TRIFED and Unnat Bharat Abhiyan

Q. Consider the following statements:

1. TRIFED has entered into a partnership with IIT Delhi under the 'Unnat Bharat Abhiyan' to boost livelihood opportunities and income generation for tribal communities.

2. 'Unnat Bharat Abhiyan' connects higher education institutions with villages for the economic and social betterment of rural communities.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: (c)

Explanation: Both the statements are correct. The Tribal Cooperative Marketing Development Federation of India (TRIFED) has entered into a partnership with IIT Delhi under the Ministry of Human Resource Development's flagship 'Unnat Bharat Abhiyan' (UBA) to boost livelihood opportunities and income generation for tribal communities.

'Unnat Bharat Abhiyan' connects higher education institutions with villages for the economic and social betterment of rural communities. 

7

IMPORTANT NEWS

01

Military Coup in Mali

- ◆ Recently, the military in Mali arrested the country's President Ibrahim Boubacar Keïta and Prime Minister Boubou Cissé in a coup staged after weeks of destabilizing protests over a disputed election, government corruption and a violent Islamist insurgency that has lasted for eight years.
- ◆ The 75-year-old Keita had been the target of weeks of mass protests demanding his resignation over what opponents said were his failure to restore security, address corruption and lift living standards.

Background

- ◆ In the years following its independence from France in 1960, Mali was viewed as having

achieved a good track record in democratic government. But Mali, once cited as a democratic role model in the region, has lurched from one crisis to another since the 2012 coup that overthrew President Amadou Touré a month before elections were to be held.

Geopolitical Impact

- ◆ The effects of the turmoil could spill beyond the borders of Mali, a country whose strategic location has geopolitical implications for West Africa, the Sahel, the broader Arab world, the European Union and the United States.
- ◆ African Union (AU) and president of South Africa, condemned the "unconstitutional change

of government" in Mali and suspending Mali's membership until constitutional order is restored.

- ◆ The United Nations and France have also urged a return to constitutional order in Mali, amid fears that Islamic extremists could once again gain ground amid the political upheaval, derailing more than seven years of effort to stabilize the country.
- ◆ The United States, too, has military advisers in Mali, and U.S. officials have a keen interest in a stable Malian government whose interests align with the West.



02

Eat Right Challenge Orientation Workshop

- ◆ Recently, an online orientation workshop was organised by Food Safety and Standards Authority of India (FSSAI) as part of its Eat Right Challenge.

Key Highlights

- ◆ The 'Eat Right India' movement initiated by FSSAI under the aegis of Ministry of Health &

Family Welfare has been creating awareness amongst the people about safe, healthy and sustainable dietary habits.

- ◆ To achieve this end and to convert the program into a people's movement, FSSAI recently announced the Eat Right Challenge, an annual competition for 197 Districts and Cities in a unique

way to strengthen the food safety and regulatory environment, build awareness among the consumers and urge them to make better food choices.

- ◆ The Food Safety Commissioners and district officials such as District Magistrates and Designated Officers of the cities also joined in the online workshop.



Need

- ◆ Of the 135 crore people inhabiting India 196 million are victims of chronic hunger while another 180 million suffer from obesity. 47 million children have stunted

growth while another 25 million are wasted. 500 million are deficient in micro-nutrients and 100 million suffer from food-borne diseases.

- ◆ This movement will sharpen our focus towards prioritising food,

nutrition and awareness about out eating and dietary habits to prevent and address these challenges.

About FSSAI

- ◆ FSSAI is an autonomous body established under the Ministry of Health & Family Welfare. It was established under the Food Safety and Standards Act, 2006, which is a consolidating statute related to food safety and regulation in India. FSSAI is responsible for protecting and promoting public health through the regulation and supervision of food safety.



03

California's Death Valley

- ◆ One of the hottest air temperatures recorded anywhere on the planet in at least a century, and possibly ever, was reached at Death Valley in California's Mojave Desert where it soared to 54.4 degrees Celsius. The area around Furnace Creek is not populated and often has hostile temperatures not conducive to human habitation. The automated observation system run by the US

National Weather Service in the valley.

Climate Change

- ◆ Though there are records that say a temperature of 134F (56.7C) was recorded in Death Valley in July 1913, and 131F in July 1931 in Kebili, Tunisia, extreme weather experts tell that this could have been as the results of observer error.

- ◆ But the fact that climate change is causing spikes in temperatures is undeniable. Wheat fields in France caught fire recently during a spike in temperature. Northern Spain has recorded unusually high temperatures and forests across Siberian Russia are seeing unprecedented wildfires.
- ◆ The Arctic sea ice shrank to a record low for July due to melting and some experts opine that no ice will remain in the region by the time 2050 arrives.



About Death Valley

- ◆ Death Valley is a desert valley in Eastern California, 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.



04

Chinese Hawala Racket

- ◆ The Enforcement Directorate (ED) has registered a case of money laundering against a Chinese national for allegedly running a hawala racket worth an estimated Rs 1,000 crore by floating several shell companies. Charlie Peng (42), who also goes by the name of Luo Sang, has been charged under various sections of the Prevention of Money Laundering Act (PMLA). Peng was first booked by the Delhi Police in 2018 — ED has filed its case based on this FIR.
- ◆ The ED has taken cognisance of the tax department evidence and action and a Delhi Police Special Cell FIR against Peng before filing the criminal case of money laundering against him.



money-laundering and to provide for confiscation of property derived from money-laundering. PMLA and the Rules notified there under came into force with effect from July 1, 2005.

- ◆ The government had strengthened the Prevention of Money Laundering Act (PMLA) in 2019. In July 2019, the government widened the definition of 'proceeds of crime' in the form of amendments to the Finance Bill, 2019.
- ◆ The ramification of the definition was two-fold. First, the ED could

now prosecute persons or entities, even if the 'proceeds of crime' were not under the PMLA. This meant 'proceeds of crime' were no more a standalone crime under the PMLA and assets created through any criminal activity were treated as 'proceeds of crime'. More importantly, the government also deleted provisions related to search and seizure in the PMLA, doing away with the pre-requisite of an FIR or chargesheet by other agencies authorised to probe the offences listed in the PMLA.

- ◆ The other amendment related to the insertion of an explanation in Section 44 of the PMLA. "A new provision is being added to only make sure that where a case exists in one court and hearings are going on there, and where in a different court there could be proceedings happening, this cannot be clubbed together and treated as one."



About PMLA, 2002

- ◆ Prevention of Money Laundering Act, 2002 is an Act of the Parliament of India enacted by the NDA government to prevent

05

First World Solar Technology Summit

- ◆ The International Solar Alliance (ISA) will organise the First World Solar Technology Summit in September. The objective of the event is to bring the spotlight on state-of-the-art technologies as well as next-generation technologies which will provide impetus to the efforts towards harnessing the solar energy more efficiently.

Key Highlights

- ◆ The event will hold four technical sessions that would be available

to the participants in different languages namely English, Spanish, French & Arabic. Leading companies and research organisations from across the world will present their work during these sessions and will deliberate on latest trends in solar technologies.

- **Session -1:** Vision 2030 & Beyond: The overall context of Photovoltaic (PV) technology development and its future, on its way towards becoming the first source of energy worldwide, with PV technologies

supplying 70% of the world's electricity generation.

- **Session -2:** Towards a Decarbonised Grid: The most recent advances (conversion efficiency improvements and declining costs) regarding key components such as PV modules and storage technologies.
- **Session -3:** Disruptive Solar Technologies: On-grid applications, whether ground-mounted, floating, or integrated

in residential and commercial rooftops.

- ▣ **Session -4:** Solar Beyond the Power Sector: Innovative applications where PV is used to move, heat, cool, and drive eco-friendly industrial processes and produce fuels as well as off-grid applications, to provide universal access to energy.
- ◆ ISA would also be launching the ISA Journal on Solar Energy (IJOSE) that would help authors from across the globe to publish their articles

on solar energy, during the event. The articles in this journal would be reviewed by global experts and will reach the Member countries through ISA's vast network of National Focal points (NFPs) and Solar Technology and Application Resource centers (STAR) centers.

About ISA

- ◆ The initiative was launched by Prime Minister Narendra Modi at the India Africa Summit, and a meeting of member countries ahead of the 2015 United Nations

Climate Change Conference in Paris in November 2015.

- ◆ The ISA has six programmes viz. Solar Applications for Agricultural Use, Affordable Finance at Scale, Mini Grids, and Solar Rooftops and Solar E-mobility & Storage and Large-Scale Solar Parks. Till date, ISA has aggregated a pipeline of solar projects worth USD 5.5 Billion and working to facilitate financing of solar projects in member countries.



06

4th Meeting of the BRICS Anti-Drug Working Group

- ◆ The 4th Session of the BRICS Anti-Drug Working Group comprising of Brazil, Russia, China, South Africa and India was held virtually.

Key Highlights

- ◆ Fruitful exchange of opinions concerning the drug situation in the BRICS states, the international and regional trends of illegal trafficking in narcotic drugs, psychotropic substances and their precursors, as well as the impact of various internal and external factors on the situation took place during the summit.
- ◆ The common points emerged during the discussions include need for real time information sharing among the member states and need to curb increased drug trafficking through maritime routes. Misuse of darknet and other advanced technologies for drug trafficking was one of the key focal areas of the meeting.
- ◆ The member nations adopted a communiqué that covered all the points discussed in the meeting.



About BRICS

- ◆ BRICS is an informal group of states comprising the Federative Republic of Brazil, the Russian Federation, the Republic of India, the People's Republic of China and the Republic of South Africa.
- ◆ The growing economic might of BRICS countries, their significance as one of the main driving forces of global economic development, their substantial population and

abundant natural resources form the foundation of their influence on the international scene and are the driving forces behind the grouping.

- ◆ Among other areas of collaboration, matters pertaining to drug trafficking are an important area of cooperation among the BRICS member states.



07

Initiatives for Tribal Health and Nutrition

- ◆ A series of initiatives were announced by the Ministry of Tribal Affairs, which included the Tribal Health and Nutrition Portal 'Swasthya' and e-newsletter on health and nutrition ALEKH; opening of National Overseas Portal and National Tribal Fellowship Portal.

Key Highlights

- ◆ 'Swasthya', a first of its kind e-portal, will provide all health and nutrition related information of the tribal population of India in a single platform.
- ◆ Swasthya will also curate innovative practices, research briefs, case studies, and best practices collected from different parts of India to facilitate the exchange of evidence, expertise and experiences.
- ◆ 'ALEKH' is a quarterly e-newsletter. It will emphasize on the commitment



- of the Ministry of Tribal Affairs to improve the health and wellbeing of the tribal communities.
- ◆ 'National Overseas and National Fellowship portal' has opened for inviting online applications for academic year 2020-21.
- ◆ Ministry of Tribal Affairs has been recently awarded the 66th SKOCH Gold Award for "Empowerment of Tribals through IT enabled

Scholarship Schemes" under guidance of DBT Mission.

- ◆ Ministry also started 'Going Online as Leaders' (GOAL) in partnership with Facebook. Through the GOAL Programme, the Ministry aims to mentor 5000 Tribal Youth across India and enable them to become village-level digital young leaders for their communities.



7

IMPORTANT PRACTICE QUESTIONS (For Mains)



03

05

07

01

“Present coronavirus crisis has exposed limitations of central banking framework of India.” Do you agree? Justify your answer.

02

Critically analyse the relevance of Mandal Commission report after thirty years of implementation.

03

What do you understand by vertical farming? Discuss how vertical farming could be a solution for modern age agriculture in India.

04

“Open criticism of any institution is necessary to safeguard the constitutional order.” Comment.

05

Discuss how ‘peace deal’ between Israel and United Arab Emirates will affect political map of the Middle East.

06

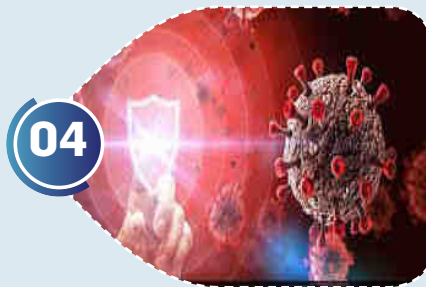
“Efforts to address child marriage in India should be in consonance with the socio-economic realities that demand investment in education, welfare, and opportunities for women.” Discuss it in the context of current debate on legal age of women in India.

07

“Secularism is a way of life in India. And, the country should guard against threats to this.” Explain.

7

IMPORTANT FACTS (For Prelims)



- 01** Which Indian company has won the IPL title sponsorship rights for 2020 edition?
Dream11
- 02** Which India state has been gifted with world's tallest pier bridge?
Manipur
- 03** Which dwarf planet has got the status of an 'ocean world' recently?
Ceres
- 04** Which country has detected a strain of the new coronavirus that has been found to be 10 times more infectious?
Malaysia
- 05** Which state police has launched 'Dhanwantari Rath' to bring Ayurveda at doorsteps of its families?
Delhi Police
- 06** Where the 'Bhadbhut Barrage Project' is located?
Gujarat
- 07** Where the 'Death Valley' is located?
United States

7

IMPORTANT QUOTES (For Essay and Answer Writing)



01



03



05

01

"Honesty is the first chapter of the book of wisdom."

Thomas Jefferson

02

"A gender-equal society would be one where the word 'gender' does not exist: where everyone can be themselves"

Gloria Steinem

03

"Women are the largest untapped reservoir of talent in the world."

Hillary Clinton

04

"We may have different religions, different languages, different colored skin, but we all belong to one human race."

Kofi Annan

05

"The mind once enlightened cannot again become dark."

Thomas Paine

06

"It is the health that is real wealth and not pieces of gold and silver."

Mahatma Gandhi

07

"Climate change is simply, the greatest collective challenge we face as a human family."

Ban Ki Moon

AN INTRODUCTION

Dhyeya IAS, a decade old Institution, was founded by Mr. Vinay Singh and Mr. Q.H. Khan. Ever since its emergence it has unparalleled track record of success. Today, it stands tall among the reputed institutes providing coaching for Civil Services Examination (CSE). The institute has been very successful in making potential realize their dreams which is evident from success stories of the previous years.

Quite a large number of students desirous of building a career for themselves are absolutely less equipped for the fairly tough competitive tests they have to appear in. Several others, who have a brilliant academic career, do not know that competitive exams are vastly different from academic examination and call for a systematic and scientifically planned guidance by a team of experts. Here one single move invariably put one ahead of many others who lag behind. Dhyeya IAS is manned with qualified & experienced faculties besides especially designed study material that helps the students in achieving the desired goal.

Civil Services Exam requires knowledge base of specified subjects. These subjects though taught in schools and colleges are not necessarily oriented towards the exam approach. Coaching classes at Dhyeya IAS are different from classes conducted in schools and colleges with respect to their orientation. Classes are targeted towards the particular exam. Classroom guidance at Dhyeya IAS is about improving the individual's capacity to focus, learn and innovate as we are comfortably aware of the fact that you can't teach a person anything you can only help him find it within himself.

DSDL Prepare yourself from distance

Distance learning Programme, DSDL, primarily caters the need for those who are unable to come to metros for economic or family reason but have ardent desire to become a civil servant. Simultaneously, it also suits to the need of working professionals, who are unable to join regular classes due to increase in work load or places of their posting. The principal characteristic of our distance learning is that the student does not need to be present in a classroom in order to participate in the instruction. It aims to create and provide access to learning when the source of information and the learners are separated by time and distance. Realizing the difficulties faced by aspirants of distant areas, especially working candidates, in making use of the institute's classroom guidance programme, distance learning system is being provided in General Studies. The distance learning material is comprehensive, concise and exam-oriented in nature. Its aim is to make available almost all the relevant material on a subject at one place. Materials on all topics of General Studies have been prepared in such a way that, not even a single point will be missing. In other words, you will get all points, which are otherwise to be taken from 6-10 books available in the market / library. That means, DSDL study material is undoubtedly the most comprehensive and that will definitely give you added advantage in your Preliminary as well as Main Examination. These materials are not available in any book store or library. These materials have been prepared exclusively for the use of our students. We believe in our quality and commitment towards making these notes indispensable for any student preparing for Civil Services Examination. We adhere all pillars of Distance education.

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