The school education currently isn't equipping youngsters for life outside. While the youth are high on aspiration (about 60% wanted to study beyond Class 12), they are short on vital, everyday skills that are needed to help them get to where they aspire.

Gender divide with boys outperforming girls in almost every task such as counting money, adding weights and access to digital media.

14 to 18 age is a group high on aspiration but with limited access to information and counselling.

Merely increasing enrolment will not lead to the development of elementary skills that education is supposed to provide.

The quality of education remains a concern.

Deficiencies in the curriculum and teaching infrastructure.

Rashtriya Madhyamik Shiksha Abhiyan (RMSA) has not been much of a success in India's secondary education.

As suggested by ASER there is a need to provide foundational skills in time.

73% have access to a mobile phone. So this is something the policy makers can build upon.

Academic skills don’t seem to get transferred to life skills or everyday skills. It’s time to connect the dots.

It probably involves a relook at the curriculum.

Need for foundational agricultural courses that replace the usual bachelor’s courses, seeding the necessary improvement in rural livelihoods.

There need to be measures in place to identify and focus on students who have fallen behind in the earlier grades.

Interventions aimed at improving cognitive skills rather than mere enrolment rates are required to boost economic growth.

Need for early childhood interventions, retention of girl students, learning in primary schools and employability of students after high school.

In-school and after-school academic support that measurably increase student learning levels.

Regular assessments of teachers will determine individual gaps/needs in teachers.

The bright future of the nation lay in the hands of well-educated and well-informed people.

As India aspires to surpass major economies by 2030, it must also focus to meet the aspirations of India’s young and provide them with an education system that is innovative and proactive.

2017 ASER report brought out by NGO Pratham focussed on 14 to 18 age group unlike earlier surveys, which measured learning levels in the 5-to-16 age group.

The survey looks ‘Beyond Basics’, exploring beyond foundational reading and arithmetic in an attempt to throw light on activity, ability, awareness and aspirations of youth in this age group.

ASER 2017 was conducted in 28 rural districts spread across 24 States and generated only district-level estimates.

14% of rural youth in the age group of 14-18 failed to identify the map of India.

Significantly, 36% of those surveyed did not know that Delhi is the capital of India.

Most 14-18 year olds are in the formal education system — only 14.4% are not currently enrolled in school or college.

About 25% of this age group still cannot read basic texts fluently in their own language.

The proportion of youths who have not acquired basic math skills by age 14 is the same as that of 18-year-olds.

Irrespective of students being enrolled in formal education, 42 per cent youths are working mostly in agriculture or household jobs.

The number of girls enrolment falling sharply with age.

The consequence of the RTE has been that most tend to continue to stay within the formal education, even after 14 years of age.

The data shows that at age 15, 92.1% of the children surveyed continued to be in school/college.

Inability to apply basic literacy and numeracy skills to everyday tasks.

These skills that they are lacking in are important not just in terms of work but broader life itself.

Many of these students are the first in their families to complete eight years of schooling.

So, their ability to do basic calculations and make correct decisions is important not only for themselves but for the whole family.

Girls and young women have far lower access to computers and the Internet.

Annual Status of Education Report (ASER) 2017

Introduction

Key Findings

Concerns / Challenges

Way Forward

Highlights

Conclusion
Anti-Dalit Crimes in India

Introduction
- The violence on the 200th anniversary celebrations of the battle of Bhima-Koregaon has once again put the spotlight on violence against Dalits in India.

Concerns / Challenges
- Despite robust laws, violence against India’s most oppressed people continues to rise.
- Enforced laws appear to be very weak.
- The Prevention of atrocities Act has not made a huge impact.
- Lack of political and administrative will to resolve crimes against dalits.
- Dalits are severely under-represented in the leadership across political parties.

Reasons
- Our feudal history, high poverty rate, and the important role religion has in society, are among the reasons.
- Half of all atrocities committed against Dalits are related to land disputes.
- Rising living standards of Dalits, this appears to lead to a backlash from privileged communities.
- Rising income and growing educational achievements may have led many Dalits to challenge caste barriers, causing resentment among upper caste groups.
- There is also a possibility of the rise due to high registration and recognition of such crimes and dalits have increasingly started claiming their rights.
- Agrarian distress and lack of rural employment among the upper castes.
- Denial by dalits to continue with dehumanising jobs like manual scavenging, skinning animals, bonded labour, etc.
- Vote bank politics and populist policies project dalits in bad light and fuel anti-dalit sentiments.
- The data from the National Crime Records Bureau (NCRB) show that the rate of crimes against Dalits has risen in recent years, even as the conviction rate for such crimes has declined.

Way Forward
- Crowd fund Dalit entrepreneurs who in turn contribute as part of CSR to further class interest.
- Address structural issues of agrarian distress, employment generation, rural-urban divide, expansion of bank credit etc.
- India could learn from the experiences of Malaysian model of economic empowerment and South African policy for Blacks.
- The creamy layer of Dalit community too should take up the responsibility to help them join the mainstream of the society, and work for their true development in a peaceful manner.

Present Status
- Uttar Pradesh, Bihar and Rajasthan are the states with most instances of crimes against Scheduled Caste people.
- Crime against Dalits – ranging from rape, murder, beatings, and violence related to land matters have increased.
- In 2016, an estimated 214 incidents of crimes against SCs were reported per million SC population, up from 207 the previous year.
- While Dalits continue to be the poorest of all social groups in absolute terms, their position vis-a-vis upper castes has improved over the past decade.
- While Indian law has officially abolished the caste hierarchy, untouchability is in many ways still a practice.
- Dalit women continue to be victims of violence and rape.
- Dalits are still heavily concentrated within certain geographical areas of cities, mostly in unauthorised settlements and poor neighbourhoods.
Stereotypical thinking and Patriarchal mindset is the biggest challenge.

Low confidence for women when it comes to reporting a case of sexual harassment.

Judicial remedies or police reforms, though absolutely necessary, are mostly curative, rather than being preventive.

For thousands of female street vendors, women employed in informal setups offer no safety net, no home drops late evenings, and no committees to tackle harassment at workplace.

NCRB data shows that the conviction rate in rape cases dropped even though the number of cases went up.

The judge to population ratio or judge to crime ratio is very low. Paucity of judges, especially those that deal with criminal cases.

Around 36 per cent of Indian companies and 25 per cent MNCs are not compliant with the Sexual Harassment Act, 2013.

There are no legal provisions to tackle the situation when law enforcer becomes Law violator. Eg: Sexual and physical assault by police personnel in Chhattisgarh

There aren’t enough shelter homes for women and most of the functional homes are in a deplorable condition

Inadequate budgetary allocations, unspent budgets and unplanned expenditure.

We need to move beyond the theory of stringent punishment as a deterrent.

The nation’s collective protest in one isolated case is not going to bring in necessary changes.

We need to address the issue at the mundane level to counter the culture of violence against women in society.

Women’s safety audits to guide urban planning.

We need support for the victim, counselling, support from police, and most importantly we need to change way the people think.

A city cannot be made safer for women unless they are made equal partners in decision-making.

Dedicated surveys must be conducted to map gender violence. The data then can help drawing up actionable plans.

For speedy trial, we need more judges, recruited and promoted based on adherence to constitutional values like women’s freedom.

As the country talks about ‘smart’ cities, we also need ‘inclusive cities’.

If we don’t change our mindset and the approach of our system, we cannot reduce crime against women in India.

List of NGOs and governmental organizations dealing with women’s issues should be made known to the public.

Police should be trained to be respectful and courteous to women in distress.

Safety is not a privilege to be handed out. It’s our right.

Sexual harassment in public spaces is an everyday occurrence for women and girls around the world—in urban and rural areas, in developed and developing countries.

Five years after a gang rape in the capital, stringent laws have not proved to be a deterrent, or created safe spaces for women.

2018 began with the mass assault of women on New Year’s eve on the streets of Bengaluru.

The crime statistics released by the National Crime Records Bureau (NCRB) show that there was an increase of 12.4 per cent of rape cases reported in 2016 from 2015.

Delhi has continued to have a major share of reported cases of rape followed by Mumbai.

Data shows that around 95 per cent of rapes are by known persons — family members, neighbours, lovers, people in authority.

Most cases of this type are not brought to light.

We do not have mechanisms, either preventive or curative, to cope with this reality.

#MeToo campaign was a harsh reality check, about sexual harassment that take place in our educational institutions, at workplaces, by people in authority, by respected elders.

We see such incidents all around and yet, remain mute spectators.

Promises of women’s safety have figured prominently in election manifestos of all political parties.

It reduces women’s and girls’ freedom of movement.

It reduces their ability to participate in school, work and public life.

It limits their access to essential services and their enjoyment of cultural and recreational opportunities.

It also negatively impacts their health and well-being.

There is a cost to our economic participation.

The suicide case of such victimized women is also a deadly consequence and the number of such cases is increasing day by day.
The lack of adequate personnel impedes the ability of the Indian state to maintain law and order, and effectively administer justice. Fewer judges explain why the judiciary is able to dispose of barely one in ten cases in a year. This poses a big challenge to Indian democracy and to the Indian economy.

The lack of an effective and fast criminal justice system tends to dampen appetite for investments in the country. Lack of state capacity often encourages people to vote for local strong-men, who bypass formal channels while settling disputes and enforcing contracts in their areas of influence. The preponderance of such leaders in the political system in turn create vested interests against police and judicial reforms.

Cases involving the security of the country and safety of women and children are getting delayed enabling evidence to disappear in the process. It puts heavy economic costs on the state for its maintenance without commensurate benefits in return. 239th Report of the Law Commission of India noted delays in the investigation and prosecution of criminal cases erodes faith in the rule of law and the criminal justice system.

Justice delayed, is thus justice denied. Tackling the backlog crisis will require more resources for both the police and the judiciary. Increasing the strength of judges, diverting cases from the courts to alternate dispute resolution forums (such as Lok Adalats) and specialised tribunals.

Clear separation of law and order and crime functions of the police. Police should be a SMART Police - a police which should be sensitive, mobile, alert, reliable and techno-savvy. Second ARC recommended that the government should declare certain crimes as “federal” and entrust their investigation to a Central agency.

Insulating the police from political interference, with fixed tenures to prevent frequent transfers. Need to develop expertise in Evidence-based policing by majority in the IPS.

The number of Forensic Science Institutions with modern technologies such as DNA fingerprinting technology should be enhanced. Malimath Committee in 2003 recommended incorporation of some aspects of an inquisitorial system to make the system more efficient.

Inquisitorial system of investigation is practised in countries such as Germany and France, where a judicial magistrate supervises the investigation.

India has many crimes but very few criminals, according to crime statistics. The criminal justice system in place is unable to apprehend them, put them on trial with proper evidence and get them convicted.

According to National Crime Records Bureau (NCRB) data, there is high level of backlog or the ‘pendency rate’ with India’s courts and police. The backlog with courts appears much higher as compared to that in case of police.

Crimes against women, such as rapes and dowry deaths, continue to see a low conviction rate, of around 20%. Under-trial prisoners are kept in overcrowded jails pending investigation and trial.

Many of them are from weaker sections of society who are unable to get bail or proper legal assistance. Functions such as crime investigation, riot control, intelligence gathering, and security of VIPs by a single police force have a devastating effect on the criminal justice system.

Enormous shortfalls in the number of police chowkis, weapons, and forensic science laboratories (FSLs). Secretive collegium system where it remains the world’s only self-appointing judiciary.

India faces an acute shortage of policemen, judges, prosecutors and inadequate judicial infrastructure. High levels of vacancies compound the staffing problem.

As of 1 January 2017, the vacancy rate among police officers across the country (civil and armed) was 22%. Uttar Pradesh has the highest vacancy rate, with more than half of sanctioned posts vacant.

The number of police personnel and judges (per capita) in India is lower than most other G-20 countries. State Governments have not implemented all the steps suggested for police reforms recommended by committees appointed from time to time.

Criminal Law of India is a replica of colonial times. It is hostile to the poor and the weaker sections of society.
The CJI is the first among equals and he is the captain who has to carry the whole team with him, while enjoying their goodwill and support. The CJI is the master of the roster, but that does not mean that he can act arbitrarily in exercising his powers. He has to exercise his powers reasonably, without giving scope for any justifiable criticism. CJI must not refuse any reasonable suggestions from his colleagues.

The CJI is first among equals, not superior to his colleagues.

The obsession with seniority is not just restricted to the judiciary, it is rampant across the government sector—more in the armed forces, but insignificant in the bureaucracy.

The appointments to the Supreme Court stand apart among major democracies with lack of accountability. The delay in disposal of cases is a concern to people and now judges going public with their allegations have further dented people’s faith.

The judges have transcended the judicial protocol that sitting judges should not interact with the media.

In US Supreme court the Chief justice has no choice in the question of which judges to hear the case because all the 9 judges sit together to hear cases. In UK 12 judges often sit in the panels of five (or more) so chief justice choice is constrained.

This crisis is an opportunity for deep and long-lasting reforms. All the judges of the Supreme Court should sort out their differences internally and amicably.

Ease the pressure of administrative duties and appoint a CEO for the Court—a career administrator who would explore business-like solutions for the efficient running of the institution.

A memorandum can be evolved by the full court to act as a guide to the chief justice in listing cases and constituting benches.

The government must disclose its position on the Memorandum of Procedure for judicial appointments and communicate this clearly to the Supreme Court.

It is a moment for collective introspection for the Supreme Court. Meaningful reform that brings accountability and transparency to the office of the chief justice, without compromising on judicial independence.

The darkest day in the history of the judiciary in independent India was when the four senior-most judges of the Supreme Court held a press conference and raised a banner of revolt against the Chief Justice of India (CJI).

The 4 judges alleged that the CJI has been assigning cases selectively to benches of his preference, which have far-reaching consequences to the nation.

The case relating to the death of former special CBI judge B.H. Loya is one such instance.

They said “Democracy is in peril, and unless the institution is preserved, democracy will not survive.”

The senior judges were not in the 5-judge constitution bench for key cases.

The outbreak of the current conflict could be the controversial Prasad Education Trust case, in which the petitioners alleged that some individuals were plotting to influence the Supreme Court.

The image, credibility and reputation of the judiciary has been dishonoured.

The confidence of the people in the judiciary is shaken.

It has given an impression that the judiciary cannot sort out its own differences.

This has set a bad precedent — convention is that judges will never approach the media for redressal of their grievances.

History tells us that institutions that become over-reliant upon single individuals inevitably decay.

Many former judges, eminent jurists, and senior counsel have found the conduct of the four judges to be highly disagreeable.

The method used by them to find relief from the public is wrong.

The conduct of the judges does not help resolve the issues.

However few have justified the action by asserting that the judges had no other choice as their repeated pleas to the CJI did not bring about the desired result.

It is more important to address the issues raised by the judges rather than find fault with them for going public.
Traditionally and historically, the lawyers have played a major role in parliamentary affairs and public life. Parliament must remain a melting pot of diversity, even in terms of diverse talents and varied experiences. The issue of whether one is devoting sufficient time will be decided by the electorate. Many people carry on their professions along with a sense of civic duty, public service, social work, or politics.

Training in law helps them understand law and legislation better. There is no merit in banning, as doctors can join politics, chartered accountants, engineers and business tycoons can become MPs and MLAs. One can inform the Privileges Committee or Ethics Committee in the event of a transgression.

The remuneration, which MPs and MLAs get is meagre and is often cited as the reason for engaging in other professional activities. Competent and well-intentional persons do not let down the ideals of either the Parliament or the legal profession.

Need to define the key roles and responsibilities of the public servants to make the Indian democracy more transparent and effective in spirit of Preamble of the Constitution. Need for a uniform policy relating to conflict of interest for public servants and members of judiciary in spirit of Article 14 of the Constitution. Proper safeguards need to be placed like ensuring MPs and MLAs have proper attendance in assembly and some minimum attendance to their constituency.

Arguments favouring practising Law

Many MPs, MLAs appear as an advocate even during assembly session and participate in matters that affect the financial interests of the country. Rule 49 of the Bar Council of India states that any full-time salaried employee cannot practise as a lawyer before a court of law.

A five-judge Bench in M. Karunanidhi v. Union of India (1979) stated that MPs and MLAs are public servants. No public servant can engage as a lawyer while in service.

The work of a lawyer is a full-time activity. So is the work of MPs and MLAs. MPs and MLAs have to take part in the proceedings of the House, meet people in their constituencies, and address people's issues.

Supreme Court in Haniraj Chulani vs. Bar Council of Maharashtra said – Legal profession requires full time attention.

They have the power to initiate impeachment proceedings against a judge, which means that they can pressurise the judge to give a favourable verdict. When they take public money and argue against the government, it is professional misconduct.

Many MLAs and MPs hold corporate retainership and appear against the State to defend their clients, which leads to conflict of interest.

When we bar public servants from engaging in other professional services, and allowing them to practice law is a violation of Articles 14, 15, and 21.

Arguments against practising Law

Recently a PIL was filed in the Supreme Court to bar public servants, elected representatives and members of judiciary from simultaneously practising other professions and declare it as criminal misconduct.

The Bar Council of India has constituted an expert committee to look into an application to debar MPs and MLAs from practising as lawyers on the grounds that it is against the spirit of Articles 14 and 15 of the Constitution.
The Supreme Court will hear a petition to exclude the creamy layer, of the Scheduled Castes and Scheduled Tribes from the benefits of reservation. This is the first time a petition has been filed urging the Supreme Court to introduce the creamy layer concept for the SCs/STs.

The reserved classes and castes of India have a long history of discrimination. But, over time the classes and these castes have evolved.

The constitution created these categories to allow the uniform distribution of wealth and development to all members of the Indian community. Certain members of these castes were able to gain access to wealth and progress. But once they achieved the financial status, they didn’t make way for the rest of the community.

No class or caste remained homogeneously backward across time. Rich among the SCs/STs are taking away the benefits, while leaving behind the deserving and impoverished ones. 95% members of these communities are at disadvantage. The benefits of the reservation policy and the benefit of Government Schemes are not percolating down to the people who are in actual need of them. This is perpetuating the problem of rich-poor divide.

Supreme Court in Nagraj vs Union of India case ruled that the people belonging for SC & ST should be classified into groups and the creamy layer should be excluded from reservation. Once an individual has enjoyed the benefits of reservation he should give way for the next socially downtrodden people in his group.

Studies such as the Lokur Committee had shown that the benefits were not percolating down to genuine beneficiaries. Article 14, 15 and 16 ensure fundamental right of equality and social justice to all citizens, including protection of the actual backward and deprived within the SC/STs.

The intention of the framers of the Constitution ensures that benefits percolate to the right persons.

The court also said the creamy layer of the OBCs should not get the benefits of reservation. It confined the exclusion of the creamy layer to the OBCs and not the SCs/STs.

In 1992, in the Indra Sawhney case, or the Mandal case the SC upheld the caste-based reservation for the OBCs as valid.

Advanced and the developed countries like U.S.A. have constitutional affirmative action for fringe groups and racial minorities of their nation.

Categorisation of SC & ST into creamy and non creamy layers is taking away the hard fought rights of these groups. The provisions for reservations for SC/ST are not for their economical benefits but for their social upliftment. Thus, SC/ST reservations are applicable irrespective of the financial status of the beneficiaries.

Financial stability doesn’t always translate to social stability.

Lack of percolation of benefits to the poor and really backward among these communities has led to social unrest, Naxalite movement and poverty. The privileged among the community do not shun the benefits even after intercaste marriages.

The creamy layer of SC&ST community should take up the responsibility to help the backward section join the main-stream of the society, and work for their true development in a peaceful manner.

Voluntary giving up of Reservation for the cause of poorer section of the group — Eg. Son of a Dalit doctor, Dalit Politician, Dalit Businessmen must give way the reserved space for the son of a Dalit landless labourer, or son of an urban wage earner.

India could learn from the experiences of Malaysian model of economic empowerment and South African policy for Blacks.

It is now for the court to decide for rooting out social and economic backwardness.

The reservation policy for SC/ST needs to be relooked at. It is now for the court to decide for rooting out social and economic backwardness.

The Supreme Court in the Indra Sawhney case or the Mandal case held that the SCs upheld the caste-based reservation for the OBCs as valid.
Government departments work in silos and “two departments of the same government confront each other in court to settle disputes”.

The law commission said the bureaucracy over the years has failed to contain the volume of litigation originating from government ministries and departments.

Seven years after creation of the first draft national litigation policy, it still remains a work in progress.

Various government departments prefer to settle their disputes in courts and that shows lack of coordination between them.

Lack of inbuilt grievance redressal mechanisms and an effective social audit.

A one-size-fits-all approach to deal with the issue is impossible.

A multi-pronged approach needs to be adopted to tackle the issue of “government litigation”, depending on the kind of litigation.

Need an implementable action plan to ensure that citizens are not forced to file cases against the government and its agencies.

A relook at the functioning of litigation-prone departments and formulating solutions unique to each department.

Robust internal dispute resolution mechanisms within each department as a means of addressing their grievances against the management.

The state must ensure that quasi-judicial authorities are judicially trained or create a separate class of judicial officers to discharge quasi-judicial functions.

Ministries and departments should conduct focused monitoring on pending cases particularly those pending for more than 10 years.

Follow the provisions of the Civil Procedure Code (CPC) on adjournments so that the government advocates do not ask for more than the prescribed adjournments.

Robust grievance redressal system which provides for online solution, mediation and time-bound solution.

To further bring down pendency of cases in courts, both the Centre and states should withdraw “frivolous and ineffective cases”.

To discourage future litigations, the government should compulsorily introduce arbitration and mediation clauses in work contracts of its staff and public sector employees.

Inspiration has to be taken from other countries like France who are following a model approach toward government litigation.

Need for a revised litigation policy with clear objectives.

Introduction
The government is the biggest litigant in India, which has been acknowledged by the Prime Minister and the Chief Justice of India in the recent past.

Concerns / Challenges
According to the Ministry of Law and Justice, government departments are a party to around “46 percent” of court cases.

A misconception regarding government litigation is that the government itself is a source of all cases involving the government.

Entities such as nationalised banks and universities, identified as “government”, are “State” under Article 12 of the Constitution.

Government litigation includes service matters and conflict with private entities as well as disputes between government departments and between PSUs.

Most of the petitions filed against the State governments are in relation to service, land revenue, land acquisition and education.

In land acquisition matters, the petitions are filed to challenge orders passed by quasi-judicial authorities on grounds of a violation of principles of natural justice.

The number and nature of writ petitions filed before a High Court are indicative of the extent of friction between citizens and the government.

Consequences
Excessive litigation is a constraint on the public exchequer.

Government litigation has contributed to judicial backlog, thus affecting justice delivery in India.

Government litigation crowds out the private citizen from the court system.

People will lose trust in government apparatus when government itself is the highest litigant.

Large number of cases against the government is not a positive sign of good governance.

Tackling Government Litigation
Way Forward

World Social Protection Report 2017-19

**Introduction**
- 4 billion people worldwide are left without social protection: ILO.
- The ILO report looks at specific aspects of social protection, providing global and regional findings.

**Need for Social Protection**
- According to ILO, social protection is a human right and is defined as the set of policies and programmes designed to reduce and prevent poverty and vulnerability throughout the life cycle.
- Social protection includes benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, as well as health protection.
- Thus, social protection policies are vital elements of national development strategies.

**India’s social protection challenge**
- India is almost a global outlier when it comes to spending on social protection.
- As a proportion of its GDP, India spends less than many poorer African countries on social protection.
- In terms of both pension and insurance coverage, India’s record so far has been dismal compared with other emerging markets.
- Lack of reliable public health services and the absence of health insurance compel the poor to spend heavily on private medical care.
- Share of out-of-pocket expenditure in total health spending in India is among the highest in the world which hampers India’s efforts to reduce poverty.
- Faulty targeting (high inclusion and exclusion errors), corruption and ineffectiveness.
- There has been little analysis of the effectiveness of the programmes, and little attempt at evidence-backed reforms.

**Key Findings**
- Less than half (45.2%) have guaranteed access to only one social protection benefit in the risks such as ill health, unemployment, occupational injuries, disability, and old age.
- More than half the population in rural areas are not covered by universal health programmes, as compared to less than a quarter in urban locations.
- About 29% of the population enjoy comprehensive social protection.
- Around 1.3 billion children that is two-thirds of children globally are not covered and most of them live in Africa and Asia.
- Only 1.1 per cent of GDP is spent on child and family benefits for children aged 0-14.
- Cash transfers for children have expanded in low and middle-income countries over the past decades. However, coverage and benefit levels still remain insufficient.
- Social protection coverage for working people is still limited. Only 41.1 per cent of mothers with newborns receive a maternity benefit and 83 million new mothers remain uncovered.
- 27.8 per cent of persons with severe disabilities worldwide receive a disability benefit.
- Right to health is not a reality yet in many parts of the world, especially in rural areas where 56 per cent of the population lacks health coverage, compared to 22 per cent in urban areas.
- Long-term health care still excludes more than 48 per cent of the world’s population, with women disproportionately affected.
- The commitment for social protection is woefully inadequate given the magnitude of the challenge.
- Persistent unemployment, underemployment and the prevalence of informal employment.

**Way Forward**
- Public investment in social security is critical to eradicate poverty, boost economic growth, and reduce inequality.
- Increase of public expenditure on social protection especially in Africa, Asia and the Arab States.
- Universal health coverage, providing effective access to at least essential health care is key to achieving the SDGs.
- Need for a national minimum security package for unorganised sector workers.
- Programmes for self-employment of the poor are to be implemented by providing financial support and technical assistance.
- Increasing India’s narrow tax base can give more fiscal space to make the much needed social expenditures, particularly in health.
- States should get more flexibility in formulating poverty alleviation schemes according to regional specifications.
China has invested much personal and political capital on the BRI. India’s concerns have been so deep that it publicly criticised the BRI and stayed away from it. China insists that the BRI is a win-win for both. An unconditional bilateral discussions on the BRI is required.

The CPEC cuts through the Gilgit and Baltistan areas of Kashmir which India claims are illegally held by Pakistan. Beijing’s latest move to extend its USD 50 billion CPEC to Afghanistan.

The victory of the pro-China Communist Party of Nepal (UML) leader K P S Oli in Nepal. He has promised to use Chinese investments to build up infrastructure including links across the Tibet-Nepal border.

China’s free trade agreement with the Maldives.

The signing over of Sri Lanka’s Hambantota port to China and "Chinese debt trap" in Sri Lanka makes India’s ties with Sri Lanka difficult.

Chinese intentions in the South China Sea and the South Asian neighbourhood, including Sri Lanka, Nepal and the Maldives.

Reports about the diversion of the Yarlung Tsang-po, the upper stream of the Brahmaputra river and the polluting of its waters as it enters Arunachal Pradesh.

The two sides must "turn to a new page". We need a declaration that addresses the core problems in the relationship that generate the mistrust.

Urgent need to learn lessons from the Doklam crisis and prevent the recurrence of such incidents.

Need for a renewed effort to resolve the boundary dispute to maintain peace and tranquillity in border areas.

India and China should "reinforce communication and coordination in international affairs and make the international order more just and equitable".

Maintain regular contact and advance the development of bilateral relations in all areas.

Seeking mutually acceptable resolutions on the differences with due respect for each other’s sensitivities, concerns and aspirations.

Need to respect each other’s Sovereignty and sincere adherence to Panchsheel (Five Principles of Peaceful Coexistence).

A strong India-China relationship is important not only for the mutual benefit of the people of India and China, but also for the region and the world.

The year 2017 is set to be a special year in the history of China-India relations.

If 2016 was marked by China’s decision to block India’s entry into the Nuclear Suppliers Group, 2017 saw military confrontation in the Doklam plateau.

The developments in Doklam "severely tested" bilateral relations in 2017.

Both sides patted themselves on the back for the peaceful resolution of the crisis.

India’s exports to China showed promise of steady increase though the trade deficit continued to be high.

China’s investment in India, specially by mobile phone makers besides e-commerce giant Alibaba were on the rise.

At the ninth BRICS Summit, Pakistan-based terrorist outfits like JeM, LeT and the Haqqani network were included in the BRICS joint declaration.

Beijing’s offer to rename the China-Pakistan Economic Corridor (CPEC) and also create an alternative corridor if India joins OBOR.

India and China made a joint proposal to the WTO that called for eliminating trade-distorting agricultural subsidies given by developed countries.

China and India have huge potential despite long list of differences.

The critical issue in bilateral relations is the absence of mutual trust.

Since 2008, there have been tensions on the boundary, imbalance in trade, strategic competition in the region and the divergence on international issues.

Stabilising the border has become hard as the frequency and intensity of the incidents has grown.

The Panchsheel agreement signed in 1954 was of no help in resolving the difficulties over Tibet and the boundary that emerged in the late 1950s.

One of the lessons from Doklam is that more confidence building measures on the border are not going to guarantee stability.

As Beijing’s national power has grown, it has become more assertive on territorial disputes and its risk taking has increased.
India presented a collective pitch for showcasing the growth story of the country. In India for investors the red tape had been replaced by a red carpet. The structural reforms like GST, combined with the steep climb on the ease of doing business index, are getting the world's attention.

Reforms and policies have been undertaken to make India more open. Abolition of many archaic laws and allowing FDI in more than 90% of the sectors through the automatic route.

India is working upon its agreed commitments on cutting carbon emissions.

India continues to be ranked below neighbours Pakistan, Sri Lanka and Nepal in the Inclusive Development Index released by the WEF.

India has been ranked 62 out of 74 emerging economies on a metric focussed on the living standards of people and future-proofing of economies.

The Inclusive Development Index has been developed as a new metric of national economic performance as an alternative to GDP.

However, there has been a 2.29% improvement in the overall five-year trend of the IDI for India.

The report says that India is an ‘advancing economy’ as compared to China and Bangladesh which are ‘slowly advancing’.

What is important is that India must deliver on its promises.

Need for India to reskilling the young talent pool to become global digital citizens, and lead the charge on technologies like artificial intelligence and virtual reality.

Commitment to fast-paced reforms and infrastructure, including rolling out of the 5G network to empower the digital India.

India must focus on broad-based and true inclusion of women in its economy.

The government needs to bring in more reforms to create conducive environment for global investors.

World Economic Forum (WEF) is the world’s biggest gathering of global CEOs.

Prime Minister Narendra Modi addressed the plenary session of the 48th World Economic Forum in Davos.

Prime Minister addressed three major challenges that mankind faces: Climate Change, Terrorism and Protectionism.

The countries must work together to address these issues.

The protectionist approach of major economies hurts the essence of globalisation.

Protectionism is leading to new types of tariff and non-tariff-based barriers hampering the bilateral and multilateral trade negotiations.

Countries are unwilling to assist in helping fellow nations tackle climate change and share technologies with developing countries.

More than terrorism, the bigger concern is the artificial divide created between good and bad terrorism.

The more pressing issue that calls for our attention is the radicalisation of well-to-do and educated youth.

China welcomed India's stand against protectionism.

China firmly opposed to ‘America First’ policy of Donald Trump during Chinese President Xi Jinping’s Davos speech last year.

The common position of India and China in opposing protectionism could be used to improve strained bilateral ties.

Shahrukh Khan received the 24th Annual Crystal Award at the WEF for his leadership in championing children’s and women's rights in India.

He spoke on creating change in India through women's empowerment.

In a first at the WEF summit, India hosted yoga training sessions showcasing Indian heritage and culture in Davos.

For the first time in the 48-year history of the WEF, the summit was chaired entirely by women.

Indian entrepreneur Chetna Sinha, Founder of India’s first rural women bank was part of ‘all-women’ co-chairs.
India already has robust defence ties with Israel which is expected to strengthen further.

India is the largest arms buyer from Israel; trade is to the tune of approximately $600 million.

If defence ties keep increasing at the same rate, Israel may replace Russia as India's largest arms supplier.

Last year, India signed the biggest weapons deal in Israeli defence history, which is nearly $2 billion.

This will provide India with an advanced defence system of medium-range surface-to-air missiles, launchers and communications technology.

Israel has become one of the foremost technology superpowers in areas such as rainwater harvesting, use of oceanic water and using that for irrigation in the most dry land.

Israel has mastered water conservation techniques and India can learn from it.

It helps India to face its water stressed condition.

Another area of potential cooperation is cleaning polluted rivers.

The two sides must expedite talks on trade and investment in an effort to take bilateral ties to the next level.

Need for a Free Trade Agreement (FTA) as well as a Bilateral Investment Treaty (BIT) at the “earliest” in an effort to forge greater business-to-business ties.

India must provide greater market access especially in the farm sector, pharmaceuticals and automobiles segments.

Together, the existing Indian and Israeli innovation ecosystem can create a global impact.

Israeli companies can join hands with India’s manufacturing sectors to scale up the innovations.

Greater partnership in new R&D projects in India in areas like digital healthcare, agriculture and water.

India can leverage its space technologies to Israel for its developmental purposes where India enjoys upper hand.

India could well take a cue from how Israel maintains stringent external and internal security, allowing Israeli settlements right up to the border of conflict zones.

Both need to cooperate to combat growing radicalisation and terrorism, including in cyber space.

Israel will be benefited from large pool of skilled Indian engineers and doctors as Mr. Netanyahu’s quoted “Indian talent and Israeli technology equals India-Israel ties for tomorrow.”

Israel’s Prime Minister Benjamin Netanyahu’s six-day visit to India is a historic occasion.

Benjamin Netanyahu termed Israel’s relations with India as a “marriage made in heaven but consecrated here on earth”.

There is “prosperity, peace and progress” in bilateral ties.

The visit of Prime Minister Netanyahu is a significant landmark in India-Israel relations.

The visit is significant especially after India voted in the UN General Assembly against recognising Jerusalem as Israel’s capital.

The visit clears apprehensions of a road block in India-Israel relations.

This is only the second visit by an Israeli prime minister since the two countries established diplomatic ties in January 1992.

The two countries are celebrating 25 years of friendship.

It is a good opportunity for businessmen from both sides to interact with and understand each other, and bridge the cultural gap that exists.

The two countries inked nine pacts in key areas including oil and gas sector and cyber-security.

The iconic Teen Murti Chowk in central New Delhi was renamed as Teen Murti Haifa after Israeli City Haifa.

"India-Israel Industrial R&D and Technological Innovation Fund" was concluded in July 2017 when Prime Minister Narendra Modi visited Israel.

This will support high value-added R&D and enhance the knowledge base of Indian technology industries.

The techno-economic collaboration is expected to increase significantly.

Israel will invest $68.6 million to boost cooperation with India in areas like tourism, technology, agriculture and innovation over a period of four years.

Israel has been trying hard to balance its relationship with Israel with its support to the Palestinian cause.

Israel seems to understand India’s position, which is a sign of maturity.

India and Israel are set to jointly develop new crop varieties and share post harvest technologies following the success of the 10-year-old Indo-Israel Agriculture Project (IIAP).

Trade, technology and tourism are the three key areas in India-Israel economic relations.

Over the last 25 years, bilateral trade has increased from $200 million to more than $4 billion (excluding defence) in 2016-17.

Given India’s large market and huge consumer base, the numbers are low compared to India’s economic relations with other countries.
The WTO’s latest ministerial conference in Buenos Aires ended with a lot of talk but no meaningful action.

The last ‘low-hanging fruit’ the WTO was able to garner for its members was the Trade Facilitation Agreement at the Bali ministerial in 2013.

Growing tension between developing countries who want to address “legacy issues” and inequalities, and developed countries move to new issues like e-commerce and investment facilitation.

Since the late 2000s, the organisation has been unable to carry out a successful conduct of multilateral trade negotiations.

Inability of WTO to bring together the developed and developing countries to build consensus on Doha Agenda.

One-sided nature of the original agreements

The North-South divide

BRICS lobby on subsidies, agriculture and food security at successive ministerial meetings.

Declining role of dispute settlement body. It has not been able to enforce its rulings effectively.

Negotiations are becoming more cumbersome

The U.S. and the EU have been losing interest in multilateralism in trade.

US having stepped back from its traditional leadership role when it comes to international trade.

The US has been a reluctant participant in the WTO dispute resolution process.

US’s patchy compliance with WTO decisions

In a dispute where US online gambling sites were noted to be GATS non-compliant, the US offered a $200 million settlement package to Antigua and Barbuda. However, it has only paid $2 million till now.

South Korea has stated that the US has not implemented the WTO ruling on South Korean washing machines.

In third-party disputes, the US has taken a position that undermines the dispute settlement system.

The US has refused to participate in the appointment of new judges to the appellate body.
According to US sources, Pakistan is displaying a “non-serious attitude”. Pakistan’s prime minister said that US financial assistance was insignificant and that Pakistan was on the forefront of the war on terror. Pakistan will reach out to “iron brother” China to alleviate the economic hardship. Millions of dollars of aid by US is nothing in comparison to the billions of dollars of investments by China. Pakistan’s central bank recently announced that it will be replacing the US dollar with the Yuan for bilateral trade and investment with China. China provides 60 to 70% of Pakistan’s military equipment today. However, Pakistan may not go against US at this juncture.

China and Pakistan are all-weather partners. China acknowledged Pakistan’s contribution to counter-terrorism efforts and appeared to defend Islamabad. It said that international community should acknowledge Pakistan’s measures. Pakistan is engaging in international cooperation, so as to contribute to regional peace and stability. China’s move to defend Islamabad is an important move as Beijing is investing heavily in China Pakistan Economic Corridor (CPEC). China’s state-run media has blamed India for U.S. President Donald Trump’s recent decision. Beijing thinks that Islamabad should change focus more on China and Russia.

India will be pleased that the world’s most powerful country, the US, is coming down so hard on its hostile neighbour in its west. The statement by Donald Trump brings India and cross border terrorism affecting it to the forefront.

Pakistan is financed through the World Bank, the International Monetary Fund and the Asian Development Bank. Pakistan needs the support of the United States because the US is a major shareholder of these organisations. Pakistan’s foreign exchange reserves are sharply down, forcing the country to borrow if it wants to continue to grow. Access of NATO forces to Afghanistan.

The US wants Pakistan to use its influence on terror organisations to come to the talks table with the Afghan government so that elections can be held peacefully later this year. The US needs to use its leverage to strengthen Pakistan’s civilian leadership instead of its army’s rulers.

The United States has suspended more than $1.15 billion security assistance to Pakistan. It has accused Islamabad of harbouring terror groups like the Afghan Taliban and the Haqqani Network within its border.

US said, Pakistan is showing unwillingness to take “decisive actions” against these terror groups. Donald Trump said, US has provided around $33 billion aid to Pakistan over the last 15 years and they have given us nothing but lies & deceit.

The withheld amount stays in an escrow account, but Pakistan can technically claim the money within two years. This aid cut threat is not new.

In 2015 it cut $300 million from the Coalition Support Fund.

Afghan Taliban and the Haqqani Network finding bases in Pakistan are destabilising Afghanistan and also targeting U.S. personnel.

Pakistan is not taking the steps that they need to take in order to fight terrorism. This is seen as an incentive to Pakistan to take more action against terrorist groups.

Pakistan plays a double game – gets paid by the US to provide access to Afghanistan, but refuses to shut down its terror havens inside Pakistan.

In 2011-12 there were number of US-Pakistan crisis like detection of Osama Bin Laden, Salala incident, closure of the ground communication linkages to Afghanistan due to blockages by Pakistani Army.

The deep state in Pakistan is responsible for the problems, whether it is faced by US, Afghanistan or India.

Pakistani Military uses Islamist extremism.

It could trigger a breakdown in ties between US and Pakistan, which could threaten cooperation on intelligence, nuclear safety and the war in Afghanistan.

It could close road routes and airspace the United States relies on to support its campaign in landlocked Afghanistan.

This could also have implications for the US-China proxy war in Asia.
According to a report, expenses on electronics imports could surpass those on oil imports by 2020.

Low FDI in Electronics because of onerous labour laws, delays in land-acquisition and the uncertain tax regime.

Preponderance of electronic products from countries like China, South Korea, Japan etc.

Lack of Rare Earth Minerals. China currently dominates the reserves of Rare Earth minerals.

Under inverted duty structure, the raw materials attract more import duty than the final products.

R&D and Innovation in electronic manufacturing is lacking in Indian industries.

The electronics manufacturing in India is insignificant in terms of quantity and quality compared to China.

The government has listed the electronics industry as a priority under its Make in India campaign.

Encouraging domestic manufacturing by providing tax and tariff concessions, investment subsidies, preferential market access in government procurement and export subsidy.

Government increased the import duty on various electronic items like smartphones, LED bulbs and microwave ovens.

The government has envisioned a policy to substitute the import of electronic products by 2020.

Further boost is being provided in this area through Skill Development initiatives.

Government initiatives like Digital India are providing an impetus to the electronics manufacturing sector.

Providing incentives through Modified Incentive Special Package Scheme (M-SIPS) and Electronics Development Fund (EDF).

Electronics manufacturing needs a policy push to attract more FDI in Electronics

Increase the country’s general competitiveness in the export market

Bring the duties on components down to the level of the product.

In order to inspire investor confidence, laws need to be liberal and predictable.

Establish special economic zones like the Dubai International Financial Centre—Dubai’s normal civil and commercial laws do not apply in this area

Reforming labour and land would make India an attractive destination in the global supply chain.

Anomalies which discourage domestic manufacture on account of an inverted duty structure need to be rectified.

Providing tax benefits that incentivise investment in domestic manufacturing facilities.

Create a hundred design studios for new product development.

India is one of the fastest growing economies in the world. But it is lacking in electronics manufacturing sector.

India has a share of about 1.5 per cent in the world in total electronics hardware production.

Data for 2014-15 shows that about 58% of domestic consumption is sourced through imports.

India offers the 3 ’Ds’ for business to thrive — democracy, demography and demand.

A growing middle class, rising disposable incomes, declining prices of electronics and a number of government initiatives have led to a fast-growing market for electronics.

The industry has the potential to provide millions of jobs, directly and indirectly.

India has a large domestic market and a number of trained engineers.

China, with its rising labour costs, will soon not be the global manufacturing hub. This is an opportunity for India.

GST has increased the distance that trucks are travelling by about 30% and also reduced the confusion associated with various state and local taxes.

India’s electronics manufacturing has been unable to respond to the rising demand leading to a growing trade deficit.

Of the country’s total demand for electronics, between 50-60% of the products and 70-80% of the components are imported.

It will increase the import bill and the country loses an opportunity to create employment for millions.

Due to a limited base of local component suppliers, manufacturers are dependent on importing parts.

The custom duties on the components (or parts) used in electronic products make it expensive for domestic manufacturers to compete with foreign competitors.

FDI in electronics is less than 1% of the total FDI inflow.

India ranks 146 in the category of trading across borders in Doing Business rankings due to the high costs of compliance.

The numerous forms, fees, inspections and the associated time discourage domestic producers from exporting and keep them out of the international supply chain.
The World Inequality Report 2018 released by the World Inequality Lab says that income inequality in India has increased since economic liberalisation.

It is in contrast to the earlier decades when inequality dropped under socialist policies.

We can see the trend in inequality across the world.

The report compares economic progress made in India and China.

Since 1980, while the Chinese economy has grown 800% and India's a far lower 200%.

Inequality in China today is considerably lower than in India.

The share of the top 1% of the Chinese population is 14% of the total income as opposed to the 22% for India.

China has grown faster, has lower poverty and higher average income, and its income distribution is less unequal at the top.

In all countries, one of the reasons for governments’ diminished ability to tackle income inequality is the transfer of public wealth into private hands.

Net public wealth has declined in nearly all countries since the 1980s.

This limits government ability to regulate the economy, redistribute income, and mitigate rising inequality.

The rich and the middle class control a major share of the world’s resources, which consequently is not available to the poor.

They enjoy higher incomes from better jobs and investments.

Income inequality will always exist in a market economy.

Here people are allowed to engage in free exchange and earn incomes according to their personal capabilities.

Income inequality might even widen during times when there is a lot of economic mobility.

India has lower per capita income, persistent poverty which accounts rising inequality.

Economic progress here has been neither efficient nor equitable.

There is no inheritance tax in India, whereas the poor face high taxes on certain basic consumption goods.

Income inequality and jobless growth are two of the most significant challenges facing the world today.

Changes in tax regulation and tax evasion appear to have had significant impact on income inequality in India since 1980s.
Due to compulsory biometric authentication, vulnerable groups such as widows and the elderly, found themselves excluded from the PDS.

Inconvenience due to connectivity and biometric failures.

The mass-cancellation of Aadhaar-less ration cards, without verification and without even informing the victims, was seen as inhuman.

The main problem with DBT is that it consumes more time for travelling to banks, pragya kendras (common service centres) and ration shops to get their money and then use it to buy rice at the ration shop.

At every step, there are long queues, and for many people the bank or pragya kendra is also far away.

For people with mobility problems, like the elderly or disabled, this entire process is a nightmare.

Elderly persons with rough fingerprints are deprived of food rations.

Inadequate infrastructure to transfer money to beneficiaries.

The density of fair price shops (FPS) is still lower in many states.

Wastage and losses resulting from poor handling and storage of grains.

PoS machines are ineffective in preventing quantity fraud.

There is no clarity on which account is selected for DBT when a household has several bank accounts.

Internet dependence is inherent to Aadhaar authentication. But even in State capitals there are network failures.

Benefits often do not receive their full entitlement due to the wilful diversion of grains by FPS owners or non-availability of grains.

Risk of exclusion error due to either incorrect mapping of ration card to Aadhaar details or deactivation of Aadhaar numbers.

Participation of gram panchayats, SHGs, cooperatives and NGOs in PDS outlets will ensure participatory management and transparency.

A strong grievance redressal mechanism is needed.

The unintended omissions could be minimised by strengthening the identification mechanism.

Efforts are needed to widen the distribution network (FPS) to remote corners to enhance access.

Minimising wastage and losses through continued research and improvements in logistics throughout the distribution chain.

Appropriate choice of food including bio-fortified food, if distributed, can help in addressing micronutrient deficiencies such as vitamin A and anaemia.

Improving internet penetration in rural areas (through Bharat Net programme), electricity availability, PoS sale machines and launching comprehensive awareness drive are needed.

India’s public distribution system (PDS) is the largest food security programme in the world, which covers nearly 60% of the population.

Many States have initiated ‘reforms’ in the PDS from compulsory biometric authentication to direct benefit transfer (DBT) and Computerized Fair Price Shops.

Biometric authentication helps in curbing leakages and weeding out ghost beneficiaries.

Lead to substantial savings in the food subsidy bill.

Savings in the subsidy bill can contribute to check fiscal deficit and allow the state to do a lot more for its citizens.

The accessibility and availability of food will help in alleviating poverty.

Digitization is the path towards Minimum government and maximum governance.

PDS has often been criticised for its structure, corruption and leakages, and inclusion and exclusion errors in identifying the beneficiaries.

Odisha, Tamil Nadu, Rajasthan, Chhattisgarh, Madhya Pradesh, Telangana and Gujarat have intensified reforms in PDS using technology and ensuring community participation.

It includes computerisation of off take of grains, recording of procurement, storage and distribution and installation of PoS machines in fair price shops.

The Jharkhand government made Aadhaar-based biometric authentication compulsory for PDS users.

It cancelled ration cards not linked with Aadhaar.

Many of the cancelled ration cards actually belonged to families that had been unable to link their card with Aadhaar.

The monthly PDS rations of 5 kg per person were restricted to those whose individual names had been linked with Aadhaar in the ration-cards database.

So if a family has five members, but only three are listed in the database, so the family gets only 15 kg of rice per month instead of 25 kg.
The capital infusion in PSBs will fall down lending rates, aggregate demand, and put the economy back on track.

Recapitalisation will stem the downward pressure on asset quality and capital adequacy ratios. It will also improve the financial risk profile of banks and help them meet Basel III commitments.

Recapitalisation is not going to result in the recovery of bad loans. Steps need to be taken to ensure governance and risk management of banks are in place. Increased financial strength via bank recapitalisation is necessary but not sufficient for credit expansion.

The government will facilitate ease of banking and encourage clean business. The government will also list a surplus roadmap for banking reforms.

The government recently decided to sell Rs. 21,000 crore of recapitalisation plans for PSBs. This move will help in improving the financial risk profile of banks and help them meet Basel III commitments.

The government's plan focuses on six themes:
- Digitalisation and developing personnel for brand PB
- PSBs as UPI/Credit card
- Responsible banking
- Deepening financial inclusion
-Providing banking facility at all corners of the country
-Alignment with NPA resolution plans

The government aims to reduce the NPLs of PSBs from 9.4% to 4% by 2019.

The government will raise Rs. 10,312 crore from the market. Banks will raise Rs. 8,136 crore as additional Tier 2 capital and Rs. 4,176 crore as a core capital.

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Cryptocurrencies and Blockchain Technology

Introduction

- A cryptocurrency (CC) is a digital asset generated by miners across the world by solving complex mathematical problems. Eg: Bitcoin, Ethereum, Litecoin, Dash and Ripple.
- Bitcoin was one of biggest buzzwords of 2017, in India and in the world.
- The price of bitcoin not only shot up over 1000% in one year but also fluctuated wildly.

International Practice

- In U.S., a court ordered a popular cryptocurrency platform to hand over information related to 14,000 accounts to the Internal Revenue Service.
- Global tech firms such as IBM are developing their own cryptocurrency platforms for transactions in a secure and transparent manner.
- World’s top central bankers are preparing to issue their own Central Bank Digital Currency (CBDCs).
- Japan has recognised Bitcoin exchanges as legal.

Blockchains

- Most of the new users have little knowledge about the technology, or how to verify the genuineness of a particular cryptocurrency.
- A number of investors have put their money into less well-established and often spurious cryptocurrencies.
- Some private cryptocurrency operators in India have said that almost 90% of the currencies are scams.
- Cryptocurrencies may or may not emerge as a useful tool because they are anonymous and non-fiat currencies.
- It poses challenge to states and central banks.
- Reports of hackings at several exchanges have exposed the risks attached to such investments.
- Intense volatility of cryptocurrency makes it an unacceptably risky investment for many.

Concerns / Challenges

- There is a need for more investor awareness on cryptocurrencies.
- Investors must spend time educating themselves about bitcoin and the technology behind it.
- India must be careful to differentiate between cryptocurrencies and the blockchain technology.
- SEBI will have to proactively consider allowing trading of Bitcoins under existing or new laws.
- Explore the use of blockchain technology in areas such as education, health and agriculture.

Way Forward

- On Ethereum, a blockchain platform that calls itself “the android of the cryptocurrency world,” we can set up an application that enables people to rent out idle storage space on their laptop.
- We can monetise a resource through blockchain technology.
- Programmable money is another example of a decentralised blockchain-based application.
- Digital currencies are software programs, one can program a particular CC such that, it cannot be used to buy the product of a company that violates any law.
- Artificial Intelligence and Internet of Things (IoT) can gain immensely from blockchain applications.
- In an IoT world, thousands of devices would need to rapidly and seamlessly transact with each other in real time.
- It has enormous scope for increased efficiency and cost-saving.
- Blockchain technology could be used in property transactions, asset registries, bank records, etc.
- In Amaravati, the Capital of Andhra Pradesh, about one lakh land records have blockchain protection.
- Investment in bitcoin and other cryptocurrencies increased tremendously in India in 2017.
- India accounts for more than 11% of global cryptocurrency trade.
- The Finance Ministry recently issued a statement warning against investing in bitcoin and other cryptocurrencies.
- Likening CCs to ‘Ponzi schemes’, it linked them to terror-funding, smuggling, drug-trafficking, and money-laundering.
- The government’s caution comes on top of three warnings issued by the Reserve Bank of India since 2013.

Bitcoins in India

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China's territorial claims in the oil and gas-rich South China Sea, and building up of artificial islands can prove to be a threat for freedom of navigation in the region.

The South-China sea dispute has resulted into many ASEAN nations aligning with China.

Growing threat posed by Islamic State in Southeast Asia.

ASEAN was largely unsuccessful in containing the Rohingya refugee crisis.

Cross country organised crime like drug trafficking between Myanmar, Thailand and Laos forming the Golden Triangle could not be contained by ASEAN.

ASEAN and India commemorate 25 years of their partnership, 15 years of summit-level interaction and five years of strategic partnership.

India's Act East Policy puts ASEAN at the centre of India's regional engagement.

India's Northeast acts as key to linking up with Southeast Asia.

3 Cs—Culture, Connectivity and Commerce—will shape India's ties with the ASEAN bloc.

The importance New Delhi attaches to ASEAN is evident from the fact that leaders of ASEAN nations will attend India's next Republic Day celebrations.

India currently is working with ASEAN on multiple connectivity projects, through land, water, and air.

To develop connectivity through water, ASEAN and India are working on the Kaladan Multi-Modal Transport Project.

ASEAN nations are also important trade partners for India. Asean-India trade in 2016-17 was $70 billion.

A growing partnership with ASEAN nations might help India counter the growing presence of Beijing.

India needs to evolve into a robust security provider in the region.

Maintaining cordiality with ASEAN as an organisation and with the individual Southeast Asian countries remains crucial for India.

Ownership of the organization must shift from the governments to the people

Promote ASEAN as a new beacon of hope for humanity

At a time when western internationalism is in retreat, ASEAN can lead the way in building peace and progress.

ASEAN needs to engage more at the security and political level among themselves and with other countries to ensure peace and security.

Terrorism, religious extremism and the ISIS are dangers to the region and both India and ASEAN should work closer to check these menaces.

ASEAN will need to balance the influence of the two major powers - US and China- in order to safeguard its own interests.

Southeast Asia is a diverse and complex region where every major culture and civilisation of the world finds a place.

Modern Southeast Asia presents an example of varied cultures living together and thriving, despite the region experiencing decades of conflicts.

The year 2017 marks the 50th year of the establishment of the Association of Southeast Asian Nations (ASEAN).

The group acted as a platform for the member nations to resolve disputes from economic aspects to strategic and security aspects.

Regional and extra-regional multilateral platforms engage ASEAN with its dialogue partners were created.

These include the Annual Ministerial Meeting (AMM), Asia-Pacific Economic Partnership (APEC) and ASEAN Regional Forum (ARF) among others.

Through these multilateral initiatives, ASEAN has maintained stable relations with the great powers in Asia.

ASEAN is now important in the region. It has helped shape regional interactions with the great powers including China, India, Japan and the US.

The contribution towards regional peace, stability and prosperity goes beyond Southeast Asia to the wider Asia-Pacific region.

ASEAN has declared itself as a nuclear weapon free zone.

ASEAN's strength lies in its great sense of community despite its diversity.

The adoption of the ASEAN Charter in 2007 reinforces the sense of community.

The neutral role played by ASEAN in its external relations has helped ASEAN to "retain its centrality in the region."

ASEAN is seen as the most successful regional organisation next only to the EU.

The centrality of Asia and ASEAN in global politics adds to the opportunities ASEAN has.

ASEAN has a major role in providing peace and stability in the region.

Lack of natural custodian, accepting a common responsibility of ownership to keep the organisation moving.

Indonesia is capable of such responsibility but is still unable to perform such a role.

Geopolitical conflicts and rivalries, weak leadership and the failure to deal with both

Intra-ASEAN security issues like Rohingya crisis, migration, human trafficking, pandemics, climate change, South China Sea and piracy.
Most cities in India and in the world are warmer than surrounding non-urban areas due to the urban heat island effect.

Delhi is 4-12°C warmer due to the urban heat island effect.

Urban dwellers may suffer from excessive changes to heat and rainfall patterns.

Rise in air pollution and heat-related biohazards.

Increase in the use of air-conditioners in the city with increase in power consumption.

Impact of the Urban Heat Island Effect on human health includes heat stroke, headache and tiredness.

It will double the cities’ costs for tackling global warming.

It can make sweltering workers less productive.

Research shows that urban heat island effect contributes to climate warming by about 30%.

Plants growth can be effected.

High rooftop surface temperature can heat storm water runoff, which when flows into lakes and ponds raise the water temperature.

The increase in water temperature affects aquatic life, especially the metabolism and reproduction of aquatic species.

With proper environmentally sound town planning we can minimise the impacts.

Include passive cooling measures such as increased tree cover and increased ventilation in buildings.

Use of sustainable building materials that absorb less heat during the day.

Setting up a kitchen garden and using high solar reflective index paint helps in reducing the Urban Heat Island Effect.

Painting rooftops white is a common strategy to reduce the heat island effect.

The government must provide discount in property tax for residents taking environment-friendly measures.

Generating awareness to use more and more renewable resources.

The policy makers should strike a balance by providing equal opportunities at village & town levels thereby checking migration & concentration of population at urban areas.

Urban heat island (UHI) means urban areas getting significantly warmer compared with the surrounding areas.

UHIs are formed as vegetations are replaced by asphalt and concrete for roads, buildings and other structures to meet the growing population.

The temperature difference usually is larger at night than during the day

UHI is most noticeable during the summer and winter.

Rapid and unplanned urbanisation of cities.

Reduction in vegetation, water bodies and crop fields.

Changes in land use pattern.

Heavily built-up areas and concrete structures.

Concrete and asphalt have low albedo value causing absorption of more heat.

Dense high-rise buildings provide multiple surfaces for reflection and high absorption of solar radiation.

Presence of atmospheric aerosols over the urban areas.

Buildings, road, footpaths and other constructions absorb heat and release it later, which increases the temperature of the surroundings.

Use of tar and cement also triggers thermal changes.

All the losses mentioned negatively impact the thermal and radiative properties of the surface and make cities hotter than surrounding non-urban areas.