

PERFECT 7

WEEKLY

CURRENT AFFAIRS

October: 2019/ Issue-2

ECONOMIC DEVELOPMENT VS ENVIRONMENT DEBATE

Reignited through Aarey Forest

- National Register of Citizens : Journey So Far
- Urban Planning : Learning from Global Liveability Index, 2019
- India - Bangladesh Ties : A Model of Good Neighbourliness
- RBI's Report on State Finances : A Study of Budgets of 2019-20
- India's Cooperative Banking Sector : Needs Reform
- Open Defecation Free Status : An Analysis



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DHYEYA IAS : AN INTRODUCTION



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Vinay Kumar Singh
CEO and Founder
Dhyeya IAS



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.

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Q H Khan
Managing Director
Dhyeya IAS

PERFECT 7 : AN INTRODUCTION



With immense pleasure and gratitude I want 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.

I extend best wishes for the success of this endeavor.

Qurban Ali

Chief Editor

Dhyeya IAS

(Ex Editor- Rajya Sabha TV)



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 challenging as well as most important thing. 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 'overdose of information'. Focusing on civil services exams 'Perfect 7' embodies in itself rightful 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.

The new 'avatar' of 'Perfect 7' is a result of your love and affection. We feel inspired to continue our efforts to deliver effective and valuable content in interesting manner. Our promise of quality has reached you in around 100 issues and more are yet to come.

Ashutosh Singh

Managing Editor

Dhyeya IAS



PREFACE

Dhyeya family feels honoured to present you a pandora box 'Perfect 7'. 'Perfect7' is an outstanding compilation of current affairs topics as per the new pattern of Civil Service 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 civil service examination. 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

Perfect 7

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Perfect 7

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Our other initiative



Hindi & English
Current Affairs
Monthly
News Paper



DHYEYA TV

Current Affairs Programmes hosted

by **Mr. Qurban Ali**

(Ex. Editor Rajya Sabha, TV) & by Team Dhyeya IAS
(Broadcasted on YouTube & Dhyeya-TV)

SEVEN IMPORTANT ISSUES

1. ECONOMIC DEVELOPMENT VS ENVIRONMENT DEBATE : REIGNITED THROUGH AAREY FOREST

Why in News?

In a relief for green crusaders in India's commercial capital, Mumbai, the Supreme Court, on October 7, ordered a status quo in the Aarey tree-felling case and directed the Maharashtra government not to cut down any more trees for a metro car shed project till the next hearing on October 21.

Introduction

Green crusaders and residents have been protesting against deforestation across Mumbai. Even as their voices are rising with every passing day, the government seems to have turned a deaf ear towards them. More protests followed after Devendra Fadnis, the Chief Minister of Maharashtra tried to justify the move. The approval for cutting down the trees was given by the Tree Authority. The Mumbai Metro Rail Corporation (MMRC) had approached the Tree Authority to seek permission for felling the trees to make way for a car shed which is a part of the Mumbai Metro project.

As soon as the move was announced, it caught the attention of aware citizens and environmentalists who decided to stand together against it. The decision was taken at a time when efforts are being made by governments of many countries to battle climate change. This move shows clear apathy towards the environment and is evidence of the fact that the

government and civic bodies do not believe in sustainable development.

Cutting down these trees is not just an issue of the present, it will cast its shadow on the future of Mumbai. With the rate of pollution increasing throughout the country, trees and plants serve as a safety blanket for the people. A report by the World Health Organisation (WHO) suggested that air pollution is capable of affecting the health of people. While air purifiers cannot reach every household, the oxygen given by trees does. Aarey forests are known as the 'lungs' of Mumbai. Hence, supporters are saying that cutting down these trees only means depriving Mumbai of a vital organ that has been shielding it from increasing air pollution.

Background

According to data released by IQAir AirVisual and Greenpeace in March this year, Mumbai was the most polluted city in Maharashtra and 27th in India. Aarey forest, called the last lung of Mumbai, was developed as a milk colony for dairy development. In 1977, Film City was built on a part of Aarey forest. A zoo has also come up on another part of the Aarey forest. The Aarey forest is very close to the Sanjay Gandhi National Park. The activists argue that the Aarey forest is part of the same vegetation cover. But having a separate identity, the Aarey forest begins from Powai and continues

till the Western Express Highway in Goregaon.

The Maharashtra government has argued that in the current plan for construction of metro rail car shed, only 30 hectares of about 1,300 hectares that make up the Aarey forest would be cleaned up. The only verdant green spaces left in the city of Mumbai, are Sanjay Gandhi National Park and Aarey.

Definition of Forest

The word 'forest' has not been defined in the Indian Forest Act, 1927 nor the Forest (Conservation) Act, 1980.

The FAO (Food and Agriculture Organization) has defined forest as land with tree crown cover (or equivalent stocking level) of more than 10% and area of more than 0.5 hectare. The trees should be able to reach a minimum height of 5 m at maturity in situ.

The term 'Forest Cover' as used in India State of Forest Report 2017 refers to all lands more than one hectare in area with a tree canopy of more than 10%, irrespective of land use, ownership and legal status. It may include even orchards, bamboo, palm etc and is assessed through remote sensing. On the other hand, the term 'Recorded Forest Area' or 'Forest Area' refers to all the geographic areas recorded as 'Forests' in government records. Recorded forest area mainly consists of Reserved Forests (RF) and Protected Forests (PF), which have been notified

under the provisions of Indian Forest Act, 1927 or its counterpart State Acts. Besides RFs and PFs, the recorded forest area may also include all such areas, which have been recorded as forests in the revenue records or have been constituted so under any state Act or local laws.

Is Aarey a 'Forest'?

One of the reasons why the Bombay High Court dismissed the petitions is because the petitioners wanted Aarey to be recognised as a forest and therefore a no-construction zone. The court pointed out that Maharashtra does not have a policy that clearly defines a “forest” to begin with – a problem faced by states across the country.

Chief Justice Pradeep Nandrajog authored the judgement and refrained from ruling on the aspect of Aarey being a 'forest' under the Forest Conservation Act and said that it is to be decided by the Supreme Court or the National green Tribunal as proceedings on the same issue are pending. However, In 2015, Stalin D of the NGO Vanshakti filed a petition in the National Green Tribunal (NGT) asking that Aarey be declared a “forest”. The petition was dismissed in September 2018. The Supreme Court also issued a direction to the State Governments to constitute within one month an Expert Committee to identify areas which are forests irrespective of whether they were so notified, recognized or classified under any law and irrespective of the ownership of the land.

In 1996, a landmark Supreme Court judgement had stated that a forest had to be understood as per its dictionary meaning (a large tract of land with trees) and would include all areas classified as forests in Indian government records. But the central government has not yet formulated a clear legal definition of forests in various laws – an omission that has

come at the cost of forest cover in India. Without a watertight definition to protect forests, more than 15,000 sq km of forest land has been diverted for industrial projects over the past three decades.

Impact of Deforestation

The impact of forest abuse on wildlife has been obvious. In July, a report on the status of tigers in India found that the highest decline in tiger population has occurred in Chhattisgarh, Andhra Pradesh, Telangana, Odisha and Jharkhand. These also happen to be the states with the highest amount of forest land diverted for mining since 2015.

It cannot be ignored that the Aarey forest is a habitat of its own. It is home to many animals and in a way is a vital part of the ecosystem. Felling down these trees will deprive many animals of their shelter. Another repercussion of the cutting of these trees is a probable increase in man-animal conflict. If the animals living in Aarey forest are deprived of their homes, they will eventually enter the areas that are inhabited by humans, which will put the lives of locals in fatal danger.

Adivasi and forest-dwelling communities, of course, have always borne the brunt of such encroachment and commercial exploitation of forests. India has a long and brutal history of using violence to oust traditional forest-dwellers from their homes. Despite the large-scale diversion of forest land for industry, state governments tend to label Adivasis as “encroachers” on forest land.

The Forest Rights Act of 2006 (FRA) recognises the rights of traditional forest dwellers to live and cultivate on forest lands, but lakhs of Adivasi claims over forest land have been unfairly rejected in the past decade. In February, the Supreme Court ordered the eviction of all forest dwellers

whose land claims under FRA had been rejected – a move that could displace more than 1.89 million forest dwelling families across India. Several state governments are now re-examining many of these claims, but forest officials in Madhya Pradesh used pellet guns against Adivasi farmers in July, while trying to evict them from their farms.

Can Economic Development and Environment Co-exist?

Today, the main focus of the debate is on the link between economic development, protecting the environment, reducing poverty and social progress. In recent years there has been a growing conviction that it is possible, as well as necessary, to address social and environmental concerns in economic development policies. Amartya Sen outlined his point of view, which perfectly summarised his economic theory: it is possible to improve the environment and reduce poverty at the same time, reconciling these two goals with economic development, if we also consider development to be freedom, culture, human rights, democracy and participation.

Also in Amartya Sen's opinion, economic wealth should be analysed together with other dimensions such as public health, medical assistance, the presence of economic and social inequalities, the quality of teaching, crime, and the quality of the environment. It is therefore necessary to flank the measurement of economic wealth with the evaluation of these other aspects of wellbeing. Environmental and development policies must be combined and strengthened in turn. It is important that we clearly understand the two major challenges that we are currently faced with: sustainability and poverty.

Modern growth theory shows not only that environmental sustainability

is potentially compatible with positive economic growth but also, and perhaps more importantly, that failure to achieve environmental sustainability may become an obstacle to sustained economic growth. That is, a lack of environmental sustainability may entail non-monetary costs to society—this is effect above. It may also make growth infeasible in countries where the economy is highly dependent on natural resources—this is effect. Moreover, even in countries that are not resource-dependent, a lack of environmental sustainability may, according to effect, prevent further growth once the economies approach critical environmental thresholds. This means that, even for policymakers who only focus on GDP growth as a measure of economic success, environmental sustainability is a relevant goal, at least over the long run. In addition, there is mounting empirical evidence that, the negative-social-equity effect, is a feature of a lack of environmental sustainability. Modern (sustainable)

economic growth theory integrates the effects of environmental degradation on social welfare and utility, medium-run economic growth, and the risk of approaching environmental thresholds within an optimal dynamic framework by fully accounting for the trade-offs between them and the speed of long-run, or 'balanced,' economic growth.

Way Forward

Imbalance between built and natural spaces is deteriorating the thermal environment of Indian cities. Lack of technical data and scientific awareness amongst city dwellers has resulted in devaluation of green cover. In view of increasing forest, and future demand of infrastructure, the loss of forest will be stretched further beyond the exist limit of the town and will become even more critical in larger areas. Like other important environmental studies, urban deforestation should be evaluated periodically to determine if it still causing impacts upon forest resources, and whether there are

plans to stop it. However, declaring Aarey as forest may have some repercussions too. It will not only jeopardise the proposed metro-shed, zoo and the real estate projects but also the government's Hollywood style makeover plan for the film city in Aarey.

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: Conservation, environmental pollution and degradation, environmental impact assessment.

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2. NATIONAL REGISTER OF CITIZENS : JOURNEY SO FAR

Why in News?

The much-awaited updated Final National Register of Citizens (NRC) in Assam was released on last month, excluding names of over 19 lakh applicants.

Introduction

More than 19 lakh people in Assam have been excluded from the final version of the NRC in Assam. A total of 3.29 crore people had applied for the NRC, of which 3.11 crore made it to the final list. It is till date the biggest drive to verify citizenship in India. It is aimed at identifying illegal immigrants who entered and settled in Assam, primarily from Bangladesh, after March 25, 1971 and deport them to their native

country. As per orders of the Supreme Court, the final draft of Assam's NRC was published on July 30, 2018. The final list excluded the names of around 40 lakh people.

When the National Register of Citizens (NRC) authorities in Assam published a consolidated family-wise list of applicants recently, they appended a note that those included may also be excluded later, and that no position in the list is permanent. As of now, the NRC has included 3.11 crore applicants as citizens, and excluded 19 lakh.

Any person who is not satisfied with the outcome of the NRC can file appeal before the Foreigners' Tribunals (FTs) within 120 days. The Assam

government has earlier said those left out of the NRC will not be detained under any circumstances until the Foreigners Tribunals declare them as foreigners. If no appeal is filed in 120 days, the Deputy Commissioner of that district will make a "reference" to the Tribunal.

In case someone is unhappy with the decision of the FTs, he/she can also approach the Guwahati High Court and even the Supreme Court. Therefore, the state government has announced that those excluded will get legal aid through the District Legal Services Authorities.

Meanwhile, those who are declared as illegal migrants by the FTs, will be taken to detention camps and

locked therein until their deportation to their native country.

NRC and Assam

The demands to update the NRC of 1951 were first raised by the All Assam Students' Union (AASU) and Assam Gana Parishad more than three decades ago. The organisations had submitted a memorandum to the Centre on January 18, 1980, two months after launching the anti-illegal foreigners Assam Movement.

The publication of the initial NRC list is the outcome of a long standing demand of the Assamese people to detect and deport illegal Bangladeshi migrants from their state. Census data shows sharp contrast in the percentage of Assamese and Bengali speakers in recent times.

- ◆ In 1991 there were 57.8 per cent Assamese speakers and 21.6 per cent Bengali speakers. The 2011 Census puts the number of Assamese speakers at 1.5 crore or 48.3 per cent and that of Bengali speakers at 90 lakh or 28.9 per cent.
- ◆ The rise in Bengalis speakers is understood to reflect corresponding increase in the population of Muslims, who migrated from Bangladesh in 1971 and after.

National Register of Citizens

The National Register of Citizens (NRC) is the register containing names of genuine Indian Citizens. The first NRC was based on the Census of 1951.

The eligibility of NRC to be if,

- ◆ People whose names appear on the 1951 NRC.
- ◆ People and descendants of those whose names appear on any voter list prepared in Assam before the midnight of March 24, 1971.

- ◆ People who came from Bangladesh between January 1, 1966, and March 24, 1971, registered themselves with the Foreigner Regional Registration Office and were declared by the Foreigner Tribunal (FT) as Indian citizens.

- ◆ Indian citizens, including their descendants, who moved to Assam after March 24, 1971 (they need to furnish proof of residence in another part of the country as on March 24, 1971).

The NRC is now being updated to include the names of those persons (or their descendants) who appear in the NRC, 1951, or in any of the Electoral Rolls up to the midnight of 24th March, 1971 or in any one of the other admissible documents issued up to midnight of 24th March, 1971, which would prove their presence in Assam or in any part of India on or before 24th March, 1971.

All the names appearing in the NRC, 1951, or any of the Electoral Rolls up to the midnight of 24th March 1971 together are called Legacy Data. Thus, there will be two requirements for inclusion in updated NRC –

1. Existence of a person's name in the pre-1971 period &
2. Proving linkage with that person.

Under what circumstances can an included person's name be deleted?

- ◆ Any fact of misrepresentation of particulars/documents discovered by the authorities;
- ◆ Discovery of a person being a Declared Foreigner (or a migrant of 1966-71 who is unregistered with a Foreigners Regional Registration Office [FRRO]); a person with a case pending at a FTs, or a person being a D (Doubtful) voter or a descendant of such a person;
- ◆ Receipt of an opinion by any FTs declaring a person as a foreigner.

D-Voter (Declared Foreigner)

D-Voter is a category introduced in Assam in 1997 to mark people unable to prove their citizenship during verification. A Declared Foreigner is one identified as such by one of the 100 Foreigners Tribunals (FTs), which are quasi-judicial bodies that opine whether or not a person is a foreigner within the meaning of the Foreigners Act, 1946.

Under Section 6A of the Citizenship Act, 1955, people who entered Assam between January 1, 1966 and March 25, 1971 need to register with an FRRO. They would have all rights of a citizen except the right to vote, which would be granted after 10 years. In the NRC note, those who entered Assam within this 1966-71 window but did not register themselves, too, are liable to be excluded.

Wrongful Exclusion and Inclusion

There have been allegations of wrongful exclusion and inclusion on grounds of deficiencies in the NRC methodology. FTs, set up to adjudicate citizenship disputes in Assam, need strict judicial supervision and must be freed from government control. Unfortunately, FT in Assam have been working in the most partisan manner. Gauhati High Court, in the latest order of its suo motu proceedings — in response to an email dated April 23, 2018, by the member-in-charge of Morigaon FT to Assam Government — has quashed FT's proceedings of Morigaon in 57 cases, and, ordered these cases to be heard afresh due to several irregularities was found in cases dealt with by the FTs. The court was shocked at some of the details of the 282 cases dealt with by the FT: 17 persons on a note sheet were declared Indian citizens, but the order declared them foreigner; in 11 cases, judgment was not found on record; in 32 cases, people were earlier ex-parte declared foreigners but were eventually found to be Indians, though the earlier court orders were not vacated; in five cases, dual judgments were discovered and, in two cases, proceedings were to be

initiated against Rabindra Chandra and Pachar Ali, but a different pair — Rahima Khatun and Anwara Khatun, who were not in any way related to the proceedings — was declared as foreigners.

To ensure that genuine Indian citizens are not deprived of their citizenship, the Illegal Migrants Determination by Tribunals (IMDT) Act 1983 had provided that the prosecution shall prove that the accused is not an Indian citizen. Abandoning all known principles of determining constitutionality of the law, the apex court, just on the basis of the burden of proof being on the prosecution, struck down as unconstitutional.

Due to this judgment of the SC, the heavy burden of proving citizenship is now on the citizens — they have to prove it on the basis of pre-1971 legacy and linkage documents. The law completely ignores the illiterate and destitute's daily struggle for livelihood — they cannot possibly be meticulously keeping documents, particularly when most of them have had their homes ravaged by floods five to seven times on an average.

The burden of proof under our legal system is on the person who makes an assertion. Since criminal law is a state instrument, it is always on the prosecution: It is the prosecution's duty to prove its allegations beyond any doubt. If there is the slightest doubt in the prosecution story, the benefit is always given to the accused. Section 9 of Foreigners' Act has put the burden of proof on the alleged foreigner.

The Supreme Court has yet to make its observation and issue a directive on the final NRC list as well as the Standard Operating Procedure to be followed for legal remedies of the excluded applicants. The Foreigners (Tribunals) Amendment Order, 2019, notified by the Union government, describes the procedure to be followed in respect of appeals to be filed by those excluded from the NRC list.

Foreigners' Tribunals

Foreigners' Tribunals were established under The Foreigners' Act, 1946, that is, a pre-Constitution and colonial legislation that was meant to deal with foreigners rather than citizens. Foreigners' Tribunals technically quasi-judicial bodies. The working of these tribunals has been approved by the Supreme Court. The Indian Constitution was amended in 1976 to insert the provision about tribunals under Article 323 A & 323 B. It talks of administrative and other specialised tribunals. However, the Constitution doesn't mention any tribunal to pronounce on the citizenship of people. By 1979, we had 10 such tribunals, which rose to 64 in 2015. Today, we have some 100, with another 200 being established now.

Issues and Challenges with NRC

Several flaws have been identified in this process, from the lack of legal aid to ex parte orders declaring people foreigners without even a trial. Tribunal members are pressured to declare the maximum number of foreigners rather than clear people of the charge. In anticipation of a fresh rush of cases after the final list, 1,000 more tribunals are being set up across the state. Neither the state nor the Centre has clarified what happens to those who lose their cases in the FTs, whether they will be detained, deported or allowed to stay on without the rights and privileges of citizenship.

The real challenge is before FTs where extensive documentation is required. Getting certified copies of documents from appropriate authorities is the first big hurdle. However, NRC excluded, including army veterans, government employees, families of former Presidents and Assam's only woman Chief Minister. All those left out of the draft were told to make fresh claims to citizenship.

- ◆ The Assam National Register Citizens is being seen as a stepping stone to more general NRC for the entire country. There are concerns and fears that such an NRC could

end up targeting minorities in the country.

- ◆ There are also concerns the NRC for Assam may end up incorrectly including or excluding people from the list - the concerns came into focus after the publication of the draft NRC list that excluded more than 40 lakh people.
- ◆ Till March 2019, as many as 1.17 lakh people had been declared foreigners, of which 63,959 were declared as such ex-parte.

Pushing lakhs of individuals into the drudgery of appeals to FTs and courts, putting them in detention centres notorious for degrading conditions, and relegating them to secondary citizenship or statelessness are bound to bring extreme suffering to the people, the majority of whom are already living a marginalised existence. The issue was raised in both the Lok Sabha and Rajya Sabha during the monsoon session, with Opposition leaders protesting against the move. An exercise like the NRC, with its fundamental premises rooted in the binary of outsiders/insiders, cut-off dates, and primordial claims over land, threatens to aggravate the already existing social tensions.

International Convention and Indian Law

The Convention on the Reduction of Statelessness, 1961, creates an obligation on States to reduce statelessness. To this end, amongst other matters, the Convention provides that States "shall not deprive a person of his nationality if such deprivation would render him stateless"; requires that States "shall grant its nationality to a person born in its territory who would otherwise be stateless" and that "If the law of a Contracting State provides for loss of its nationality by a person's spouse or children as a consequence of that person losing or being deprived of that nationality, such loss shall be conditional upon their possession or acquisition of another nationality."

However the steps which are being taken by Indian government seem against not only the convention but also from the constitutional point of view, the Expulsion Act and the NRC process under it violate the right to equality under Article 14 and the right to Life and personal liberty under Article 21 (both of which are guaranteed to all persons, not just to citizens) because they vest vast arbitrary and unguided power and discretion in the executive to expel, deport and banish from Assam or from India anyone who has ever been at any point of time "ordinarily" resident in any place outside India and has at any time ever "come to Assam".

Even those who are protected by the basic principle of international law ('non-refoulement') that refugees or asylum seekers should not be sent to countries where they face persecution based on "race, religion, nationality, membership of a particular social group or political opinion" are required to be expelled by the Expulsion Act if they are "immigrants".

Way Forward

At a fundamental level, while dealing with issues, such as the question

of citizenship, that potentially have implications for lives and livelihoods of vast masses of people, can we afford to privilege primordial identity over constitutionality, and the procedural understanding of constitutionality over its substantive-universal understanding which has humanity at its core? Considering that migration has been a historical fact of human civilisation as such and its prevalence has been increasing manifold in our times for various reasons, the idea of citizenship and the corresponding rights needs to be human-centric rather than state-centric. Declaring a section of humanity to be bereft of the rights by invoking a primordial conception of identity would reduce India to being an ethnic democracy at best and a theocracy at worst. What is required is the fostering of the civic identity consistent with the republican ideal of the Constitution.

Though the NRC is very important for the country and it cannot be ignored but the Government of India should, at the earliest, clarify, so as to clear the air, its position on the legal status of those who will stand excluded from the final NRC, and what the future holds for them. To prevent

their being made "stateless", thus depriving them of the basic human right to a nationality, Government of India must, where extradition of "non-citizens" is not possible, declare a pathway to citizenship for those excluded. Long-pending problems call for innovative solutions. These require the cooperation of all stakeholders in the democracy that is India, in a spirit of compassion, trust and respect for the dignity of the individual.

General Studies Paper- I

Topic: Role of women and women's organizations, Population and associated issues, Poverty and developmental issues, Urbanization, their problems and their remedies.

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.



3. URBAN PLANNING : LEARNING FROM GLOBAL LIVEABILITY INDEX, 2019

Why in news?

In India, New Delhi and Mumbai rank 118th and 119th out of 140 cities according to the Global Liveability Index 2019 released By Economist Intelligence Unit (EIU). Two of the most popular metro cities in India, and maybe even the world, New Delhi and Mumbai don't have the most impressive living conditions which place them at the far end of the list of the world's most liveable cities.

Introduction

India's leading megapolises face numerous challenges in providing their beleaguered citizens a better quality of life. If this is the scenario with two of our most vibrant global cities, the challenges for the rest of urban — and fast urbanising — India indeed seem daunting. Such poor global recognition poses a few difficult questions. Will India, slated to have half of its projected population of

1.50 billion by 2030 residing in urban areas, only end up pushing more and more people into increasingly unliveable slum-like environs? Will cities, as engines of economic growth, continue to drive India's march into the 21st century or will they turn out to be our biggest impediments? Are these questions really a cause of worry for the government? It seems that the answer is in the negative, especially considering that Mumbai, a city that is deservedly placed at a poor 119th in the

global liveability index, is considered by the Union Ministry of Housing and Urban Affairs (MoHUA) to be one of India's top-three cities providing the ideal "ease of living" conditions to its citizens.

Indian Cities and Liveability

In August 2018, MoHUA released India's first Ease of Living Index featuring 111 cities. Unlike the five specific categories encompassing a diverse set of quantitative and qualitative factors in the EIU index, MoHUA measured the performances of these cities on 78 physical, institutional, social and economic indicators. These indicators were spread across 15 parameters: governance, identity and culture, education, health, safety and security, economy, affordable housing, land use planning, public open spaces, transportation and mobility, assured water supply, wastewater management, solid waste management, power, and quality of environment. Significantly, despite the well-known daily struggle that 23 million people in Mumbai have to face, the city was ranked as the third-easiest city to live in. Perhaps the government must have considered positives such as the general sense of safety and uninterrupted power supply — a rarity in the rest of the urban centres in the country — to rate Mumbai so highly. On the contrary, Delhi, despite its acclaimed people-friendly mass transit infrastructure was rated at a relatively poor 65th position, far below Chennai (14), Ahmedabad (23) and Hyderabad (27). Looking at the disconcertingly low ranks given to both Delhi and Mumbai in the Global Liveability Index, the methodology adopted by the MoHUA is indeed worth examination. Otherwise, instead of giving any concrete direction to government efforts towards sustainable and equitable urban development, such national rankings, far from providing 'ease of living', will only create more difficulties for the India's urban population.

Notwithstanding such indices or the methodologies adopted for their preparation, it is true that the governance of Indian cities is besotted with basic and deeply entrenched flaws. So much so, that no particular city stands a chance of coming anywhere close to the global benchmarks in most of the above-mentioned parameters. Failed attempts made by successive governments in the past provide ample proof of the urban mess that India has created for itself.

Further, deterioration in culture and environment is of concern including the quality of air in cities like New Delhi. The 2018 update to the World Health Organisation (WHO) Global Ambient Air Quality Database showed that New Delhi currently boasts the sixth highest annual mean concentration of fine particulate matter among cities around the world. New Delhi, which has dropped six ranks since last year's Global Livability Index has also seen an increase in cases of petty crimes. Mumbai's rank also fell in this year's index by two places, as a result of a downgrade in its culture category.

Overall, several cities, such as New Delhi received substantial downgrades on their scores owing to problems linked to climate change, such as poor air quality, undesirable average temperatures and inadequate water provision.

What is Liveability?

Liveability can be defined as, "the potential of a city to offer favorable conditions to its residents and others on the parameters of social, natural, economic and physical environment". In other words, it is an array of different functions that are directly or indirectly related to livelihood of a resident. It is supported by an integrated theme containing equity, dignity, accessibility, conviviality, participation and empowerment.

Liveability is all of the things that make a city enjoyable to live in. A liveable city brings people together,

Global Liveability Index 2019

The EIU is the research and analysis division of the Economist Group and conducts a global liveability survey every year, ranking around 140 cities all over the world. The categories being: i) stability, ii) healthcare, iii) culture and environment, iv) education and v) infrastructure. While stability and culture and environment in a city are given a weightage of 25 percent each, healthcare and infrastructure are each given 20 percent, and education getting the remaining 10 percent weightage. All these factors are rated as acceptable, tolerable, uncomfortable, undesirable, and intolerable. These separate scores are then combined to rate the cities on a scale of 1- 100, moving from least tolerable to liveable.

Vienna in Austria, Melbourne and Sydney in Australia make the top three cities while Damascus in Syria, Lagos in Nigeria and Dhaka in Bangladesh rank in the bottom. Of the 37 Asian and Australasian cities included in the index, five are among the ten most liveable and six are among the 20 least liveable.

In recent years liveability has generally been rising, thanks to improvements in stability and better education and healthcare provision in cities within emerging markets.

enhancing interaction and promoting productivity in a sustainable way. It addresses the values and preferences of its community for amenity, wellbeing and sense of place, while acknowledging that these may vary for different people in different places. So, the liveability of a city is influenced by:

- ◆ Access to drinking water and sanitation;
- ◆ The availability of clean waterways;
- ◆ Good transport networks;
- ◆ Business and career opportunities;
- ◆ Affordable housing and living;
- ◆ Appealing surroundings;
- ◆ Strong social and cultural networks and
- ◆ A sense of place and belonging.

Making Indian Cities Affordable: Imperatives

India's Urban Reality: Based on broad reforms that were to be

undertaken by local bodies in provision of infrastructure and civic services, the MoHUA committed INR 662.53 billion to states for upgrading urban infrastructure. The payment of the grants was contingent on local bodies undertaking mandatory reforms and establishing benchmarks in the critical sectors of:

- i) Urban renewal, i.e. redevelopment of inner (old) city areas including widening of narrow streets, shifting of industrial and commercial establishments from non-conforming (inner city) areas to conforming (outer city) areas to reduce congestion, replacement of old and worn out pipes by new and higher capacity ones, renewal of the sewerage, drainage, and solid waste disposal system etc.;
- ii) Water supply and sanitation;
- iii) Sewerage and solid waste management;
- iv) Construction and improvement of drains and storm water drains;
- v) Transportation including roads, highways, expressways, mass rapid transport services, and metro projects;
- vi) Provision of designated parking lots and spaces on Public Private Partnership (PPP) basis;
- vii) Development of heritage areas;
- viii) Prevention and rehabilitation of soil erosion and landslide and
- ix) Preservation of water bodies.

Universal Housing: Adequate housing is crucial to good health, education, safety, privacy, human dignity, access to basic services, credit and opportunities for mobility. In urban India, only a part of this universal need can be converted into demand for formal housing. Approximately 20 million Indian households live in slums.

As India urbanises, housing will continue to be in great demand in cities. To achieve the steep targets needed to ensure universal housing, all available instruments must be used,

including public land, capital subsidies and infrastructure facilitation.

Transportation: Affordable transport is another critical need for the urban poor. For the longest time, the Central government, state governments and city authorities have disregarded the needs of the poor in their planning and policies. The National Urban Transport Policy (NUTP), first formulated in 2006 and revised in 2014, is now shifting the emphasis towards public transport, focusing on people mobility instead of vehicle mobility.

Food and Nutrition: Poor households in urban India currently face the issue of food insecurity. Fortunately, a food-security network exists in the country, run by the government under the Ministry of Consumer Affairs, Food and Public Distribution. The public distribution system distributes ration at subsidised rates, such as food items (wheat, rice, sugar etc.) and essential fuels (kerosene). The network of ration shops is fairly large; the shops are run with reasonable efficiency and are easily accessible. However, several challenges remain, including complaints of adulteration, poor quality, and shortages.

Pro-women Measures: While making strategies and policies for some of the areas of improvement discussed above, gender issues must be addressed and integrated into the solutions. A globally recognised phenomenon, the 'feminisation of urban poverty' refers to the fact that women have to bear a disproportionate share of the burden of poverty.

Cities must implement strategies to enable women to earn better incomes and find space in informal markets, as well as establish affordable care centres to look after the children while mothers are at work.

Education and Health: Education and health are the two most significant social infrastructure to which every family must have access. There is a strong relationship between education and health. Increased education leads to positive health consequences, and in turn, better health leads to better levels of schooling. Therefore in 2018, the government has launched a new health scheme, 'Ayushman Bharat', with plans to involve the private-sector hospitals into the service of the poor. The scheme targets the poor, including the urban poor, and hopes to cover around 500 million people.



Conclusion

It is possible to make modern cities affordable if policymakers make a concerted effort. In addition to formulating measures to address the existing issues, it is important to implement them in a holistic manner. In isolation, their intent may fall by the wayside, but together, they can successfully create pro-poor cities. To retain their shape and deliver a decent quality of life, cities must plan to provide for the economically less privileged. Indeed, given the numbers of the poor that are likely to continue to move into cities over the next 50 years, 'affordability' must rank as a top objective for any Indian city. If affordability is not thought out and integrated into city systems, cities will find themselves divided, less

productive and replete with social tensions. A final point needs to be made in regard to the size and density of cities. As certain metropolitan cities transform themselves into mega cities, they increase in both population density and building density. This exacerbates spatial scarcity.

Therefore, an overall strategy for crafting affordable cities must disincentivise the growth of mega cities and adopt a decentralised approach to urbanisation. Unless India takes up urban planning with the seriousness it deserves, the future of some of the mega projects of the incumbent government such as the 'Smart Cities Mission', 'Swachh Bharat Mission', 'HRIDAY' for heritage cities, 'Housing for All by 2022' and 'AMRUT' are bound to suffer from the same consequences.

General Studies Paper- I

Topic: Role of women and women's organizations, Population and associated issues, Poverty and developmental issues, Urbanization, their problems and their remedies.

General Studies Paper- II

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.



4. INDIA - BANGLADESH TIES : A MODEL OF GOOD NEIGHBOURLINESS

Why in News?

Recently, Sheikh Hasina, the Prime Minister of Bangladesh has made a four-day official visit to India. Besides discussions with her Indian counterpart, she also addressed the India Economic Summit of the World Economic Forum.

Introduction

In India, the growing and deepening ties between New Delhi and Dhaka are widely touted as an unmitigated diplomatic success. Bangladesh Prime Minister Sheikh Hasina's recent visit to India, the first full bilateral meeting since both countries went to polls, then, assumes great significance. During this visit, the two countries have committed to upgrading port facilities, implementation of India's under-utilised Lines of Credit, a coastal surveillance system, and agreements on education, culture and youth. Both countries will also coordinate better border management and counter-

terror cooperation and are also working on a regional trilateral energy sharing arrangement with Bhutan.

Further, both countries have hailed bilateral ties as "model good neighbourliness" as the two sides signed seven agreements and the Prime Ministers of the two countries inaugurated three projects to deepen their partnership. One of the three projects jointly inaugurated by India and Bangladesh allowed India to buy liquefied petroleum gas (LPG) from Bangladesh for consumption in India's North-eastern state of Tripura. The LPG will be transported by Bangladeshi trucks to the Indian state cutting down transport times and costs. The second was the inauguration of a skill development centre that will provide basic as well as advanced training some 200-300 Bangladeshi youth on an annual basis for employment in the small and medium scale industry sectors.

The seven pacts signed included one on the terms for the use of the Chattogram and Mongla ports in Bangladesh for movement of goods to and from India. The agreement to enable this was signed in October last year. A second pact signed was for India to draw 1.82 cusecs (cubic seconds) of water from Bangladesh's Feni river for use by India in Tripura state.

Apart from above developments, both leaders also discussed agreements on energy, water, coastal surveillance and a series of measures to improve trade infrastructure. Further, PM Sheikh Hasina suggested special economic zones where Indian companies could invest, use Bangladeshi land and labour to produce for the Indian market and export it back duty-free. The two sides are also talking about regional Bangladesh-Bhutan-India-Nepal road connectivity and a Bhutan-India-Bangladesh regional energy supply arrangement.

Bangladesh and India's bilateral ties have rarely been a linear affair. There is little doubt that when India assisted Bangladesh to attain independence in 1971, many believed that Bangabandhu Sheikh Mujibur Rahman and Mrs Indira Gandhi would forge a partnership rooted in progressive ideals and a common vision for their nations in South Asia and the world, one that would last for generations. The assassination of Mujib and most of his family members in 1975, which resurrected the political, Islamic and military leaders from the political right between 1975 and 1996, meant that Bangladesh could not structure any lasting partnership with India. Its relationship with India reached an all-time low when the Bangladesh Nationalist Party (BNP) and Jamaat-e-Islami coalition government between 2001 and 2006 allowed Bangladeshi territory to host insurgent activities against the North-eastern states of India. This unfortunate nosedive in the Bangladesh-India relationship was decisively reversed after the electoral victory of the Awami League and Prime Minister Sheikh Hasina in December 2008, with an improvement in the strategic sphere, and alignment on regional and global issues, connectivity and trade.

Since 2009, Bangladesh and India have peacefully navigated many contested issues that had remained unresolved since 1947. In 2015, the Indian government ratified the 1974 Land Boundary Treaty which executed a land swap of enclaves, settling historical anomalies dating back to the Partition of the subcontinent. Bangladesh and India also peacefully obtained an international court ruling that allowed the two nations to explore resources in the Bay of Bengal without stepping on each other's toes. These milestones show that a partnership based on trust and a willingness to engage on equal terms can help sovereign nations resolve historical disagreements.

Journey So Far

The current Bangladesh government has uprooted security threats and acts of insurgency against India and today, the India-Bangladesh border is one of India's most secured. The signing of the Land Boundary Agreement in 2015 was a milestone, where the two neighbours amicably resolved a long-outstanding issue.

Bilateral trade was a little over \$9 billion in FY 2017-18 and Bangladeshi exports increased by 42.91%, reaching \$1.25 billion in FY 2018-2019. Removal of non-tariff barriers will help Bangladeshi exports such as harmonising the standards for goods accepted by India. In 2018, in addition to the 660 MW of power imported by Bangladesh, Indian export of electricity increased by another 500 MW. A 1,600 MW power station with a dedicated transmission system is being developed to boost power trade.

Land routes have gained popularity over air travel, and are preferred by 85.6% of Bangladeshis visiting India. Train services on the Dhaka-Kolkata and Kolkata-Khulna are doing well, while a third, on the Agartala-Akhaura route, is under construction. Five additional bus services were introduced in 2018; this March, the first ever Dhaka-Kolkata cruise ship was launched. Bangladeshi tourists accounted for 21.6% of the total percentage of tourists visiting India in 2018 (83.7% tourists and 10.28% medical patients). Today, Bangladesh contributes 50% of India's health tourism revenue.

Border killings have decreased. India's Border Security Force (BSF) claims that most of the firing is in self-defence in tackling cattle trafficking. However, since the ban by India on cattle export, cattle trade has fallen from 23 lakh in 2013 to 75,000 till the end of May this year — which makes the argument unconvincing.

Areas of Concerns

India and Bangladesh share a great relationship, but areas of concern remain. Where both countries have failed to make headway yet, despite many forward-looking steps, are on river-water sharing agreements, National Registration for Citizens (NRC) issue, Rohingya issue, among others. Here we will discuss all the issues:

Rivers Sharing Agreements

Out of river-water sharing agreements, Teesta river agreement is the chief among them. In 2011, a framework agreement was inked, but which has not moved forward since, chiefly because of tensions between the Central and West Bengal governments. The long-pending upgrading of the Ganga-Padma barrage project, the draft framework of interim sharing agreements for six rivers — Manu, Muhuri, Khowai, Gumti, Dharla and Dudhkumar — as well as the draft framework of interim sharing agreement of the Feni river are also pending. This task must not be taken lightly between two countries that share 54 transboundary rivers, and where water management is key to prosperity, and often a source of tensions and humanitarian disasters.

Credit Lines

Dhaka is also likely to seek New Delhi's cooperation in upgrading its railways, roads and shipping infrastructure and might ask for the export of more electricity to Bangladesh. As of 2017, India had extended three lines of credit worth approximately \$7.4 billion; however, the execution of projects under these credit pipelines has been very slow. Less than 10% of the cumulative commitments have been disbursed so far, while almost no money from the third line of credit promising \$4.5 billion has been utilised. Dhaka might seek both prompt disbursements of the existing commitments and, perhaps, an additional line of credit to finance infrastructure projects in the pipeline.

NRC Issue

It remains unclear how the NRC saga will ultimately play out in Indian politics, and the implications it might have for Bangladesh. For now, it has definitely added an extreme level of suspicion about India among ordinary

Bangladeshis. And while Prime Minister Modi has assured Prime Minister Hasina during a meeting at the United Nations (UN) that the NRC will have no implications for Bangladesh, this commitment needs continuous reiteration, because an element of noise has been added to the partnership after the statements given by the Home Minister of India Amit Shah. Earlier he has said that India will deport all non-citizens and has taken credit for the NRC as a policy the government will pursue across the country, rather than a court-mandated process. The divergence in the two sets of statements proffered by New Delhi will ensure the issue gets raised again and again by Dhaka, and could cast a shadow over what one Bangladesh official otherwise described as the “best of the best” of ties between two neighbours.

Rohingya Issue

The other issue that came up during the talks was the plight of nearly a million Rohingya refugees who are currently staying in camps in Cox Bazaar. PM Hasina reportedly requested PM Modi to use his “good relations” with the Myanmar government to facilitate the return of all the refugees, while appreciating the aid India has given to refugees in Bangladesh as well as 250 homes built for them in Myanmar.

Further, many in India are also concerned about Bangladesh’s growing partnership with China. This, by any standards, is a misplaced fear. Prime Minister Hasina’s China diplomacy is focused to structure a win-win economic cooperation to address Bangladesh’s developmental aspirations — and so far, there is no indication that this relationship has any possibility of adding a military dimension to it. This balancing act by Bangladesh is especially important because it needs the support of both China and India to mitigate the ongoing

Rohingya refugee crisis. Given India’s historical friendship with Bangladesh, New Delhi bears the responsibility of going a few steps further than Beijing on the Rohingya crisis. To what extent Dhaka can convince New Delhi to make the maximum effort to push for a peaceful repatriation of the Rohingya, however, remains to be seen.

India and Bangladesh on Economic Growth

The latest economic outlook update released by the Asian Development Bank (ADB) has shown how Bangladesh, and not India, is the standout economy in terms of growth momentum in South Asia. Bangladesh is experiencing high and consistently rising economic growth rate while maintaining a stable level of inflation. For instance, since 2016, Bangladesh has been growing at over 7 per cent and this financial year will see it cross the 8 per cent threshold as well — a mark it is expected to hit again next financial year.

India has seen a secular decline from the highs of 2016. The constant flow of falling sales and declining industrial productivity data suggests that the current financial year is unlikely to see a big enough change for India to get anywhere close to the 7 per cent mark. However, ADB expects the Indian economy to turn around in the next financial year when India is expected to grow by 7.2 per cent.

The structure of Bangladesh’s economy is quite different from India’s. Unlike India, where the services sector contributes overwhelmingly while industry’s contribution is much lower than desired, Bangladesh has a booming industrial sector. This allows its economy to create jobs. Even at a time when the global demand is declining, and despite having a limited bouquet of export commodities, Bangladesh was able to push more exports by finding newer markets and edging out other garment exporters

such as India. Compare this to India’s anaemic performance wherein exports have grown by just about 1.5 per cent per annum on an average since the financial year 2012-2013.

In India, by contrast, the bulk of the population is still stuck in the agriculture sector, which contributes the least to the gross domestic product (GDP). The industrial sector, which has the maximum potential to absorb surplus labour from agriculture, is struggling to grow fast enough and create employment. It is the strength of Bangladesh’s domestic industries that, despite the trade war between global superpowers the US and China intensifying over the past year, Bangladesh’s exports have grown from 6.7 per cent in 2018 to 10.1 per cent in 2019.

Way Forward

India-Bangladesh relations have matured in the last decade with development in many areas of cooperation. In a neighbourhood where distrust and cynicism prevail over friendship and hope, the relationship between the two countries has given hope for optimism. But the sooner existing challenges are resolved, the better it is. Further, Prime Ministers Hasina and Modi have demonstrated that forward-looking partnerships on equal terms are possible when bilateral ties are rooted in trust, and a common vision of peace and economic progress.

Besides, PM Sheikh Hasina’s recent trip to India will hopefully help relations graduate to the next level of strengthening the three Cs: cooperation, coordination, and consolidation.

General Studies Paper- II

Topic: India and its neighborhood-relations.



5. RBI'S REPORT ON STATE FINANCES : A STUDY OF BUDGETS OF 2019-20

Why in News?

The Reserve Bank of India (RBI) has released a report titled "State Finances: A Study of Budgets of 2019-20". It analysed the fiscal position of state governments. The report has been prepared in the Division of State Finances (DSF) of the Department of Economic and Policy Research (DEPR).

Introduction

States primarily depend on two sources for their revenue – their own revenue and central transfers. The former indicates revenue generated by states on their own, while the latter consists of receipts from devolution of union taxes and grants-in-aid from the centre. In 2018-19, 52% of the revenue receipts of states is estimated to come from their own revenue, and the remaining 48% of the revenue in the form of transfers from the centre. Since central transfers are outside the jurisdiction of the states, they do not have the authority to make decisions regarding a significant part of their revenue.

States have to balance aspirational policy choices against two major operating constraints: generating adequate revenue within the legislative framework and adhering to Fiscal Responsibility Legislations (FRLs). Prudent fiscal housekeeping has to be, therefore, balanced with developmental and sustainability perspectives. Key to an optimal mix is states' own revenue generation capacity coupled with adequate support from federal transfers so that the states can absorb exogenous fiscal shocks in the form of schemes like farm loan waivers, the Ujjwal DISCOM Assurance Yojana (UDAY), farmer income support schemes and structural

reforms such as the Goods and Services Tax (GST), without sacrificing the hard-earned gains of fiscal consolidation so that their finances remain sustainable over the medium-term. Given that annual budgetary outcomes of states are essentially a time-varying process of accumulation of debt, it is the sustainability of debt that holds the key.

With the introduction of GST, many indirect taxes levied by the states have been replaced. While these taxes were completely under the control of each state, GST rates are now decided by the GST Council. GST revenue of a state can be categorized into three components: (i) state's own GST revenue, (ii) devolution of centre's GST revenue, and (iii) compensation, if any. While the first component comes under state's own revenue, the other two components form a part of central transfers. This implies that states have limited flexibility in making decisions regarding tax rates on goods and services. Therefore, higher reliance on GST receipts for revenue reduces states' autonomy, as these receipts depend on tax rates decided by the GST Council.

Fiscal Position of State Governments

Fiscal deficit is the difference between what a government earns and what it spends. In 2011-12, the total fiscal deficit of state governments was \$1.71 trillion. This amounted to just 33.3% of the fiscal deficit of the central government during that fiscal. In the next few years, state governments ramped up their spending. In 2013-14, the fiscal deficit of state governments was around 50.2% that of the central government. In 2016-17, the figure

zoomed to \$5.36 trillion, or just a little over 100% of the fiscal deficit of the central government during that fiscal.

Since 2016-17, the fiscal deficit of state governments has come down a little. In the 2018-19, the fiscal deficit expected to be \$4.9 trillion, or around 77.3% of the fiscal deficit of the central government. The interesting thing is that, on the whole, the situation seems to have improved. In 2016-17, the total fiscal deficit (central government plus state governments) was at a very high 6.97% of gross domestic product (GDP).

During 2018-19 also, fiscal deficit of states continued to remain below 3.0 per cent of GDP. Debt has risen persistently since 2015-16, led by restructuring of power sector through schemes like UDAY. As per budget estimates for 2019-20, states' fiscal deficit is projected at 2.6 per cent of GDP. Effective use of expenditure along with enhancing tax generation capacity are key to support economic growth at this juncture. In addition to the debt-to-GDP across states, the RBI also flagged off the increase in guarantees given by the state. Data obtained from the Comptroller and Auditor General and from state finance departments shows that the quantum of guarantees given jumped sharply by 37.7 percent in 2017-18 to 2.5 percent of GDP.

In terms of the sectoral distribution of exposure, the power sector remains dominant - accounting for over 60 per cent of total outstanding guarantees, on average. For a few states, it accounted for over 80 per cent - followed by the transport sector.

Key Features of the Report

States' gross fiscal deficit (GFD) has remained within the FRBM threshold

of 3 per cent of gross domestic product (GDP) during 2017-18 and 2018-19. This has, however, been achieved by sharp retrenchment in expenditures, in particular, capital expenditure.

- ◆ For 2019-20, states have budgeted for a consolidated GFD of 2.6 per cent of GDP with a marginal revenue surplus (as against revenue deficits in the previous three years).
- ◆ Outstanding debt of states have risen over the last five years to 25 per cent of GDP, posing medium-term challenges to its sustainability.
- ◆ Incipient risks to debt sustainability emanate from losses of DISCOMs as well as potential invocation of guarantees.
- ◆ Data included in the RBI report shows that the debt performance across large states varies widely.
- ◆ Among larger states, Punjab has the worst debt-to-GDP ratio of 39.9 percent, followed by Uttar Pradesh, where debt levels have hit 38.1 percent of GDP. Himachal Pradesh, Rajasthan and West Bengal also have debt-to-GDP ratios far higher than the threshold. In contrast, Assam, Gujarat, Karnataka, Maharashtra and Telangana have the lowest debt-to-GDP ratios among larger states.
- ◆ Revenue generation holds the key to prudent debt management and can act as a circuit breaker in perverse debt spirals, highlighting the need to raise tax buoyancy and capitalise on technology enabled efficiency gains, while exploiting the scope for raising user charges wherever possible, with reduced reliance on borrowings.

The GFD-GDP for states recorded improvement in 2017-18 (Accounts) vis-à-vis 2016-17 and remained well within the threshold of 3 per cent during 2018-19. A similar outcome is budgeted for 2019-20 (BE). There are,

however, some important features of these budget outcomes which are noteworthy.

- ◆ First, fiscal improvement has hinged on expenditure curtailment, and in particular, capital expenditure, which has negative output effects in the medium term.
- ◆ Second, committed expenditures are on a rising trend, driven by interest and pension payments.
- ◆ Third, financing via market borrowings is slated to rise.
- ◆ Fourth, debt liabilities have been rising during 2016- 19 and are likely to remain around 25 per cent of GDP in 2019-20, clearly making the sustainability of debt the main medium-term fiscal challenge for states.

The Ghost Of UDAY

The lingering impact of the 2015 UDAY scheme continues to play out on state finances and could even worsen over the next two years if the performance of distribution companies does not improve, the RBI cautioned. The scheme is continuing to impact state finances in a number of ways.

- First, states which were part of the programme have seen an increase in interest payouts since the coupon rates on UDAY securities were higher than state government bonds.
 - Second, states had signed an agreement to take on a larger share of DISCOM losses with each passing year.
- As per the agreement, states would take on:
- 10 percent of DISCOM losses of the previous year in 2018-19.
 - 25 percent of DISCOM losses of the previous year in 2019-20.
 - 50 percent of DISCOM losses of the previous year in 2020-21.

As such, the health of DISCOMs will remain critical to state debt in the coming years.

Another potential impact from UDAY could materialise from takeover of incremental losses of DISCOMs as mandated in UDAY agreements, particularly as the benefit of grants to supplement revenues will not be available for some states.

Debt: States' Medium-Term Fiscal Challenge

The slowdown in the economy poses a challenging fiscal environment for states as lower revenue raising capacity and downward rigidities in various expenditure heads can force an increase in borrowing/future liabilities.

- ◆ The weak performance of State Public Sector Enterprises (SPSEs), particularly in power distribution, continues to be a source of fiscal risk going forward if the off-budget liabilities get crystallised.
- ◆ The increased orientation of state government borrowings towards markets brings attendant challenges of pricing, liquidity, management of redemption cycle and diversification of investor base.
- ◆ The debt position of state governments has started showing incipient signs of unsustainability, particularly post UDAY. Recognising that debt sustainability is closely linked to revenue generation of states, they will have to improve their revenue raising capacity by capitalising on the efficiency gains under the GST and digitisation and improving compliance. Also, turnaround of power distribution sector is crucial to avoid fiscal surprises going forward.
- ◆ In the Indian fiscal landscape, states are entrusted with higher responsibilities but less than commensurate resources.
- ◆ On the revenue front, states might see a crunch because of the economic slowdown, though they remain protected against any own shortfall in GST collection by compensation cess.
- ◆ On the expenditure front, schemes like farm loan waivers and UDAY, which are essentially in the nature of fiscal shocks, have kept spending pressures high.

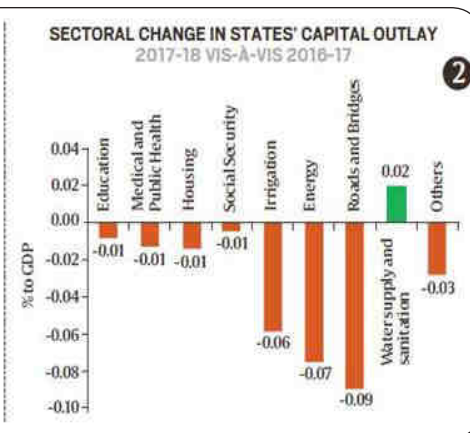
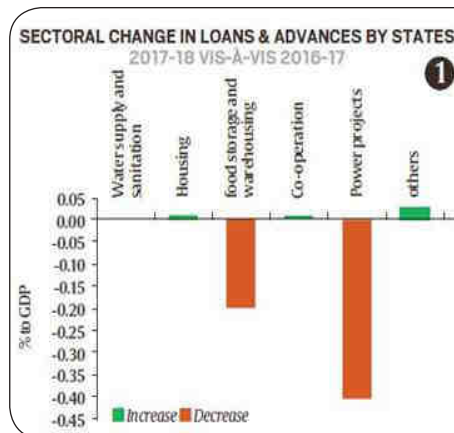
- ◆ The debt position of state governments has deteriorated post-UDAY though still remains sustainable, but vulnerable to potential risks with invocation of states' guarantees.

Addressing these issues give states the wherewithal to support growth by not curtailing desired expenditure and hence, maintaining sustainability in the long-run.

Importance of State Finance

The states borrowing more and more should raise concerns especially when they borrow to meet unexpected policy goals such as farm loan waivers. Each year's borrowing (or deficit) adds to the total debt. Paying back this debt depends on a state's ability to raise revenues. If a state, or all the states in aggregate, find it difficult to raise revenues, a rising mountain of debt captured in the debt-to-GDP ratio — could start a vicious cycle wherein states end up paying more and more towards interest payments instead of spending their revenues on creating new assets that provide better education, health and welfare for their residents. Revenue generation holds the key to prudent debt management improving tax buoyancy by capitalising on technology enabled efficiency gains under the GST architecture, and raising user charges, wherever possible, should bolster revenue raising capacity.

States have budgeted prudently for 2019-20, but macroeconomic risks to their combined budget estimates appear to be slanted to the downside. The loss of momentum in economic activity needs to be reversed soon, otherwise it can have revenue implications for state budgets, if not complemented by extra efforts towards revenue mobilisation. If they do not materialise, cuts in



expenditure to meet the fiscal targets may become inevitable. This can feed an ever-tightening vicious spiral of austerity deepening the economic downturn which, in turn, cramps fiscal revenues and forces further expenditure reductions and so on. In the case of states, there can be large macroeconomic spillovers from the spending retrenchments with states' capital and developmental expenditure accounting for close to two-thirds of the combined expenditure. The negative output effects could exacerbate the medium-term challenge of debt sustainability.

Conclusion

States' role in promoting growth and overall social welfare is critical as public policy responsibilities devolving on them are large. Yet, fiscal consolidation and pressures to increase current spending have led to an overall decline in capital spending to the tune of about 0.3 to 0.5 per cent of GDP during 2017-19. Arresting this trend is crucial to avoid adverse effects on long-term growth and welfare. Going forward, it is important for states to pursue their capital expenditure plans as budgeted in 2019-20 by front-loading them. This is particularly important as it has strong multiplier and welfare enhancing effects. The states will have to simultaneously make efforts towards improving their revenue raising

capacity to support their expenditure. In the ultimate analysis, borrowed resources that are used wisely on projects/programmes with revenue and employment-generating potential will free up fiscal space and secure an optimal balance between growth and sustainability.

A combination of consolidation, reissuances and maturity elongation can help in improving liquidity, and in developing a secondary market with a diversified investor base with differential pricing operating as market discipline among states. In the spirit of cooperative and competitive federalism, this report has tried to assimilate state-wise facts on fiscal parameters that can perform the role of metrics of competition and mutual learning. Above all else states must not compromise on their social and capital expenditures; they have profound macroeconomic and social implications as evident in the slowdown in economic activity in India which is leading and coincident with the cutback in spending by states.

General Studies Paper- III

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



6. INDIA'S COOPERATIVE BANKING SECTOR : NEEDS REFORM

Why in News?

The trouble at Punjab and Maharashtra Cooperative Bank (PMC) highlighted a governance deficit in the country's financial sector. Governance and transparency in India's financial institutions lag its larger international peers, according to global rating agency Standard and Poor's (S&P).

Introduction

In late September, the Reserve Bank of India (RBI) imposed restrictions on withdrawals from the Punjab and Maharashtra Cooperative (PMC) Bank, one of the largest urban cooperative lenders, throwing the lives of thousands of traders, self-employed and daily wage earners into disarray. The RBI has appointed an administrator and superseded the board of directors at PMC, after the discovery of major financial irregularities, failures of internal control and systems, and wrong/under-reporting of exposure. PMC appears to have exceeded prudential norms in extending loans to a single customer, a distressed real estate company.

Cooperative banks generally have less onerous regulations. Cooperative bank failures in the past haven't spilled over to the broader banking sector. Between 2004 and 2018, the RBI has merged 72 cooperative banks in Maharashtra alone. Across the country, the number of urban co-operative banks has fallen from 1,926 to 1,551 in the last 15 years.

If the bank is liquidated, which is less likely, depositors will get Rs 1 lakh irrespective of the amount they had deposited. Small depositors need not panic as the bank has Deposit Insurance and Credit Guarantee Corporation cover under which deposits up to Rs 1 lakh are covered. The bank has also

claimed it has enough assets to cover the liabilities.

About Cooperative banks

Cooperative movement in India was started primarily for dealing with the problem of rural credit. The history of Indian cooperative banking started with the passing of Cooperative Societies Act in 1904. The objective of this Act was to establish cooperative credit societies "to encourage thrift, self-help and cooperation among agriculturists, artisans and persons of limited means. The Primary (Urban) Cooperative Banks popularly known as Urban Cooperative Banks (UCBs) were brought under the regulatory ambit of RBI by extending certain provisions of the Banking Regulation Act, 1949 (BR Act) effective from March 1, 1966. UCBs are at the base level of the banking system in India providing basic banking facilities to people of small means particularly urban poor. The UCB sector is unique in the sense that there is a significant degree of heterogeneity among the banks in this sector in terms of size, geographical distribution, performance and financial strength. The sector has unit banks, multi-branch UCBs operating within a state and multi-state UCBs with the area of operation in more than one state.

There has been a phenomenal growth in the UCB sector since 1966 in terms of the number of banks, branches, size of business (deposits+ loans and advances) and geographical outreach. The Reserve Bank has been reviewing the performance of the UCB sector from time to time and also constituted certain committees and working groups to look into regulatory issues concerning UCBs, including the licensing policy.

Evolution of the Urban Bank Sector

The evolution of UCBs may be broadly divided into three phases - the growth phase, crisis phase and consolidation phase.

Growth Phase (1966-2003)

In 1966, there were about 1100 UCBs with deposits and advances of Rs. 1.67 billion and Rs. 1.53 billion respectively. The Reserve Bank pursued a liberal licensing policy, especially pursuant to the recommendations of the Marathe Committee, which suggested dispensing the 'one-district, one-bank' approach. This shifted the stance of the policy to assess the 'need and potential' in an area for mobilising deposits and purveying of credit for a new UCB.

Crisis Phase (2003-2008)

However, it was observed that nearly one-third of the newly licensed UCBs became financially unsound within a short period. The RBI introduced the Graded Supervisory Action (GSA) framework in 2003 in lieu of classification of UCBs into Weak and Sick UCBs. Accordingly, UCBs were classified into four grades - Grade I, II, III and IV depending on their financial conditions. GSA envisaged supervisory measures to be taken with respect to UCBs classified in Grade III and IV when certain levels of CRAR, net NPA, profitability or default in CRR/SLR were breached. UCBs were subjected to supervisory action such as prohibition from expansion of area of operation, opening new branches, prescribing lower exposure limits and restrictions on dividend based on this classification. With the introduction of Rating Model, GSA was replaced by Supervisory Action Framework (SAF)

in 2012 wherein supervisory action was initiated based on various trigger points such as CRAR, gross NPA, CD ratio, profitability and concentration of deposits. SAF was reviewed and modified in 2014 by advancing the trigger points for imposing directions and cancellation of licence.

Consolidation Phase (2008 onwards)

As a result of the new initiatives and sustained efforts by RBI, the number of financially weak banks in the UCB sector declined. Further, due to consolidation in the sector on account of closure and merger. Incidentally, mergers of as many as 119 UCBs have been effected till date after 2005.

Cooperative Banks vs Commercial Banks

Cooperative banks, which are distinct from commercial banks, were born out of the concept of cooperative credit societies where members from a community band together to extend loans to each other, at favourable terms. Credit cooperatives (or cooperative banks) are broadly classified into urban or rural cooperative banks based on their region of operation. Urban cooperative banks (UCBs) are classified into scheduled and non-scheduled banks.

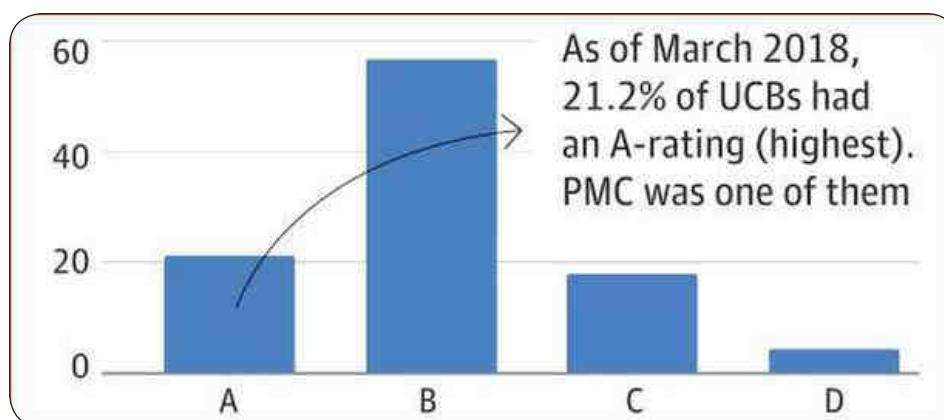
There are three key points of difference between scheduled commercial banks and co-operative banks.

One, unlike commercial banks, UCBs are only partly regulated by the RBI. While their banking operations are regulated by the RBI, which lays down their capital adequacy, risk control and lending norms, their management and resolution in the case of distress is regulated by the Registrar of Co-operative Societies either under the State or Central government.

Two, unlike commercial banks which are structured as joint stock companies, UCBs are structured as cooperatives, with their members carrying unlimited liability.

Three, while there is a clear distinction between a commercial bank's shareholders and its borrowers, in a UCB borrowers can double up as shareholders.

In the event UCBs fail, deposits with them are covered by the Deposit Insurance and Credit Guarantee Corporation of India up to a sum of Rs. 1 lakh per depositor, the same as for a commercial bank.



Reforms in Urban Co-operative Banks

One needs to go back to history. Cooperative banks came directly under the RBI's radar in 1966 but faced the problem of dual regulation. The Registrar of Cooperative Societies (RCS) is in control of management elections and many administrative issues as well as auditing. And the RBI brought them under the Banking Regulation Act as applicable to cooperative societies, which included all the regulatory aspects, namely, the granting of the licence, maintaining cash reserve, statutory liquidity and capital adequacy ratios, and inspection of these banks. Since 2004, a number of banks have been brought under all-inclusive directions where there have been significant weaknesses. So, the RBI has been taking action when it is clear that a bank is not able to carry on its operations in a manner that protects the interests of the depositors.

- ◆ First, there was a committee under H. Malegam which recommended a board of management of fit and proper persons, other than the board of directors. Directors are elected by members and very often the borrowers get to nominate their own persons, while depositors are not really represented as these banks accept deposits from non-members. So, the idea was to have a board of management in actual control of operations as opposed to elected directors.

- ◆ Second, the RBI has given the choice to urban cooperative banks to convert to small finance banks. That option is there for those players with more than Rs. 50 crore capital and 15% capital adequacy. This is an incentive as they will then be able to grow their capital by issuing shares at a premium.
- ◆ Third, RBI has also said that for urban cooperative banks there could be an umbrella organisation promoted by the banks themselves to raise capital as a joint stock company can from the markets. This incident poses a challenge for supervision. It comes back to how exposures can be hidden, which can be done in any bank or non-banking finance company (NBFC), not just a cooperative. The supervision system should be able to catch much more underreporting or false reporting and ensure accountability of the Board and the auditors.

Issues and Challenges

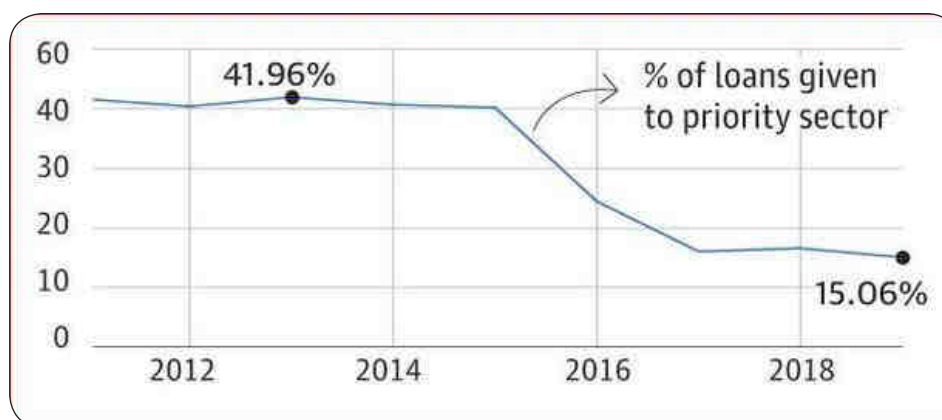
In the case of PMC Bank, as per RBI, there are three problems — major financial irregularities, failure of internal control and systems, and underreporting of exposures. It is well known that PMC Bank has extended 73% of its assets to HDIL, which has created a panicky situation for depositors. The RBI has had to clarify that Indian banking is safe.

The problem is, of course, dual control by the RBI and the Registrar Cooperative Societies (RCS), with the state government also playing a role and politics sometimes entering the space. The management, board and auditors are responsible. It's a governance and transparency issue that also affects public sector banks, private banks, and NBFCs. The governance structure in banks or in other financial institutions is that it should be professionally managed. And, the frequency and intensity of supervision has to be clearly based on the size of the bank and the assessment made of the governance standards in the banks. All banks — small finance banks, cooperative banks and leveraged institutions like NBFCs — are open to the risk of poor governance. There is no option but to look at the fit and proper character of the directors.

Cooperative institutions play a significant role in credit delivery to unbanked segments and financial inclusion. But their role has declined with the expansion of scheduled commercial banks and adoption of technology. Even urban cooperative lenders are facing competition from payment banks, small finance banks, and NBFCs. We have about 1,500 urban cooperatives, but there are nearly 96,000 rural banks, including primary agriculture credit societies. Long-term credit extended by them is declining, but there is still a role in agriculture for rural cooperative societies.

Importance of Cooperative Banks

Considering the great importance of cooperative banks, particularly in the rural areas, it is not surprising that every committee or commission, that has examined the working of the cooperative banking system in India, has expressed the common view that "cooperation remains the best hope of rural India." Co-operative



banks are unique in terms of their structure, clientele and credit delivery. The resilience shown by these banks during their long existence can be leveraged. Despite their inherent weaknesses in terms of low capital, poor management and intrusive policies of state, co-operative banks in India have successfully weathered several challenges during their century old existence and continued to grow in the competitive environment which emerged following the Economic and Financial Sector Reforms initiated in 1991.

- ◆ The main objective of cooperative credit movement is to provide an effective alternative to the traditional defective credit system of the village money lender. The cooperative banks tend to protect the rural population from the clutches of money lenders.
- ◆ Cooperative credit system has cheapened the rural credit both directly as well as indirectly.
- ◆ An important benefit of cooperative credit system is to bring a change in the nature of loans. Previously the cultivators used to borrow for consumption and other unproductive purposes. But, now, they mostly borrow for productive purposes. Cooperative societies discourage unproductive borrowing.
- ◆ Cooperative credit movement has encouraged saving and investment by developing the habits of thrift

among the agriculturists. Instead of hoarding money the rural people tend to deposit their savings in the cooperative or other banking institutions.

- ◆ Cooperative societies have also greatly helped in the introduction of better agricultural methods. Cooperative credit is available for purchasing improved seeds, chemical fertilizers, modern implements, etc.

Conclusion

RBI has been continuously taking policy measures to strengthen the co-operative banking sector. It is heartening to see that supportive regulatory environment, adoption of technology and re-orientation of business strategy can act as enablers for co-operative banks to contribute more meaningfully. Yet, looking into the future, some hard questions relating to maintaining the cooperativeness in co-operatives need to be answered. Further, RBI must ensure that cooperative banks adopt more professionalism in order to retain people's confidence in the cooperative banking sector.

General Studies Paper- III

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



7. OPEN DEFECATION FREE STATUS : AN ANALYSIS

Why in News?

On the occasion of the 150th birth anniversary of Mahatma Gandhi, Prime Minister Narendra Modi has declared the country open defecation-free (ODF), claiming success for the government's initiative under which every household now apparently has access to a toilet.

Introduction

'Swachh Bharat Mission' (SBM) was launched on 2nd October, 2014 by the Prime Minister Shri Narendra Modi, to achieve the vision of "Swachh Bharat" by 2nd October 2019, the 150th Birthday of Mahatma Gandhi, Father of the Nation.

The Ministry of Drinking Water and Sanitation provides financial and technical assistance to the states to help achieving the vision of 'Swachh Bharat'. Since then, many states and

districts are marching ahead towards the goal of Swachh Bharat.

According to the Ministry of Water and Sanitation (MWS), in the past four years India has built more toilets than it had done since independence. Over 100 millions toilets in six lakh villages and 6.3 million toilets have been constructed. In 60 months, 600 million people have been given access to toilets, more than 110 million toilets have been built. But access to toilets is still an issue in many parts of the country.

Rural India is home to more than half of the world's open defecation. Because the persistence of open defecation threatens gains in child health, the Sustainable Development Goals (SDGs) call for its elimination by 2030. India's most recent Demographic and Health Survey (DHS), conducted between January 2015 and December 2016, estimates that 54 per cent of households in rural India defecated in the open, down from 75 per cent in the 2005 to 2006 DHS. This measure is based on a household-level question that asks about the behaviour of everyone in the household in the same question.

Open Defecation-Free

Open defecation refers to the practice whereby people go out in fields, bushes, forests, open bodies of water, or other open spaces rather than using the toilet to defecate. Open defecation poses a serious threat to the health of children in India. Open defecation exposes women to the danger of physical attacks and encounters such as snake bites. Poor sanitation also cripples national development: workers produce less, live shorter lives, save and invest less, and are less able to send their children to school.

ODF under 'Swachh Bharat Mission' define as: "ODF is the termination of faecal-oral transmission, defined by

- a) no visible faeces found in the environment/village; and
- b) every household as well as public/community institutions using safe technology option for disposal of faeces.

Awareness campaigns, media exposure, and pressure from school-age children, are some of the drivers of increased awareness towards behaviour change. Further, with a growing population and increasing agricultural cultivation and urbanization, the number of spaces available for open defecation continues to reduce.

Moving beyond ODF – SBM ODF+ and SBM ODF++

The SBM ODF+ and SBM ODF++ protocols build upon the ODF protocol while keeping true to its provisions, so as to provide a platform for cities and towns to improve sanitation sustainability. The protocols are incremental in nature, and reflect on-ground realities present in India.

- ◆ **ODF Status:** An area can be notified/declared as ODF if, at any point of the day, not a single person is found defecating in the open.
- ◆ **ODF+ Status:** An area can be notified/declared as ODF+ work circle if, at any point of the day, not a single person is found defecating and/or urinating in the open, AND all community and public toilets are functional and well maintained.
- ◆ **ODF++ Status:** An area can be notified/declared as ODF++ if, at any point of the day, not a single person is found defecating and/ or urinating in the open, all

What is the Clean India Mission?

Swachh Bharat Abhiyan (SBM, or "Clean India Mission") is a national cleanliness campaign launched on October 2, 2014 by the government of India to achieve its vision of a 'Clean India' by 2019. The objectives of the SBM are to promote a clean India through several initiatives that have been divided into urban and rural work-streams.

- Swachh Bharat (Gramin), strives to achieve Open Defecation Free (ODF) status through emphasis upon behavior change and flexible delivery mechanisms that take into account local cultures, practices, sensibilities and demands. It also seeks to address solid and liquid waste management. Swachh Bharat (Gramin) is administered by the Ministry of Drinking Water and Sanitation.
- Swachh Bharat (Urban), is focused on building individual toilets, community toilets and solid waste management. Swachh Bharat (Urban) is administered through the Ministry of Urban Development.

community and public toilets are functional and well maintained, AND faecal sludge/septage and sewage is safely managed and treated, with no discharging and/or dumping of untreated faecal sludge/septage and sewage in drains, water bodies or open areas.

Is India Really Open Defecation Free?

In the past four years, India has built 100 million toilets in about 0.6 million villages, and another 6.3 million in its cities. By all accounts, it is an incredible feat. As per a 2019 report of the Joint Monitoring Programme (JMP) for water supply and sanitation, of UNICEF and the World Health Organization (WHO), between 2000 and 2014, open defecation decreased by some 3 percentage points a year, while between 2015 and 2019 it reduced at over 12 percentage points a year.

According to government estimates, by February 2019, over 93 per cent of the country's rural households had access to toilets; over 96 per cent of them also used the toilets, suggesting an important change in behaviour. Ninety-nine per cent of the toilets were found to be well maintained, hygienic and in 100 per cent of these toilets, excreta was "safely" disposed.

According to Centre for Science and Environment (CSE), five years ago, India was home to 60 per cent of the world's people who defecated in the open – if the nation now achieves ODF status, it means a huge leap forward not only for it, but for the world as a whole. It will take the world a long way on its sustainable development goal of universal coverage to toilets and safe disposal of excreta."

But is India really open defecation free? Several ground report found that several people in villages across India, including the national capital, were still forced to defecate in open

due to lack of toilets, especially in impoverished colonies. In addition, last month, two Dalit children, aged 10 and 12, were beaten to death when they were defecating next to a road in Shivpuri, Madhya Pradesh. Their village has been declared and verified 'open defecation free' (ODF) as far as the Swachh Bharat Mission's database is concerned, but their family had no access to a toilet. Ten days before that, a woman had gone, along with other women, to relieve herself in the fields of Ichhapur in Uttar Pradesh's Rae Bareilly. Her body was later found with her head smashed in. This was a case of 'honour' killing. But she or the other women with her either did not have access to a toilet or had chosen not to use it. All villages in Rae Bareilly too have been declared and verified ODF, as per the SBM database. These two instances raise question marks over the process of declaration and verification of ODF status.

Current Issues and Challenges

- ◆ A majority of the toilets do not have water facilities, it seems as if he has gifted crores of Indians toilets to clean rather than to use.
- ◆ As India has been declared ODF, the government has shifted attention to sustaining the status by managing waste – solid and liquid. Faecal sludge and septage management (FSSM) is currently poor in India.
- ◆ For rural India, SBM guidelines stated that all new toilets being made should have a twin-pit system, where dried sludge can be taken out after a few years and used as compost. While most rural India now depends on pit toilets, many have a single pit, where sludge needs emptying out, while some twin pits have faulty designs.
- ◆ According to study, the country currently has 10,000 honey sucker

machines in use. These machines, which suck faecal sludge from septic tanks, should ideally take them to a faecal sludge treatment plant (FSTP) or a sewage treatment plant (STP). Often that does not happen. India, for now, has only 20 FSTPs in operation. The number is too small to treat the huge quantity of sewage being produced and taken out.

- ◆ As per study, 66 cities in Uttar Pradesh shows 94 per cent of faecal sludge remains untreated, while 53 per cent of wastewater is not treated. And 80 per cent of the tanks were connected to open drains.
- ◆ The national convenor of the Safai Karmachari Andolan also raised the issue of sanitation workers, which he claimed has been ignored in the Swachh Bharat Mission. Claiming that Swachh Bharat Mission had a caste burden, i.e who were killed in gutters were majorly Dalits.

Government Initiatives to Address Challenges

The Union Jal Shakti Ministry's Department of Drinking Water and Sanitation (DDWS), launched a 10-year national rural sanitation strategy to sustain India's 100 per cent Open Defecation Free (ODF) status.

The framework, to be in place from 2019 to 2029, will ensure that people sustain their usage of toilets. It will also focus on proper implementation of solid and liquid waste management (SLWM) — plastic waste, organic waste, grey water, and faecal sludge — in rural areas.

A district-level training management unit (TMU) will be set up to provide oversight and support to gram panchayats (GPs) so that they ensure the operation and maintenance of sanitation infrastructure. The GPs are also supposed to conduct rapid

assessment of water and sanitation gaps.

While government funding is the primary source of financing in the sanitation sector, the strategy mentioned in the framework also suggests alternative self-financing by gradual leveraging of community resources in the form of tariffs for ODF plus activities.

The framework also talks about state-specific strategies on menstrual hygiene management, including menstrual waste management, which

may be supported under the ODF plus strategy.

Way Forward

Swachh Bharat revolution has been able to bring 550 million people out of open defecation habits. The use of toilets has gone up by 90 per cent, but it is a dynamic process. The spirit of bidding farewell to open defecation as a gift to Gandhi deserves accolades. But we must not forget that there are still miles to go. India needs to have a pack of sustainable actions that focuses on

reducing open defecation and sustain the ODF tag and also ensure that the pollution is checked. Further, most importantly, it should follow Gandhi's path of ahimsa and compassion.

General Studies Paper- III

Topic: Conservation, environmental pollution and degradation, environmental impact assessment.



SEVEN SUBJECTIVE QUESTIONS WITH MODEL ANSWERS

Economic Development vs Environment Debate : Reignited through Aarey Forest

Q 1. Can economic development and environment co-exist? Discuss.

Hints:

- ◆ Today, the main focus of the debate is on the link between economic development, protecting the environment, reducing poverty and social progress.
- ◆ In recent years there has been a growing conviction that it is possible, as well as necessary, to address social and environmental concerns in economic development policies.
- ◆ Amartya Sen outlined his point of view, which perfectly summarised his economic theory: it is possible to improve the environment and reduce poverty at the same time, reconciling these two goals with economic development, if we also consider development to be freedom, culture, human rights, democracy and participation.
- ◆ Environmental and development policies must be combined and strengthened in turn. It is important that we clearly understand the two major challenges that we are currently faced with: sustainability and poverty.
- ◆ Modern growth theory shows not only that environmental sustainability is potentially compatible with positive economic growth but also, and perhaps more importantly, that failure to achieve environmental sustainability may become an obstacle to sustained economic growth.
- ◆ It may also make growth infeasible in countries where the economy is highly dependent on natural resources.
- ◆ Moreover, even in countries that are not resource-dependent, a lack of environmental sustainability may, according to effect, prevent further growth once the economies approach critical environmental thresholds.

- ◆ This means that, even for policymakers who only focus on GDP growth as a measure of economic success, environmental sustainability is a relevant goal, at least over the long run.
- ◆ In addition, there is mounting empirical evidence that, the negative-social-equity effect, is a feature of a lack of environmental sustainability.

National Register of Citizens : Journey So Far

Q 2. Critically discuss the issues and challenges related to NRC in Assam.

Hints:

- ◆ The much-awaited updated Final National Register of Citizens (NRC) in Assam was released on last month, excluding names of over 19 lakh applicants.
- ◆ Several flaws have been identified in this process, from the lack of legal aid to ex parte orders declaring people foreigners without even a trial. Tribunal members are pressured to declare the maximum number of foreigners rather than clear people of the charge. In anticipation of a fresh rush of cases after the final list, 1,000 more tribunals are being set up across the state. Neither the state nor the Centre has clarified what happens to those who lose their cases in the FTs, whether they will be detained, deported or allowed to stay on without the rights and privileges of citizenship.
- ◆ The Assam National Register Citizens is being seen as a stepping stone to more general NRC for the entire country. There are concerns and fears that such an NRC could end up targeting minorities in the country.
- ◆ Pushing lakhs of individuals into the drudgery of appeals to FTs and courts, putting them in detention centres notorious for degrading conditions, and relegating them to secondary citizenship or statelessness are bound to bring extreme suffering to the people, the majority of whom are already living a marginalised existence.

Urban Planning : Learning from Global Liveability Index, 2019

Q 3. Cities, as engines of economic growth, continue to drive India's march into the 21st century. Will they turn out to be our biggest impediments because of inefficient planning? Critically discuss.

Hints:

- ◆ India's leading megapolises face numerous challenges in providing their beleaguered citizens a better quality of life. If this is the scenario with two of our most vibrant global cities, the challenges for the rest of urban — and fast urbanising — India indeed seem daunting.
- ◆ Notwithstanding such indices or the methodologies adopted for their preparation, it is true that the governance of Indian cities is besotted with basic and deeply entrenched flaws. So much so, that no particular city stands a chance of coming anywhere close to the global benchmarks in most of the above-mentioned parameters. Failed attempts made by successive governments in the past provide ample proof of the urban mess that India has created for itself.
- ◆ It is possible to make modern cities affordable if policymakers make a concerted effort. In addition to formulating measures to address the existing issues, it is important to implement them in a holistic manner. In isolation, their intent may fall by the wayside, but together, they can successfully create pro-poor cities.
- ◆ Therefore, an overall strategy for crafting affordable cities must disincentivise the growth of mega cities and adopt a decentralised approach to urbanisation. Unless India takes up urban planning with the seriousness it deserves, the future of some of the mega projects of the incumbent government such as the 'Smart Cities Mission', 'Swachh Bharat Mission', 'HRIDAY' for heritage cities, 'Housing for All by 2022' and 'AMRUT' are bound to suffer from the same consequences.

India - Bangladesh Ties : A Model of Good Neighbourliness

Q 4. "India and Bangladesh have demonstrated that forward looking partnership on equal terms are possible when bilateral ties are rooted in trust common mission of peace and economic progress." Elaborate.

Hints:

- ◆ India-Bangladesh relations have matured in the last decade with development in many areas of

cooperation. In a neighbourhood where distrust and cynicism prevail over friendship and hope, the relationship between the two countries has given hope for optimism.

- ◆ The current Bangladesh government has uprooted security threats and acts of insurgency against India and today, the India-Bangladesh border is one of India's most secured. The signing of the Land Boundary Agreement in 2015 was a milestone, where the two neighbours amicably resolved a long-outstanding issue.
- ◆ Since 2009, Bangladesh and India have peacefully navigated many contested issues that had remained unresolved since 1947. In 2015, the Indian government ratified the 1974 Land Boundary Treaty which executed a land swap of enclaves, settling historical anomalies dating back to the Partition of the subcontinent. Bangladesh and India also peacefully obtained an international court ruling that allowed the two nations to explore resources in the Bay of Bengal without stepping on each other's toes. These milestones show that a partnership based on trust and a willingness to engage on equal terms can help sovereign nations resolve historical disagreements.
- ◆ India and Bangladesh share a great relationship, but areas of concern remain. Where both countries have failed to make headway yet, despite many forward-looking steps, are on river-water sharing agreements, National Registration for Citizens (NRC) issue, Rohingya issue, among others. Here we will discuss all the issues.

RBI's Report on State Finances : A Study of Budgets of 2019-20

Q 5. Discuss the key highlights of the RBI's report on state finances.

Hints:

- ◆ In 2018-19, 52% of the revenue receipts of states is estimated to come from their own revenue, and the remaining 48% of the revenue in the form of transfers from the centre.
- ◆ For 2019-20, states have budgeted for a consolidated GFD of 2.6 per cent of GDP with a marginal revenue surplus (as against revenue deficits in the previous three years).
- ◆ Among larger states, Punjab has the worst debt-to-GDP ratio of 39.9 percent, followed by Uttar Pradesh, where debt levels have hit 38.1 percent of GDP. Himachal Pradesh, Rajasthan and West Bengal also

have debt-to-GDP ratios far higher than the threshold. In contrast, Assam, Gujarat, Karnataka, Maharashtra and Telangana have the lowest debt-to-GDP ratios among larger states.

- ◆ Revenue generation holds the key to prudent debt management and can act as a circuit breaker in perverse debt spirals, highlighting the need to raise tax buoyancy and capitalise on technology enabled efficiency gains, while exploiting the scope for raising user charges wherever possible, with reduced reliance on borrowings.
- ◆ A combination of consolidation, reissuances and maturity elongation can help in improving liquidity, and in developing a secondary market with a diversified investor base with differential pricing operating as market discipline among states.

India's Cooperative Banking Sector : Needs Reform

Q 6. Discuss the importance and challenges related to the cooperative banking sector in India?

Hints:

- ◆ The trouble at Punjab and Maharashtra Cooperative Bank (PMC) highlighted a governance deficit in the country's financial sector.
- ◆ Cooperative institutions play a significant role in credit delivery to unbanked segments and financial inclusion. But their role has declined with the expansion of scheduled commercial banks and adoption of technology. Even urban cooperative lenders are facing competition from payment banks, small finance banks, and NBFCs.
- ◆ The problem is, of course, dual control by the RBI and the Registrar Cooperative Societies (RCS), with the state government also playing a role and politics sometimes entering the space. The management, board and auditors are responsible. It's a governance and transparency issue that also affects public sector banks, private banks, and NBFCs. The governance structure in banks or in other financial institutions is that it should be professionally managed.

- ◆ Further, RBI must ensure that cooperative banks adopt more professionalism in order to retain people's confidence in the cooperative banking sector.

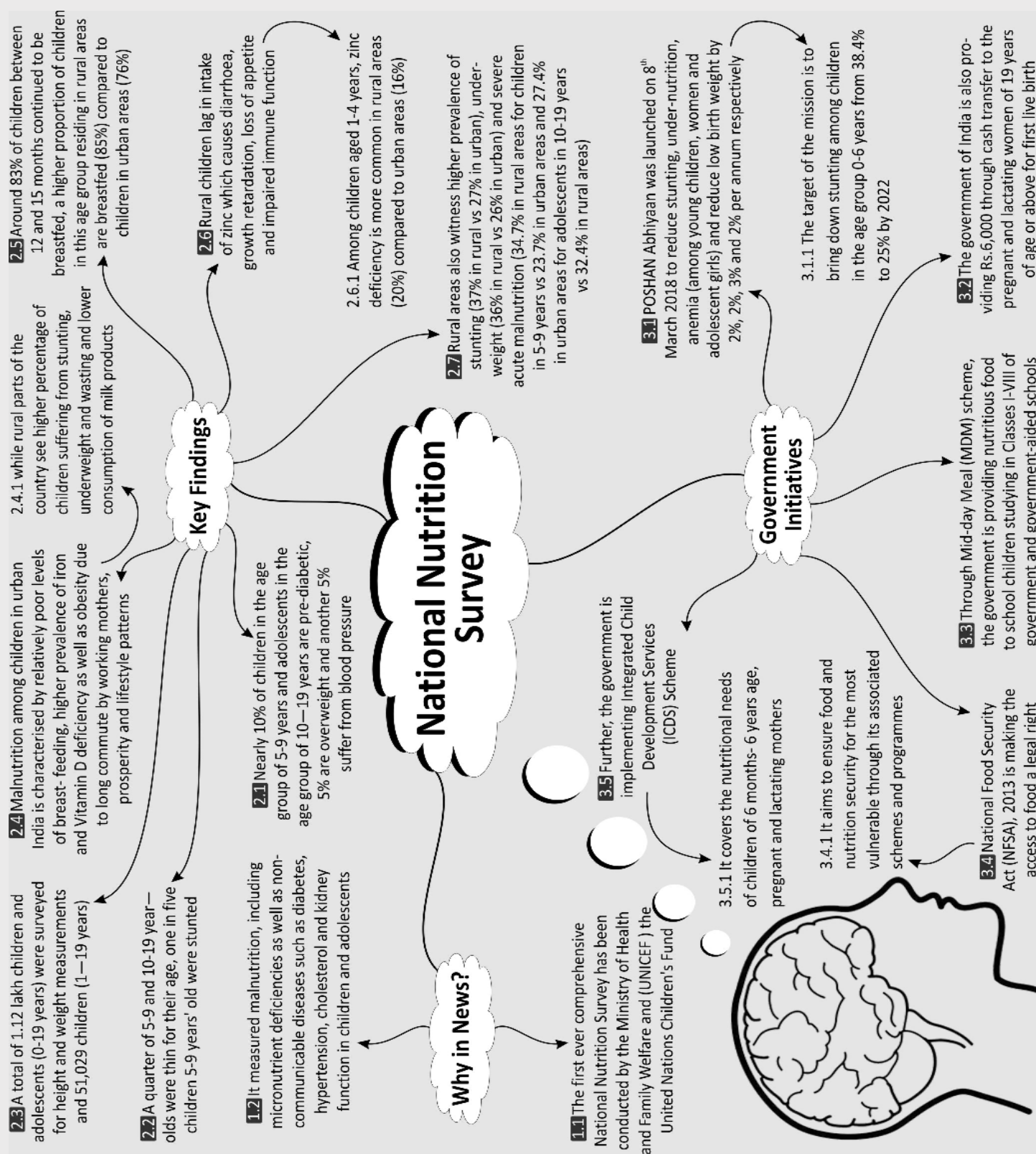
Open Defecation Free Status : An Analysis

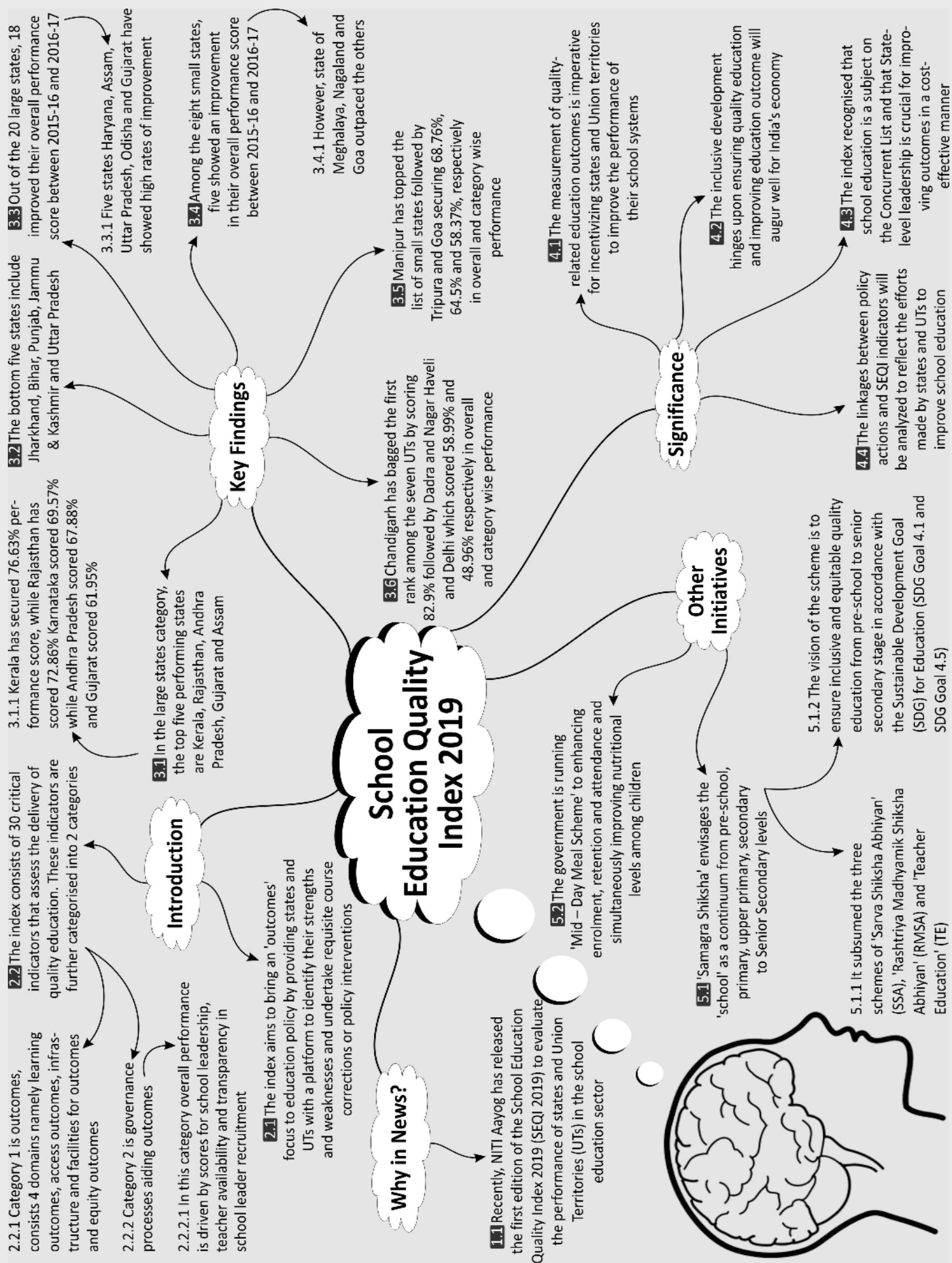
Q 7. Though, India declared itself ODF on 2nd October 2019, but there are still miles to go to sustain the ODF status. Discuss.

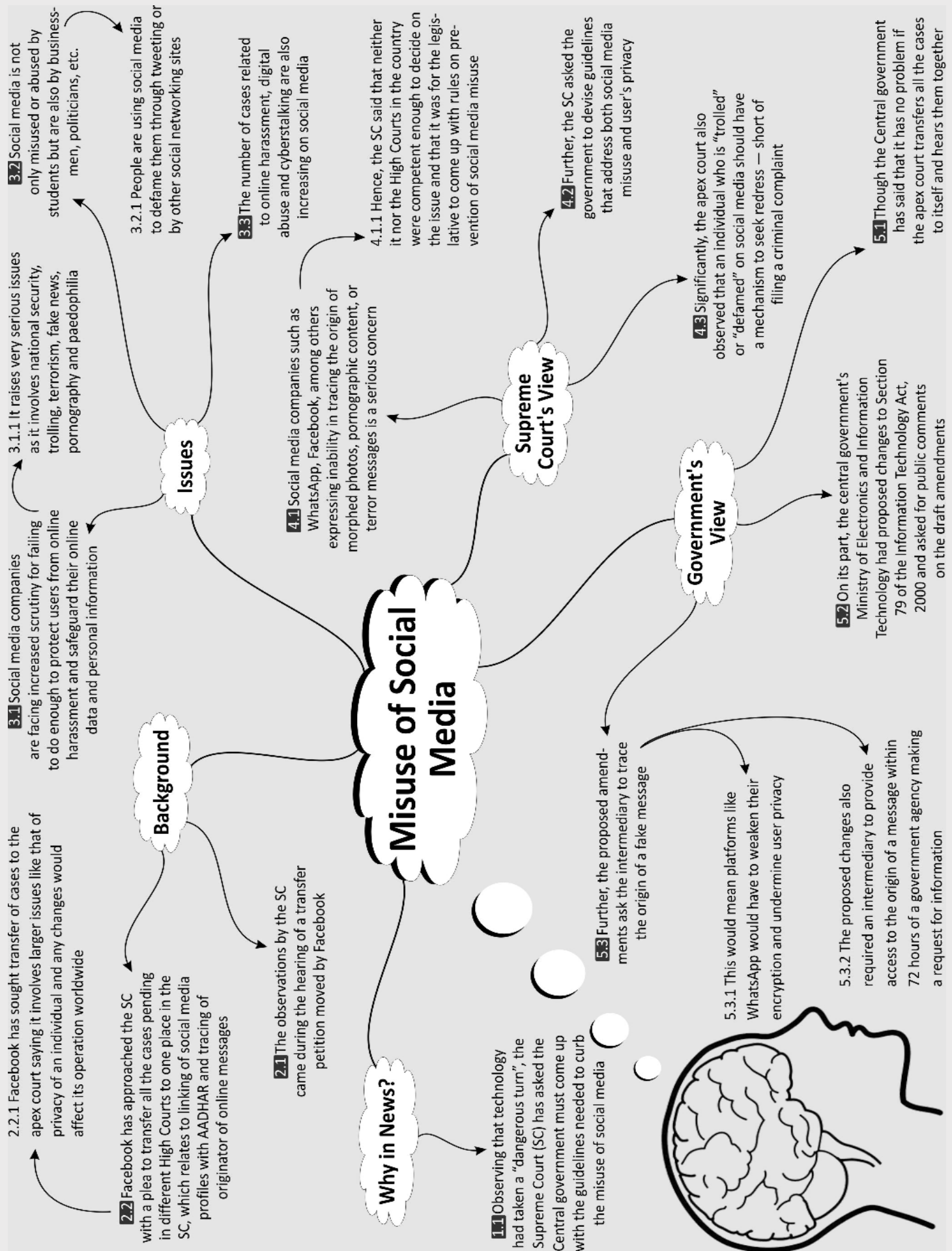
Hints:

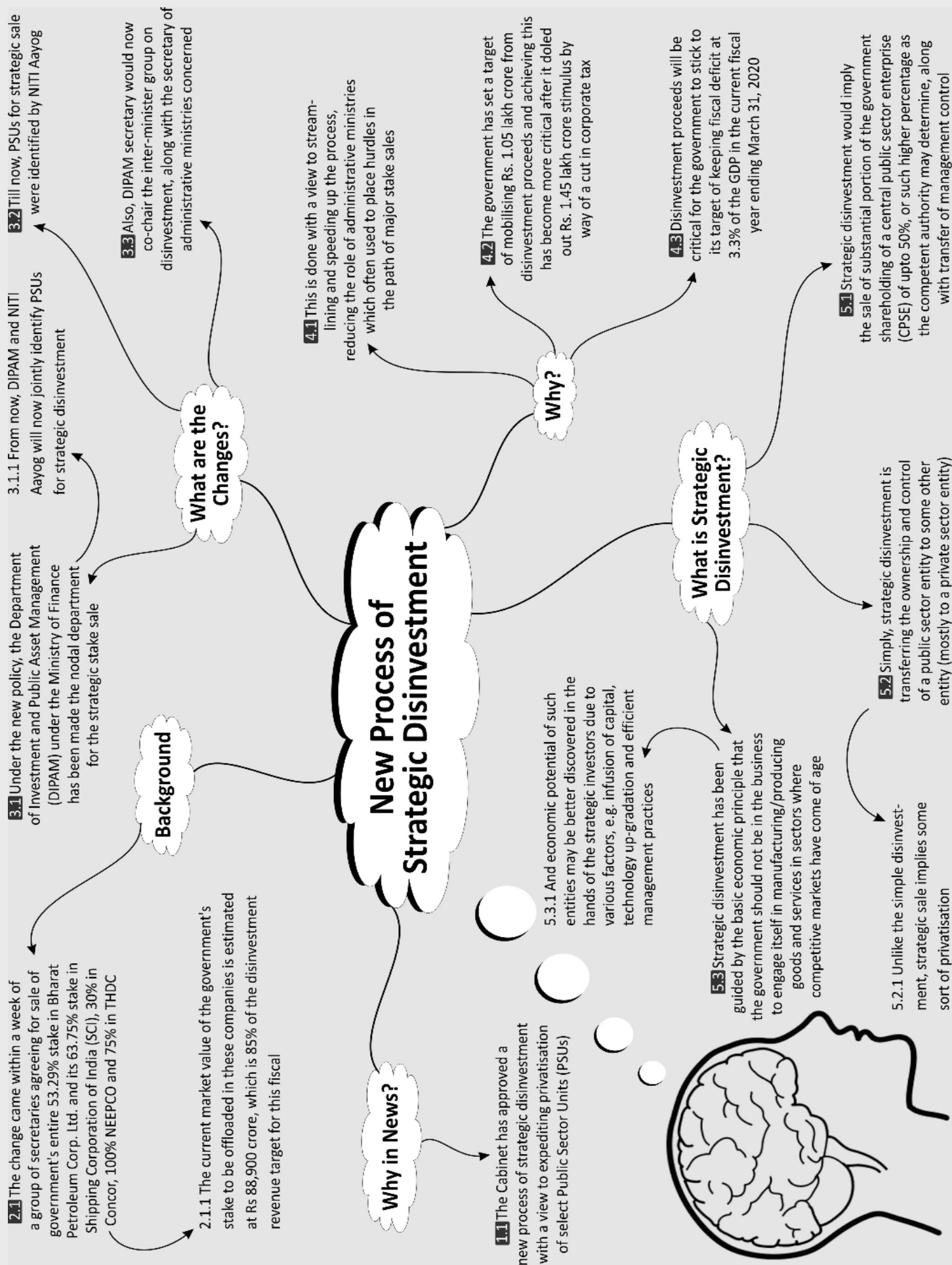
- ◆ On the occasion of the 150th birth anniversary of Mahatma Gandhi, Prime Minister Narendra Modi has declared the country open defecation-free (ODF), claiming success for the government's initiative under which every household now apparently has access to a toilet.
- ◆ In the past four years, India has built 100 million toilets in about 0.6 million villages, and another 6.3 million in its cities. By all accounts, it is an incredible feat. As per a 2019 report of the Joint Monitoring Programme (JMP) for water supply and sanitation, of UNICEF and the World Health Organization (WHO), between 2000 and 2014, open defecation decreased by some 3 percentage points a year, while between 2015 and 2019 it reduced at over 12 percentage points a year.
- ◆ But is India really open defecation free? Several ground report found that several people in villages across India, including the national capital, were still forced to defecate in open due to lack of toilets, especially in impoverished colonies.
- ◆ The Union Jal Shakti Ministry's Department of Drinking Water and Sanitation (DDWS), launched a 10-year national rural sanitation strategy to sustain India's 100 per cent Open Defecation Free (ODF) status.
- ◆ The spirit of bidding farewell to open defecation as a gift to Gandhi deserves accolades. But we must not forget that there are still miles to go. India needs to have a pack of sustainable actions that focuses on reducing open defecation and sustain the ODF tag and also ensure that the pollution is checked. Further, most importantly, it should follow Gandhi's path of ahimsa and compassion.

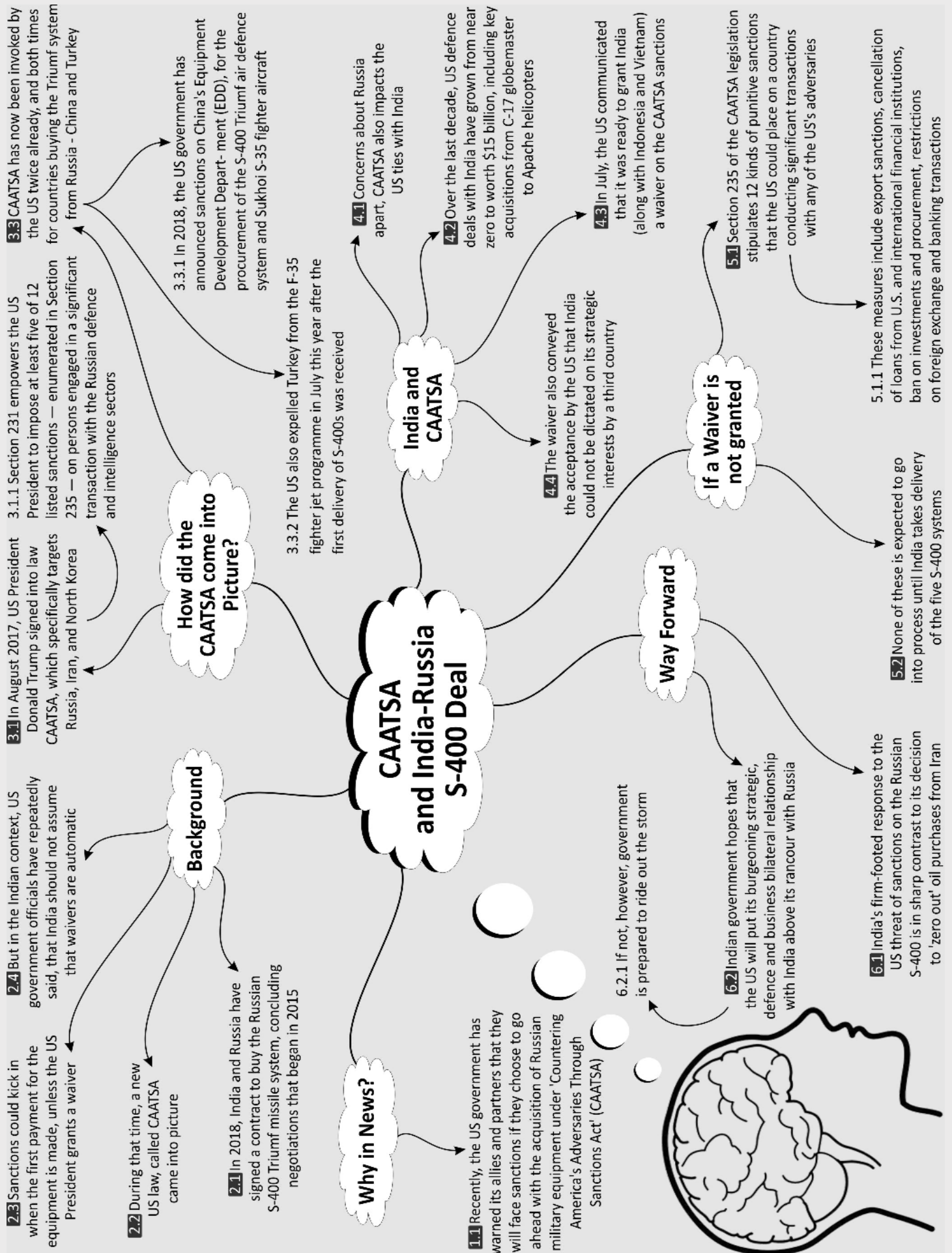
SEVEN BRAIN BOOSTERS

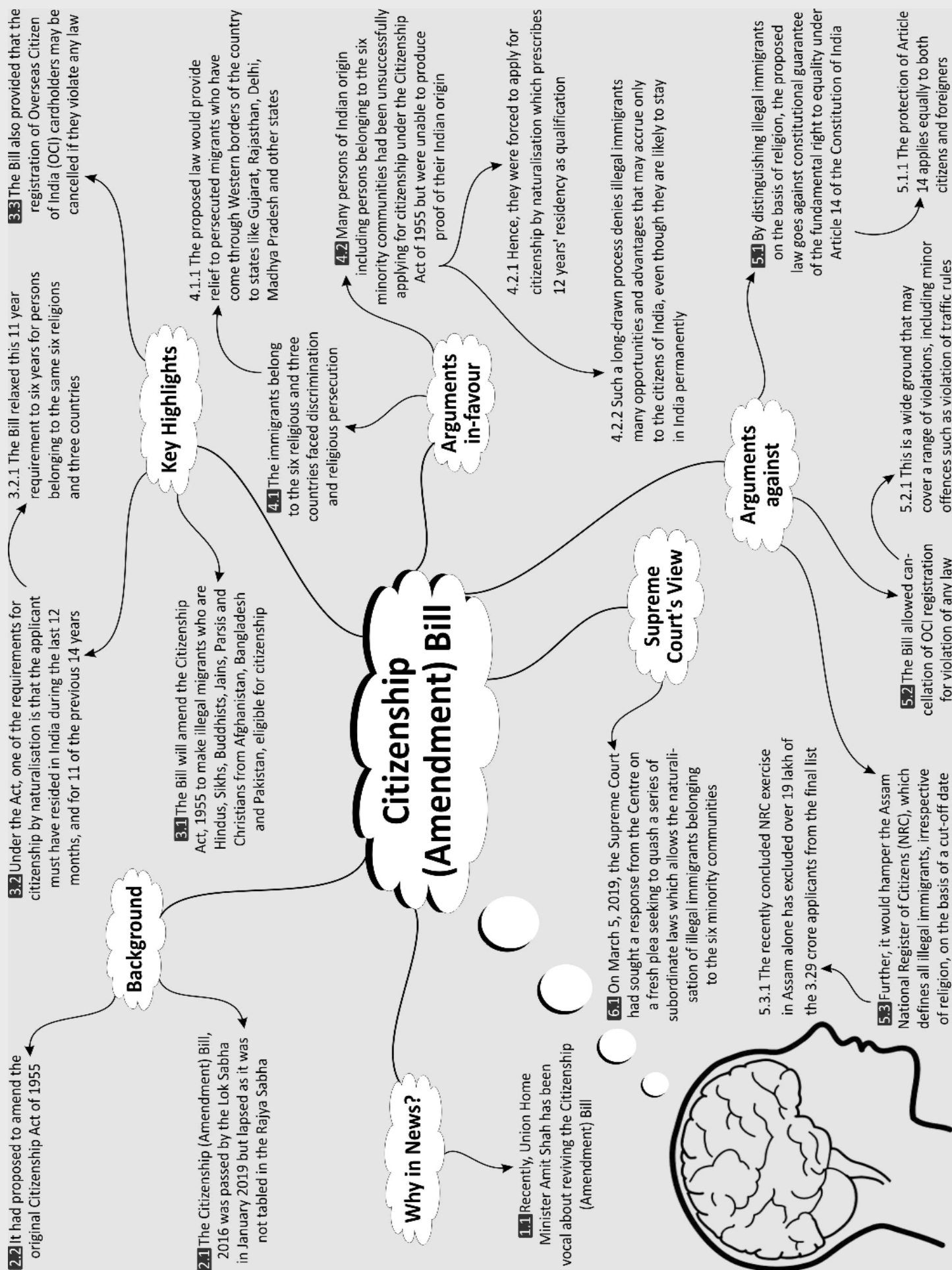


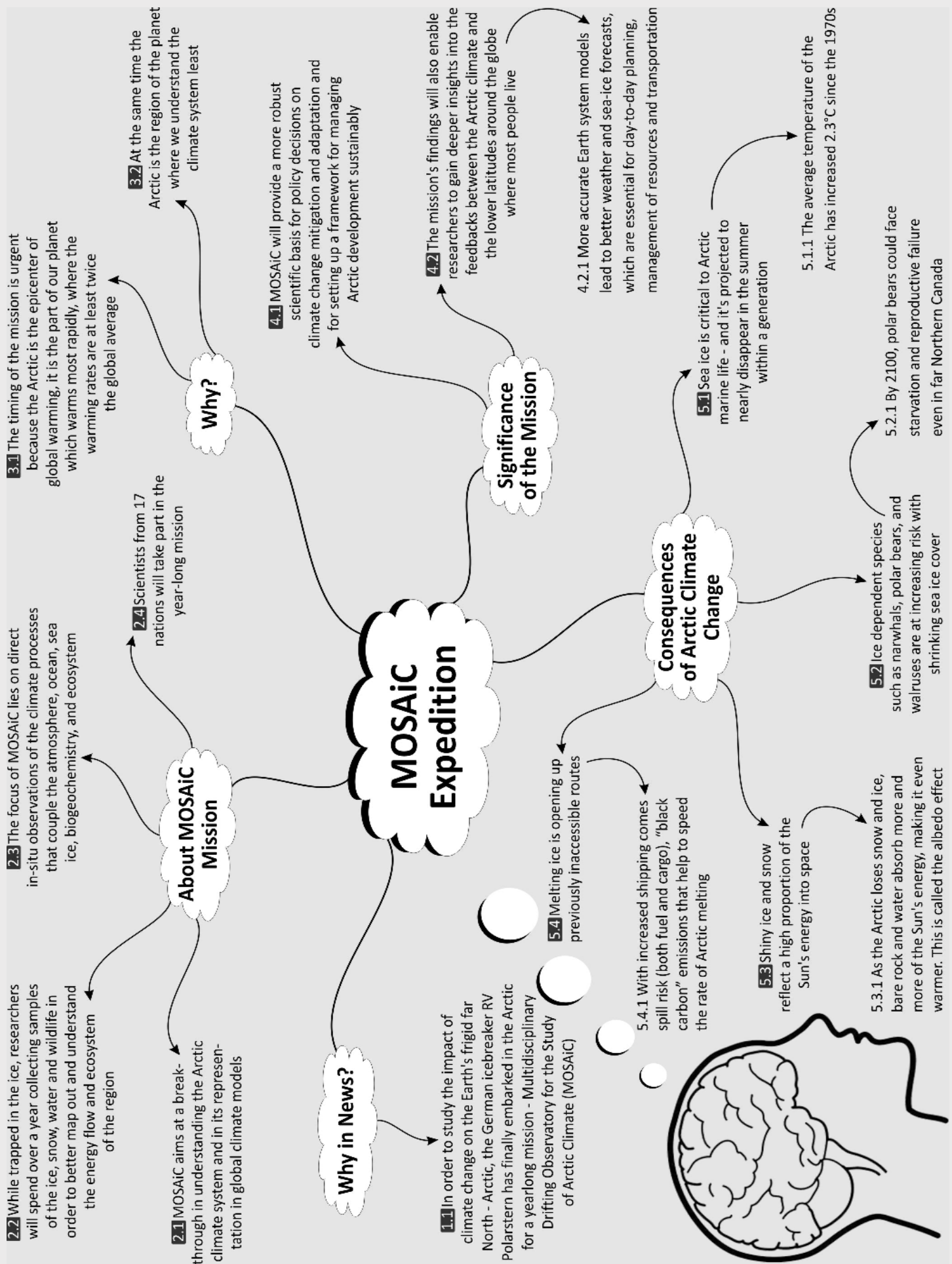












SEVEN MCQ's WITH EXPLANATORY ANSWERS

(Based on Brain Boosters)

National Nutrition Survey

Q1. Consider the following statements in respect of 'national nutrition survey':

1. It has been conducted by the Ministry of Health and Family Welfare and World Bank.
2. Rural India has higher percentage of children suffering from stunting, underweight and wasting and lower consumption of milk products.

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: (b)

Explanation: Statement 1 is not correct. The first ever comprehensive National Nutrition Survey has been conducted by the Ministry of Health and Family Welfare and UNICEF

Statement 2 is correct. Malnutrition among children in urban India is characterised by relatively poor levels of breastfeeding, higher prevalence of iron and Vitamin D deficiency as well as obesity due to long commute by working mothers, prosperity and lifestyle patterns. While rural parts of the country see higher percentage of children suffering from stunting, underweight and wasting and lower consumption of milk products.

School Education Quality Index 2019

Q2. Consider the following statements in respect of 'School Education Quality Index 2019':

1. Along with Ministry of Human Resource Development, NITI Aayog has released this index.
2. Kerala, Rajasthan, Andhra Pradesh, Gujarat and Maharashtra are top performing states.
3. Chandigarh has bagged the first rank among the seven UTs.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: Statement 1 and 2 are incorrect. Recently, NITI Aayog has released the first edition of the

School Education Quality Index 2019 (SEQI 2019) to evaluate the performance of states and Union Territories (UTs) in the school education sector.

In the largest states category, the top five performing states are Kerala, Rajasthan, Andhra Pradesh, Gujarat and Assam.

Statement 3 is correct. Chandigarh has bagged the first rank among the seven UTs by scoring 82.9% followed by Dadra and Nagar Haveli and Delhi which scored 58.99% and 48.96% respectively.

Misuse of Social Media

Q3. Consider the following statements:

1. Social media companies are facing increased scrutiny for failing to do enough to protect users from online harassment and safeguard their personal information.
2. To curb this menace, the government of India had proposed changes to Section 79 of the Information Technology Act, 2000.

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. Social media companies are facing increased scrutiny for failing to do enough to protect users from online harassment and safeguard their online data and personal information.

The SC asked the government to devise guidelines that address both social media misuse and user's privacy. On its part, the central government's Ministry of Electronics and Information Technology had proposed changes to Section 79 of the Information Technology Act, 2000.

New Process of Strategic Disinvestment

Q4. Consider the following statements in respect of 'strategic disinvestment':

1. Currently, the Department of Investment and Public Asset Management (DIPAM) and NITI Aayog, jointly identify PSUs for strategic disinvestment.

2. Strategic disinvestment would imply the sale of substantial portion of the government shareholding of a central public sector enterprise (CPSE) of upto 50%, or such higher percentage, along with transfer of management control.

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. Under the new policy, the Department of Investment and Public Asset Management (DIPAM) under the Ministry of Finance has been made the nodal department for the strategic stake sale.

Strategic disinvestment would imply the sale of substantial portion of the government shareholding of a central public sector enterprise (CPSE) of upto 50%, or such higher percentage as the competent authority may determine, along with transfer of management control.

CAATSA and India-Russia S-400 Deal

Q5. With reference to the 'Countering America's Adversaries Through Sanctions Act (CAATSA) and India-Russia S-400 deal', consider the following statements:

1. In 2018, India and Russia have signed a contract to buy the Russian S-400 Triumf missile system.
2. In response to this deal, the US government has imposed sanctions under the CAATSA on India.
3. CAATSA empowered the US President to impose sanctions on persons engaged in a significant transaction with the Russian defence and intelligence sectors.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation: Statement 1 is correct. In 2018, India and Russia have signed a contract to buy the Russian S-400 Triumf missile system.

Statement 2 is not correct. In July, the US communicated that it was ready to grant India (along with Indonesia and Vietnam) a waiver on the CAATSA sanctions. The waiver also conveyed the acceptance by the US that India could not be dictated on its strategic interests by a third country. Further, none of sanction is expected to go into process until India takes delivery of the five S-400 systems.

Statement 3 is correct. Section 231 empowers the US President to impose at least five of 12 listed sanctions — enumerated in Section 235 — on persons engaged in

a significant transaction with the Russian defence and intelligence sectors.

Citizenship (Amendment) Bill

Q6. Consider the following statements in respect of 'Citizenship (Amendment) Bill':

1. It will amend the Citizenship Act, 1955 to make illegal migrants who are Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Afghanistan, Bangladesh and Pakistan, eligible for citizenship.
2. It also relaxed the 11 year requirement to get citizenship by naturalization to six years.

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 Bill amends the Citizenship Act, 1955 to make illegal migrants who are Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Afghanistan, Bangladesh and Pakistan, eligible for citizenship. Under the Act, one of the requirements for citizenship by naturalisation is that the applicant must have resided in India during the last 12 months, and for 11 of the previous 14 years. The Bill relaxed this 11 year requirement to six years.

MOSAic Expedition

Q7. Consider the following statements in respect of 'Multidisciplinary Drifting Observatory for the Study of Arctic Climate (MOSAic) mission':

1. It is a yearlong Arctic expedition mission of NASA and Arctic Council.
2. It aims at a breakthrough in understanding the Arctic climate system and in its representation in global climate models.

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: (b)

Explanation: Statement 1 is not correct. In order to explore and study the impact of climate change on the Earth's frigid far North - Arctic, the German icebreaker RV Polarstern has finally embarked in the Arctic for a yearlong mission - Multidisciplinary Drifting Observatory for the Study of Arctic Climate (MOSAic).

Statement 2 is correct. MOSAic will provide a more robust scientific basis for policy decisions on climate change mitigation and adaptation and for setting up a framework for managing Arctic development sustainably.



SEVEN IMPORTANT FACTS FOR PRELIMS

1. Which state has hosted Indian Army's first mountain combat exercise 'Him Vijay'?
– Arunachal Pradesh
2. Which state government has launched 'Mo Sarkar' initiative to provide service with dignity to its people?
–Odisha
3. Which state government has launched an awareness campaign 'Urjagiri' to stop power theft and promote saving?
–Uttarakhand
4. Who has been conferred to 'Most Effective Swachhata Ambassador award' at Safaigiri 2019?
–Sachin Tendulkar
5. Which Union Ministry has instituted 'Vayoshreshtha Samman-2019'?
–Ministry of Social Justice and Empowerment
6. Who has been awarded with the 'United Nations Environment Programme's (UNEP) Asia Environmental Enforcement Award 2019'?
–Ramesh Pandey
7. Who has been appointed as 26th chief of the Indian Air Force?
–Air Chief Marshal Rakesh Kumar Singh Bhadauria

○○○

SEVEN PRACTICE QUESTIONS FOR MAINS EXAM

- Q1. What do you understand by 'Right to Disconnect Bill'? Discuss the rationale behind the Bill.
- Q2. Discuss the concept of 'geotail'.
- Q3. Discuss the rationale behind the Telangana's idea of supplying medicines to remote areas by drones and explain the regulatory provisions of drones in India.
- Q4. What do you understand by the 'right to be forgotten' on the Internet? Discuss it in Indian context.
- Q5. "India will have to accept China's role in Bangladesh while shaping its ties with Dhaka." Explain.
- Q6. "Gandhi's vision of a liberal, non-violent society can save humanity from ecological and other disasters." Discuss.
- Q7. Discuss the causes of depletion of mangroves and explain their importance in maintaining coastal ecology.



SEVEN IMPORTANT NEWS

1. Global Competitiveness Index 2019

Recently, World Economic Forum (WEF) has released its Global Competitiveness Report 2019.

Key Highlights

Singapore has become the world's most competitive economy in 2019, pushing the US to the second place. Hong Kong is ranked 3rd, Netherlands is 4th and Switzerland is ranked 5th.

10 years on from the global financial crisis, the global economy remains locked in a cycle of low or flat productivity growth despite the injection of more than USD 10 trillion by central banks.

India's Performance

India has slipped 10 spots to rank 68th out of 141 surveyed countries in the index as several other economies in the world climbed up on the list due to improvements in economic and business activities. However, this year it is among the worst-performing BRICS nations along with Brazil, which has ranked 71 this time but ahead of its neighbours Sri Lanka at 84th place, Bangladesh at 105th place, Nepal at 108th place and Pakistan at 110th place.

India's rank is high in terms of macroeconomic stability and market size but added that the banking system has been affected by a high

delinquency rate. India's rank was as high as 15th in terms of corporate governance and ranks second in the world for shareholder governance. India also ranked third in terms of market size and renewable energy regulation.

In terms of healthy life expectancy, India has been ranked 109 out of a total of 141 countries surveyed for the index.

India's ratio of female workers to male workers of 0.26 has fetched it a rank of 128 while the country was positioned at 118th place in terms of meritocracy and incentivisation.

2. Stations' Cleanliness Survey Report 2019

Union Railway Minister has released the 'Stations' Cleanliness Survey Report' (Cleanliness assessment of Non-suburban and Suburban Stations 2019). Railways have been conducting third party audit and cleanliness ranking of 407 major stations annually since 2016. This year the survey was expanded to include 720 stations and suburban stations were also included for the first time.



Key Highlights

- ◆ Three railway stations in Rajasthan, Jaipur, Jodhpur and Durgapura, begged the top three ranking railway stations among 720 stations, in the non-suburban group of stations. The total score is out of 1000 and each component (Process Evaluation, Direct Observation, Citizen Feedback) weighs 33.33% of the total score. Jaipur scored 931.75, Jodhpur scored 927.19 and Durgapura 922.50 respectively.
- ◆ North Western Railway followed by South East Central Railway and East Central Railway are the top three railway zones. North Western Railways scored the highest with

an average score of 848.764 out of 1000 while North Central Railways scored the least with an average score of 631.431.

- ◆ In the suburban group of stations, Maharashtra's Andheri station has topped the list and followed by Virar and Naigaon.

Other Efforts

Today, cleanliness programme is being conducted over 6500 stations across Indian Railways to showcase the efforts putting in by Indian Railways to keep trains, stations and railway premises clean.

Indian Railways has also banned single use plastic across its premises.

3. Ecuador to withdraw from OPEC

Ecuador will withdraw from the 14-nation Organization of the Petroleum Exporting Countries (OPEC) from January 1, 2020 because of fiscal problems. However, Ecuador will continue to support efforts to stabilize the world oil market. Ecuador rejoined the organization in 2007, after withdrawing in 1992.

Reasons behind the Move

The Andean nation is attempting to increase its production of crude oil in a bid to raise more income and has on multiple occasions not complied

with the output quota fixed by OPEC. Further, Ecuador had also asked OPEC for permission to produce oil above its quota but the OPEC has not responded to the request.

This measure is in line with the Ecuador government's plan to reduce public spending and generate new income.

About OPEC

OPEC was founded at the Baghdad Conference in 1960 by Iran, Iraq, Kuwait, Saudi Arabia and Venezuela. It has its headquarters in Vienna, Austria.



Currently, OPEC has a total of 14 member countries. These are - Algeria, Angola, Ecuador, Equatorial Guinea, Gabon, Iran, Iraq, Kuwait, Libya, Nigeria, the Republic of the Congo, Saudi Arabia, United Arab Emirates and Venezuela. ■

4. India Economic Summit

Recently, the World Economic Forum's 33rd edition of India Economic Summit was held in Delhi, in collaboration with Confederation of Indian Industry (CII). The theme of the summit was 'Innovating for India: Strengthening South Asia, Impacting the World'.

Agenda

- ◆ The New Geopolitical Reality – Geopolitical shifts and the complexity of our global system.
- ◆ The New Social System – Inequality, inclusive growth, health and nutrition.
- ◆ The New Ecological System – Environment, pollution and climate change.

- ◆ The New Technological System – The Fourth Industrial Revolution, science, innovation and entrepreneurship.

Key Highlights

- ◆ The government of Telangana in collaboration with Apollo Hospitals and the World Economic Forum has formalised the plan for a six-month pilot called 'Medicines from the Sky', starting in 2020. The project aims to explore the use of drones to increase access to healthcare for communities across the Telangana state.
- ◆ Giving a breather to the electric vehicle (EV) industry players and their concerns of market

adaptability of the electric cars, the World Economic Forum has released a report stating that Indian has the potential to become the largest EV market in the world.

- ◆ There are 50,000 registered startups in India and there will be 50K more by 2024 at this pace. Further, the government is committed to spreading its startup mission to Tier 2 and Tier 3 cities in the next five years. The government is also working on providing technology startups with room to experiment and develop without setting tight regulatory boundaries, as it did with the IT sector and the aviation sector earlier. ■

5. Street Lighting National Programme

The number of LED street lights in the country has doubled from 49 lakh in March 2018 to 1 crore on October 1, 2019. These lights are being installed under the 'Street Lighting National Programme (SLNP)'. The target was later scaled down to replace 1.34 crore

conventional street lights with energy efficient LED lights by March 2019. Now the target for replacing these street lights has been fixed for March 2020.

It was estimated that replacing 3.5 crore conventional street lights would

result in energy savings of 9 billion kilowatt hour per year, reduction in installed load 1500 megawatt and reduction in carbon footprint of 6.2 million tonnes of CO₂ per year. The total cost savings of municipalities every year was pegged at Rs 5,500 crore.

Energy efficiency and conservation are important pillars of India's efforts in moving towards a sustainable future. These streetlights, covering 2.7 lakh



kilometers, not only illuminate the lives of the citizens and enable more savings but also empower people with better and safe mobility.

About SLNP

SLNP was launched on January 5, 2015 with the objective to replace 3.5 crore conventional street lights with smart and energy efficient LED street lights

by March 2019. The programme is voluntary in nature and runs without any budgetary allocation from the centre. The cost of using efficient lighting is repaid by municipalities from savings in energy and maintenance expenditure over a period of time.

6. Deep Carbon Observatory

The Deep Carbon Observatory (DCO) has released a report on Carbon, its emissions and availability.

Key Findings

The study has concluded that humans release more CO₂ than all of the world's volcanoes combined that and contribute about 10 gigatonnes of CO₂ into the atmosphere each year.

The DCO have found less than one percent of the planet's carbon is found above surface. The carbon that is found in the oceans, the land and the

atmosphere, for the most part, appears to be disturbed by human activity.

Just two-tenths of one percent of Earth's overall carbon content – about 43,500 gigatonnes – is above the planet's surface. The rest of the carbon – about 1.85 billion gigatonnes – is trapped in the planet's crust and mantle.

Carbon dioxide emissions into the atmosphere and oceans from volcanoes account for about 280 to 360 million tonnes. The burning of fossil fuels, deforestation and other

human activities contribute between 40 and 100 times the amount of CO₂ into the atmosphere.

About DCO

The DCO is a global community of more than 1000 scientists on a ten-year quest to understand the quantities, movements, forms, and origins of carbon in Earth. DCO brings together a multidisciplinary group of scientists, including geologists, chemists, physicists, and biologists.

7. Village Secretariat Programme

The Andhra Pradesh government has launched 'Village Secretariat programme'.

Key Highlights

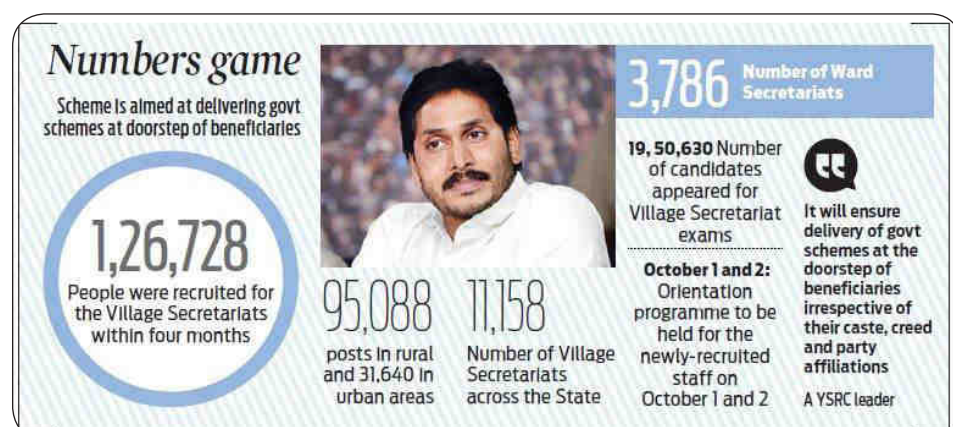
The Village Secretariat system is aimed at delivering government schemes at

the doorstep of beneficiaries. Under the new system, one Village Secretariat has been set up for every population of 2,000, with each one comprising close to a dozen village officials (from different departments like police, revenue, etc). The idea behind it,

according to the state government, is to ensure that its services reach people on the ground and also to strengthen the existing Panchayat Raj system.

Criticism

This new system is in contrary to what previous government had brought about. In July last year, then government had launched the 'e-Pragati' platform, bringing many of the state government's services online, in partnership with EY Consultancy. The 'e-Pragati' programme enabled citizens to avail over 745 services from 34 departments and 336 autonomous organizations of the Andhra Pradesh government online.



SEVEN IMPORTANT HIGHLIGHTS FROM PIB

1. Green Crackers

In a bid to resolve the crisis of air pollution, the government of India has launched green firecrackers. The Council of Scientific and Industrial Research (CSIR) labs have been successful in developing various environment-friendly fireworks such as sound emitting crackers, flowerpots, pencils, chakkar and sparklers. These fireworks will be available in the Indian market for consumers and sellers.

The government also launched green logo as well as a Quick Response (QR) coding system. It has been developed for differentiation of green crackers from conventional crackers. QR codes is a novel feature incorporated on the fire crackers to avoid manufacture and sale of counterfeit products. This will also help the consumers to track the cracker using smart phones and other devices.

What are Green Crackers?

Green crackers are so named because they “do not

contain harmful chemicals that would cause air pollution. Components in firecrackers are replaced with others that are less dangerous and less harmful to the atmosphere.

Significance

Green crackers will check the menace of pollution and would help the fireworks industry which was facing closure after the Supreme Court in 2018 banned conventional firecrackers that have high emission levels and allowed only those that conform to permissible smoke and noise levels.

Background

In 2018, just before Diwali, the Supreme Court had banned conventional firecrackers and ruled that only green crackers with reduced emission will be allowed to be manufactured and sold in the country in order to control the pollution level. It also fixed a two-hour window for bursting of crackers.

2. PRAKASH Portal

The government of India has launched Power Rail Koyla Availability through Supply Harmony (PRAKASH) portal. The Portal aims at bringing better coordination for coal supplies among all stakeholders viz - Ministry of Power, Ministry of Coal, Coal India, Railways and power utilities. The Portal is designed to help in mapping and monitoring entire coal supply chain for power plants, viz – coal stock at supply end (mines), coal quantities/ rakes planned, coal quantity in transit and coal availability at power generating station. PRAKASH Portal is developed by NTPC and sources data from different stakeholders such as Central Electricity Authority (CEA), Centre for Railway Information System (CRIS) and coal companies.

Benefits

Coal company will be able to track stocks and the coal requirement at power stations for effective production planning. Indian Railways will plan to place the rakes as per actual coal available at siding and stock available at power

stations while power stations can plan future schedule by knowing rakes in pipe line and expected time to reach.

Ministry of Power /Ministry of Coal can review overall availability of coal at thermal power plants in different regions.

Background

The present mechanism to review coal supply situation consists of an inter-ministerial group which has officials from ministries of Power, Coal, Railways, CEA, power utilities and coal companies. This group holds weekly meetings to review coal supply situation as well as railway logistics.

It was observed that this mechanism faced several issues such as scattered information, correctness of data from different organizations, timely availability of data etc. This often led to difficulties in decision making. Hence, it is an important step in ensuring adequate availability and optimum utilization of coal at thermal power plants.

3. Consumer App

In order to fast-track consumer grievance redressal process and provide an effective forum for consumers to give their valuable suggestions to the Department on consumer related issues, Union Minister of Consumer Affairs, Food and Public Distribution has launched the 'Consumer App'.

It is another bold step towards achieving the objective of 'Digital India', the app aims to provide a one stop solution for consumer grievance redressal at the palm of every consumer across the nation via mobile phones.

Key Highlights

The knowledgebase available in the app is a very useful feature that will help consumers get information pertaining to 42 Sectors including consumer durables, electronic products, e-commerce, banking, insurance, etc.

Consumers will now be able to lodge complaints / grievances directly through this app which then will be taken up with companies for quick redressal.

The registered consumer will be informed about their complaint via SMS/E-mail with a unique number which can be tracked by the consumer. There will be time bound resolution of all grievances and those that are simple in nature will be resolved within 20 days while those that elicit a feedback from companies or further enquiries will be resolved within 2 months/60 days.

If after 60 days the grievance is not resolved, the consumer will be advised to proceed to consumer fora. Also, now the consumer will be informed before closure of a complaint and if the consumer is not satisfied then the complaint will be referred further to the concerned department.

4. 'Youth Co: Lab' Initiative

In a latest initiative to recognize young people as critical drivers of sustainable development, Atal Innovation Mission (AIM), NITI Aayog and United Nations Development Programme (UNDP) India have launched 'Youth Co: Lab' which aims at accelerating social entrepreneurship and innovation in young India.

Key Highlights

Through 'Youth Co: Lab', young entrepreneurs and innovators will get a chance to connect with governments, mentors, incubators and investors, who will help equip them with entrepreneurial skills.

The initiative will also convene a series of youth dialogues across several cities such as New Delhi, Hyderabad, Bangalore

and Mumbai to promote entrepreneurship across India. The first phase of 'Youth Co: Lab' will focus on six SDGs: SDG 5 (Gender Equality), SDG 6 (Clean Water and Sanitation), SDG 7 (Affordable and Clean Energy), SDG 8 (Decent Work and Economic Growth), SDG 12 (Sustainable Consumption and Production) and SDG 13 (Climate Action).

Targeted at supporting young people overcome challenges, UNDP and AIM will empower young people through innovative development ideas. In this regard, 'Youth Co: Lab' will convene social innovation challenges at the national and sub-national level, which will invite young people in the age group of 18-29 years and start-ups to showcase their proposed ideas and solutions to tackle some of the region's biggest social challenges.

5. WHO India Country Cooperation Strategy 2019–2023

Recently, Union Minister for Health & Family Welfare has launched 'The World Health Organisation (WHO) India Country Cooperation Strategy 2019–2023: A Time of Transition'.

Key Highlights

The Country Cooperation Strategy (CCS) provides a strategic roadmap for WHO to work with the government of India towards achieving its health sector goals, in improving the

health of its population and bringing in transformative changes in the health sector.

The four areas identified for strategic cooperation of WHO with the country encompass: to accelerate progress on Universal Health Coverage (UHC); to promote health and wellness by addressing determinants of health; to protect the population better against health emergencies; and to enhance India's global leadership in health.

The India CCS is one of the first that fully aligns itself with the newly adopted WHO 13th General Programme of Work and its 'triple billion' targets, the SDGs and WHO South-East Asia Region's eight Flagship Priorities.

It captures the work of the United Nations Sustainable Development Framework for 2018–2022.

The strategy document builds on other key strategic policy documents including India's National Health Policy 2017, the many pathbreaking initiatives India has introduced — from 'Ayushman Bharat' to its 'National Viral Hepatitis

programme' and promotion of digital health amongst others.

Significance

The implementation of this CCS will build on the remarkable successes in public health that India has demonstrated to the world. It's a great opportunity to showcase India as a model to the world in initiatives such as digital health, access to quality medicines and medical products, comprehensive hepatitis control program and 'Ayushman Bharat'.

6. Pradhan Mantri Innovative Learning Programme- 'DHRUV'

Union Human Resource Development Minister has launched the Pradhan Mantri Innovative Learning Programme- 'DHRUV' from Indian Space Research Organisation (ISRO) Headquarters at Bengaluru. The programme will be called DHRUV (after the Pole Star) and every student to be called 'DHRUV TARA'. The students will thus both shine through their achievements and light a path for others to follow.

Key Highlights

- ◆ The objective of the Pradhan Mantri Innovative Learning Programme would be to allow talented students to realize their full potential and contribute to society.
- ◆ In the first batch, 60 outstandingly talented students will be selected. It will cover two areas i.e. Science and Performing Arts. There will be 60 students in all, 30 from each area. The 60 students come from across the country.

- ◆ The students will be broadly from classes 9 to 12, from all schools including government and private.
- ◆ This is only the first phase of the programme which will be expanded gradually to other fields like creative writing etc.



Significance

This kind of programmes will make India a better place for innovation. The new innovators will be helpful for the nation to achieve the target of 5 trillion dollar economy in stipulated time.

7. Indo-Mongolian Joint Exercise Nomadic Elephant 2019

The 14th edition of India-Mongolia joint military training, 'Exercise Nomadic Elephant-XIV', is being conducted from 5th to 18th October at Bakloh, Himachal Pradesh.

Key Highlights

The Mongolian Army is being represented by officers and troops of the elite 084 Air Borne Special Task Battalion while Indian Army is being represented by a contingent of a battalion of Rajputana Rifles.

Nomadic Elephant-XIV is aimed at training troops in counter insurgency & counter terrorism operations under United Nations mandate.

The joint exercise will enhance defence co-operation and military relations between the two nations. It is an ideal platform for the armies of both the nations to share their

experiences & best practices and gain mutually during the joint training.

The joint training aims at evolving various tactical drills in counter-terror environment like Convoy Protection Drill, Room Intervention Drills, Ambush/ Counter Ambush Drills, while jointly conducting counter terrorist operations under UN mandate.

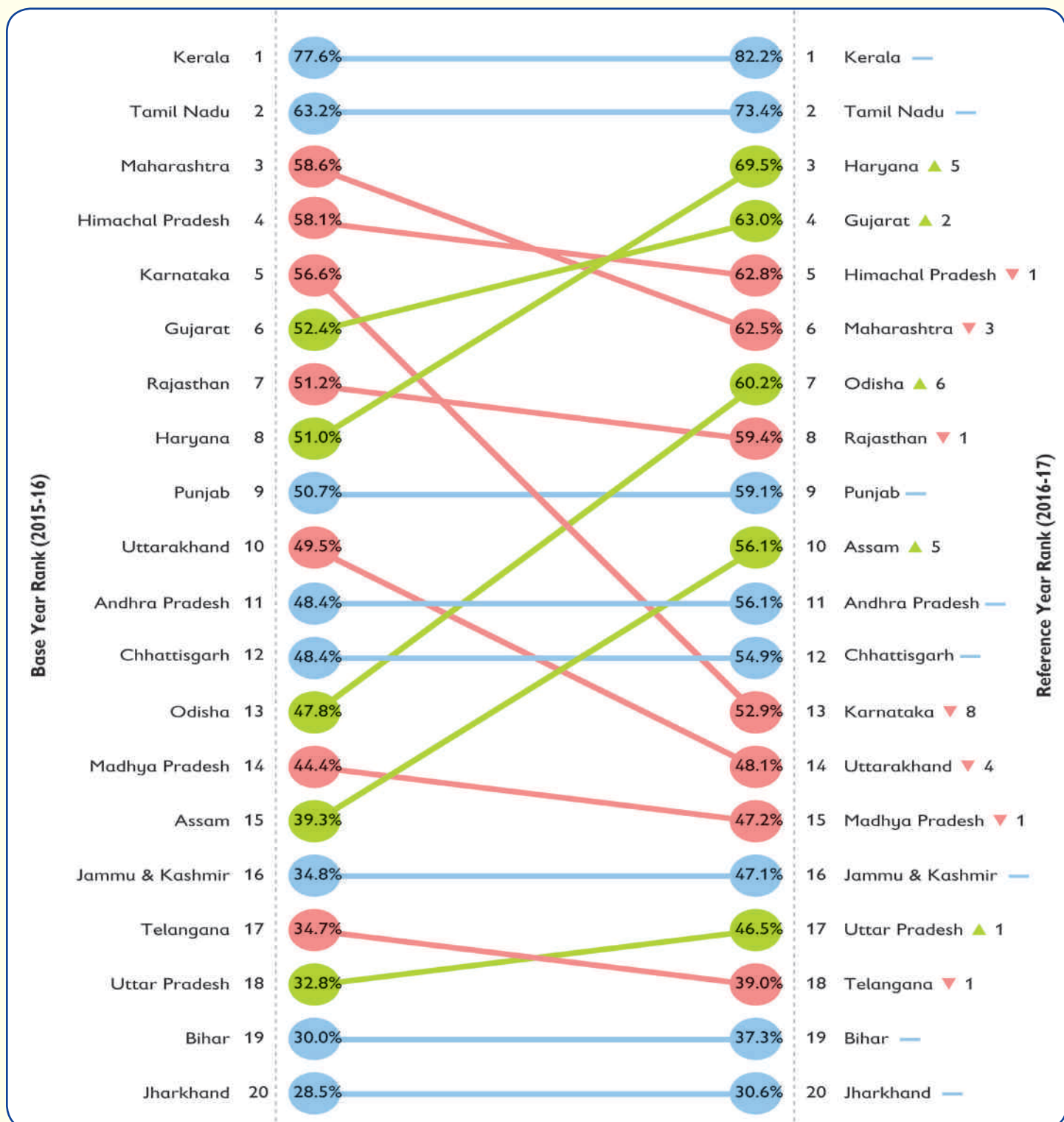
The joint training will also lay emphasis on conducting operations by a cohesive subunit, comprising of troops from both the armies, in an adverse operational conditions thus enhancing the interoperability between the two armies.

The training planned by both the contingents will go a long way in capacity building for conducting joint operations by the two armies.

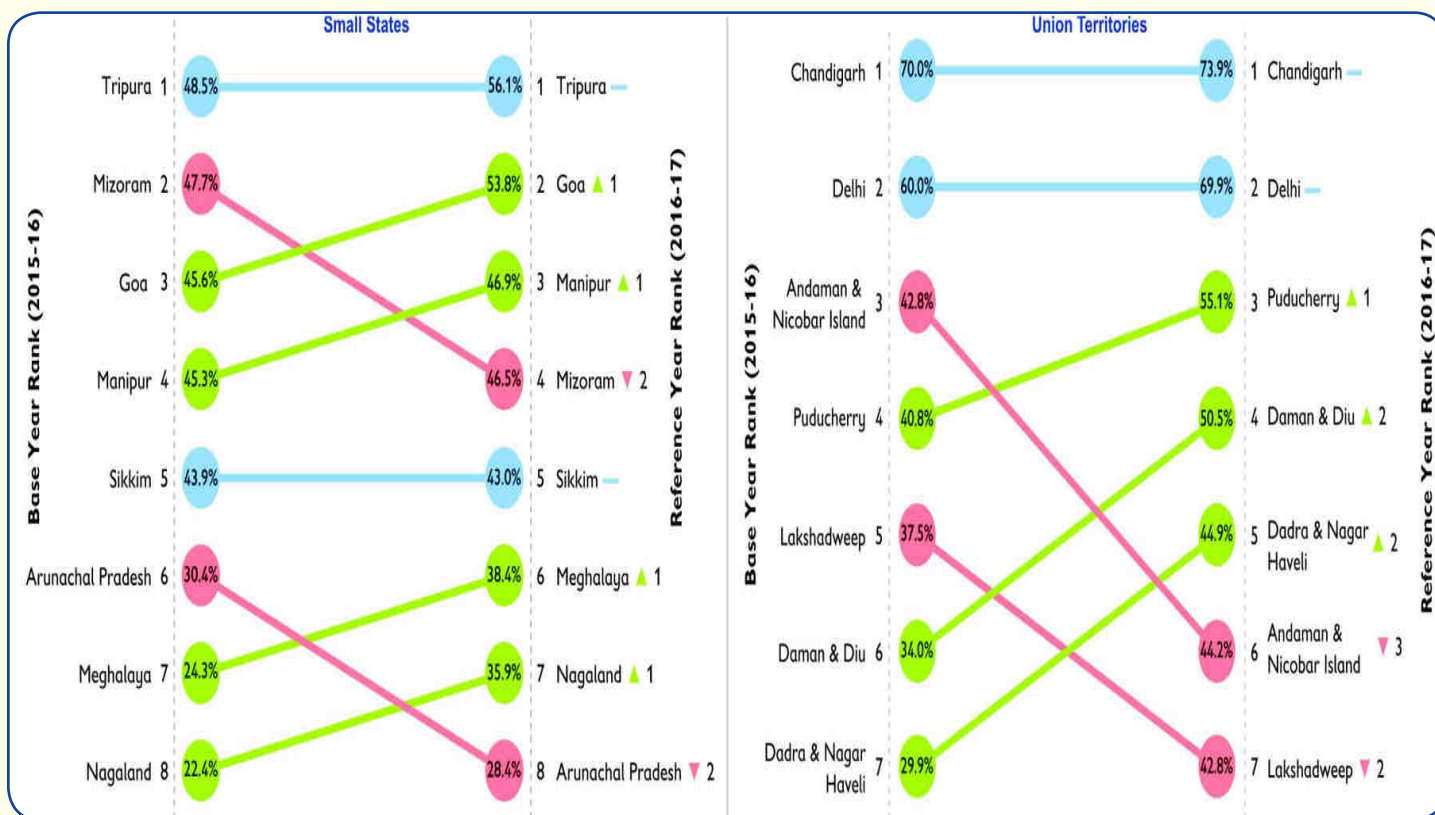


SEVEN IMPORTANT CONCEPTS THROUGH GRAPHICS

1. Large States : Overall Performance and Rank, 2015-16 and 2016-17



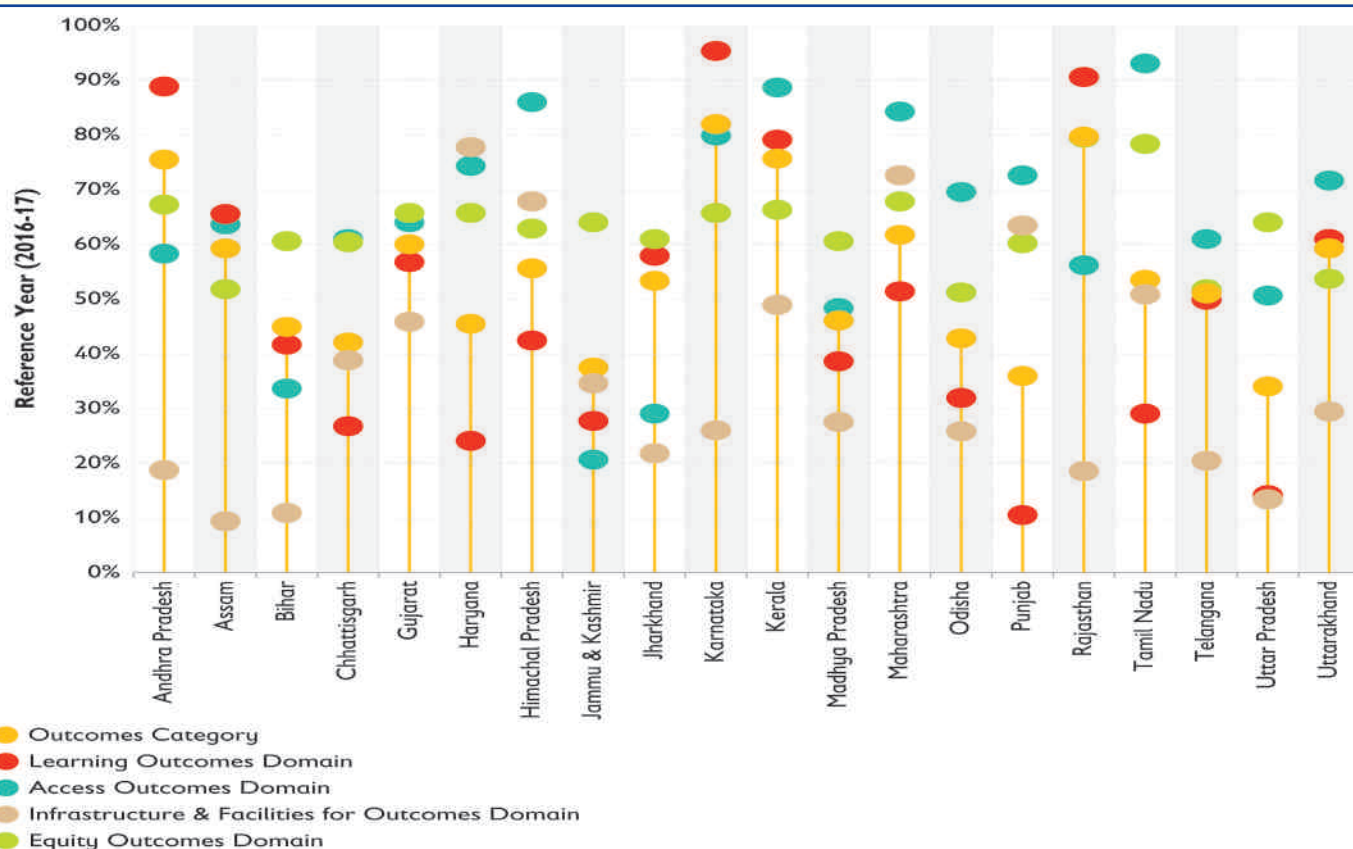
2. Small States and UTs : Overall Performance and Rank, 2015-16 and 2016-17



3. Large States, Small States and UTs : Overall and Category-wise Performance, 2016-17

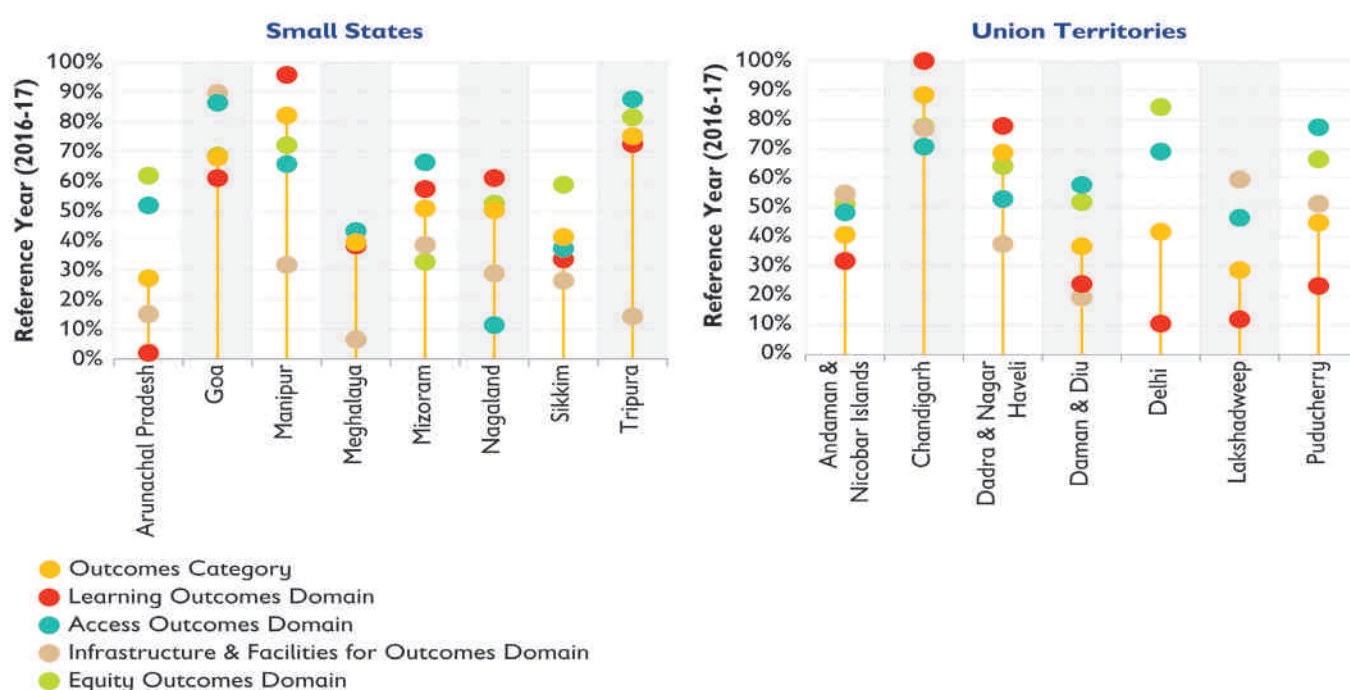


4. Large States : Outcomes Category and Domain-specific Performance, 2016-17



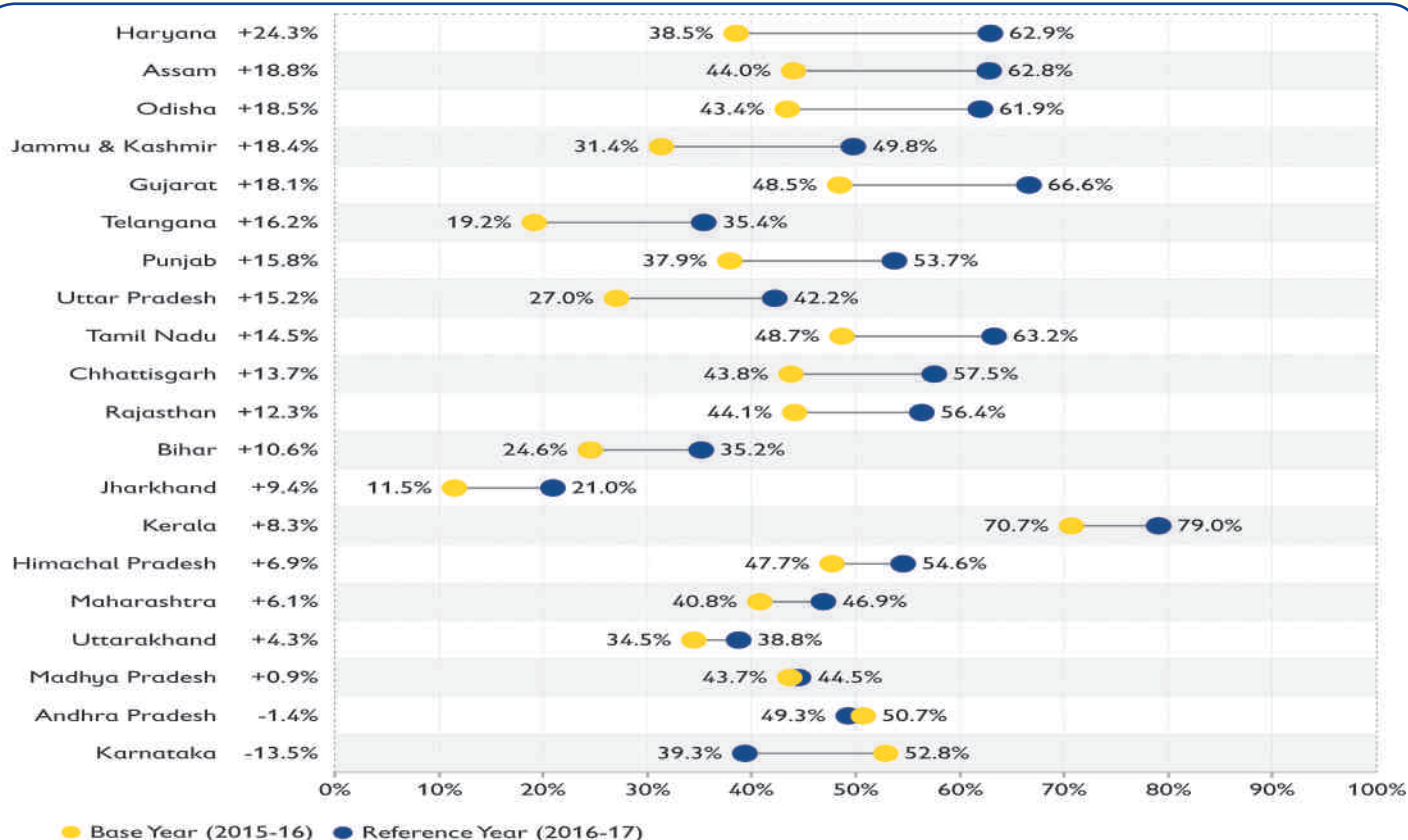
Note: The Equity Outcomes Domain score for Rajasthan is 79.4 percent.

5. Small States and UTs : Outcomes Category and Domain-specific Performance, 2016-17

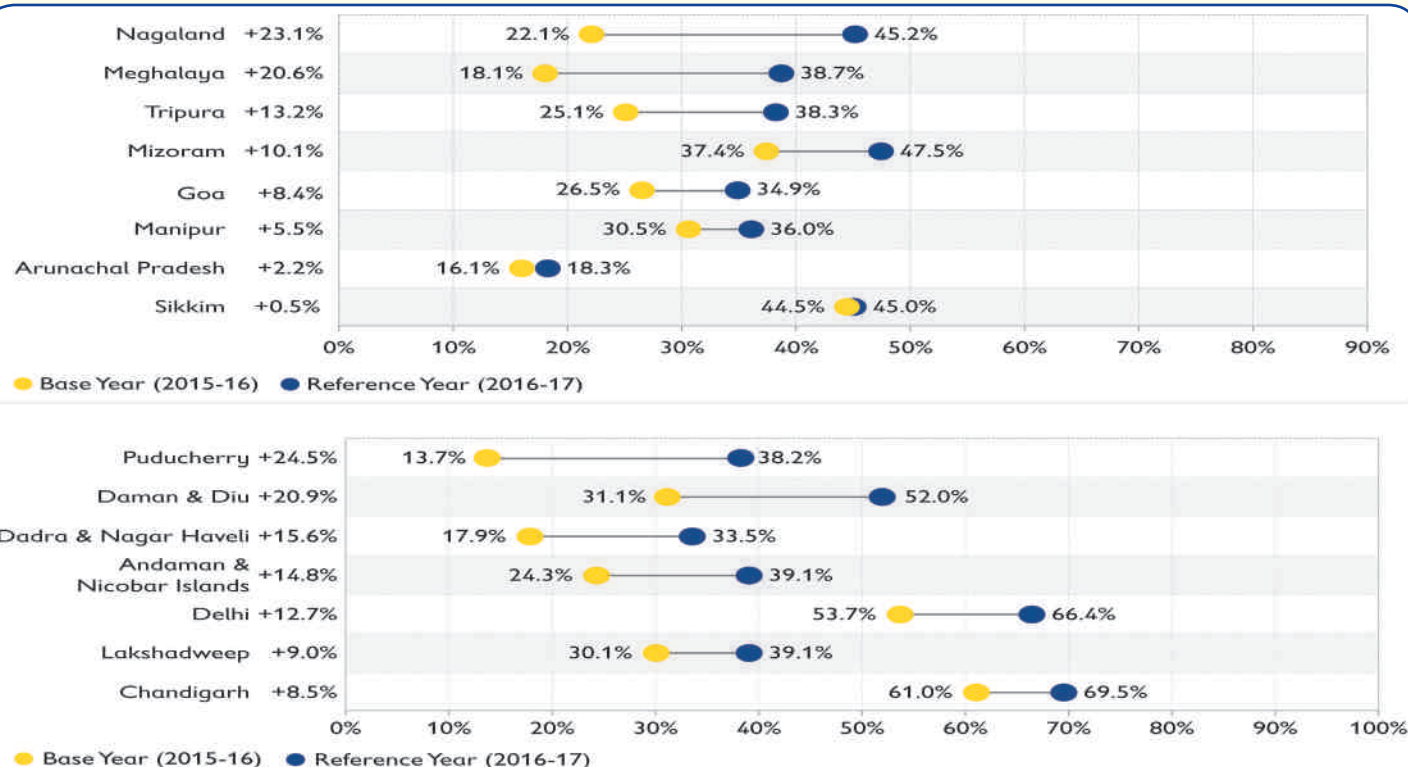


Note: The Equity Outcomes Domain score for Chandigarh is 77.6, Goa is 68.5, Lakshadweep is 46.5 and Meghalaya is 43.1. The Infrastructure & Facilities for Outcomes Domain score for Delhi is 41.9.

6. Large States : Change in Performance on the Governance Processes Aiding Outcomes Category



7. Small States and UTs : Change in Performance on the Governance Processes Aiding Outcomes Category



Note : For the detailed study of all these seven graphics refer brain booster (School Education Quality Index 2019) of this Issue.

सिविल सेवा परीक्षा के सर्वाधिक महत्वपूर्ण खंड
करेंट अफेयर्स के लिए ध्येय आईएस आपके समक्ष प्रस्तुत करता है



परीक्षा के दृष्टिकोण से जरूरी करेंट अफेयर्स से जुड़ी तमाम
महत्वपूर्ण जानकारी के लिए सब्सक्राइब करें ध्येय आईएस यूट्यूब चैनल को

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नोट (Note): अगर आपको हिंदी और अंग्रेजी दोनों माध्यम में अध्ययन सामग्री प्राप्त करनी है, तो आपको दोनों में अपनी ईमेल से **Subscribe** करना पड़ेगा | आप दोनों माध्यम के लिए एक ही ईमेल से जुड़ सकते हैं |



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