

PERFECT 7

WEEKLY

CURRENT AFFAIRS

September: 2019 / Issue-05

SCIENCE & TECHNOLOGY IN RURAL INDIA

Prospects and Challenges

- Government Funded NGOs under RTI Ambit
- Breakdown of Afghan Peace Talks & Its Aftermath
- Social Security for Gig Workers
- Sedition Law : The Legal Catch 22
- Global Burden of Disease 1990-2017 : An Analysis
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DHYEYA IAS : AN INTRODUCTION



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

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Vinay Kumar Singh
CEO and Founder
Dhyeya IAS



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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

The Weekly Issue

Perfect 7

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

SEVEN IMPORTANT ISSUES

1. SCIENCE & TECHNOLOGY IN RURAL INDIA : PROSPECTS AND CHALLENGES

Why in News?

Delhi-based agritech-focused incubator Indigram Labs has announced the launch of Adhunik Gram, a smart village programme to empower agribusinesses in India. They have also tied up with Department of Science and Technology and NABARD. Science and technology are leading the way for rural development. Be it in the field of agriculture or communication technologies. The need for technological breakthroughs is essential to achieve any out of the box or exponential growth.

If the farmer is poor, then so is the whole country. -Polish Proverb.

Background

Mahatma Gandhi had said, “India lives in her villages”. Even today, after decades of rapid urbanisation, around 70 per cent of Indians live in villages. Agriculture still employs half of the labour force. With these statistics, it is obvious that India can not develop without developing its villages.

The ever-increasing share of urban population may be attributed to the large scale migration of rural people to cities and towns in search of employment opportunities and better living conditions. Most of the villages still lack the provision of basic amenities (water, sanitation, electricity, clean cooking energy, roads) and facilities (health, education, communication). The disparity between the rural

and the urban areas is driving the unidirectional exodus of rural people looking for better prospects and thus leading to a haphazard growth of the cities.

“Access to technology” is a major differentiator between the urban and rural areas and is often considered as a solution to the development issues faced by the underdeveloped communities.

Low cost technological solutions to day-to-day problems may, many times, come from a semi-literate farmers as well. This is what we call as innovation or ‘jugaad’. These innovations and innovators need to be encouraged in every possible way. At the same time it is important to nourish rural entrepreneurship so that low cost solutions to meet the rural needs can be developed and marketed effectively. For this all, attention needs to be given to improve education of science and technology in rural India.

Science and Technology: The Great Divide

Rural India faces a severe technology deficit. While there are other serious shortages power, water, health facilities, roads, etc, these are known and recognised. However, the role of technology in solving these and other problems is but barely acknowledged, and the actual availability of technology in rural areas is, at best, marginal. The so-called digital divide is widely spoken and written about; the technology

divide is hardly mentioned. Yet, this disparity is arguably more important, as it has far greater impact.

Use of modern scientific tools and techniques increased agricultural productivity manifold. Today, we are among the top producers of milk, wheat, rice and sugarcane. Latest remote sensing technologies have made the resource mapping and planning very effective in agriculture and forestry. But still the race between development and population growth is calling for more action on the ground and lot more areas are still needed to be addressed when it comes to rural development.

Other than agriculture, technology is significantly impacting all other aspects of rural life. With increased teledensity, ICT (Information, Communication & Technology) is making rapid inroads in rural India, revolutionising the connectivity and information flow. This has opened a plethora of opportunities. Now ICT is being leveraged to plug leakages in the public distribution system and for better targeting of subsidies by way of Aadhar linked direct benefit transfers. It is used in tele-medicine, online study courses, e-Payments and what not. e-Technology can be effectively leveraged to fulfill the information needs of the rural populace such as providing weather and market related information. It can also be a good platform for online marketing of the artifacts produced by village artisans.

Science and technology are often hyphenated and spoken of in the same breath. One would, however, like to differentiate the two. Technology generally (though not always) derives and draws from science, and often manifests itself in physical form or example, as a piece of hardware. Science, on the other hand, is knowledge. In rural India, there is a dire inadequacy of both.

Heralding of New-Era

The Fourth Industrial Revolution (4IR) heralds an exponential pace of technological change, building on the digital revolution to combine technologies, spawn new ones, and transform systems, industries, countries - even society itself.

For developing countries, advances in computing power, connectivity, artificial intelligence, biotechnology and GIS, and newer, more capable technologies hold tremendous promise. Inclusive agriculture, rural growth and structural transformation from agriculture to high-productivity manufacturing and other economic sectors can be accelerated, as technological change transforms individuals' lives and enables developing countries to progress at speeds and on scales previously inconceivable.

To realise the positive outcomes of this new industrial revolution, public policymaking must bridge the already widening gap between skilled and unskilled labour. This gap already poses a threat to the liberal world economic order in the form of anti-globalisation movements - manifested in the rise of US President Donald Trump and Brexit - which have been caused in part by the liberal elites' prolonged neglect of the growing economic inequalities and the plight of the working class that globalisation has prompted.

The case of India is salient because, unlike its East and Southeast Asian

neighbours, rapid economic growth has not been inclusive enough to reduce the numbers of Indians living in poverty. India contains the largest number of poor people in the world: 270 million, according to the World Bank. Employment growth is critical in low-productivity agriculture, which accounts for nearly three-quarters of the poor population. But automation threatens to create more unemployment. Public policy must be directed toward increasing the productivity of poor people rather than just offering handouts.

The Government of India (GOI) is confronting these challenges. As more young men are migrating from rural poverty to urban areas to seek employment, they are contributing to a rapid feminisation of agriculture. Women, especially dependent on agriculture, perform most of the backbreaking labour. Their low productivity in agriculture, itself increasingly affected by climate change, demands action by policymakers. Any transformation of agriculture requires removing the constraints on women; the discontent of rural youth could become the agitations of rural women farmers, dissatisfied with lack of access to land, irrigation, credit, inputs and markets.

Intervention of farm technologies and drudgery reducing equipments has played a pivotal role in the enhanced agricultural productivity under NFSM (National Food Security Mission) for the Twelfth Plan. This comprised of the production of additional 25 million tonnes of food grains, which included 10 million tonnes of rice, 10 million tonnes of wheat, 3 million tonnes of pulses and 2 million tonnes of millet. This data shows that drudgery reducing equipments boost agricultural productivity. Hence, the need of the hour is to empower farmers especially women farmers through technology to reduce drudgery and health

problems and to enhance agricultural productivity along with efficiency.

Aware of these issues, in 2016 India's Prime Minister Narendra Modi introduced a new national policy to double farmers' incomes by 2022. It targeted poverty reduction, food security and climate change, which is hurting agriculture with rising temperatures, increasingly frequent floods and droughts, and a greater incidence of pests and diseases. The Ministry of Agriculture & Farmers Welfare launched a national scheme called Pradhan Mantri Krishi Sinchai Yojana (PMKSY) with the aim of irrigating every Indian farm and improving water-use efficiency.

Through its Digital India programme, GOI is working to transform the country's rural economy and create skilled jobs in rural areas. For the estimated 156 million Indian rural households, most living in poverty according to India's National Sample Survey Organization (NSSO), there is need for investment in transportation, power, and internet access to create more employment for women and youth in rural areas.

The Ministry of Communication and Information Technology, along with other ministries, is working to reform states' service delivery, through GOI's Goods and Services Tax (GST) system, to establish a uniform interface for taxpayers with a common IT infrastructure, shared between the central government and the states. Digital India's strategic cornerstones, the Common Services Centres, are meant to provide access points for delivery of various electronic services to villages, to promote digital and financial inclusion, encourage rural entrepreneurship, and build rural capacities and livelihoods, offering a bottom-up approach to social change, particularly among India's rural citizens. New technologies enable small

farmers to shift from input-intensive to knowledge-intensive agriculture. Precision agriculture can improve the timeliness of planting, secure the best market prices through market information and e-market reforms, provide fertiliser subsidies via direct bank transfers that eliminate or reduce the cost of financial intermediaries, and improve agricultural extension. Combined with improved seed supply and land and water management, which can in turn increase double and triple cropping, farmers' income can grow.

The Need for Safety Nets

Complementing efforts to increase agricultural productivity and employment is India's triple innovation system (JAM), consisting of Jan Dhan (the Prime Minister's initiative to open universal bank accounts, depositing Rs1000 [US\$15.4] per household), Aadhaar (a unique 12-digit ID number for citizens) and mobile phones.

Between them, these factors have provided a platform for expansion of India's public safety nets. The Public Distribution System (PDS), the world's largest safety net of its kind, distributes food grains and essential commodities via a network of over 521,000 Fair Price Shops (FPSs). More recently, the Modi government has focused on reforming PDS using new technologies. There is now far less pilfering thanks to the digitisation of 230 million ration cards, 56% of which are strengthened with a universal ID and Aadhaar. Several states have now installed electronic point-of-sale devices at FPSs to track sales of food grains to cardholders on a real-time basis. A much debated policy shift - in-kind cash transfers in place of food distribution - is also being facilitated by digital technology.

Since 2014, liquid petroleum gas (LPG) subsidies to over 176 million consumers have transferred over Rs.400 billion (\$6.2 billion) directly to

beneficiaries' bank accounts. Through GOI's 'LPG Give It Up Campaign', 12 million consumers voluntarily gave up their subsidies to provide greater access to LPG for their more underprivileged neighbours. Nearly 6.3 million new LPG connections have been provided to poor families in 2015–16, with a target of providing 50 million LPG connections over three years.

Further, the Mahatma Gandhi National Rural Employment Guarantee Scheme, (MGNREGS), the largest in the world, guarantees up to 100 days of rural employment for those in need of employment at Rs100 (US\$1.5)/day. Using DBTs to pay beneficiaries has reduced transfer costs, waste and corruption - and sidestepping any possible misallocation of funds transferred from central to state to district to panchayats for distribution.

Call for Action

- ◆ In irrigated areas (a third of the total arable land), managing the release and distribution of water is critical for maximising production. Sophisticated power transmission systems use information and communication technologies to effectively optimise and monitor the distribution of electricity. Despite many similarities, there is hardly any use of ICT in water distribution.
- ◆ In rain-fed areas, the construction of bunds and check-dams is vital. Choosing the right location for such water-harvesting structures can be greatly facilitated by using satellite remote sensing data, as pilot projects have already demonstrated. Where irrigation is from wells, the simple technology for the pump to be automatically switched on when power is available (and a timed switch-off) so common in cities is still rare in villages.

- ◆ Technologies that reduce power consumption of pumps are vital; unfortunately, their use is minimal, since agricultural power is free or largely subsidised. Similarly, there is little incentive to optimise through technology or otherwise water use, especially in irrigated areas, given the water rates. Post-harvest technologies for processing and adding value could greatly enhance rural employment and incomes, but at present deployment of technology is marginal.
- ◆ Water is known to be responsible for a majority of the health problems in rural areas. While many technologies exist for water-purification, there is need for developing context-specific technologies (ideally, low-cost, reliable and not power-dependent) for providing safe drinking water. Another vital area largely untouched by technology is sanitation.

Limits to Technology

Despite technology's promise, there remains a need for substantial increase in old-fashioned investments to catch up with the backlog in physical infrastructure and education to achieve a geographically more dispersed development away from the 100 big cities. Around 25% of Indian adults cannot read or write, and the gender divide must be addressed with investment, particularly in rural women's education and training. Geographical application of new technologies is still limited in rural areas; many farmers remain unaware of these advances. Insufficient connectivity in rural areas along with a lack of basic computer knowledge and literacy hinder development. Substantial investment is needed in physical infrastructure, power, broadband, transportation and education, particularly in rural regions and among the poorest populations.

Rural areas are still underserved in terms of ICTs infrastructure and capacity building. As a result, ICTs have not been able to play their expected role in the development of rural areas. Some of the challenges are:

- ◆ **Continuous Supply of Electricity:** The limited supply of electricity restrains rural areas to fully utilize ICTs applications especially at village level. Further, unavailability of quality UPS and Generator Set as well as their maintenance at village level is also a major issue.
- ◆ **Low level of Digital Literacy:** Literacy rate is considerably low in rural areas as compare to urban areas. The condition is more unsatisfactory when we talk about the Digital Literacy.
- ◆ **Shortage of ICTs Personnel:** At village level, few digitally literate professional are available. If villagers (especially farmers, youth, and beneficiaries) are willing to utilize ICTs based applications then who will regularly train them to acquire the desired knowledge and skills is a major concern.
- ◆ **Lack of Access of Telecommunications and Internet Services:** The ICTs based applications need uninterrupted

services of telecommunication and internet. Presently, there are some patches in rural areas where reach of mobile telephony along with internet is still not upto the mark.

- ◆ **Unavailability of Web Content in Local Language:** The content part plays a dominant role as far as rural area is concerned especially rural farmers, artisans and poor beneficiaries. The content creation (in local language) needs to be addressed altogether in different manner to have the balance between rural and urban context.
- ◆ **Acceptance in Rural People:** Apart from other factors, user acceptance for the ICTs applications in the rural areas is a major challenge. It is often taken for granted that any technology transfer to the rural areas would be accepted but we have to consider their own established cultural and traditional ways of doing things.
- ◆ **Unethical Use of ICTs:** In the era of digital world, personal privacy, data security, copyright infringement, computer crimes, cyber crime etc are also coming in front as major concerns. Further, unethical use of social media is also posing problems.

Way Forward

The country should recognize the potential technology and innovation has for their communities residing in rural areas. The policies, schemes etc. should be equipped with the linked technologies enabling plan to avail the benefits of latest advancements. To formulize the concept of Digital India for rural sector, we should have a clear cut e-plan or e-policy that guides the government priorities to adopt ICTs for rural development. It demands proper understanding of the social and development priorities of the rural areas. It also requires a vision and leadership of highest levels of the government along with political will. It requires rationalizing how every ICT objective needs to be carried out both in terms of responsibilities assigned to government agencies as well as the continuous financial support.

General Studies Paper- III

Topic: Science and Technology-developments and their applications and effects in everyday life.

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2. GOVERNMENT FUNDED NGOS UNDER RTI AMBIT

Why in News?

Non - governmental organisations (NGOs) "substantially" financed by the government fall within the ambit of the Right to Information Act, the Supreme Court held in a judgment. The top court said that institutions like schools, colleges and hospitals which receive substantial aid from the government both directly or indirectly in the form of land at discounted rate are also bound to give information to the citizens under the Right to Information (RTI) Act.

Introduction

The non-government sector has come of age. Never before has it hogged the limelight as now, following the agitation over the Lokpal Bill. "Civil society has made national news for the first time. We have been in the headlines for three consecutive months," says Amitabh Behar, executive director of the National Foundation of India, a non-profit in Delhi.

India has around 3.2 million registered non-government organi-

sations (NGOs). Indians have more per capita NGOs than hospital beds.

The Central Statistical Organisation of India states there are around four NGOs for every 1,000 people in urban areas and 2.3 NGOs for every 1,000 rural population. Their work spans a wide spectrum, from judiciary to legislatures to media. There is hardly any ministry that does not support or engage an NGO. Due to its wide reach, it is often called the third sector.

What is an NGO?

NGO is not defined under the Act or any other statute as far as we are concerned. In fact, the term NGO appears to have been used for the first time describing an international body which is legally constituted but non-governmental in nature. It is created by natural or legal entities with no participation or representation by the Government. Even NGOs which are funded totally or partially by the Governments essentially maintain the NGO status by excluding Government representations in all their organisations. In some jurisprudence, they are also referred to as civil society organisations.

A Non-governmental Organization is a legal entity created by a natural or lawful person which operates independently from the government. NGO organizations operate with their own fund and with the funds raised through its volunteers or through donation for a social cause. Some times the government fund the NGO totally or partially in project-based or in object and social activity based. To monitor and to assist NGO, our Indian government allocated the Social Welfare Ministry which supports to do several welfare activities as per the need and desire of NGO organization.

A non-governmental organisation (NGO) is a type of organisation generally restricted to social, cultural, legal, and environmental advocacy with primarily non-commercial goals. NGOs usually gain the portion of their funding from private sources. An NGO is a task-oriented organisation with a common interest which performs a variety of service and humanitarian functions and brings citizen concerns to governments.

History of NGO Activity in India

During the second half of the 19th century, nationalist consciousness spread across India and self-help

emerged as the primary focus of sociopolitical movements. Numerous organizations were established during this period, including the Friend-in-Need Society (1858), Prathana Samaj (1864), Satya Shodha Samaj (1873), Arya Samaj (1875), the National Council for Women in India (1875), and the Indian National Conference (1887).

The Societies Registration Act (SRA) was approved in 1860 to confirm the legal status of the growing body of non-government organizations (NGOs). The SRA continues to be a relevant legislation for NGOs in India, although most state governments have enacted amendments to the original version. Christian missionaries active in India at that time, directed their efforts toward reducing poverty and constructing hospitals, schools, roads, and other infrastructure. Meanwhile, NGOs focused their efforts on education, health, relief, and social welfare.

The non-government sector came into prominence in the late 1960s when a new generation was maturing in post-Independence India. This was a generation that measured legitimacy of a political party according to its skills in meeting popular aspirations.

Registration of NGOs

NGOs are not required to register with the government. However, registration allows an NGO to deduct expenses from income for tax purposes, receive foreign contributions, and be considered for government grant-in-aid schemes. Registration also facilitates domestic fund raising as the income tax act permits donors to deduct contributions made to register NGOs. NGO can be registered under any of these Acts-

- ◆ **Societies Registration Act** (In society, minimum seven members are required to be the members)
- ◆ **Indian Trusts Act** (In charitable trust at least two people are required, there is no limit of maximum members)

- ◆ **Companies Act** (A non-profit company can be registered under section 8 of the Companies Act with the registrar of companies.)

Supreme Court's Decision on NGOs

Recently, the bench was dealing with an issue on whether NGOs substantially financed by the government fall within the ambit of 'public authority' under provisions of the Right to Information Act, 2005? A bench of Justice Deepak Gupta and Aniruddha Bose said, "If NGOs or other bodies get substantial finance from the Government, we find no reason why any citizen cannot ask for information to find out whether his/her money which has been given to an NGO or any other body is being used for the requisite purpose or not". The top court said the RTI Act was enacted with the purpose of bringing transparency in public dealings and probity in public life. NGOs mentioned in the Act as 'public authority' are in addition to those established or constituted by or under the Constitution; by any other law made by Parliament; by any other law made by state legislature and by notification issued or order made by the appropriate government.

The position in the RTI Act that private organisations and NGOs which are substantially funded by government are public authorities and are covered by the RTI Act, has been very clear since the beginning of the law. Almost all adjudicatory bodies were accepting this. The private organisations in this case appeared to have represented a very convoluted meaning of the words of the law which has been rightly struck down by the SC. The key principle of RTI is that wherever public money is involved, citizens have the right to know.

In 2005, India, the largest democracy in the world, became the 56th country to introduce the Right to Information Act (RTI Act). The Indian RTI

Act 2005 is one of the most advanced Right to Information legislations in the world. It is a reflection of a liberal and resurgent India that understands the power of knowledge in the hands of the common man and takes democracy to the grass root level. It is a major step towards ensuring participatory governance in the country. Also, it leads the Government towards good governance having accountability, fairness and transparency.

Why NGOs should come under purview of the Right to Information (RTI) Act?

In providing effective and efficient governance in India as elsewhere non - governmental organizations (NGOs) are an indispensable, almost integral part of the administrative machinery. From the grass-root level upwards NGOs are an important support group for the government in the political and social arena and in the implementation of all government's policies related to the areas of health, human rights, environment, sustainable development, education, public distribution system and welfare schemes.

NGOs perform 'public function' or provide services similar to those provided by the government. Accountability and transparency in the functioning of NGOs is, thus, very important and should be ensured. Therefore, an NGO should function as a public authority under Section 2 (h) of the RTI Act, 2005 in case the NGO is substantially financed, directly or indirectly, by funds provided by the appropriate government. Such NGOs should make pro-active disclosure as per Section 4 of the RTI Act on their website. Not all non-government bodies are categorized as public authorities. Under the Act, a non-government body needs to be substantially financed or controlled by government to be categorized as a public authority.

What is 'Substantially Financed'?

'Substantial' means a large portion. It does not necessarily have to mean a major portion or more than 50%. No hard and fast rule can be laid down in this regard. Substantial financing can be both direct or indirect. While there is no definition of 'substantially financed', contained in the RTI Act, arguably NGOs are accountable to the government for the funds they receive from it and in turn, are automatically accountable to the public. In a number of judgments, our Courts have expanded this interpretation to argue that NGOs that perform public function or provide services similar to those provided by the government are subject to the provisions of the RTI Act.

To define 'substantially financed' the Second Administrative Reforms Commission has made the following recommendations:

- a) "Organisations which perform functions of a public nature that are ordinarily performed by Government or its agencies, and those which enjoy natural monopoly may be brought within the purview of the Act.
- b) Norms should be laid down that any institution or body that has received 50% of its annual operating costs, or a sum equal to or greater than Rs 1 Crore during any of the preceding 3 years, should be understood to have obtained 'substantial funding' from the government for the period and purpose of such funding.
- c) Any information which, if it were held by the government, would be subject to disclosure under the law, must remain subject to such disclosure even when it is transferred to a non-government body or institution.
- (d) This could be achieved by way of removal of difficulties under Section 30 of the Act."

Issue of Transparency in NGOs

NGOs have faced a series of high-profile scandals in the past few years that have led governments, regulators, and donors to question how we can re-build trust in these organizations. These scandals have featured diverse breaches of the public trust. This includes a misuse of charity funds, inappropriate ethical conduct of staff towards beneficiaries, and use of high pressure sales tactics on elderly or vulnerable people when fundraising. The response to each of these scandals has been characterized by a call for NGOs to reform themselves to regain the public's trust. Many of these calls have focussed on issues of accountability and transparency – that if NGOs become more transparent, we will be more likely to trust them. While the NGOs in the above-mentioned examples have each taken reform measures (or been forced to do so) to improve their accountability.

The issue of trust and perceptions of trustworthiness are exceptionally important to NGOs, particularly donor trust in their work. Given the competitive NGO marketplace vying for donor money, perceptions of untrustworthiness can be fatal to an NGO, leading donors to start to divert their resources to other charities – or stop interacting with the NGO altogether. Although it is clear why trust might be important for NGOs, it is less clear how NGOs may be able to regain trust, particularly in the aftermath of a public scandal.

Way Forward

RTI has enabled people to participate in the process of development, which has resulted in reduction of corruption.

Democracy requires an informed citizenry and transparency of information which are vital to its

functioning and also to contain corruption and to hold governments and their instrumentalities accountable to the governed. In this context, the Supreme Court's recent verdict expands the scope of RTI Act's applicability by clarifying the legal position regarding its ambit in cases involving NGOs funded by the government. Despite receiving funds from the government, many NGOs were often avoiding

scrutiny under the RTI Act by claiming that they were not a "public authority". But now the Supreme Court has amply clarified the legal position by ruling that NGOs substantially funded from public exchequer would be amenable to the RTI Act. Now, RTI can dispel the darkness of secrecy and storms of corruption, and ensure transparency and accountability in governance of NGOs.

General Studies Paper- II

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

Topic: Development processes and the development industry- the role of NGOs, SHGs, various groups and associations, donors, charities, institutional and other stakeholders.



3. BREAKDOWN OF AFGHAN PEACE TALKS & ITS AFTERMATH

Why in News?

President Trump abruptly breaks off peace talks a week after top U.S. negotiator Khalilzad announced that an agreement had been reached "in principle" with Taliban leaders. In a tweet, Trump says he cancelled a secret meeting with the Taliban and Afghan President Ghani at Camp David after a U.S. soldier was killed in a Taliban attack. The Taliban says it's "committed to continuing negotiations," but warns that the cancellation will cause an increase in the number of deaths.

Introduction

The intra-Afghan dialogue convened with the joint efforts of Germany and Qatar from 7-8 July in Doha has raised hopes of ending the 18-year-old conflict in Afghanistan. The dialogue was celebrated as a major milestone by all the major players including the US, Russia, Germany, as well as the people of Afghanistan, and Ghani government. It is largely seen as a stepping stone towards a more formal dialogue between the Taliban and the Afghan government in the future. However, a closer look at the recently concluded intra-Afghan dialogue suggests that the road to peace is still long and tough in Afghanistan. In what could prove to be a damaging move to peace talks, in the long run, the intra-Afghan

dialogue completely failed to address potentially deal-breaking issues such as the upcoming Presidential elections, and the presence of terrorist groups in Afghanistan. Moreover, it also failed to deliver on a long pending demand of Afghan people; Ghani government; and the international community of bringing a ceasefire into force in the country.

The intra-Afghan dialogue was attended by 17 representatives of the Taliban and 50 delegates from Afghanistan. Since the Taliban is still adamant of not conducting direct negotiations with the Ghani government, the Afghan delegates attended the talks in their personal capacity and were not officially representing the government of Afghanistan. The major issues which were discussed during the course of two days included women's rights, civilian protection, ceasefire, foreign forces withdrawal, and post-peace deal government. At the end of the dialogue, a non-binding joint resolution was issued which was drafted by a committee consisting of 6 members from Afghan delegation and 3 members from the Taliban. It was headed by Habiba Sarabi, a female delegate and Deputy Chair of Afghan High Peace Council.

What do the Taliban and the United States want?

The negotiations appear to be focused on four elements:

- ◆ **Withdrawal of Foreign Forces:** Both sides agree on the full withdrawal of the fourteen thousand U.S. troops currently in Afghanistan, as well as of additional foreign forces, but they disagree on the timeline. The United States is reportedly offering a two-and-a-half-year deadline, while the Taliban insists on nine months.
- ◆ **Counterterrorism Assurances:** The Taliban has agreed to prevent Afghanistan from being used by terrorist groups, but negotiators disagree over how to define the terms "terrorism" and "terrorist."
- ◆ **Intra-Afghan Dialogue:** Washington has urged Afghan government and Taliban leaders to begin official talks on how Afghanistan will be governed after the war, but the Taliban refuses to negotiate with the government until after it has reached a deal with the United States.
- ◆ **Comprehensive Cease-fire:** U.S. negotiators seek a permanent cease-fire among U.S., Taliban, and Afghan government forces prior to a peace deal, but the Taliban insists

on putting off a cease-fire until U.S. troops have withdrawn.

The protection of women's rights is also one of the United States' implicit demands, though it is not officially expressed in the draft agreement. Taliban negotiators have acknowledged women's rights but said that they must be consistent with Islamic principles.

What's at Stake?

- ◆ Many worry that a failed peace deal will exacerbate fighting and increase the civilian death toll, especially since the Taliban has carried out attacks throughout the negotiations and vowed to target civilian participants in the upcoming presidential election.
- ◆ Over the past five years, more than 45,000 Afghan troops and police officers were killed. A UN report found that in the first six months of this year, 3,812 civilians were killed or injured, including 1,207 children. Continued war could also exacerbate the production of illegal drugs and drive more Afghans to seek refuge abroad.
- ◆ Since the war began in 2001, more than 2,400 Americans have been killed and some 20,000 injured. More than 1,100 NATO troops have also been killed. The war has cost the United States a total of \$975 billion. On top of that, medical care and disability payments for veterans will cost an estimated \$1 trillion over the next forty years.

U.S. and Peace Negotiations

The Afghan conflict has cost almost 2,400 American lives and hundreds of billions in taxpayer dollars. As the war approaches its 18th year, 14,000 US troops are still in Afghanistan and senior intelligence officials have repeatedly warned that the country remains fragile and could once again become a terrorist haven. U.S. cancelled the meeting and called off peace negotiations because the Taliban

had admitted to an attack in Kabul that killed a U.S. soldier.

The purported reasons for calling off the talks were-

- ◆ First, it was not an opportune moment to talk to the Taliban.
- ◆ Second, Khalilzad was negotiating a withdrawal agreement with the Taliban, not a peace agreement. The withdrawal of troops from a conflict doesn't mean the war is over. President Barack Obama's administration pulled all its troops out of Iraq at the end of 2011, which helped to create a vacuum that ISIS then deftly exploited.
- ◆ Third, the negotiations have encountered some significant snags, not least that the Taliban keep killing American soldiers even as they negotiate peace. If they cannot agree to a ceasefire during these very important peace talks then they probably don't have the power to negotiate a meaningful agreement anyway.
- ◆ The fourth problem is that the Taliban has consistently refused to negotiate directly with the elected Afghan government, despite the fact that the outcome of their talks with the United States will deeply affect the Afghan people the Afghan government represents. The cancelled Camp David talks appear to have been an effort to bring Taliban leaders and Afghan President Ashraf Ghani together.
- ◆ The fifth issue is that the US government is prioritizing "peace" negotiations with the Taliban rather than the electoral process in Afghanistan.

The Trump administration seems to be trying to thread an impossible needle: to cut a peace deal with the Taliban, who are demanding a total American withdrawal from Afghanistan, while at the same time ensuring that the country does not revert to what Trump has termed a "Harvard for terrorists," which a

complete US withdrawal would surely help to enable. Meanwhile, the Trump administration is treating the Taliban as if the group is a government-in-waiting while simultaneously undercutting the legitimate Afghan government.

Future Prospects

- ◆ Earlier US and Taliban negotiators struck a draft peace deal that could lead to a withdrawal of US troops from the US's longest war. But a wave of Taliban violence has cast a long shadow over a possible deal. The Taliban has rejected calls for a ceasefire and instead stepped up operations across the country.
- ◆ The Taliban explained its surge in deadly attacks, which included the capitals of Kunduz and Baghlan provinces as necessary to give it a stronger negotiating position in talks with the US.
- ◆ Recently retired General David Petraeus, expressed that "the kind of U.S. withdrawal that was inadvisable in Iraq eight years ago would be indefensible for Afghanistan today." This was a strong statement coming from the general who had commanded both the wars in Afghanistan and Iraq.
- ◆ For many Afghans, the Taliban's recent escalation of attacks has underscored fears it may be impossible to reach a stable settlement following a complete US withdrawal. Many have worried about a fracture along ethnic and regional lines.
- ◆ Many Afghans are left wondering whether their sacrifices for women's rights, democracy and freedom were made in vain.

The dilemma at the heart of peacemaking in Afghanistan is that there is a formidable agenda of potential core issues to be addressed but the lack of confidence between the parties renders it difficult to reach agreement on even the most straightforward issues. However, an Afghan settlement need not consist

of a single comprehensive document, signed off by all parties. Rather, a settlement could consist of a series of interim and incremental agreements, reforms and joint actions, cumulatively contributing to confidence and improvement of conditions on the ground, probably over a period of years.

No single signed document of aspirations and commitments will suffice to end the Afghan conflict. However, a dialogue-driven programme of implemented reforms and carefully nurtured cooperative relations has potential to address the issues which have long driven the conflict. A progressive approach to settlement thus builds upon reforms rather than compromising on them, as sometimes warned of in Afghan political discourse. But the optimal way to shape the conditions conducive to such a sustained process of dialogue and reform would be to agree a pause in the fighting in the early stage of the process. The entrance ticket for conflicting parties to participate in such a sustained peace process would require them to sign up to the suspension of violence.

India's Concerns

Days after US President Donald Trump called off negotiations with the Taliban, India reiterated its stand that any peace process should have "full consent" of the Afghan government and its people. All sections of Afghan society including legitimately elected government should be part of the peace process. India has long battled for an "inclusive peace and reconciliation process in Afghanistan, which is Afghan-led, Afghan-owned and Afghan-controlled, leading to a lasting political solution based on the preservation of the gains" made since 2001. This includes preservation of the constitutional order and women's rights. New Delhi is concerned that anti-India terrorist groups could find a safe haven in Afghanistan, and seeks to insulate itself from groups such as

the Islamic State. New Delhi is already fighting terrorists trained in Pakistan who are infiltrating into Kashmir and would not like to see other groups join the fight.

Chinese Interests

China's far western Xinjiang region – home to mostly Turkic-speaking Muslim Uygurs – shares a short border with Afghanistan, and Beijing has long worried about links between militant groups and what it calls Islamist extremists in Xinjiang.

China also sees Afghanistan as a part of its controversial global infrastructure push, the Belt and Road Initiative. It clashed with the US recently, over Beijing's insistence on including a reference to the belt and road plan in a resolution on the United Nations' political mission in Afghanistan. The Chinese special representative said the US-Taliban deal is a good framework for the peaceful solution of the Afghan issue and they support it.

Prerequisite to a Peaceful Solution

To resolve the Afghan issue through peaceful means, it is also necessary to create a conducive atmosphere of confidence, i.e., removal of the blacklist, opening of the office and exchange of prisoners. All these provide scaffolding for negotiation and help both sides to gain trust in the tangibility of negotiation. Regional countries too can play a role in this regard, including international organisations like the United Nations and the Organisation of Islamic Conference.

A radical new approach is needed in Afghanistan to build peace step-by-step. In the long term, this means a more inclusive peace processes that is representative of, and endorsed by, the whole of Afghan society. In this ground-breaking Accord, Taliban leaders, Afghan government representatives, and Afghan and international experts examine how this could be achieved.

Way Forward

The dialogue between the Taliban and the Afghan delegation in Doha has definitely raised hopes that it might lead to formal negotiations between the armed group and the Ghani Government. Also, the dialogue resulted in some trust-building measures like the unconditional release of elders, disabled and ill inmates. In addition, the Taliban reiterated its respect for women's rights in political, social, economic, educational, and cultural areas, however, within the framework provided by Islam. These are undoubtedly important achievements in the peace process. However, what is critical at the moment is to gauge the progress in the peace talks on the basis of practical actions so as to avoid any future stumbling blocks.

The domestic political compulsion of President Trump in the background of lack of political support for the Afghan War has convinced the armed group that it can set the terms of engagement with the US. Therefore, without giving any real commitment on issues such as giving up its support to terrorist groups, women rights, human rights, accepting ceasefire and the Afghan constitution, the Taliban has gained certain international legitimacy and every major power such as the US, China, Russia, and regional countries like Iran are negotiating with it.

Instead of embracing fantasy, the US should continue to keep a modest number of troops in Afghanistan to ensure the government survives and the country does not again become a terrorist haven. What is required is an endurance strategy, not an exit strategy, based on local conditions, not political calendars. As has long been the case, South Asia is at best a region to be managed, not a problem to be solved.

General Studies Paper- II

Topic: Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.



4. SOCIAL SECURITY FOR GIG WORKERS

Why in News?

India is likely to move towards social security for all with the draft social security code proposing to offer a slew of benefits from provident funds to health cover, accident insurance, and education for children of informal and gig workers.

Introduction

According to the Oxford Internet Institute's 'Online Labor Index', India leads the global gig economy with a 24% share of the online labour market, with demand for software developers, creative and marketing professionals. The continued growth prospects and the increasing reliance on gig workers have now caught the attention of the government as well. India constitutes about 40% of the freelance jobs offered globally, with 15 million skilled professionals fuelling the ever-so-increasing demand of contract-based jobs or the freelance industry. Often called the "Fourth Industrial Revolution", the current business environment is one that has reshaped how people interact with companies. Technology today is replacing older modes of work at an increasing rate and with an ever-growing search for profitability in an increasingly competitive world, businesses today have welcomed the benefits of newer technology with open arms. And as it is with any system of interconnected entities, aspects such as labor markets have greatly evolved too in the wake of these changes.

A gig economy is also cost efficient for companies, given that they can accommodate temporary workforce, according to the customer requirements or business needs, leading up to saving administrative and compliance costs that they would otherwise incur if they choose to hire full time or regular employees,

especially in cases where business models do not involve the engagement of permanent workforce. It may not be possible for companies and start-ups to afford skilled professionals as full-time employees. In such situations, companies may choose to enter into contracts with the professionals for a specific time period. This relationship is rather symbiotic, and both parties have equal freedom to look for options that cater to their needs. Meanwhile, both parties simultaneously spend their energy in cultivating connections and building relationships with their respective demography.

What is a Gig Economy?

The term "gig economy" refers to a general workforce environment in which short-term engagements, temporary contracts, and independent contracting is common place. It's also referred to as the "freelancer economy," "agile workforce," "sharing economy," or "independent workforce." The gig economy is made up of three main components:

- ◆ the independent workers paid by the gig (i.e., a task or a project) as opposed to those workers who receive a salary or hourly wage;
- ◆ the consumers who need a specific service, for example, a ride to their next destination, or a particular item delivered; and
- ◆ the companies that connect the worker to the consumer in a direct manner, including app-based technology platforms.

Companies such as Uber, ola act as the medium through which the worker is connected to – and ultimately paid by – the consumer. These companies make it easier for workers to find a quick, temporary job (i.e., a gig), which can include any kind of work, from a musical performance to fixing a leaky

faucet. One of the main differences between a gig and traditional work arrangements, however, is that a gig is a temporary work engagement, and the worker is paid only for that specific job.

Who is Part of the New Gig Economy?

1. Technology Platform Companies

- ◆ Technology platform companies have been a major force in the expansion of the gig economy.
- ◆ Included in this category are companies such as Uber, Lyft, Airbnb, Etsy, TaskRabbit and others.
- ◆ These platform companies have a few distinct commonalities:
 - i. Facilitate direct transactions between consumer and producer.
 - ii. Flexible work schedules for gig workers.
 - iii. Online payments, from which platforms take a cut.
 - iv. Online profiles and reviews of both producers and consumers.

2. Gig Workers

- ◆ Gig works can be classified into two broad categories:

1. Labor Providers

- ◆ For example – drivers, handymen, delivery men
- ◆ Lower-income and less-educated workers who rely on gig work for their entire livelihood, often because they have trouble finding other job options.

2. Goods Providers

- ◆ For example – artists, craftsmen, clothing retailers
- ◆ Higher-income and more-educated workers who do not depend on their gig work income, often

because they have another full-time job; their gig work generally provides supplemental income.

3. Consumers

- ◆ Person or organization that uses or consumes economic services or commodities.

The Rise of the Gig Economy - Challenges for Countries

Industries like information and technology, art and design, and content creation see a high demand of gig workers and freelancers, and have relatively better-educated and trained persons who have access to better network infrastructure and more growth avenues. Over a period of time, the gig economy in India has brought under its purview several other occupations, as well. Further, independent workers working in the gig economy are paid according to the schemes that a company has put in place. In the absence of an employer-employee relationship, such workers are mostly not entitled to any social benefits, such as provident fund, gratuity, annual leaves, sick leaves and overtime, besides a severance compensation. Hence, irrespective of no restrictions on the number of employments they might take, such workers may not be eligible to any basic rights at all.

Benefits of the Gig Economy

Workers who leverage the freelance economy to earn or supplement their incomes often cite flexibility as the biggest appeal. When a professional isn't committed to a single employer in a full-time employment arrangement, they maintain greater control over their work schedules due to the gigs, assignments, or shifts that don't interfere with their other commitments.

Members of the workforce with full-time careers who want to supplement their income can easily pick up a few gigs in the evenings or

Draft Social Security Code, 2019

After years of deliberations, the union government has finally circulated the draft social security code, a key labour law proposal that seeks to amalgamate a clutch of existing laws and proposes several new initiatives including universal social security for unorganized sector workers and, insurance and health benefits for gig workers including the Ola and Uber drivers.

- 1) Insurance, PF, life cover for unorganized sector employees:** The draft code says the "Central Government shall formulate and notify, from time to time, suitable welfare schemes for unorganised workers on matter relating to life and disability cover; health and maternity benefits; old age protection; and any other benefit as may be determined by the central government". While framing of schemes, the draft says the states may also formulate and notify suitable initiatives for unorganized workers, including schemes relating to provident fund, employment injury benefit, housing, educational scheme for their children, old age and funeral assistance. There may be unorganized sector social security boards at the centre and state levels.
- 2) Corporatization of EPFO and ESIC:** "The Central Government shall also appoint a Financial Advisor and Chief Accounts Officer to assist the Chief Executive Officer in the discharge of his duties," draft code said. "The Central Board shall be a body corporate, having perpetual succession..."
- 3) Benefits for Gig workers:** As per the draft social security code, the "Central Government may formulate and notify, from time to time, suitable social security schemes for gig workers and platform workers" and such schemes would encompass issues like "life and disability cover", "health and maternity benefits", "old age protection" and "any other benefit as may be determined by the Central Government".
- 4) Maternity Benefit:** The draft says subject to the other provisions of this Code, every woman shall be entitled to, and her employer shall be liable for, the payment of maternity benefit at the rate of the average daily wage for the period of her actual absence, that is to say, the period immediately preceding the day of her delivery, and any period immediately following that day.
- 5) Existing labour laws that the code will merge:** The Code on Social Security, 2019 once in place will merge eight existing labour laws including Employees' Compensation Act, 1923; Employees' State Insurance Act, 1948, Employees' Provident Funds and Miscellaneous Provisions Act, 1952; Maternity Benefit Act, 1961; Payment of Gratuity Act, 1972; Cine Workers Welfare Fund Act, 1981; Building and Other Construction Workers Cess Act, 1996 and Unorganized Workers' Social Security Act, 2008.

on weekends. Skilled professionals can exert more control over their career trajectory by engaging in challenging projects and building an impressive resume of results, enabling them to secure higher-level and better-paying full-time positions. Many, however, simply opt to remain a part of the independent workforce due to the flexibility and earnings potential it affords them.

The rise of the independent workforce benefits not only workers but also companies who can reap the cost savings of enlisting short-term help to accommodate demand without the administrative costs of hiring full-time staff. Companies aren't making employer contributions to retirement savings accounts, for instance, on contributing to the cost of group health insurance coverage for gig workers, the

overall cost of hiring help is often less compared to the cost of hiring a full-time employee.

Gig Economy and Social Security

The Ministry of Labour and Employment has now introduced The Code On Social Security, 2019, for welfare of unorganised workers on matters relating to life and disability cover, health and maternity benefits, old age protection, and any other benefit as may be determined by the central government. In this light, the universal social security benefits are expected to support the segment in finding a growth roadmap and find support. The impact is expected to be massive as the gig workers find more opportunities in the startup's job market. Government is proposing to take following measures

for gig workers and the unorganised sector:

- ◆ The Central Government shall, by notification, constitute a National Social Security Board for unorganised workers.
- ◆ The Central Government may, by notification, constitute the Central Advisory Committee for unorganised workers in respect of such schemes as it deems fit, to advise the Central Government on such matters arising out of the administration of this Code relating to unorganised workers or such schemes for which the Advisory Committee is constituted, and such other matters that the Central Government may refer to it for advice.
- ◆ The State Government may formulate and notify, from time to time, suitable welfare schemes for unorganised workers, including schemes relating to- provident fund; employment injury benefit; housing; educational schemes for children; skill upgrade of workers; funeral assistance; and Old age homes.
- ◆ The Central government or the state government may set-up such

workers facilitation centres as may be considered necessary from time to time to perform the following functions, namely disseminate information on available social security schemes for the unorganised workers; facilitate filling, processing and forwarding of application forms for registration of unorganised workers, etc.

Way Forward

Gig workers control their employment with respect to the type of job they want to undertake and the time they wish to put in towards such a job. Therefore, a gig economy bestows upon these workers, the flexibility and independence to be able to expand into new markets and create a talent pool for employers to choose from.

The labour legislations in India have been enacted to ensure that the employees (and certain eligible workers, including contract workers) are entitled to all the benefits they require to sustain themselves. Cases in India have, time and again, dealt with situations where an employer-employee relationship could or could not be established.

While the current focus of the central and state governments in

India may be to deal with the larger challenges posed by the organised sector, it is possible that government(s) may start focusing on the gig economy and aspire to extend the applicability of certain statutes to them, taking into account the growing strength of gig workers. The Code On Social Security may also prove to be helpful, if it is determined that the intent of labour and employment statutes is to grant protection to workforce and identify minimum rights for gig workers, as well.

Given the nature of the engagement or relationship, gig workers, at this stage, may not be eligible to avail any legal or statutory claim. However, given the continuous growth of the gig economy, it is possible that some benefits may be extended to them even if not at par with the regular or contractual employees of an organisation.

General Studies Paper- III

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

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5. SEDITION LAW : THE LEGAL CATCH 22

Context

Recently, activist and politician, Shehla Rashid has been given interim protection from arrest by Delhi's Patiala House Court. On 6th September, Delhi Police had lodged a complaint against Shehla Rashid under sedition law. The FIR against Shehla Rashid was registered under Section 124A (sedition) among many other sections for her remarks on the ground situation in Jammu and Kashmir post abrogation of parts of article 370 of Constitution.

What is Sedition?

Section 124-A in the Indian Penal Code, is called 'Sedition'. It contains explanation of the word sedition in great detail. According to the said section 'whoever, by words, either spoken or written, or by signs, or by visible representation, or otherwise, brings or attempts to bring into hatred or contempt, or excites or attempts to excite disaffection towards the Government established by law in India' shall be punished with life imprisonment.

According to the explanations given in the Indian Penal Code, 'the expression 'disaffection' includes disloyalty and all feelings of hate. Comments that express strong disapproval of 'the measures of the Government, with a view to obtain their desired modifications by lawful means, without exciting or attempting to excite hatred, contempt or disaffection, do not constitute an offense under this section.' This way it also highlights what is not 'sedition'.

History of the Law on Sedition

The law was originally drafted by Thomas Macaulay. It was not a part of IPC, when it was enacted in the 1860s and was even dropped from the law. It was introduced in the IPC in the year 1870. Many Indian freedom fighters, including Mahatma Gandhi and Bal Gangadhar Tilak, were charged with sedition during freedom struggle.

Macaulay's Draft Penal Code 1837 consisted of section 113 that corresponded to section 124A IPC. The punishment proposed was life imprisonment. In the Second Pre-Independence Law Commission the quantum of the punishment proposed for sedition was questioned on the ground that in England the maximum punishment had been three years and it was suggested that in India it should not be more than five years.

Section 124A IPC was amended in 1898 by the Indian Penal Code (Amendment) Act 1898 providing for punishment of transportation for life or any shorter term. While the former section defined sedition as exciting or attempting to excite feelings of disaffection to the Government established by law, the amended section also made bringing or attempting to bring in hatred or contempt towards the Government established by law, punishable. The provision was amended by Act No.26 of 1955, substituting the punishment as imprisonment for life and/or with fine or imprisonment for 3 years and / or with fine.

Constituent Assembly Debates

From the Constituent Assembly Debates it is understood that there had been serious opposition for inclusion of sedition as a restriction on freedom of speech and expression under the then Article 13 of the draft Indian Constitution.

Such a provision was termed as a shadow of colonial times that

should not see light of the day in free India. The Constituent Assembly was unanimous in having the word 'sedition' deleted from Article 13 of the draft Constitution.

Shri K M Munshi, while speaking on his motion to delete the word 'sedition' from Article 13, quoted the following words of the then Chief Justice of India:

This (sedition) is not made an offence in order to minister to the wounded vanity of Governments but because where Government and the law ceases to be obeyed because no respect is felt any longer for them, only anarchy can follow. Public disorder, or the reasonable anticipation or likelihood of public disorder is thus the gist of the offence. The acts or words complained of must either incite to disorder or must be such as to satisfy reasonable men that that is their intention or tendency.

Constitutional Validity of Section 124-A

The Punjab High Court in *Tara Singh Gopi Chand v. The State* (1950), declared section 124A IPC unconstitutional as it contravenes the right of freedom of speech and expression guaranteed under Article 19(1) (a) of the Constitution observing that —a law of sedition thought necessary during a period of foreign rule has become inappropriate by the very nature of the change which has come about.

By the first Constitutional Amendment two additional restrictions, namely, 'friendly relations with foreign State' and 'public order' were added to Article 19(2), for the reason that the court in *Romesh Thapar* (supra), had held that freedom of speech and expression could be restricted on the grounds of threat to national security and for 'serious aggravated forms of public disorder' that endanger national security.

The constitutional validity of section 124A IPC came to be challenged in the case of *Kedar Nath Singh v.*

State of Bihar (1962). The Constitution Bench upheld the validity of section 124A and made new observations. The Court made an effort to distinguish the terms, 'the Government established by law' and 'the persons for the time being engaged in carrying on the administration' and observed that 'Government established by law' is the visible symbol of the State. The very existence of the State will be in jeopardy if the Government established by law is subverted. Hence, the continued existence of the Government established by law is an essential condition of the stability of the State.

That is why 'sedition', as the offence in Section 124-A has been characterised, comes, under Chapter VI relating to offences against the State. Hence any acts within the meaning of Section 124-A which have the effect of subverting the Government by bringing that Government into contempt or hatred, or creating disaffection against it, would be within the penal statute because the feeling of disloyalty to the Government established by law or enmity to it imports the idea of tendency to public disorder by the use of actual violence or incitement to violence.

Freedom of Speech and Sedition

The Court has tried to strike a balance between the right to free speech and expression and the power of the legislature to restrict such right observing that, 'the security of the State, which depends upon the maintenance of law and order is the very basic consideration upon which legislation, with view to punishing offences against the State, is undertaken. Such a legislation has, on the one hand, fully to protect and guarantee the freedom of speech and expression, which is an essential condition of a democratic form of Government that our Constitution has established. But the freedom has to be

guarded against becoming a licence for vilification and condemnation of the Government established by law, in words, which incite violence or have the tendency to create public disorder. A citizen has a right to say or write whatever he likes about the Government, or its measures, by way of criticism or comment, so long as he does not incite people to violence against the Government established by law or with the intention of creating public disorder.

The Supreme Court, in the case of *Raghubir Singh v. State of Bihar* (1986), held that in order to constitute an offence of conspiracy and sedition, it is not necessary that the accused himself should author the seditious material or should have actually attempted hatred, contempt or disaffection. In the case of *Kanhaiya Kumar v. State (NCT of Delhi)* (2016), the petitioner, charged under section 124A IPC approached Delhi High Court for grant of bail. Deciding upon the issue, the Court observed that while exercising the right to freedom of speech and expression under Article 19(1) (a) of the Constitution, one has to remember that Part-IV Article 51A of the Constitution provides Fundamental Duties of every citizen, which form the other side of the same coin.

In the case of *Shreya Singhal v. Union of India* (2015), section 66A of the Information and Technology Act, 2000, was declared unconstitutional on the ground that it was in direct conflict with the fundamental right of freedom of speech and expression. The Supreme Court held that under the Constitutional scheme, for the democracy to thrive, the liberty of speech and expression —is a cardinal value and of paramount importance.

The freedom of speech does not only help in the balance and stability of a democratic society, but also gives a sense of self-attainment.

In the case of *Indian Express Newspaper (Bombay) (P) Ltd. v. Union of India* (1984), following four

important purposes of the free speech and expression were set out:

- i. it helps an individual to attain self-fulfillment,
- ii. it assists in the discovery of truth,
- iii. it strengthens the capacity of an individual in participating in decision-making, and
- iv. it provides a mechanism by which it would be possible to establish a reasonable balance between stability and social change.

The aforesaid judicial pronouncements have been discussed to get an idea as to what amounts to seditious acts. In the light thereof, it could be stated that unless the words used or the actions in question do not threaten the security of the State or of the public; lead to any sort of public disorder which is grave in nature, the act would not fall within the ambit of section 124-A of IPC.

Misuse of Sedition Law

In the case of *Shreya Singhal* the Court had observed that there are three concepts which are fundamental in understanding the reach of this [freedom of speech and expression] most basic of human rights. The first is discussion, the second is advocacy, and the third is incitement. Mere discussion or even advocacy of a particular cause however unpopular is at the heart of Article 19(1) (a). It is only when such discussion or advocacy reaches the level of incitement that Article 19(2) comes into play. It is at this stage that a law may be made curtailing the speech or expression that leads inexorably to or tends to cause public disorder or tends to cause or tends to affect the sovereignty & integrity of India, the security of the State, friendly relations with foreign States, etc.

In a number of cases, scepticism has been expressed about the potential misuse of the sedition law. Justice A P Shah once warned about the very basis for the logic of a sedition law. He compares the idea of sedition

to a parochial view of nationalism which often endangers the diversity of opinions rather than protect against rebellion.

Every criticism does not amount to sedition and the real intent of the speech must be considered before imputing seditious intent to an act. In this regard the Court had refused to penalise casual raising of slogans few times against the State by two persons (*in Balwant Singh v. State of Punjab*, (1995)). It was reasoned that raising of some lonesome slogans, a couple of times by two individuals, without anything more, did not constitute any threat to the Government of India as by law established nor could the same give rise to feelings of enmity or hatred among different communities or religious or other groups.

Holding an opinion against the Prime Minister or his actions or criticism of the actions of government or drawing inference from the speeches and actions of the leader of the government that the leader was against a particular community and was in league with certain other political leaders, cannot be considered as sedition under Section 124A of the IPC. The criticism of the government is the hallmark of democracy. As a matter of fact the essence of democracy is criticism of the Government. The democratic system which necessarily involves an advocacy of the replacement of one government by another, gives the right to the people to criticize the government. In our country, the parties are more known by the leaders. Some of the political parties in fact are like personal political groups of the leader. In such parties leader is an embodiment of the party and the party is known by the leader alone. Thus, any criticism of the party is bound to be the criticism of the leader of the party. A cartoonist Aseem Trivedi was booked under section 124A IPC for defaming the Parliament (2012), the Constitution of India and the National

Emblem and attempting to spread hatred and disrespect against the Government through his cartoons. The court distinguished between strong criticism and disloyalty and observed that disloyalty to Government established by law is not the same thing as commenting in strong terms upon the measures or acts of Government, or its agencies, so as to ameliorate the condition of the people or to secure the cancellation or alteration of those acts or measures by lawful means, that is to say, without exciting those feelings of enmity and disloyalty which imply excitement to public disorder or the use of violence.

In the case of *Arun Jaitley v. State of U.P.* (2015), the Allahabad High Court held that a critique of a judgment of the Supreme Court on National Judicial Appointment Commission does not amount to sedition. It was merely a fair criticism.

Thus, expression of strong condemnation towards the State or State institutions can never amount to sedition for the simple reason that no institution or symbol alone embodies the whole country in entirety. In many cases the critique over a failed law expressed through for instance, the burning of Constitution, or expression of disappointment with members of Parliament through a visually disparaging cartoon or an image of Parliament cannot amount to sedition because often the protests may be routed in an idea of India which has been frustrated by its elected representatives, or a law that has demeaned or disappointed citizens of India.

Practices Elsewhere

The United Kingdom abolished sedition laws ten years back citing that the country did not want to be quoted as an example of using such draconian laws. Given the fact that the section itself was introduced by the British to

use as a tool to oppress the Indians, how far it is justified to continue with section 124A in IPC, remains to be answered.

The Australian Government removed the term 'sedition' from federal criminal law in 2010. It was done on the recommendation of the Australian Law Reform Commission (ALRC). It was implemented in the National Security Legislation Amendment Act 2010 wherein the term sedition was removed and replaced with references to 'urging violence offences'.

The U.S. Constitution though forbids apparent restrictions on speech, there are various doctrines that are practised to avert hate speech. The doctrines such as—reasonable listeners test, —present danger test, —fighting words are just examples.

Necessary Evil

India is a diverse country with multicultural social construct. The variations in languages, ethnicity, customs and aspirations render it a difficult and challenging administrative duty. There has been evolution of threats and their modus operandi. The world no longer lives in the shadows of cold wars, spies and covert organizations. The changing threat profile from conventional to asymmetric, from covert to ideological deceptions has opened new gaps in existing legal containment methods.

Dissent is surely beneficial for a healthy and developing democracy. The same dissent can be misused for malicious propaganda. Case in point could be the combination of ideological rhetoric with evidence of fake news. There is a fine line between dissent and sowing the seeds of dissatisfaction and amplifying them to action against the state. The case in point is the rise of urban naxalism and its supporting doctrines?

Also not to overlook is the fact that the security matrix of India which

is moved by external cross border threats which is not just limited to guns and barrels but also operates deep within the intellectual warfare arenas and funding of media campaigns. The spread of rumors and the leverage of communication technology often serves as a lethal weapon in aiding such malicious designs.

Another factor is the rise of regionalism. Though regionalism in itself is not a threat, but when taken to extreme positions of identity and hegemony can lead to nefarious groupings case in point is the ULFA in Assam was allegedly backed by the Chinese and threat of Naxal movement being funded by cross border terrorism.

When coming to intellectual warfare, the ideologies serves as weapons and intelligentsia being presenting a singular binary views without accommodating the dissent & other side also marks a fabricated dissent which is encouraged by vested interests.

In such scenario where powerful public opinions are held at gunpoints of propaganda machines, fake news and ideological illusions, the changing form of threats requires an apt mechanism to respond and contain the situation. Sedition to itself could be a sour remedy, but for tackling the venom of multiple and veiled attacks such counter venom is the need of the hour, as again in national interest.

Way Ahead

Considering that right to free speech and expression (fundamental Right by our Constitution) is an essential ingredient of democracy and India is proudly addressed as world's largest democracy, it is high time that sedition should be redefined.

The possibility of renaming the section with a suitable substitute for the term 'sedition' and prescribe punishment accordingly can also be taken for estimation. This estimation

must analyse the extent to which the citizens of our country may enjoy the 'right to offend' and at what point the 'right to offend' would qualify as hate speech. Also, given the fact that all the existing statutes cover the various offences against the individual and / or the offences against the society, reducing the rigour of section-124A or repealing it can also be discussed.

In a country, where contempt of Court invites penal action, should contempt against the Government established by law also invite punishment or the legislature and executive can be treated differently. These are all various aspects regarding sedition and freedom of speech that call for serious debate and professional considerations.

General Studies Paper- II

Topic: Indian Constitution- historical underpinnings, evolution, features, amendments, significant provisions and basic structure.

General Studies Paper- III

Topic: Role of external state and non-state actors in creating challenges to internal security.



6. GLOBAL BURDEN OF DISEASE 1990-2017 : AN ANALYSIS

Why in News?

Recently, the burden of child and maternal malnutrition and trends in its indicators in the states of India: the Global Burden of Disease Study 1990–2017 has published online in the Lancet Child Adolescent Health Journal. The report is a joint initiative of Indian Council of Medical Research, Public Health Foundation of India (PHFI) and the Ministry of Health and Family Welfare.

Introduction

Malnutrition is a major contributor to disease burden, with more than half of global deaths in children younger than 5 years of age attributable to under-nutrition, the vast majority of which are in low-income and middle-income countries, including India. Addressing the global burden of malnutrition is a major priority. To spur action and monitor progress, World Health Organisation (WHO) global nutrition targets were established for six malnutrition indicators to be achieved by 2025. The UN Sustainable Development Goals (SDGs) also set targets with the aim of eliminating malnutrition by 2030. To strengthen the joint efforts towards reducing malnutrition worldwide, 2016–25 was declared, by the UN, as the Decade of Action on Nutrition. A WHO and The United Nations Children's Fund (UNICEF) review in 2018 suggested that the SDG goal of eliminating all forms of

malnutrition by 2030 was aspirational but not achievable and, on the basis of trends so far, recommended targets for the malnutrition indicators up to 2030.

As far as India is concerned, malnutrition is a major contributor to disease burden, but several policy and programmatic efforts have been made to tackle the continuing challenge of malnutrition. India has been trying to address child malnutrition for many decades through various policy initiatives such as the Integrated Child Development Scheme launched in 1975, the National Nutrition Policy 1993, the Mid Day Meal Scheme for school children 1995 and the National Food Security Act 2013, but the prevalence of stunting, wasting and underweight remains high. The prevalence of stunting, an indicator of chronic undernutrition, caused by a variety of social, environmental and economic risk factors, is unsurprisingly highest in the less developed states. However, the prevalence of wasting, indicative of acute undernutrition, is highest in some of the more developed states.

In 2017, India released the 'National Nutrition Strategy', which outlined measures to address malnutrition across the life cycle. In early 2018, India launched the 'National Nutrition Mission' (NNM), also known as 'POSHAN Abhiyaan', to bring focus and momentum to this effort, which has the overarching goal of reducing child and maternal malnutrition.

Methods

The report analysed the disease burden attributable to child and maternal malnutrition and the trends in the malnutrition indicators from 1990 to 2017 in every state of India using all accessible data from multiple sources, as part of Global Burden of Diseases, Injuries, and Risk Factors Study (GBD) 2017. The states were categorised into three groups using their Socio-demographic Index (SDI) calculated by GBD on the basis of per capita income, mean education, and fertility rate in women younger than 25 years. The report also projected the prevalence of malnutrition indicators for the states of India up to 2030 on the basis of the 1990–2017 trends for comparison with India National Nutrition Mission (NNM) 2022 and WHO and UNICEF 2030 targets.

Key Findings of the Report

The disease burden—the impact of a health problem as measured by financial cost, mortality, morbidity, or other indicators—attributed to malnutrition in children varies across states by as much as seven times, the study highlighted. Rajasthan, Uttar Pradesh, Bihar, and Assam top the list, followed by Madhya Pradesh, Chhattisgarh, Odisha, Nagaland, and Tripura. Among malnutrition indicators, low birth weight is the biggest contributor to the disease burden, followed by child growth failure, including stunting, underweight and wasting.

Targets set by the National Nutrition Mission for 2022 and WHO and UNICEF for 2030

National Nutrition Mission 2022 Targets:

- **Low birthweight:** 2 percentage point reduction in prevalence annually from 2017 to 2022.
- **Child stunting:** prevalence of 25% in 2022.
- **Child underweight:** 2 percentage point reduction in prevalence annually from 2017 to 2022.
- **Anaemia:** 3 percentage point reduction in prevalence annually in children younger than 5 years and in women 15–49 years of age from 2017 to 2022.

WHO and UNICEF 2030 targets

- **Low birthweight:** 30% reduction in prevalence from 2012 to 2030.
- **Child stunting:** 50% reduction in number of children younger than 5 years of age who are stunted from 2012 to 2030.
- **Child wasting:** prevalence of less than 3% by 2030.
- **Anaemia:** 50% reduction in prevalence in women 15–49 years of age from 2012 to 2030.
- **Breastfeeding:** prevalence of exclusive breastfeeding in the first 6 months of at least 70% by 2030.
- **Child overweight:** prevalence of less than 3% by 2030.

Malnutrition Burden

Malnutrition was the predominant risk factor for death in children younger than 5 years of age in every state of India in 2017, accounting for 68.2% of the total under-5 deaths, and the leading risk factor for health loss for all ages, responsible for 17.3% (16.3–18.2) of the total disability-adjusted life years (DALYs). The malnutrition DALY rate was much higher in the low SDI than in the middle SDI and high SDI state groups. This rate varied 6.8 times between the states in 2017, and was highest in the states of Uttar Pradesh, Bihar, Assam, and Rajasthan.

Low Birth Weight

The prevalence of low birth weight in 2017 was 21%, and varied across states, ranging from 9% in Mizoram to

24% in Uttar Pradesh. Low birth weight prevalence decreased significantly in 14 states of India during 2010–17 (range 1.10%–3.76% annualised) but was much lower than the 11.8% annualised reduction needed for the NNM 2022. None of the states except Sikkim had the annualised reduction of 2.3% needed for the WHO and UNICEF 2030 target.

Child Stunting

The prevalence of child stunting was 39%, ranging from 21% in Goa to 49% in Uttar Pradesh. The trend was the highest in the Empowered Action Group States, which includes Bihar, Jharkhand, Uttar Pradesh, Uttarakhand, Madhya Pradesh, Chhattisgarh, Odisha, and Rajasthan. The annual rate of reduction was 2.6 per cent in India between 1990 and 2017, which varied from 4 per cent in Kerala to 1.2 per cent in Meghalaya. Stunting prevalence reduced significantly in every state of India during 2010–17 (range 1.22%–3.94% annualised), but this decrease was less than the 8.6% annualised reduction needed for the NNM 2022 target and the 4.2% reduction needed for WHO and UNICEF 2030 target. The projected prevalence of stunting was higher than the target prevalence for most states of India, except for Tamil Nadu, Sikkim, Kerala, and Goa in 2022 and Uttarakhand, West Bengal, and Kerala in 2030.

Child Wasting

The prevalence of child wasting was 15.7% in India in 2017. Although wasting prevalence significantly declined in many states of India, the reduction was much lower than the 12% annualised reduction needed for the WHO and UNICEF 2030 target. The projected prevalence for India of 13.4% in 2030, based on trends between 1990 and 2017, was 10.4% higher than the WHO and UNICEF target of wasting prevalence of less than 3%. No state met these targets.

Child Underweight

The prevalence of child underweight was 32.7% in India in

2017. The underweight prevalence reduced significantly in every state of India during 2010–17 (range 1.60%–5.37% annualised), but this decrease was less than the 7.0% annualised reduction needed to achieve the NNM 2022 target. The projected prevalence for India of 27.5% in 2022, based on trends between 1990 and 2017, was 4.8% more than the NNM target of 22.7%; this difference varied from 2.1% to 8.5% across the states.

Child Anaemia

The prevalence of child anaemia was 59.7% in India in 2017. Although the prevalence of child anaemia decreased significantly in 16 states of India during 2010–17 (range 1.75%–8.35% annualised), none of these states, except Assam, Mizoram, and Nagaland, had the annualised reduction of 5.6% needed to achieve the NNM 2022 target. The projected prevalence of 56.4% in India in 2022, based on trends between 1990 and 2017, was 11.7% higher than the NNM target of 44.7%; this difference was more than 10% for most of the states.

Anaemia in Women

The prevalence of anaemia in women, 15–49 years of age was 54.4% in India in 2017. The prevalence of anaemia decreased significantly in 12 states of India during 2010–17 (range 1.09%–3.45% annualised), but none of the states had the annualised reduction of 6.2% needed to achieve the NNM 2022 target and 4.9% for the WHO and UNICEF 2030 target. The projected prevalence of 53.2% in 2022, based on trends between 1990 and 2017, was 13.8% higher than the NNM target of 39.4%, and the projected prevalence of 51.1% in 2030 was 22.8% higher than the WHO and UNICEF target of 28.3%; these gaps varied substantially across the states of India.

Exclusive Breastfeeding

The prevalence of exclusive breastfeeding was 53.3% in India in 2017. The annualised percentage

increase in the prevalence of exclusive breastfeeding in India during 2010–17 (1.19%) was similar to 1990–2000 (1.04%). However, based on the modest increasing trends between 1990 and 2017, the projected prevalence for India was 59.3%, 10.7% less than the WHO and UNICEF 2030 target of at least 70%; only a few states met this target.

Child Overweight

The prevalence of overweight in children aged 2–4 years was 11.5% in India in 2017. The projected child

overweight prevalence of 17.5% in India in 2030, based on trends between 1990 and 2017, was 14.5% higher than the WHO and UNICEF 2030 target of less than 3% and no state met these targets.

Way Forward

Malnutrition continues to be the leading risk factor for disease burden in India. It is encouraging that India has set ambitious targets to reduce malnutrition through NNM. The trends up to 2017 indicate that substantially higher rates of improvement will be

needed for all malnutrition indicators in most states to achieve the Indian 2022 and the global 2030 targets. The state-specific findings in this report indicate the effort needed in each state, which will be useful in tracking and motivating further progress.

General Studies Paper- II

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



7. RBI'S REPORT ON AGRICULTURAL CREDIT REACH : AN OVERVIEW

Why in News?

The Reserve Bank of India had earlier announced the constitution of the Internal Working Group (IWG) to Review Agricultural Credit in its Statement on Development and Regulatory Policies dated February 07, 2019 during the Sixth Bi-monthly Monetary Policy Review, 2018-19. After several consultations and deliberations, the Internal Working Group, headed by its Deputy Governor MK Jain, has submitted its report to the Governor, Reserve Bank of India on September 06, 2019.

Introduction

The agriculture sector is an important component of the Indian economy as it provides livelihood to a large section of the population. According to Census 2011, out of the total workers of 481.7 million, there are 118.7 million cultivators and 144.3 million agricultural labourers, which means approximately 55 per cent of the total workers were employed in agriculture and allied sector. However, the percentage share of workers engaged in agriculture sector has been declining. As per Labour Bureau Report 2015-16, 46.1 per cent of the working population was employed in agriculture and allied sector. Further, as per an ILO estimate employment in

agriculture sector as percentage of the total employment was approximately 44 per cent in the year 2018.

- ◆ As per Agriculture Census 2015-16, the total number of operational holdings in the country was 146 million and total operated area was 157.14 million hectares in 2015-16.
- ◆ The contribution of agriculture to GDP has gone down from 52 per cent in the 1950s to 30 per cent in the 1990s and further below 20 per cent from 2010 onwards.
- ◆ In 2018-19, the share of Agriculture & Allied GVA in overall GVA at 2011-12 prices was 14.4 per cent and at current prices was 16.14 per cent.

Indian agriculture and allied sector broadly covers four activities, viz., crop, livestock, forestry and fisheries. To stimulate the productivity of these activities, Government of India (GoI) has, from time to time, given policy thrusts which led to the various agricultural revolutions, viz., green revolution in cereal production (late 1960s-early 1980s) which was succeeded by the white revolution in milk production (starting in the 1970s), the gene revolution in cotton production, (in early 2000) and the blue revolution which focused on increasing fisheries production and productivity (1973-2002). As a

result, the agriculture sector has not only become self-sufficient but has emerged as the net exporter of several agricultural commodities like rice, marine products, cotton etc.

Evolution of Agricultural Credit Policies

The institutional framework of agricultural finance was shaped by the overarching demands of the nation. The evolution of agricultural credit policies and milestones can be broadly categorised into three distinctive phases.

Phase 1 (1951 – 1969)

The Government of India initiated the first five-year plan in 1951 with the thrust on developing the primary sector. The National Credit Council (1968) emphasised that commercial banks should increase their involvement in the financing of priority sectors, viz., agriculture and small-scale industries, sectors deemed as 'national priority'.

Phase 2 (1970-1990)

Introduction of the Lead Bank Scheme and regulatory prescription of Priority Sector Lending – two landmark development policies that have not only survived till date but have also served as the fuel for channelling agricultural credit and rural development.

Phase 3 (1991 onwards)

Narasimham Committee Report of 1991, emphasising financial soundness and operational efficiency of the financial sector – including that of rural financial institutions. Government of India (GoI) established the Rural Infrastructure Development Fund (RIDF, 1995) with NABARD meant for funding of rural infrastructure projects. During 1992-93, NABARD started the pilot project on SHG-Bank Linkage programme, Kisan Credit Card (KCC), 1998 was introduced as a financial product in to provide hassle free credit to farmers.

NABARD introduced the Joint Liability Group (JLG) model, an extension of the earlier SHG model for reaching out to tenant farmers and share-croppers with access to credit. In July 2012, the Priority Sector Lending (PSL) guidelines were revised by the Reserve Bank to widen the eligible activities. Again in April 2015, the guidelines were revamped based on the recommendations of the Internal Working Group (IWG). The salient features of the revamped PSL guidelines relating to agricultural sector are:

- ◆ The distinction between direct and indirect agricultural credit was dispensed with.
- ◆ A sub-target of 8 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, was prescribed for small and marginal farmers.
- ◆ Focus shifted from 'credit in agriculture' to 'credit for agriculture'.

Current Credit Trends In Agriculture

Policy interventions such as Priority Sector Lending (PSL) have resulted in improved credit flow by banks to the agriculture sector and particularly to small and marginal farmers (SMFs). The Kisan Credit Card (KCC) scheme was an innovative product designed to cater

to the different credit needs of the farmers. It has boosted farm credit but needs further impetus to increase the coverage. Other credit delivery models have brought about inclusiveness to the bottom of the pyramid.

The various initiatives taken over the years at the national level has led to a spectacular increase in the credit support for agriculture. Credit to agriculture, which was just about 20 per cent of the sectoral GDP in the 1990s (reform years), has grown to 51 per cent in 2018. In the last five years, the jump was about 10 per cent.

The report states that, despite so many initiatives aimed at financial inclusion, only 40.90 per cent of small and marginal farmers could be covered by SCBs. There is a need to increase the coverage of SMF by banks as they constituted 86 per cent of total operated holdings." The second significant theme which the report highlights is that agri credit has been much too skewed in favour of crop loans at the cost of the allied agri activities. It is observed that the allied sector has a share of 38-42 per cent of the agricultural output during 2014-2016, though it has only a share of 6-7 per cent in total agri credit during the same period. The third notable theme is the focus on public investment that the report incorporates. Public investment in agriculture has shown a secular declining trend. As the report states, there is thus a need for the governments to improve their spending towards capital expenditure, which ultimately will stimulate the demand for investment credit in the agriculture sector.

Issues and Challenges

Despite the impressive growth in the formal agricultural credit, there are several issues and challenges which are enumerated below:

- ◆ **Credit Reach** – As per the NAFIS Report 2016-17, the average loan taken by agricultural households indicated that 72 per cent of

the credit requirement was met through institutional sources and 28 per cent from non-institutional sources. Besides these problems and challenges of accessibility in credit, the share of credit to allied activities i.e., livestock, forestry and fisheries was sub-optimal compared to its contribution to agricultural output.

- ◆ **Regional Disparity in Agricultural Credit** – Some of the states are getting much higher share, as high as 10 per cent of total agricultural credit compared to other states getting as low as 0.5 per cent. Also, in some states, viz., Bihar, Chhattisgarh, Jharkhand, West Bengal, etc., bank credit was not proportionate to their share in agricultural output.
- ◆ **Loan Waiver** - Loan waivers announced by state governments have affected the credit culture in the country with many borrowers withholding repayment, in anticipation of a loan waiver. This adversely affected the credit history of borrowers and their future prospects of availing fresh loan for agricultural purposes. This led to further deterioration of credit culture as evident from the high level of Gross NPA of 8.44 per cent as on March 31, 2019 in the agriculture sector.

The Reserve Bank of India report has underlined that farm loan waivers do not address long-term issues and are more of political expediency. Eight out of ten loan waiver announcements since 2014 were made within 90 days of their respective states' election results. In a report reviewing agricultural credit, the RBI has also said that farm loan waivers destroy the credit culture which may harm the farmers' interest in the medium to long term and also squeeze the fiscal space of governments to increase productive investment in agriculture infrastructure.

International Experience

The agriculture sector of China is characterised by smallholders' economy where the arable land in terms of hectares per person is 0.086 as against 0.118 in India, yet the agricultural productivity in China is very high compared to India. In 2004, the Chinese government announced a national program to phase-out the agricultural tax and eliminated it nationwide in 2006. It also instituted direct payments to grain producers, first in limited areas and finally nationwide in 2007. To cover increasing input costs, the Chinese Government instituted a general-input subsidy that is increased yearly as costs for petroleum and fertilizers have increased. If these costs decline, the payment remains constant. These policies have helped provide income support to farmers.

The major learnings are as under:

- ◆ Long-term (30 years) leasing of land, large scale farm mechanisation / modernisation, use of technology, high yielding seeds and R&D has contributed to high agricultural productivity in China and also improved the income levels of small-holding farmers.
- ◆ Agricultural credit guarantee products for facilitating agricultural credit at lower rates of interest without margin requirements to target groups
- ◆ The Government of China has created a database of poor people in the rural areas who can be identified and extended loans at concessional rates of interest if they take up some livelihood activity under the poverty alleviation programs.
- ◆ Direct income support to its farmers on per hectare basis
- ◆ MSP much higher than India's MSP for staple crops, i.e. wheat and paddy

Important Recommendation: Internal Working Group

The Internal Working Group in the report has highlighted suitable

measures to address the issues being faced by farmers in accessing agricultural credit.

- ◆ GoI should push state governments to complete the digitisation process and updation of land records in a time bound manner.
- ◆ NABARD should gradually increase the allocation of RIDF in central, eastern and north eastern states over a period of time.
- ◆ The interest subvention scheme should be replaced with DBT to targeted beneficiaries, i.e. small and marginal farmers, tenant farmers, sharecroppers, oral lessees and landless labourers as individual borrowers or through SHG/JLG model.
- ◆ In order to curb the mis-utilisation of interest subsidy, banks should provide crop loans, eligible for interest subvention, only through KCC mode.
- ◆ In regard to loan waiver, the IWG recommends that GoI and state governments should undertake a holistic review of the agricultural policies and their implementation, as well as evaluate the effectiveness of current subsidy policies with regard to agri inputs and credit in a manner which will improve the overall viability of agriculture in a sustainable manner. In view of the above stated, loan waivers should be avoided.
- ◆ GoI with the help of state governments should develop a centralised database capturing details related to crops cultivated, cropping pattern, output, sown/irrigated area, health of soil, natural calamity, etc. Besides, farmer-wise details like identity, land records, loan availed, subsidy given, insurance and details of crop cultivated, etc. should also be captured.
- ◆ GoI in partnership with state governments should set up a credit guarantee fund for the agriculture

sector on the lines of credit guarantee schemes implemented in the MSME sector.

Conclusion

In these difficult times for the national economy, it pays to have a little bit of optimism. The report of the IWG of the RBI on agriculture credit is remarkable for its data aggregation on the work done so far, which then provides the optimistic backdrop for a blueprint for immediate action. If taken up in earnest by all stakeholders, like the governments at the Centre and the States, this plan can give a booster dose to incomes in the rural sector in general, with a focus on agriculture and allied activities. Agriculture is a State subject and therefore the States have to act. The IWG's recommendation for an inter-State GST-type council for agriculture has not come a day too soon.

In order to bring the excluded agricultural households into the fold of institutional credit in a structured and sustainable manner, there is a need to build an enabling ecosystem with respect to policy interventions, institutional innovations and digital technologies. The enabling ecosystem would include digitisation of land records, reforming of land leasing framework, creating a national level agency to build consensus among states and the Centre with regard to agriculture-related policy reforms and innovative digital solutions to bridge the information gap between the banks and farmers.

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: Inclusive growth and issues arising from it.



SEVEN SUBJECTIVE QUESTIONS WITH MODEL ANSWERS

Science & Technology in Rural India : Prospects and Challenges

Q 1. Discuss the significance of science & technology in the furtherance of the goal of rural development and mention some of the challenges to it?

Hints:

- ◆ Agriculture still employs half of the labour force. With these statistics, it is obvious that India can not develop without developing its villages. Most of the villages still lack the provision of basic amenities (water, sanitation, electricity, clean cooking energy, roads) and facilities (health, education, communication). "Access to technology" is a major differentiator between the urban and rural areas and is often considered as a solution to the development issues faced by the underdeveloped communities.
- ◆ The so-called digital divide is widely spoken and written about; the technology divide is hardly mentioned. Yet, this disparity is arguably more important, as it has far greater impact. Use of modern scientific tools and techniques increased agricultural productivity manifold.
- ◆ Other than agriculture, technology is significantly impacting all other aspects of rural life. With increased teledensity, ICT (Information, Communication & Technology) is making rapid inroads in rural India, revolutionising the connectivity and information flow. This has opened a plethora of opportunities.
- ◆ Intervention of farm technologies and drudgery reducing equipments has played a pivotal role in the enhanced agricultural productivity under NFSM (National Food Security Mission) for the Twelfth Plan.
- ◆ New technologies enable small farmers to shift from input-intensive to knowledge-intensive agriculture. Precision agriculture can improve the timeliness of planting, secure the best market prices through market information and e-market reforms, provide fertiliser subsidies via direct bank transfers that eliminate or reduce the cost of financial intermediaries, and improve agricultural extension.

- ◆ Challenges: Continuous Supply of Electricity, Low level of Digital Literacy, Shortage of ICTs Personnel, Lack of Access of Tele-communications and Internet Services, Unavailability of Web Content in Local Language, Acceptance in Rural People, Unethical Use of ICTs.

Government Funded NGOs under RTI Ambit

Q 2. What are the recommendation of 2nd ARC with respect to "Substantially Financed" interms of NGOs? Discuss the necessity of keeping NGOs under RTI ambit.

Hints:

- ◆ NGOs perform 'public function' or provide services similar to those provided by the government.
- ◆ Accountability and transparency in the functioning of NGOs is, thus, very important and should be ensured. Therefore, an NGO should function as a public authority under Section 2 (h) of the RTI Act, 2005 in case the NGO is substantially financed, directly or indirectly, by funds provided by the appropriate government.
- ◆ To define 'substantially financed' the Second Administrative Reforms Commission has made the following recommendations:
 - a) "Organisations which perform functions of a public nature that are ordinarily performed by Government or its agencies, and those which enjoy natural monopoly may be brought within the purview of the Act.
 - b) Norms should be laid down that any institution or body that has received 50% of its annual operating costs, or a sum equal to or greater than Rs 1 Crore during any of the preceding 3 years, should be understood to have obtained 'substantial funding' from the government for the period and purpose of such funding.
 - c) Any information which, if it were held by the government, would be subject to disclosure under the law, must remain subject to such disclosure even when it is transferred to a non-government body or institution.
 - (d) This could be achieved by way of removal of difficulties under Section 30 of the Act."

Breakdown of Afghan Peace Talks and Its Aftermath

Q 3. Discuss the probable consequences emerging after the collapse of Afghan peace talks.

Hints:

- ◆ A failed peace deal will exacerbate fighting and increase the civilian death toll, especially since the Taliban has carried out attacks throughout the negotiations and vowed to target civilian participants in the upcoming presidential election. Continued war could also exacerbate the production of illegal drugs and drive more Afghans to seek refuge abroad.
- ◆ Taliban's recent escalation of attacks has underscored fears it may be impossible to reach a stable settlement following a complete US withdrawal. Many have worried about a fracture along ethnic and regional lines.
- ◆ Many Afghans are left wondering whether their sacrifices for women's rights, democracy and freedom were made in vain.

Social Security for Gig Workers

Q 4. What is a Gig Economy? Briefly describe the benefits and challenges of having a gig economy.

Hints:

- ◆ The term "gig economy" refers to a general workforce environment in which short-term engagements, temporary contracts, and independent contracting is common place. It's also referred to as the "freelancer economy," "agile workforce," "sharing economy," or "independent workforce."
- ◆ Companies aren't making employer contributions to retirement savings accounts, for instance, on contributing to the cost of group health insurance coverage for gig workers, the overall cost of hiring help is often less compared to the cost of hiring a full-time employee.
- ◆ As per the draft social security code, the "Central Government may formulate and notify, from time to time, suitable social security schemes for gig workers and platform workers" and such schemes would encompass issues like "life and disability cover", "health and maternity benefits", "old age protection" and "any other benefit as may be determined by the Central Government".
- ◆ Independent workers working in the gig economy are paid according to the schemes that a company has

put in place. In the absence of an employer-employee relationship, such workers are mostly not entitled to any social benefits, such as provident fund, gratuity, annual leaves, sick leaves and overtime, besides a severance compensation.

- ◆ Skilled professionals can exert more control over their career trajectory by engaging in challenging projects and building an impressive resume of results, enabling them to secure higher-level and better-paying full-time positions.

Sedition Law : The Legal Catch 22

Q 5. What is Sedition? How does the Law on Sedition come into way of freedom of speech and expression ensured under article 19 of the Constitution?

Hints:

- ◆ Section 124-A in the Indian Penal Code, is called 'Sedition'. It contains explanation of the word sedition in great detail. According to the said section 'whoever, by words, either spoken or written, or by signs, or by visible representation, or otherwise, brings or attempts to bring into hatred or contempt, or excites or attempts to excite disaffection towards the Government established by law in India' shall be punished with life imprisonment.
- ◆ The Court has tried to strike a balance between the right to free speech and expression and the power of the legislature to restrict such right observing that, 'the security of the State, which depends upon the maintenance of law and order is the very basic consideration upon which legislation, with view to punishing offences against the State, is undertaken.
- ◆ Such a legislation has, on the one hand, fully to protect and guarantee the freedom of speech and expression, which is an essential condition of a democratic form of Government that our Constitution has established. But the freedom has to be guarded against becoming a licence for vilification and condemnation of the Government established by law, in words, which incite violence or have the tendency to create public disorder.
- ◆ The Supreme Court, in the case of Raghbir Singh v. State of Bihar, held that in order to constitute an offence of conspiracy and sedition, it is not necessary that the accused himself should author the seditious material or should have actually attempted hatred, contempt or disaffection.
- ◆ In the case of Kanhaiya Kumar v. State (NCT of Delhi), the petitioner, charged under section 124A IPC approached Delhi High Court for grant of bail.

Deciding upon the issue, the Court observed that while exercising the right to freedom of speech and expression under Article 19(1) (a) of the Constitution, one has to remember that Part-IV Article 51A of the Constitution provides Fundamental Duties of every citizen, which form the other side of the same coin.

- ◆ A cartoonist Aseem Trivedi was booked under section 124A IPC for defaming the Parliament, the Constitution of India and the National Emblem and attempting to spread hatred and disrespect against the Government through his cartoons. The court distinguished between strong criticism and disloyalty and observed that disloyalty to Government established by law is not the same thing as commenting in strong terms upon the measures or acts of Government, or its agencies, so as to ameliorate the condition of the people or to secure the cancellation or alteration of those acts or measures by lawful means, that is to say, without exciting those feelings of enmity and disloyalty which imply excitement to public disorder or the use of violence.
- ◆ The aforesaid judicial pronouncements have been discussed to get an idea as to what amounts to seditious acts. In the light thereof, it could be stated that unless the words used or the actions in question do not threaten the security of the State or of the public; lead to any sort of public disorder which is grave in nature, the act would not fall within the ambit of section 124-A of IPC.

Global Burden of Disease 1990-2017 : An Analysis

Q 6. Highlight major steps undertaken by GoI to address the problem of malnutrition.

Hints:

- ◆ In 2017, India released the 'National Nutrition Strategy', which outlined measures to address malnutrition across the life cycle. In early 2018, India launched the 'National Nutrition Mission' (NNM), also known as

'POSHAN Abhiyaan', to bring focus and momentum to this effort, which has the overarching goal of reducing child and maternal malnutrition.

- ◆ National Nutrition Mission 2022 Targets:
 - ◆ **Low birthweight:** 2 percentage point reduction in prevalence annually from 2017 to 2022.
 - ◆ **Child stunting:** prevalence of 25% in 2022.
 - ◆ **Child underweight:** 2 percentage point reduction in prevalence annually from 2017 to 2022.
 - ◆ **Anaemia:** 3 percentage point reduction in prevalence annually in children younger than 5 years and in women 15–49 years of age from 2017 to 2022.

RBI's Report on Agricultural Credit Reach : An Overview

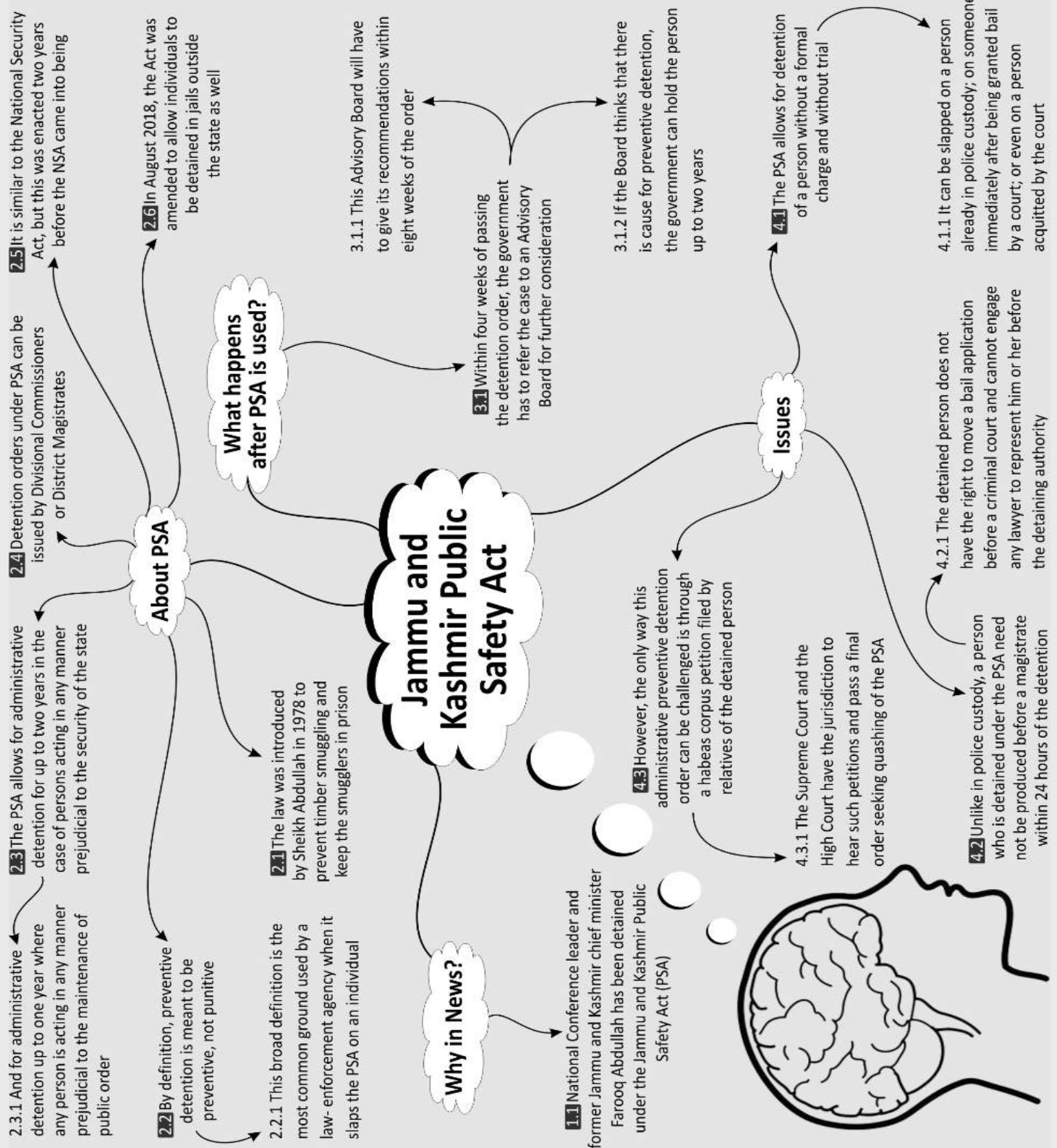
Q 7. What are the issues which are detrimental to the growth of agricultural credit in India?

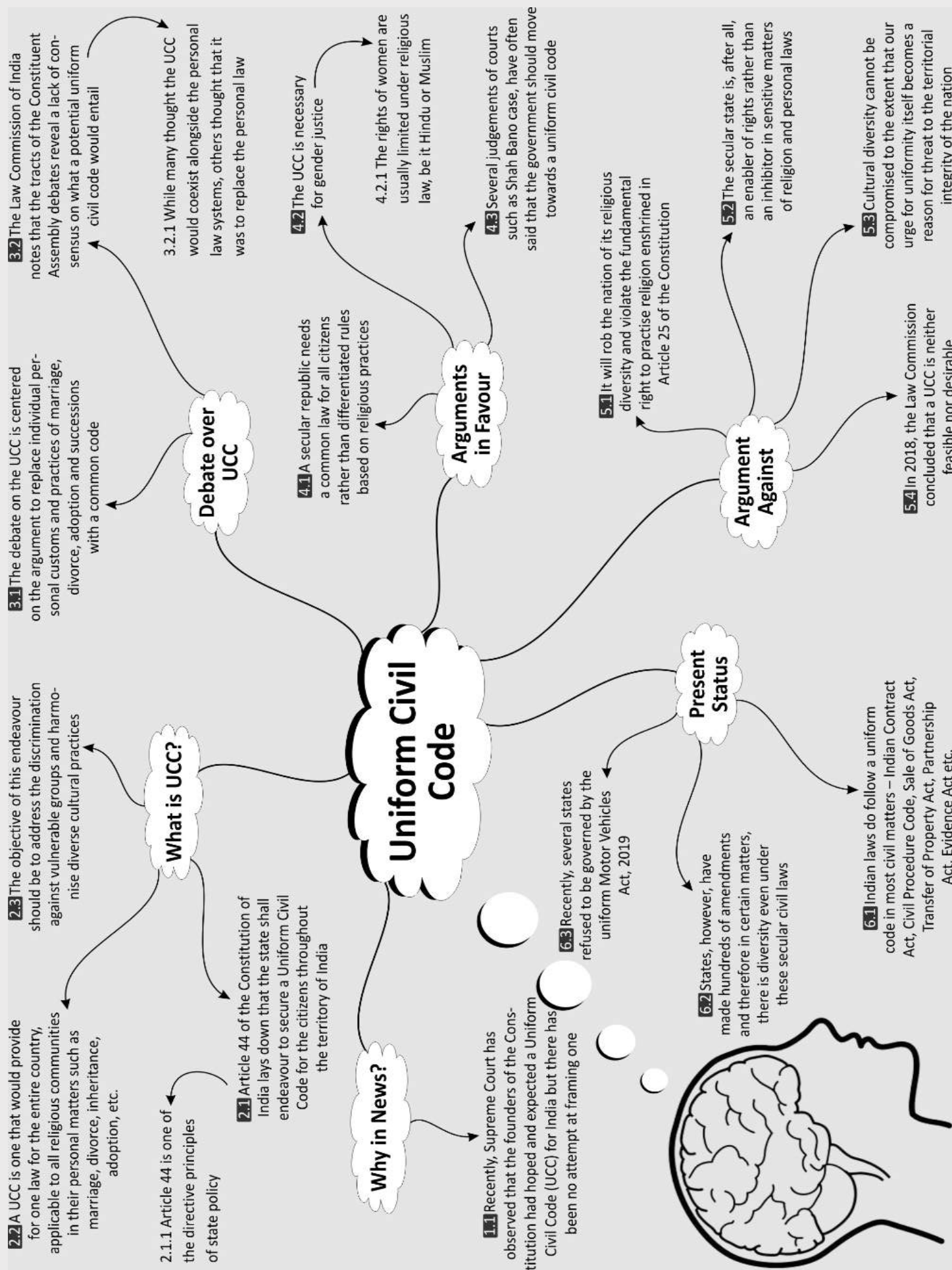
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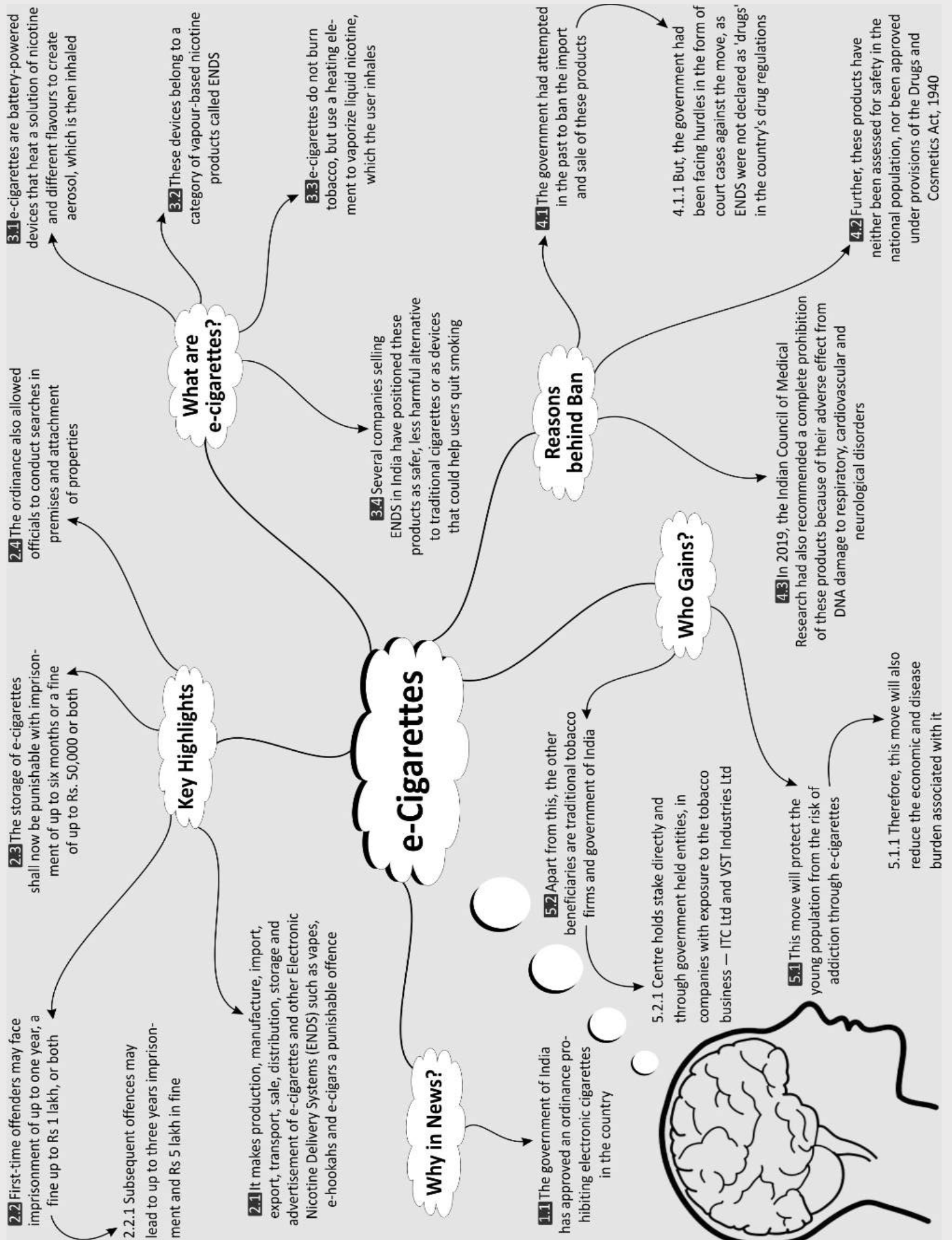
- ◆ Farm loan waivers destroy the credit culture which may harm the farmers' interest in the medium to long term and also squeeze the fiscal space of governments to increase productive investment in agriculture infrastructure.
- ◆ Challenges of accessibility in credit, the share of credit to allied activities i.e., livestock, forestry and fisheries was sub-optimal compared to its contribution to agricultural output.
- ◆ Incomplete digitisation process and updation of land records in a time bound manner.
- ◆ Mis-utilisation of interest subsidy.
- ◆ At present there is no database of the Indian agriculture sector due to which the planning/ policy formulation lacks effectiveness and is difficult to monitor.
- ◆ In India there is no guarantee scheme available to banks to cover the default risk of the borrowers.

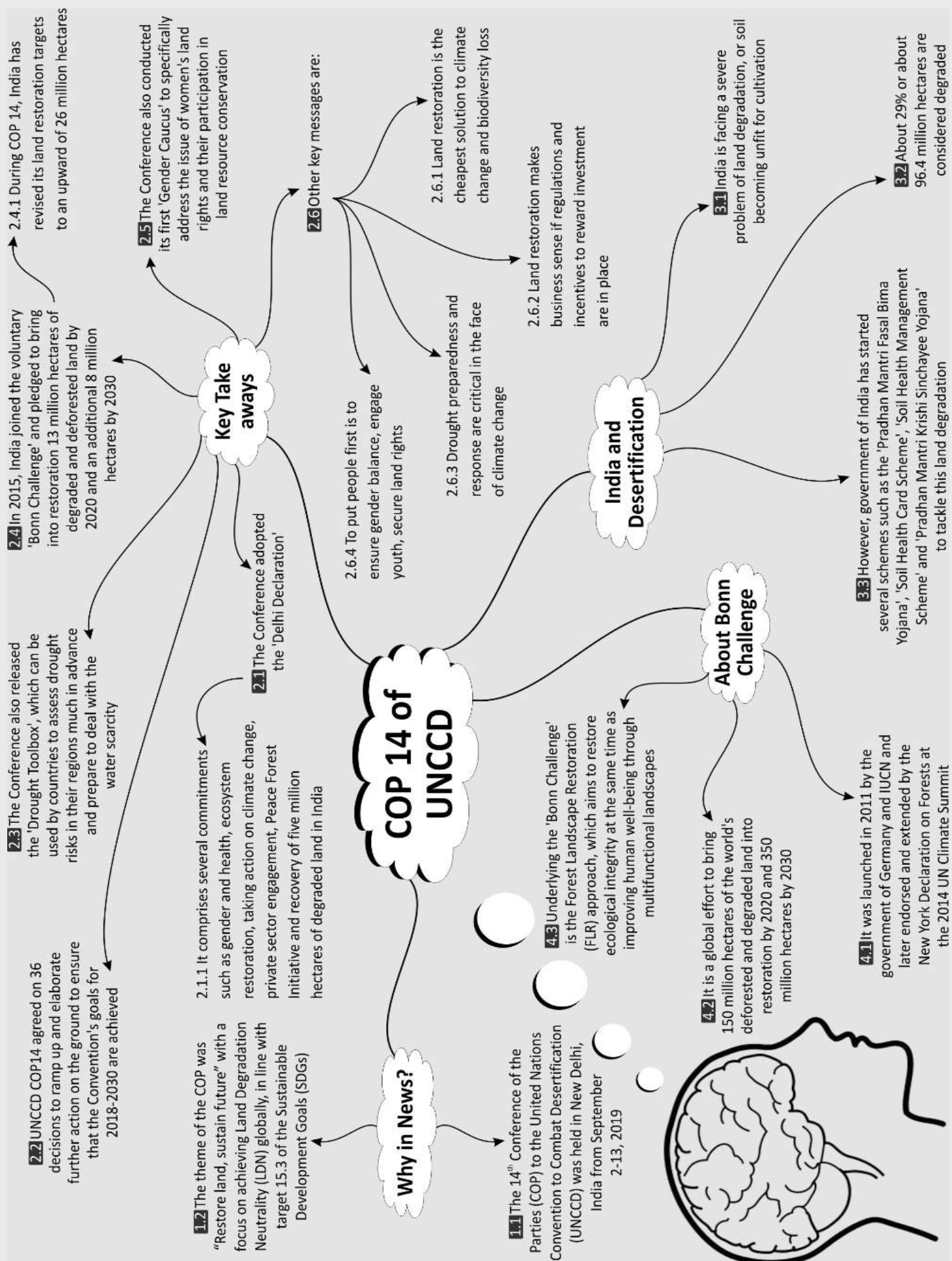


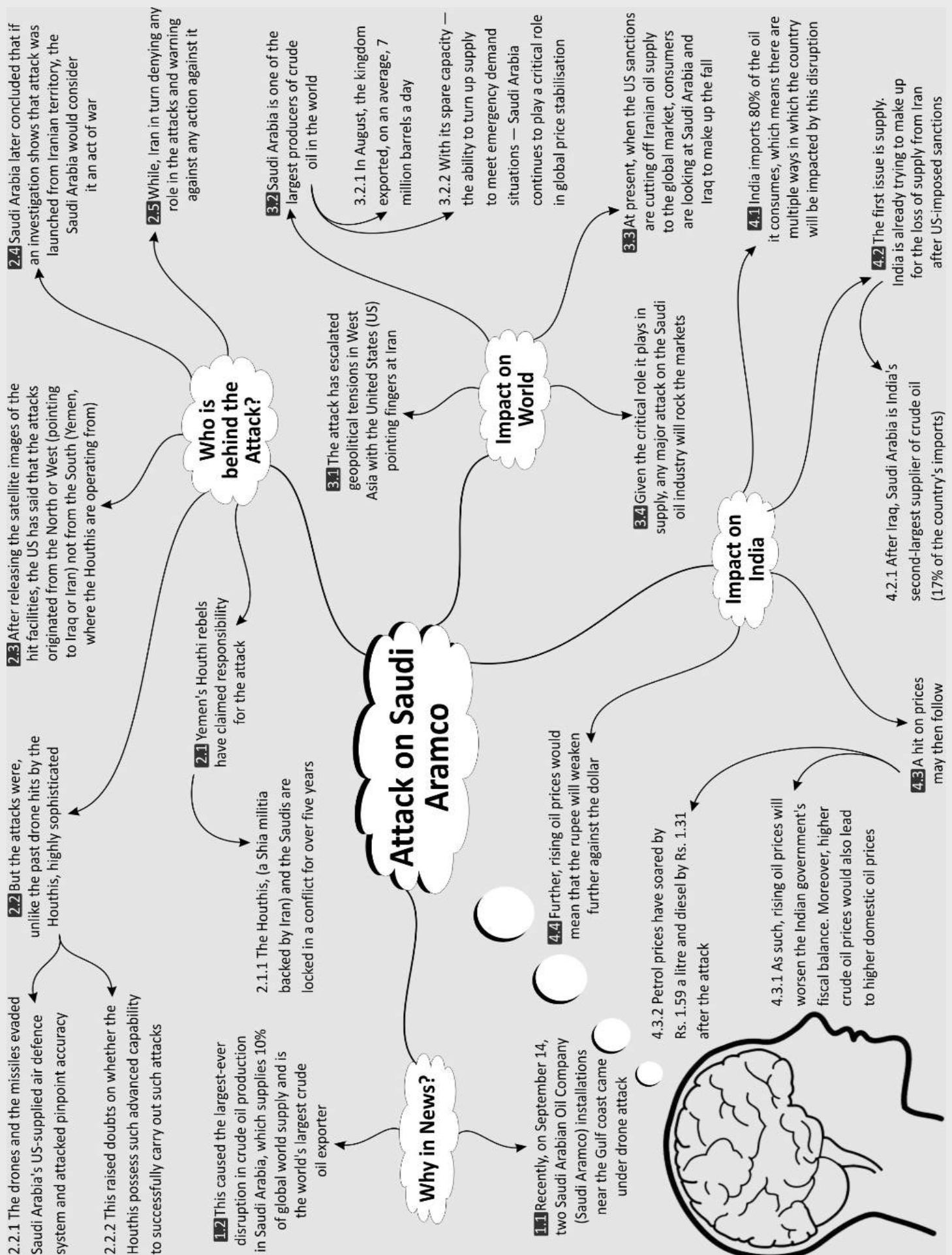
SEVEN BRAIN BOOSTERS

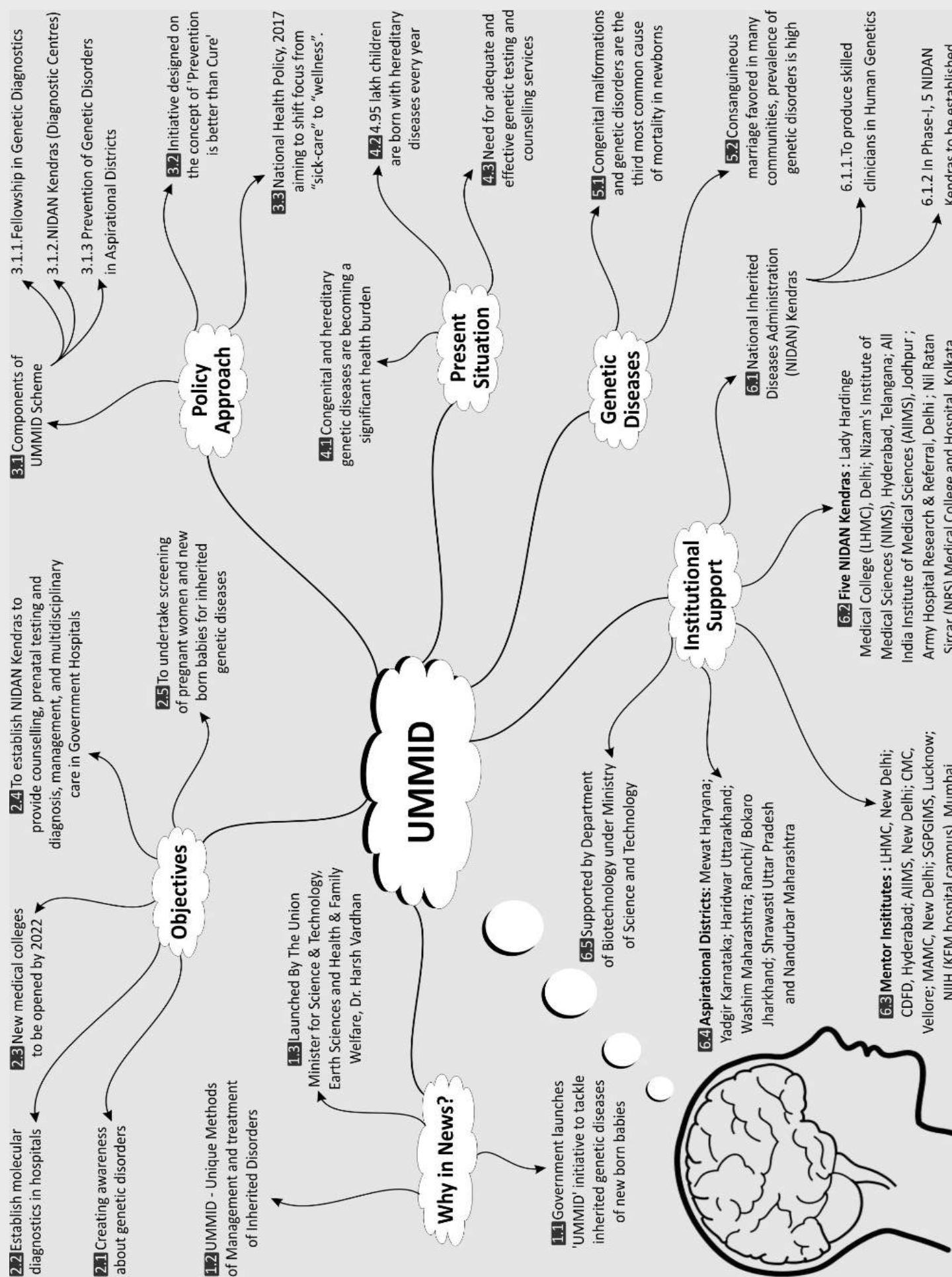


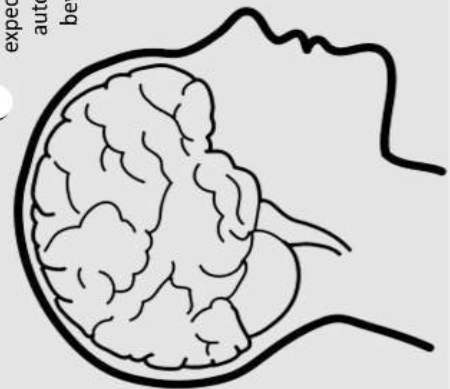
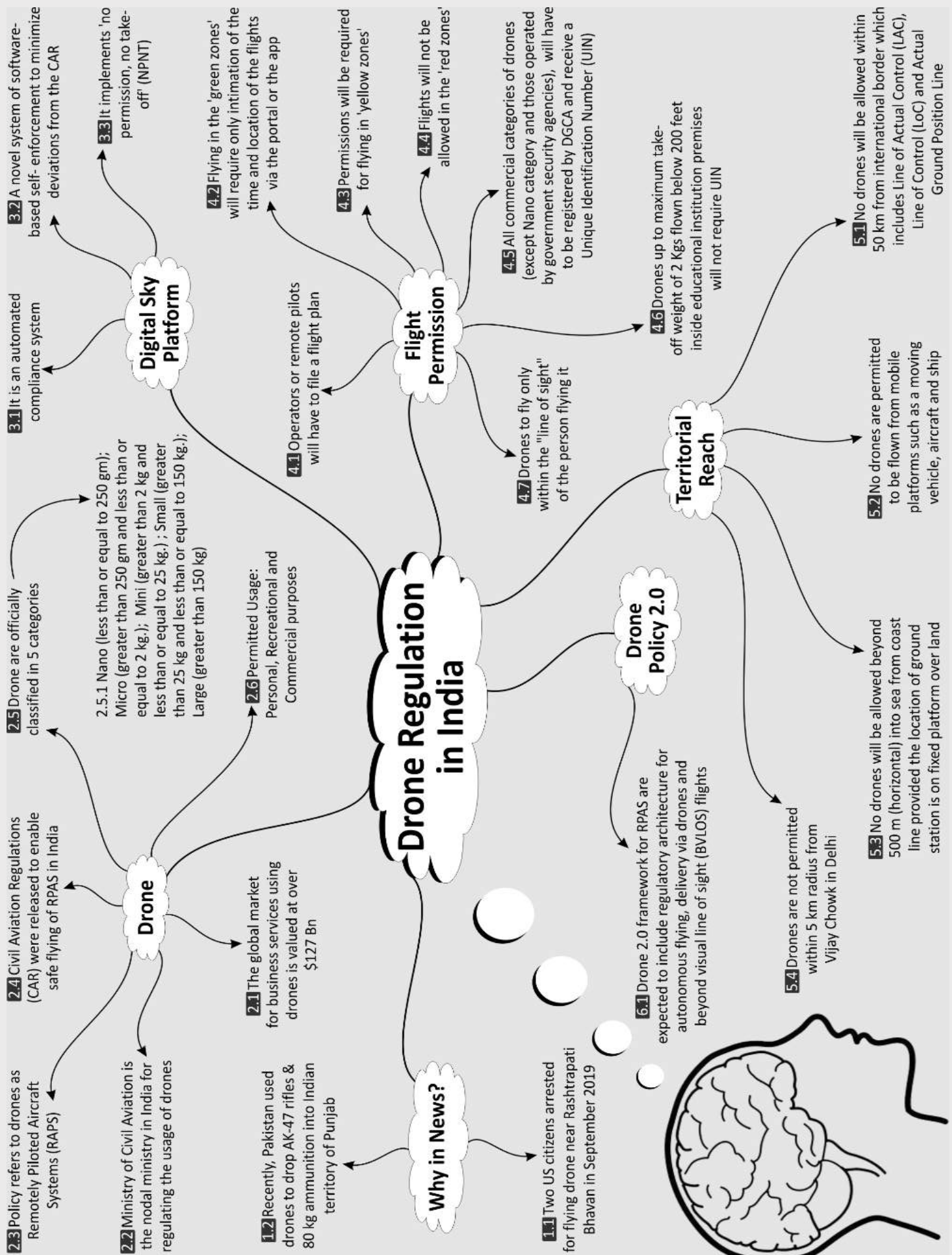












SEVEN MCQ's WITH EXPLANATORY ANSWERS

(Based on Brain Boosters)

Jammu and Kashmir Public Safety Act

Q1. Consider the following statements in respect of 'Jammu and Kashmir Public Safety Act (PSA)':

1. The PSA allows for detention of a person without a formal charge and without trial.
2. But, it can be challenged through a habeas corpus petition.

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 PSA allows for detention of a person without a formal charge and without trial.

The only way this administrative preventive detention order can be challenged is through a habeas corpus petition filed by relatives of the detained person. The Supreme Court and the High Court have the jurisdiction to hear such petitions and pass a final order seeking quashing of the PSA.

Uniform Civil Code

Q2. With reference to the 'uniform civil code', consider the following statements:

1. Article 45 of the Constitution lays down that the state shall endeavour to provide for its citizens a uniform civil code (UCC) throughout the territory of India.
2. Several institutions such as Supreme Court, law commission, among others are recommending the implementation of UCC in India.

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: (d)

Explanation: Both statements are incorrect. Article 44 of the Constitution of India lays down that the state shall endeavour to secure a Uniform Civil Code for the citizens throughout the territory of India

Recently, Supreme Court has observed that the founders of the Constitution had hoped and expected a Uniform Civil Code (UCC) for India but there has been no attempt at framing one. However, in 2018, the Law Commission concluded that a UCC is neither feasible nor desirable.

e-Cigarettes

Q3. Consider the following statements in respect of 'e-cigarettes':

1. e-cigarettes do not burn tobacco, but use a heating element to vaporize liquid nicotine.
2. These are likely to be safer than traditional tobacco cigarettes.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation: Statement 1 is correct. E-cigarettes are battery-powered devices that heat a solution of nicotine and different flavours to create aerosol, which is then inhaled. E-cigarettes do not burn tobacco, but use a heating element to vaporize liquid nicotine, which the user inhales.

Statement 2 is not correct. Several companies selling ENDS in India have positioned these products as safer, less harmful alternative to traditional cigarettes or as devices that could help users quit smoking.

COP 14 of UNCCD

Q4. Consider the following statements in respect of 'COP 14 of UNCCD':

1. The theme of the COP was "Restore land, sustain future", in line with target 15.3 of the Sustainable Development Goals (SDGs).
2. During COP 14, India has revised its land restoration targets to an upward of 26 million hectares from 21 million hectares by 2030.
3. The Conference also conducted its first 'Gender Caucus' to specifically address the issue of women's land rights and their participation in land resource conservation.

Which of the statements given above is/are correct?

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

Answer: (d)

Explanation: All statements are correct. The theme of the COP was "Restore land, sustain future" with a focus on achieving Land Degradation Neutrality (LDN) globally, in line with target 15.3 of the Sustainable Development Goals (SDGs). The Conference also conducted its first 'Gender Caucus' to specifically address the issue of women's land rights and their participation in land resource conservation.

In 2015, India joined the voluntary 'Bonn Challenge' and pledged to bring into restoration 13 million hectares of degraded and deforested land by 2020 and an additional 8 million hectares by 2030. During COP 14, India has revised its land restoration targets to an upward of 26 million hectares.

Attack on Saudi Aramco

Q5. Recently, Saudi Arabian Oil Company's (Saudi Aramco) two installations came under drone attack. Consider the following statements in this regard:

1. Islamic state (IS) has claimed responsibility for the attack.
2. After this attack, Saudi Arabia has slipped to third largest supplier of crude oil to India.

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: (d)

Explanation: Both statements are incorrect. Yemen's Houthi rebels have claimed responsibility for the attack. The Houthis, a Shia militia backed by Iran, and the Saudis are locked in a conflict for over five years.

The first issue is supply. India is already trying to make up for the loss of supply from Iran after US-imposed sanctions. After Iraq, Saudi Arabia is India's second-largest supplier of crude oil (17% of the country's imports).

UMMID

Q6. With reference to the Unique Methods of Management and treatment of Inherited Disorders (UMMID), consider the following statements:

1. Congenital malformations and genetic disorders are the third most common cause of mortality in newborns.
2. Its objective is to create awareness about genetic disorders, establish molecular diagnostics in hospitals and to undertake screening of pregnant

women and new born babies for inherited genetic diseases.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: Both the statements are correct. Congenital malformations and genetic disorders are the third most common cause of mortality in newborns. Objectives of UMMID are to create awareness about genetic disorders, establish molecular diagnostics in hospitals, new medical colleges to be opened by 2022, establish NIDAN Kendras to provide counseling, prenatal testing and diagnosis, management, and multidisciplinary care in Government Hospitals and to undertake screening of pregnant women and new born babies for inherited genetic diseases.

Drone Regulation in India

Q7. With reference to the drone regulation in India, consider the following statements:

1. Ministry of Civil Aviation is the nodal ministry in India for regulating the usage of drones.
2. All commercial categories of drones (except Nano category and those operated by government security agencies), will have to be registered by DGCA and receive a Unique Identification Number (UIN).
3. No drones will be allowed within 50 km from international border which includes Line of Actual Control (LAC), Line of Control (LoC) and Actual Ground Position Line.
4. No drones will be allowed beyond 500 m (horizontal) into sea from coast line provided the location of ground station is on fixed platform over land.

Which of the statements given above is/are correct?

- a) 1 and 4 only b) 1, 3 and 4 only
c) 2, 3 and 4 only d) 1, 2, 3 and 4

Answer: (d)

Explanation: All the statements are correct. Ministry of Civil Aviation is the nodal ministry in India for regulating the usage of drones. All commercial categories of drones (except Nano category and those operated by government security agencies), will have to be registered by DGCA and receive a Unique Identification Number (UIN). No drones will be allowed within 50 km from international border which includes Line of Actual Control (LAC), Line of Control (LoC) and Actual Ground Position Line. No drones will be allowed beyond 500 m (horizontal) into sea from coast line provided the location of ground station is on fixed platform over land.



SEVEN IMPORTANT FACTS FOR PRELIMS

1. With which nation/s, India conducted tri-lateral naval exercise?

–Singapore & Thailand

2. Recently the world celebrated International Day of Democracy 2019. At which date is it celebrated?

–15th September

3. Recently Indian Space Research Organisation is planning to build a rocket engine based on which gas?

–Methane

4. Which actor is selected for the highest honour of Indian cinema i.e. Dadasaheb Phalke Award?

–Amitabh Bachchan

5. PM Narendra Modi has been awarded which award by Bill and Melinda Gates Foundation?

–Global Goalkeeper Award

6. On which anniversary of Mahatma Gandhi, PM Narendra Modi inaugurated Solar Park in UN headquarter?

–150th

7. Recently a folk dance from Ladakh was included in Guinness Book of World Record. Which dance is it?

–Shondol Dance

○○○

SEVEN PRACTICE QUESTIONS FOR MAINS EXAM

- Q1. Do you think that India failed to acquire the ability to design, fabricate and erect its own plants without foreign assistance? Comment on the Make in India Policy of the Government in this light.
- Q2. Comment on the ambient air quality in Megacities of India especially during the winter months.
- Q3. Suggest suitable measures for controlling hunger and malnutrition to assure food security in India.
- Q4. Is India ready for Universal Basic Income (UBI)? Discuss, in the context of Indian economy, the pros and cons of UBI.
- Q5. In the light of looming threat of nuclear conflict, discuss the long-term implications of the recent military flare-ups on the bilateral relations between India and Pakistan.
- Q6. Highlight the major differences between judicial review and judicial activism. Do you agree that the tilt towards judicial activism has become for more pronounced in the recent past?
- Q7. Sikkim is the first 'Organic State' in India. What are the ecological and economical benefits of Organic State?



SEVEN IMPORTANT NEWS

1. Paraquat Herbicide

Recently, doctors of Veer Surendra Sai Institute of Medical Science and Research has launched a campaign to impose ban on the sale of the paraquat herbicide. This is not the first time that doctors at VIMSAR have raised this concern. They wrote to the state's health secretary in December 2018.

What is Paraquat Herbicide?

Paraquat dichloride is commonly referred to as paraquat. Paraquat is used to control weeds in many agricultural and non-agricultural use sites. It is also used as a defoliant on crops, like cotton, prior to harvest.

Paraquat is highly toxic to humans. One small sip can be fatal and there is no antidote.

The consumers of which complain of kidney, liver and lung problems. They

may recover from kidney problems but die of lung and liver-related ailments.

Paraquat has been banned in 32 countries including Switzerland. So far in India, only Kerala has banned the herbicide.

Paraquat is yet to be listed in the prior informed consent (PIC) of Rotterdam Convention. It is an international treaty on import/export of hazardous chemicals signed in 1998.

About Rotterdam Convention

It was adopted on 10th September, 1998 in Rotterdam, Netherlands. The Convention entered into force in 2004.

The convention is also known as the Convention on the Prior Informed



Consent Procedure for Certain Hazardous Chemicals and Pesticides in International Trade.

India is also a party to the convention, which has 161 parties.

The convention aims to promote shared responsibilities in relation to importation of hazardous chemicals.

2. Karan Vandana

The government of India is planning to launch Karan Vandana, a new hybrid wheat variety which is resistant to yellow rust and white blast. It can give significantly higher yield than normal varieties. It has been developed by the Indian Institute of Wheat and Barley Research (IIWBR) under the Indian Council of Agricultural Research (ICAR). It is also known as DBW-187. It is resistant to both yellow rust and white blast diseases.

About Yellow Rust

Yellow rust is a fungal disease which

manifests as powdery yellow stripes on leaves. These stripes hinder photosynthesis, make the grains shrivel and stunt growth of the plant.

Higher temperature combined with rains during wheat growing season aid the growth and spread of the disease.

Another reason for increase in the plant disease is that farmers grow wheat varieties that are not recommended for their regions. As a result they either become susceptible or act as transporting agents.

About Wheat Blast

'Wheat blast', a fungal disease that attacks the standing crop.

It is caused by the 'Magnaporthe oryzae' fungus, which also causes Rice Blast. It thrives in hot and humid climates. The fungus is known to occur in 85 countries worldwide.

It can cause more than 75 % yield loss in affected fields, rendering the region non-cultivable for wheat.

3. National Recruitment Agency

Recently, the Ministry of Finance has approved a proposal to streamline recruitment of Group-B (non-gazetted), Group-C (non-technical) and clerical posts in the government along with various equivalent recruitment in public sector banks.

Key Highlights

A new National Recruitment Agency (NRA) will be setup to conduct the Common Eligibility Test (CET) for all these competitive examinations, in which an estimated 2.5 crore candidates appear annually. The NRA will conduct preliminary examinations

for all these recruitment, which are at present conducted by the Staff Selection Commission (SSC) and the Institute of Banking Personnel Selection (IBPS). As per the proposal, the NRA will subsequently forward the list of qualifying candidates to the respective recruiting agencies to conduct the mains examinations.

Similarly, recruitment tests for clerical-level recruitment in public sector banks are proposed to go to the NRA. The proposed agency, however, will not be in-charge of recruitment of Probationary Officers (PO) in banks.

Need for NRA

The proposal for a new agency is meant to streamline recruitment process on subordinate-rank posts in the government. The proposed NRA is expected to reduce the burden of SSC and the IBPS, among others, from holding preliminary recruitment exams, which is an extensive exercise. Once up and running, NRA will work as a preliminary single-window agency to shortlist qualifying candidates from bulk of applicants and forward the list to SSC, IBPS, etc., to hold the mains.

4. Bharat Bill Payment System

The Reserve Bank of India has expanded the scope of the Bharat Bill Payment System (BBPS) by adding other categories of recurring payments through the portal. In order to leverage the advantages of the BBPS and harness its full potential, it has been decided to permit all categories of billers (except prepaid recharges) who provide for recurring bill payments such as school fees, municipal taxes, EMIs, insurance premiums, etc., to participate in BBPS

on a voluntary basis. Currently, the facility of payment of recurring bills through BBPS is available only in five segments—direct to home (DTH), electricity, gas, telecom and water.

About BBPS

The Bharat Bill Payment System was launched by the National Payment Corporation of India in 2016 under the recommendation of RBI executive director G. Padmanabhan committee.

BBPS functions under the aegis of National Payments Corporation of India (NPCI).

BBPS payments can be made using cash, cheques as well as through digital methods such as internet banking, debit/credit card among others. Bill aggregators and banks function as operating units and carry out these payment transactions for customers.

5. India's Eastern-most Village

With an eye on China, the Indian Air Force has inaugurated a resurfaced runway in Vijaynagar, in Changlang district of Arunachal Pradesh, the eastern-most inhabited locality of the country, while a massive Army exercise was held in Eastern Ladakh region involving integrated troops of all arms and services in “super-high altitude”. The runway in Vijaynagar is 4,000 feet long and at present is fit only for AN-32

aircraft operations. The developments came days after a “face-off” between Indian and Chinese troops in Ladakh. Eastern Ladakh region is near the Line of Actual Control with China.

About Vijaynagar

Vijaynagar is not connected by road.

Construction on a proposed 157 km road connecting it to Miao, the nearest



town, has stopped given several complications. So far, the main mode of transport has been helicopters. A trek from Vijayanagar to Miao is said to take almost a week and sugar reportedly sells at Rs 200 per kg in Vijaynagar. Vijaynagar is surrounded by Myanmar on three sides and the fourth

side comprises stretches of Namdapha National Park.

About Namdapha National Park

Namdapha National Park is located in Arunachal Pradesh. It is flanked by the Patkai hills to the South and South-east and by the Himalaya in the North. The

area lies close to the Indo-Myanmar-China tri-junction. The entire area is mountainous and comprises the catchment of the Noa-Dihing River, a tributary of the great Brahmaputra river which flows westwards through the middle of Namdapha. ■

6. Access to Internet is a Basic Right: Kerala High Court

The Kerala High Court has held that the right to have access to the internet is part of the fundamental right to education as well as the right to privacy under Article 21 of the Constitution. The verdict came on a petition filed by a Kozhikode college student challenging her expulsion from the college hostel for using her mobile phone beyond the restricted hours.

Court's Observation

When the Human Rights Council of the United Nations has found that the right of access to internet is a fundamental freedom and a tool to ensure right to

education, a rule or instruction which impairs the said right of the students cannot be permitted to stand in the eyes of law.

The Judge observed that the action of the college authorities infringed the fundamental freedom as well as privacy and would adversely affect the future and career of students who want to acquire knowledge and compete with their peers, such restriction could not be permitted to be enforced.

The court while citing the observations of the Supreme Court in the S.Rengarajan and others vs P.

Jagjivan Ram (1989) case said that “the fundamental freedom under Article 19(1)(a) can be reasonably restricted only for the purposes mentioned in Article 19(2) and the restriction must be justified on the anvil of necessity and not the quicks and of convenience or expediency.”

The court further said that college authorities as well as parents should be conscious of the fact that the students in a college hostel are adults capable of taking decisions as to how and when they have to study. ■

7. Eurasian Economic Union

The United Nations Department of Economic and Social Affairs (UN DESA's) Population Division has released the International Migrant Stock 2019.

Key Highlights

According to the report, the number of international migrants in the world had reached an estimated 272 million in 2019 which is 51 million more than in 2010. The percentage of international migrants of the total global population has increased to 3.5% from 2.8% in 2000.

One-third of all international migrants originated from 10 countries — after India, Mexico ranked second as the country of origin for 12 million migrants, followed by China (11

million), Russia (10 million) and Syria (8 million).

While India remained as the top source of international migrants, the number of migrants living in India saw a slight decline from 5.24 million in 2015 to an estimated 5.15 million in 2019, both 0.4% of the total population of the country.

The European region hosted the highest number of the immigrants at 82 million in 2019, followed by North America (59 million) and Northern Africa and Western Asia (49 million). Among countries, the U.S. hosts the highest number of international migrants (51 million), about 19% of the global population. ■

About UN DESA

UN DESA is a pioneer of sustainable development and the home of the Sustainable Development Goals (SDGs), where each goal finds its space and where all stakeholders can do their part to leave no one behind. UN DESA helps countries make informed decisions by providing a wealth of information through the publications and databases and through the support for international deliberations at the United Nations General Assembly, Economic and Social Council (ECOSOC), Commissions, Forums and other bodies. ■

SEVEN IMPORTANT HIGHLIGHTS FROM PIB

1. Emergency Response Support System (ERSS- Dial 112)

Union Minister for Home Affairs has launched three citizen centric services of the Chandigarh Police in Chandigarh. The services include the Emergency Response Support System (ERSS - Dial 112), 'E-Beat Book' System and the 'E-Saathi App'.

Key Highlights

ERSS is one of the key projects of the Union Ministry of Home Affairs under Nirbhaya Fund. It has been designed to play a pivotal role in mitigation or preventing escalation of crime, especially against women and children. ERSS provides a single emergency number (112), computer aided dispatch of field resources to the location of distress. Citizens can send their emergency information through call, sms, email and through the 112 India mobile app.

The 'Dial 112' emergency response service is an initiative to strengthen proactive community policing that would end confusion amongst distress callers, who at times end up

dialling 100 in fire or medical emergency cases. Till now, there were more than 20 numbers that were running for the help of public for various emergency situations, which were creating confusion to the distress callers. But after starting this service, public will not face these problems. In future, the Emergency Number for Road Accidents (1073), Women Helpline (1091, 181), Child Help Line (1098), including other Helpline services would be added under the 112 unified emergency response number.

The 'E-Saathi' App would help the general public, including senior citizens, to remain in touch with the police and also give suggestions to facilitate participative community policing ('Your Police at Your Doorstep' initiative). The beat officer would be able to provide services like passport verification, tenant verification, servant verification, character certification etc. at a click of a button through the app, without the people needing to visit the police station.

2. National Educational Alliance for Technology (NEAT)

Ministry of Human Resource Development (MHRD) has announced a new scheme, National Educational Alliance for Technology (NEAT) for using technology for better learning outcomes in higher education.

Key Highlights

The objective is to use Artificial Intelligence to make learning more personalised and customised as per the requirements of the learner. This requires development of technologies in adaptive learning to address the diversity of learners. There are a number of start-up companies developing this and MHRD would like to recognise such efforts and bring them under a common platform so that learners can access it easily. Educating the youth is a national effort and MHRD proposes to create a national alliance with

such technology developing EdTech Companies through a public private partnership (PPP) model. EdTech companies would be responsible for developing solutions and manage registration of learners through the NEAT portal. They would be free to charge fees as per their policy.

MHRD would act as a facilitator to ensure that the solutions are freely available to a large number of economically backward students. MHRD would create and maintain a national NEAT platform that would provide one-stop access to these technological solutions.

All India Council for Technical Education (AICTE) would be the implementing agency for NEAT programme. The scheme shall be administered under the guidance of an apex committee constituted by MHRD.

3. India's Cooling Action Plan

On World Ozone Day 2019, India's Cooling Action Plan has been recognised by the United Nations (UN). United Nations Secretary General, Mr Antonio Guterres highlighted the need for all countries to develop National Cooling Action Plans.

Key Highlights

India has become one of the first countries in the world to launch a comprehensive Cooling Action Plan in March, 2019, which has a long term vision to address the cooling requirement across sectors such as residential and commercial buildings, cold-chain, refrigeration, transport and industries.

The India Cooling Action Plan (ICAP) lists out actions which can help reduce the cooling demand, which will also help in reducing both direct and indirect emissions. The ICAP has been appreciated internationally as an important

policy initiative which has the potential to provide socio-economic and environmental benefits related to reduced refrigerant use, climate change mitigation and Sustainable Development Goals (SDGs).

The India Cooling Action Plan seeks to (i) reduce cooling demand across sectors by 20% to 25% by 2037-38, (ii) reduce refrigerant demand by 25% to 30% by 2037-38, (iii) reduce cooling energy requirements by 25% to 40% by 2037-38, (iv) recognize "cooling and related areas" as a thrust area of research under national S&T Programme, (v) training and certification of 100,000 servicing sector technicians by 2022-23, synergizing with Skill India Mission.

ICAP recommends synergies with ongoing government programmes and schemes such as Housing for All, the Smart Cities Mission, Doubling Farmers Income and Skill India Mission, in order to maximize socio-economic co-benefits.

4. LEAP and ARPIT

The government of India has launched Leadership for Academicians Programme (LEAP) - 2019 and Annual Refresher Programme in Teaching (ARPIT) – 2019 under Pandit Madan Mohan Malviya National Mission on Teachers and Teaching (PMMMNMTT).

About LEAP

- ◆ Leadership for Academicians Programme (LEAP): It is to build higher managerial capabilities of existing higher education leaders and administrators and to draw fresh talent into the management of higher education systems.
- ◆ It is a three weeks leadership development training programme (2 weeks domestic and one week foreign training) for second level academic functionaries in public funded higher education institutions.

- ◆ The main objective is to prepare second tier academic heads that are potentially likely to assume leadership roles in the future.

About ARPIT

ARPIT is a major and unique initiative of online professional development of 1.5 million higher education faculty using the Massive Online Open Courses (MOOCs) platform Study Webs of Active-Learning for Young Aspiring Minds (SWAYAM).

Through ARPIT all in-service teachers, irrespective of their subject and seniority have been given an enabling opportunity to keep abreast of the latest developments in their disciplines through the technology based online refresher courses. Faculty can benefit from this initiative as it is highly flexible and can be done at one's own pace and time.

5. Facilitation through Margadarshan and Margadarshak

Union Human Resource Development Minister has launched several initiatives of All India Council for Technical Education (AICTE) including facilitation through Margadarshan and Margadarshak.

About Margadarshan

Under this scheme, institutions having good accreditation record / highly performing institutions are supposed to mentor relatively newer 10 - 12 potential institutions.

Best practices in teaching learning process followed in mentor institute are diffused to mentee institutions. These institutions are also provided funding upto Rs. 50 lakhs per institution over a period of three years in instalments for carrying out various activities like trainings, workshops, conferences and travel.

About Margdarshak

Under this scheme, mentor teachers or Margdarshaks who are either serving or super annuated but willing and motivated with good knowledge of accreditation and who can

devote adequate time to make required visits to these Institutions are identified.

These Margdarshaks will regularly visit to the mentee institutions, stay on their campus and guide them for their improvement in quality so that institutions are able to get accreditation by NBA.



6. Corporate Tax Rates Slashed

Amid a global and domestic slowdown, the government of India has taken landmark steps in taxation. The tax relief is part of steps the government has been announcing after consultations with the industry to deal with the slowdown.

Key Highlights

- ◆ The government has slashed corporate tax rates for domestic firms from 30% to 22% and effective corporate tax rate after surcharge will be 25.17%.
- ◆ At present, business income is taxed at 30%, exclusive of cess and surcharge other than the companies with sales of up to Rs. 400 crore.
- ◆ New manufacturing companies will have to pay an even lower corporate tax rate of 15%, earlier it was 25%. The effective tax rate for new companies will be 17.01% inclusive of all surcharge and cess.
- ◆ However, due to the tax measures taken recently, the government will lose an estimated Rs. 1.45 trillion. This increases the chances of higher fiscal deficit.
- ◆ The change for new domestic companies would apply for those which get incorporated on or after 1st October 2019 and start producing on or before 31st March 2023.
- ◆ The tax rate cuts may encourage businesses to invest more at a time economic growth rate has slowed down to a six-year low of 5% in the June quarter.
- ◆ The government has also cut the minimum alternate tax rate to 15% from 18.5% for companies that continue to avail exemptions and incentives.
- ◆ The government also rolled back an increase in surcharge introduced in the July budget on capital gains made by individuals and other entities from sale of equity.

7. NCG Vishwam Cancer Care Connect

India has launched a global cancer care network that will allow integration of hospitals and cancer care institutes from partner countries with the National Cancer Grid (NCG) of India. The objective of the NCG has been removing the disparity in Cancer Care. The NCG Vishwam is expected to play the same role globally. Eleven countries showed interests in the NCG Vishwam soon after its launch.

Cancer Care is an integral part of the responsibilities of the Department of Atomic Energy. The radioisotopes for detection of cancer and treatment are exclusively produced by the Department. The Department is also involved in development of newer radiopharmaceuticals. A cobalt teletherapy machine called Bhabhatron for cancer treatment, has also been developed by the Department.

About NCG

NCG is managed by Tata Memorial Centre (TMC) and was

established in 2012 with the broad vision for creating uniform standards of cancer care across India. In the short span of seven years, it has grown to a large network of 183 cancer centres, research institutes, patient advocacy groups, charitable organizations and professional societies. Incorporating virtually all stakeholders of cancer care in India, it has now become a strong, unified and powerful system in the fight against cancer.

About TMC

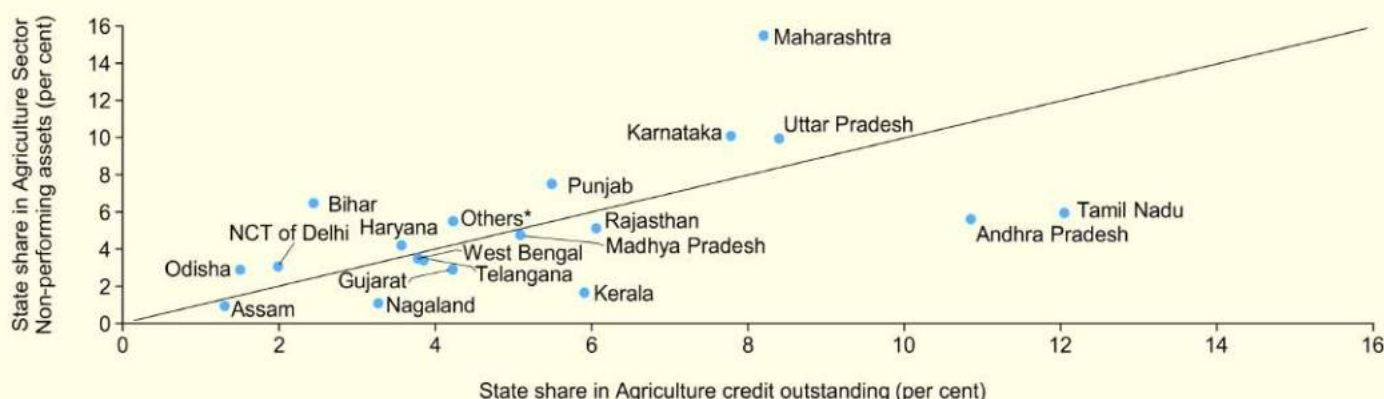
The TMC, which is an integral part of the Department, has been a premier cancer care facility since 1941 and it has struck an excellent balance with trilogy of patient care, education and research. The Centre has championed cost effective interventions, accessible all over India. The Centre offers state of the art training to create human resource for cancer care.



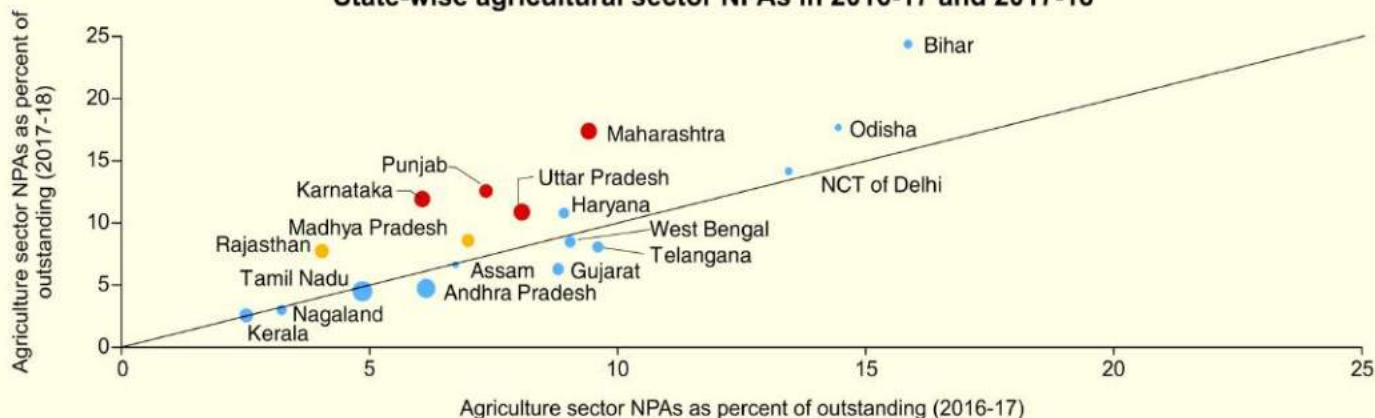
SEVEN IMPORTANT CONCEPTS THROUGH GRAPHICS

1. Agriculture Sector Non Performing Assets Trends

State-wise agricultural credit and agriculture sector NPA (2017-18)



State-wise agricultural sector NPAs in 2016-17 and 2017-18

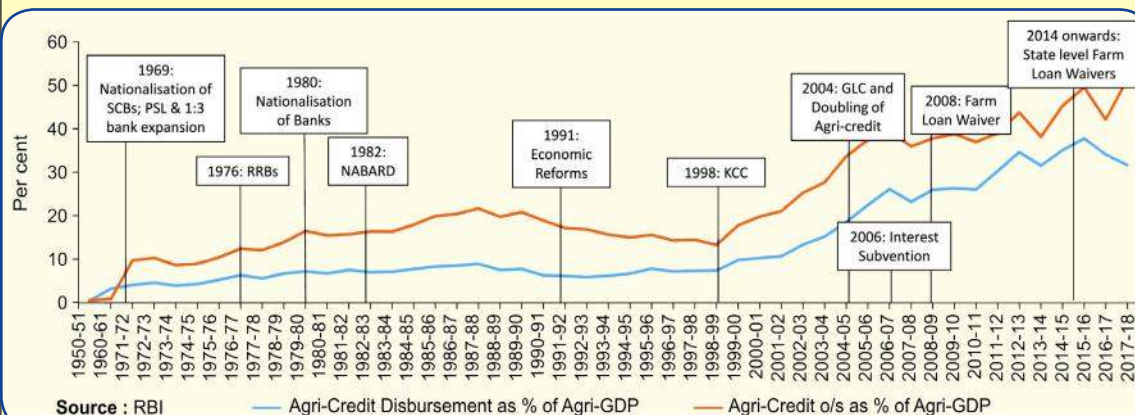


Source : RBI

- In the recent period in 2016-17 and 2017-18, NPA level has increased sharply, possibly indicating strategic default arising from the state-level loan waiver announcements.
- The share of NPAs is higher than the share of outstanding in 2017-18 in the states of Maharashtra, Karnataka, Uttar Pradesh, Punjab and Bihar. It implies that a higher incidence of NPA in these states.
- On the other end of the spectrum are states of Tamil Nadu, Kerala, Andhra Pradesh and Nagaland that exhibit lower NPA than the national average.
- The NPA level increased for all states that have announced farm loan waiver programme in 2017-18 and 2018-19. On the other hand, almost all other states (with the exception of Bihar, Odisha and Haryana), have shown either no material change in their NPA level or have actually registered a decline between 2016-17.
- Taken together, this could be indicative of the presence of moral hazard with borrowers defaulting strategically in anticipation of loan waiver.

2. Direct Agricultural Credit as percentage of Agricultural GDP

Key Facts

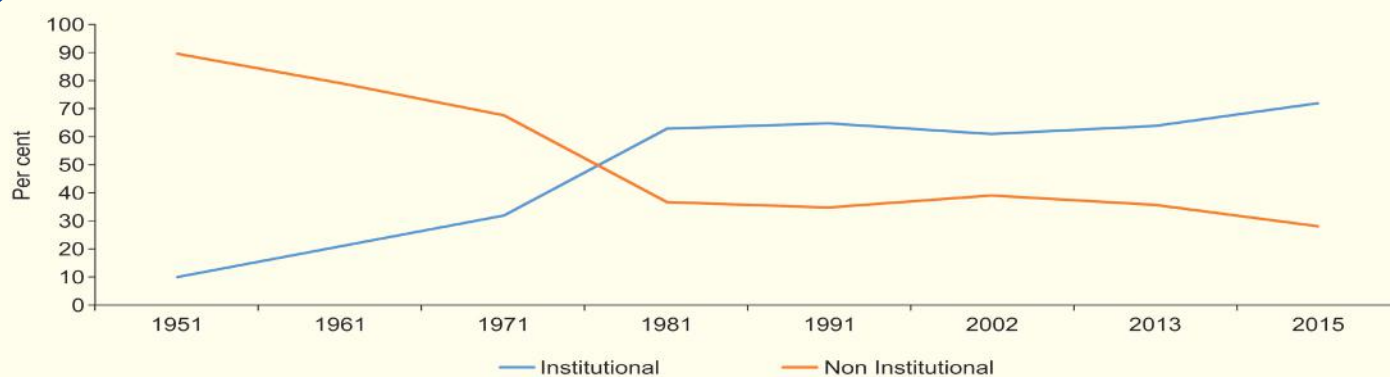


• In order to understand the impact of agricultural credit and its performance with respect to agricultural GDP, the ratio of agricultural credit to agricultural GDP is computed taking into account the agricultural credit outstanding as well as disbursement.

- The impressive achievement of agricultural credit against agricultural GDP during 1950s-1980s is on account of nationalisation of banks and introduction of Regional Rural Banks (RRBs) which expanded the reach of formal credit in the country. However, the reverse trend in the ratio started from 1990-91 onwards and it fell to 13.34% in 1998-99.
- Post 1999 the ratio increased steeply and reached upto 39.55% in 2006-07, which indicates that introduction of Kisan Credit Card (KCC) was a big booster for agricultural credit and brought about a sea change in improving the reach of credit to the farming community. Many of the other policy initiatives started in 2004-05 also played an important role. In later years, despite a fluctuating trend, it rose to 49.63% in 2015-16 and 51.56% in 2017-18.
- Hence, the trend of both the agri-credit outstanding as well as disbursement as percentage of agri-GDP are largely similar except in certain periods where there is divergence between the two. The reasons could be announcement of loan waivers which negatively impacted the repayment behavior of the borrowers and also made the banks averse to fresh lending.

3. Institutional vis-a-vis Non-Institutional Agricultural Credit

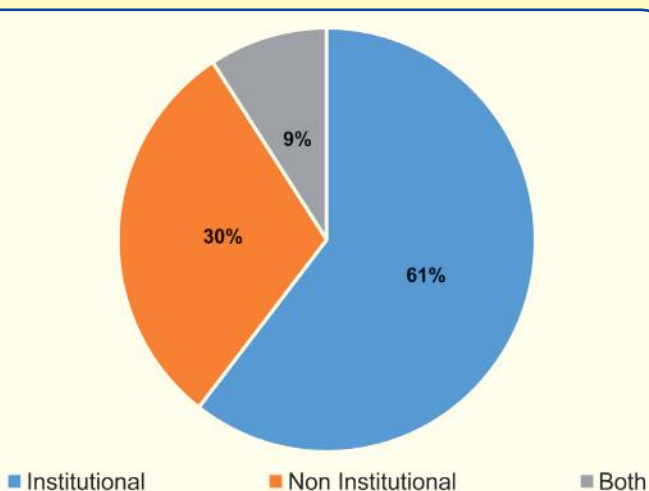
Key Facts



- The share of non-institutional sources were dominant in 1951, accounting for 90% of the outstanding debt of cultivator households, but their share declined sharply to 37% in 1981.
- After 1981, the rate of decline slowed down, and the share of non-institutional sources was 35% in 1991. Thereafter a reversal of this pattern resulted in higher share of 39% in 2002, 36% in 2013 and further dropped to 28% in 2015.
- As against this, the share of institutional credit in agriculture increased from 10.2% in 1951 to 63% in 1981 and thereafter the share of institutional credit was hovering in the range of 63-65% during 1981 to 2013. Further, in 2015 the share of institutional credit was approximately 72%.
- The evolution of the institutional structure through various Government policy interventions changed the scenario, whereby institutional sources, primarily through commercial banks became the major source for rural credit.

4. Distribution of Agricultural Households by Source of Loan

Key Facts

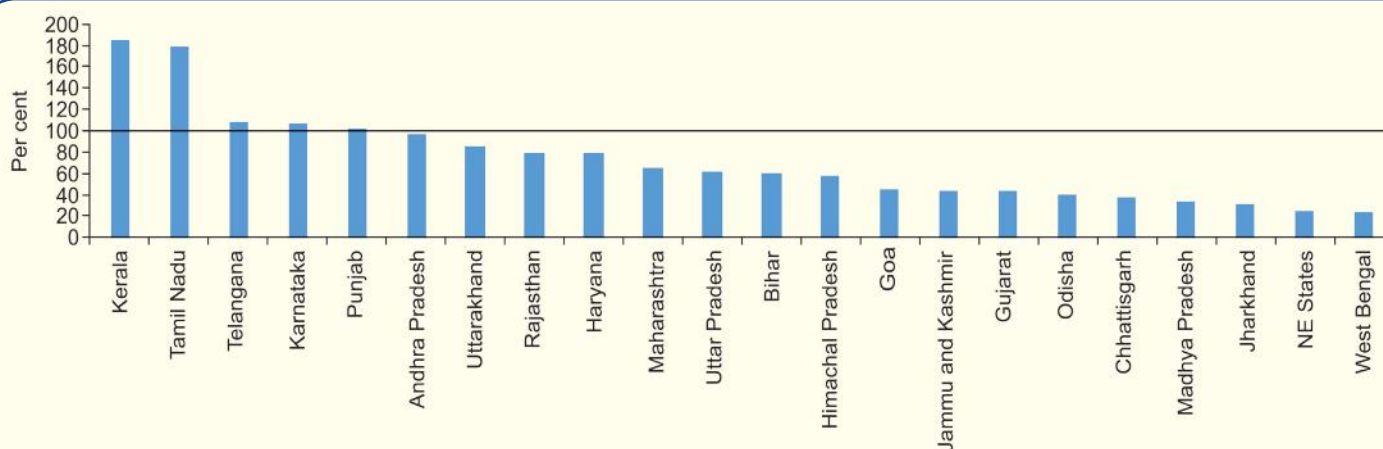


Source: NAFIS 2016-17.

- During 2016-17, approximately 61% agricultural households preferred institutional sources to avail the credit. However, a significant portion, i.e. approximately 30% of agricultural households still avail credit from non-institutional sources only which is a cause of concern.
- The sources other than banks are NBFC/MFI, financial companies, financial corporations, provident fund, insurance, relatives, friends, moneylenders, landlords, etc.
- There is a need to ascertain the reasons why 30% are still left out from getting institutional credit. The probable reasons could be that their credit demand could be for consumption purposes or they could be tenant farmers, sharecroppers and landless labourers who are not able to offer collateral security to avail institutional credit, or they are involved in unviable subsistence agriculture or banks don't find them credit worthy.
- As a result, these farmers find it convenient to borrow money from non-institutional sources due to easy accessibility.

5. State-wise Total Agri- Credit Outstanding as Percentage of State Agri-GDP

Key Facts

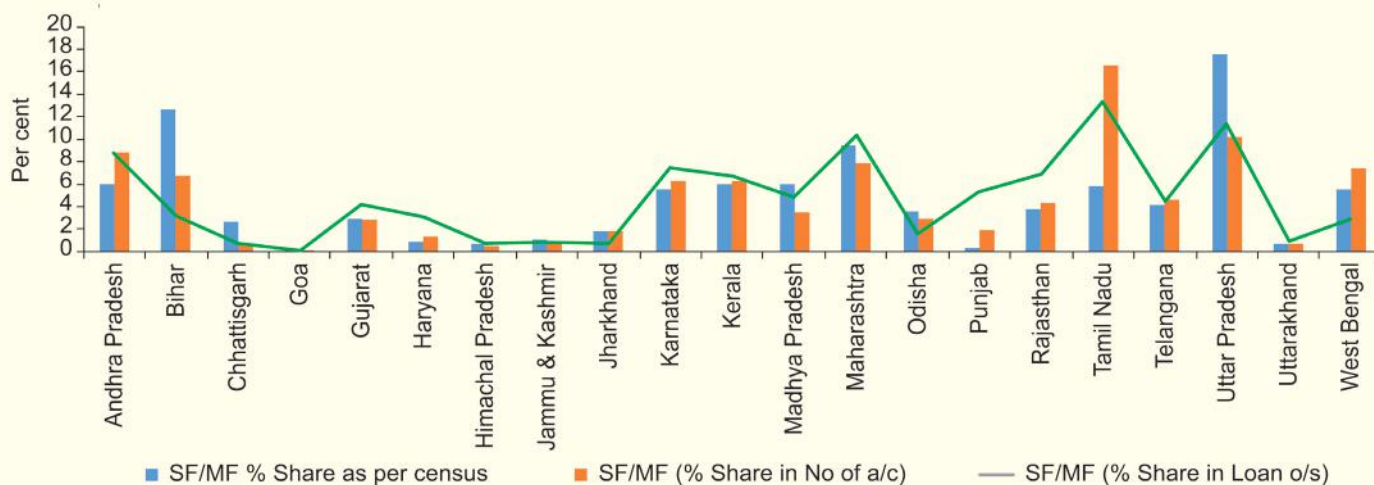


Source: Handbook of Statistics on Indian States.

- The disparity can be better brought out by analysing states individually instead of analysing region-wise. This is because in many cases, states within the same region are not very similar in various aspects relating to agricultural credit.
- Some states are getting agri-credit higher than their agri-GDP indicating the possibility of diversion of credit for non-agricultural purposes.
- Further, the regional disparity as states falling under Central and Eastern regions are getting very low agri-credit as percentage of their agri-GDP.
- Besides, all eight North-eastern states (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura) also have a miniscule share in the country's overall output as well as loans to agricultural and allied sector.
- One way to stimulate the demand for rural credit including agricultural credit is to deepen the credit absorption capacity in these states.
- RIDF is one such tool available which has the potential to create the necessary credit absorption capacity in the rural areas of these states. Rural Infrastructure Development Fund (RIDF) is maintained by NABARD and is mainly deployed for rural projects like irrigation, roads and social sector by way of loans to state governments and state-owned corporations.

6. State-wise Percentage Share in Population of SMF, Number of Loan Accounts and Amount Outstanding

Key Facts



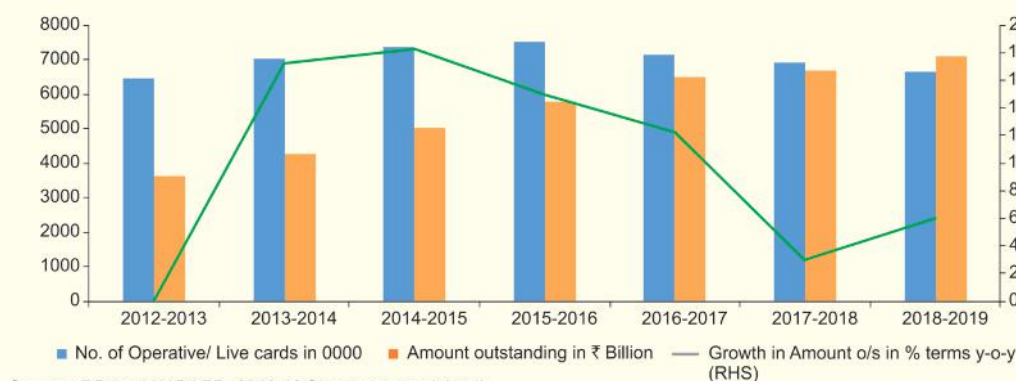
Source: Agriculture Census 2015-16 and RBI.

- As per the analysis, the presence of a large number of small and marginal farmers (SMF) in a state has not translated into proportionate number of loan accounts.
- Tamil Nadu has come out as an outlier, having only 6% share in the total number of SMF although it is the leading state in terms of share in total number of loan accounts (17%) and the highest share in amount outstanding (13%). Similarly, Andhra Pradesh has a higher share in the number of accounts as compared to its share in number of SMF across the country.
- Further, in states such as Bihar, Jharkhand, Odisha and West Bengal, the percentage share in loan outstanding is not proportionate to their percentage share in the number of loan accounts. This, in a way, may be an indication that the amount of loan per account for SMF in these states was lower than that of other states.

7. Performance of Kisan Credit Card

Key Facts

- The Kisan Credit Card (KCC) scheme was introduced in 1998. It aimed at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure for the farmers for their overall credit requirements such as cultivation of crops, post-harvest expenses, marketing of produce, maintenance of farm assets, activities allied to agriculture and also consumption requirements of farmer households.



Source: RBI and NABARD. 2018-19 figures are provisional.

- As per 2019 data, the number of operative KCC is approximately 66.2 million and as per Agriculture Census 2015 - 16, the number of land holdings were approximately 145 million, which implies that only 45% of farmers possessed operative KCCs. However, there may be farmers with multiple KCC cards and the actual coverage may be lower.
- As per NAFIS Survey 2016-17, 4.6% of agricultural households hold more than one card. Also, the survey reports that taking all agricultural households together, only 10.5% of agricultural households were found to have a valid KCC. Hence, there is a need to take measures to improve the penetration of KCC by banks across the country.

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