



INSIGHTSIAS

SIMPLIFYING IAS EXAM PREPARATION

- IAS SELF STUDY GUIDE -

INSIGHTS into EDITORIAL

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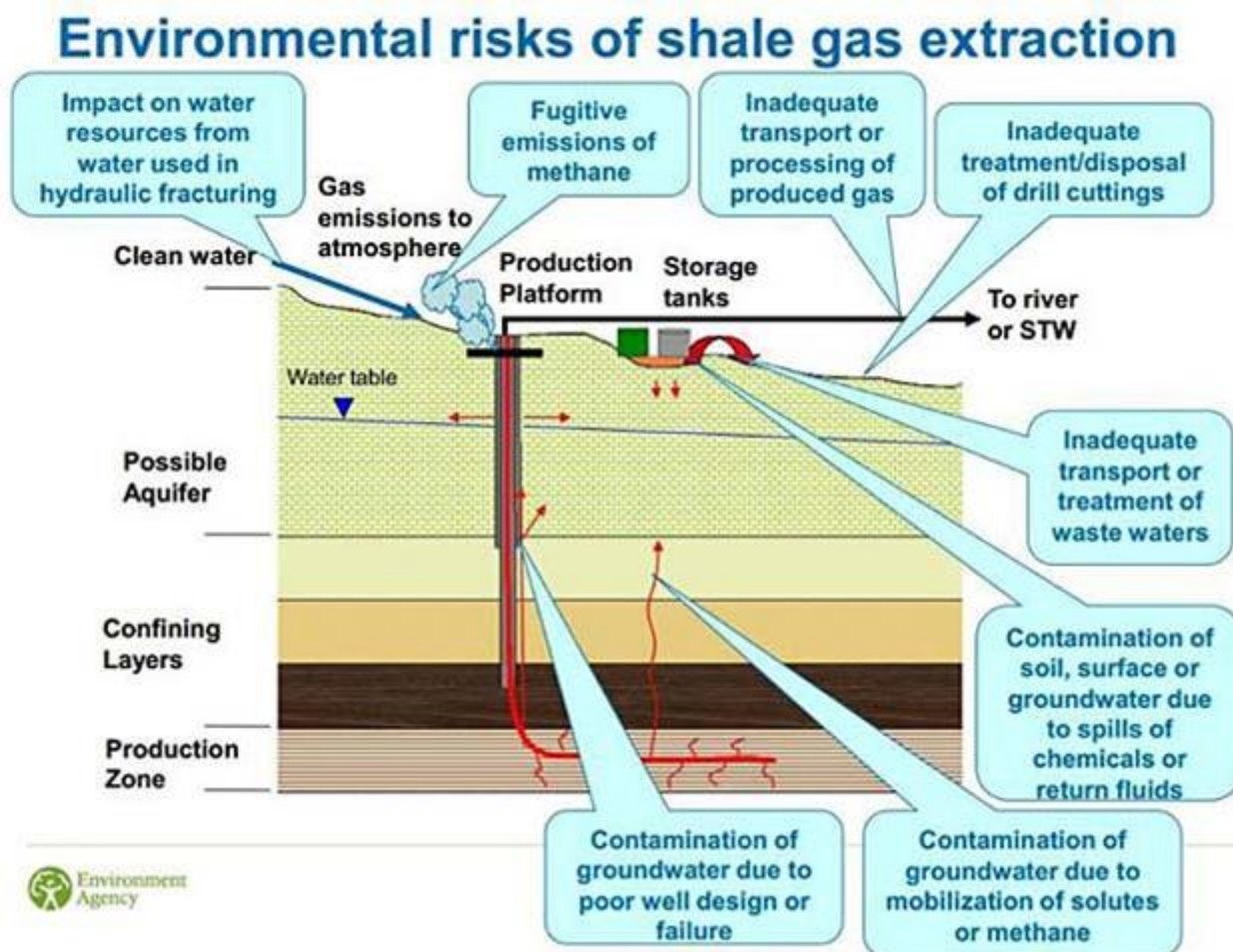
INSIGHTS into EDITORIAL

1. THE SHALE GAS CHALLENGE

Introduction:

Many scholars believe that **fossil fuel energy will decline markedly by 2050**. Such conclusions have been challenged by others who say that the earth has enough resources to quench humankind's thirst for development for many centuries to come.

Among other energy supplies, **shale gas and oil are likely to be abundant and available**.



Shale Gas and Oil Salient Features:

Shale gas and oil are **unconventional natural resources**. They are found at **2,500-5,000 metres** below the earth's surface.

They are deeper in comparison to conventional **crude oil found at 1,500 metres**.

The process of extracting shale oil and gas requires **deep vertical drilling** followed by **horizontal drilling**.

The most common way to extract shale gas is '**hydraulic fracturing**' (**fracking**), this is nothing but sending **high volumes of water mixed with certain chemicals** to break the rocks and **release the trapped energy minerals**.

Context:

On August 2018, the Central government approved a far-reaching policy that allows private and government players **to explore and exploit unconventional hydrocarbons (including shale gas)** in contract areas that were primarily allocated for extracting conventional hydrocarbons.

Unlike conventional hydrocarbons that can be sponged out of permeable rocks easily, shale gas is trapped under **low permeable rocks**.

Therefore, a **mixture of 'pressurised water, chemicals, and sand'** (shale fluid) is required to break low permeable rocks in order to unlock the shale gas reserves.

The process **requires around 5 to 9 million litres of water** per extraction activity, posing a daunting challenge to India's fresh water resources.

Hydraulic Fracturing: Most Common way to extract Shale Gas:

Hydraulic well fracturing ("fracking") is the process of **pumping fluid** into a wellbore to create enough pressure **to crack or fracture** the rock layer.

Fractures are created by pumping large quantities of fluids at high pressure down a wellbore and into the target rock formation.

The fluid usually contains a "**proppant, like sand**", that helps keep the fractures open to allow oil and gas to be produced to the well.

Guidelines Issued on Environmental Management:

The **Directorate General of Hydrocarbons (DGH)** issued the guidelines on environmental precautions during shale gas extraction. It stated that "overall **volume of fracture fluid is 5 to 10 times** that of conventional methods".

The DGH notification states that these issues will be dealt with while granting environmental clearances as per the **Environmental Impact Assessment (EIA) process**.

The EIA process, however, does not differentiate between **conventional and unconventional hydrocarbons**.

Therefore, the fracturing activities are likely to **deplete water sources** and **cause pollution** due to the disposal of flow-back water.

Negative Consequences by using the Shale Gas:

- It requires large amounts of water, on an average, **it requires 15,000 m³/well**.
- It also requires relatively **larger surface area**.
- It is bound to **impact irrigation** and other local requirements.
- In the US, experience out of 260 chemical substances shows that, 58 have been identified to pose a risk to human life and environment, out of them eight are carcinogens and **17 are toxic to freshwater organisms**.
- Fracking can cause **tremors on the deeper areas** of earth which results in
- 25-90% of the fluid is not retrieved and cracks in the shaft are possible, hence there will be a **risk of pollution to nearby underground water**.
- The instances of **underground pollution** are reported in US and Canada.
- Fracking has other impacts such as increase in air emissions, including greenhouse gases and seismic activity.

Conclusion:

The Government introduced a **policy on shale gas and oil in 2013**. It permitted National Oil Companies to engage in fracking.

Under the first phase, shale gas blocks were identified in **Andhra Pradesh, Arunachal Pradesh, Assam, Gujarat, Rajasthan and Tamil Nadu**.

The environmental groups say that they have adverse environmental effects. Even the well-developed western countries like Germany and France and sub-national Governments like Scotland have **banned fracking**.

Way Forward:

Indian households and irrigation thrive on groundwater. Implementation of the fracking processes without a consultative thought through process, especially on '**water usage policy**', may result in larger issues including **water stress, contamination of groundwater, and related health hazards**.

But as the process stands today, we are missing an opportunity to **comprehensively regulate the fracking process** for a sustainable shale gas exploration in India.

As a first step, a **sector-specific EIA manual on exploration and production of unconventional hydrocarbon resources may be a good idea**.

2. INDIA AND THE U.S. — IT'S COMPLICATED

Context- Significance of 2+2 Dialogue:

The first round of the **India-U.S. 2+2 talks** at the level of External Affairs Minister and Defence Minister and their counterparts is scheduled for September 6 in Delhi.

The dialogue is an indication of the **deepening strategic partnership** between our two countries, and India's emergence as a **net security provider in the region**.

It is a significant development but one that appears perfectly logical when seen against the **two-decade-old trend line of India-U.S. relations**.

The trend line between two countries has not been smooth but the trajectory definitively reflects a **growing strategic engagement**. From estranged democracies, India and U.S. can worst be described today as **prickly partners**.

Strategic convergence between India & the US:

Three factors have contributed to the emerging **strategic convergence** between India and US.

First, the end of the Cold War provided an opportunity to both countries to review their relationship in the light of changing global and regional realities.

Second, with the opening of the Indian economy, the American private sector began to look at India with greater interest.

Trade grew and today stands at more than **\$120 billion a year** with an ambitious target of touching **\$500 billion in five years**.

If U.S. foreign direct investment in India is more than \$20 billion, Indian companies too have invested \$15 billion in the U.S., reflecting a **sustained mutual interest**.

EXPANSIVE MILITARY PARTNERSHIP

Arms Deals

- US has bagged Indian contracts worth \$15 billion since 2007. Even overtook Russia in some years.
- Range from aircraft like Poseidon-81, C-17 Globemaster-III & C-130J Super Hercules to M-777 ultra-light howitzers, Apache attack & Chinook heavy-lift helicopters

Joint Projects

- 7 joint working groups (JWGs), including on aircraft carrier technologies & jet engines, for collaborative projects
- Mobile electric hybrid generators & NBC warfare protection gear finalised for \$2 million
- US has offered futuristic helicopters, infantry combat vehicles & F-16 or F/A-18 fighter production line



COMBAT EXERCISES

- India & US hold 4/5 full-fledged exercises annually, apart from other war-games
- Range from naval Malabar (Japan now permanent member) to counter-terror Vajra Prahar & Yudh Abhyas

Bilateral Pacts

- Defence Technology & Trade Initiative (2012)
- Framework for India-US Defence Relationship for another 10 years (2015)
- Joint Strategic Vision for Asia-Pacific & Indian Ocean Region (2015)
- India designated 'major defence partner' to facilitate defence technology-sharing (2016)
- Logistics Exchange Memorandum of Agreement between two armed forces (2016)

The **third** factor is the political coming of age of the **three-million-strong Indian diaspora**. Its influence can be seen in the bipartisan composition of the India Caucus in the U.S. Congress and the Senate Friends of India group. The U.S. is used to dealing with allies and adversaries. India is neither, and is also determined to **safeguard its strategic autonomy**.

Developing a habit of talking to each other **as equal partners** has been a learning experience for India and the U.S.

Both countries also consider themselves to be 'exceptional', the U.S. as among the **oldest democracies and India as the largest democracy**.

Indians become wary of the U.S.'s attempts to drive **unequal bargains**, and Americans find the **Indian approach rigid and sanctimonious**.

Despite this, significant progress has been registered over the years resulting in the **60-plus bilateral dialogues**, to which the **2+2 Dialogue** is now being added.

How Defence Cooperation has been evolved over a period of time:

Two parallel tracks of dialogue **began in the 1990s**. The strategic dialogue covering nuclear issues shifted gears following the **nuclear tests of 1998 and imposition of sanctions** by the U.S.

The over a dozen **rounds of talks** between both the countries **during 1998-2000** marked the **most intense dialogue** between the two countries. It helped change perceptions leading to the **gradual lifting of sanctions**.

The **next phase** was the Next Steps in **Strategic Partnership** steered by the then National Security Advisers, Brajesh Mishra and Condoleezza Rice.

The momentum received a **new impulse**, eventually leading to **the conclusion of the India-U.S. bilateral civil nuclear cooperation agreement in 2008**.

The **defence dialogue** began in 1995 with the **setting up of the Defence Policy Group** at the level of the Defence Secretary and his Pentagon counterpart and three Steering Groups to develop exchanges between the Services.

A decade later, this was **formalised** and enlarged into **the India-U.S. Defence Framework Agreement** which was renewed for 10 years in 2015.

Today, the U.S. is the country with which India undertakes **the largest number of military exercises** which have gradually evolved in scale and complexity.

During the Cold War, **more than three-fourths** of India's **defence equipment** was of Soviet origin. This gradually began to change, and in recent years, the **U.S. and Israel emerged as major suppliers**.

Engaging with Indian Air Force, Indian Navy and the Indian Army:

The Indian Air Force went in for **C-130J Hercules** and the **C-17 Globemaster** aircraft, along with **Apache attack helicopters** and **Chinook** heavy lift helicopters.

The Indian Navy acquired a troop carrier ship and the **P-8I long-range maritime reconnaissance** aircraft. An agreement for 24 multi-role helicopters for the Indian Navy is expected soon.

The Indian Army went in for the **M-777 howitzers and artillery radars**. From a total of less than \$400 million of defence acquisitions during 1947-2005, the U.S. has signed defence contracts of over \$15 billion since.

During the Obama administration, the US understood that a defence supply relationship needed to be backed by technology sharing and joint development and came up with **the Defence Technology and Trade Initiative (DTII)**.

To get around export control licensing and other bureaucratic hurdles, **an India Rapid Reaction Cell in the Pentagon was set up**. In 2016, India was designated as a '**Major Defence Partner**' country.

Another step forward in the middle of this year was the **inclusion of India in the Strategic Trade Authorisation-1 (STA-1) category**, putting it on a par with allies in terms of technology access.

The U.S. proposed its **standard logistics support agreement** text in 2003 which was finally concluded in 2016, after it was made into an **India-specific text**.

It facilitates logistics supplies during port visits and joint exercises and does not contain any obligations for joint activity or any basing arrangements.

The India-specific **Communications Compatibility and Security Agreement (COMCASA)**, is likely to be signed.

With the possibility of acquiring armed Sea Guardian drones, COMCASA was necessary to ensure optimal use.

Way Forward to solve issues in 2+2 Dialogue:

Two difficult issues loom large and the **2+2 offers an opportunity** for addressing these.

The first is the **Countering America's Adversaries Through Sanctions Act (CAATSA)** enacted last year which enables the U.S. government to sanction countries that engage in '**significant transactions**' with **Russian military and intelligence entities**.

- The proposed purchase of the **S-400 missile defence system** would attract **CAATSA sanctions**.
- A waiver provision has now been introduced to cover India, Indonesia and Vietnam.
- It requires certification by the U.S. that the country concerned is gradually reducing its dependency on Russian equipment and cooperating with the U.S. on **critical security issues**. Indian concerns on this **need to be addressed**.

The second relates to **U.S. sanctions on Iran after its unilateral withdrawal from the nuclear deal**.

- **Iranian crude imports** have grown significantly in recent years and India also stepped up its involvement in **developing Chabahar port**.
- The port provides **connectivity to Afghanistan and Central Asia**. The Iran Freedom and Counter-Proliferation Act (2012) contains a waiver provision in case of activities for **reconstruction assistance** and **economic development for Afghanistan**, which is a U.S. priority too.

Conclusion:

Creative thinking will be needed in the **2+2 dialogue** to overcome these challenges, which should also ensure that difficult issues are settled **through quiet diplomacy**.

In order to realise the **Joint Strategic Vision for the Asia-Pacific and Indian Ocean Region (2015)**, both countries will have to nurture the habit of talking and working together to diminish some of the **prickliness in the partnership**.

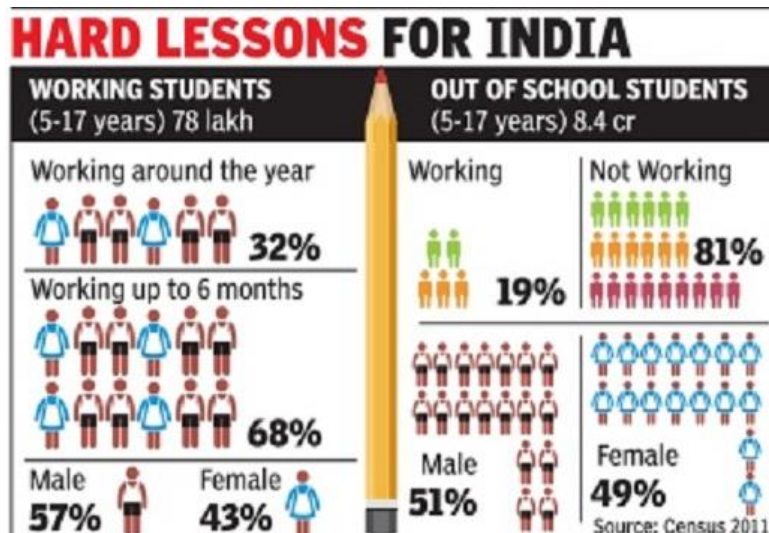
3. STILL TOO MANY CHILDREN OUT OF SCHOOL

Introduction:

The Preamble to the Indian Constitution states that the democratic Republic of India shall secure **social, economic and political justice**.

Education is undoubtedly the most important element in the movement to secure this end.

Although the Directive Principles of State Policy mandate the state to provide children the right to access education, and the 86th constitutional amendment and the RTE dictate its implementation, it will only be fulfilled if sincere efforts are made by the States under the **guidance and prodding of a committed Centre**.



Official Data: How Far it to be reliable?

The official numbers of **out-of-school children in India** are either out of date or contradictory.

According to the **2011 Census**, the number of out-of-school children in the 5-17 age group was **8.4 crore**. However, according to a survey commissioned in 2014 by the Ministry of Human Resource Development, the number of out-of-school children in the 6-13 age group was only 60.64 lakh.

This is a **gross underestimation**. It is quite unlikely that the number of out-of-school children came down so drastically from 2011 to 2014, especially given that there were **no significant changes in objective conditions**, warranting such a miraculous reduction.

On the basis of the **71st round of the National Sample Survey (NSS)** carried out in 2014 and taking into account the 6-18 age group, **out-of-school children** in this age group were **more than 4.5 crores** in the country

The proportion of out-of-school children was **higher in rural India (17.2%)** than in **urban India (13.1%)**.

Frequent and Common Reasons for dropping out of school:

- The most important reason for boys to drop out of school was to take up jobs to **supplement the family earning**.
- For girls, it was the compulsion to **participate in household work**.
- There is also a **prejudice against educating girls** that is prevalent in India.
- An important reason for drop-out is the **socio-economic conditions** of the parents of the children. Therefore, calls for a **more comprehensive approach** that is not reflected in the RTE Act.
- The most important social reason for drop-out is a **lack of awareness** of the importance of school education and of the fact that **education is now a legal right**.
- According to the RTE Act and the Child Labour (Prohibition and Regulation) Amendment Act, these out-of-school children fall under the **category of child labour**.
- It is, therefore, not surprising that the **largest number of child labourers in the world is in India**.

What can be done to bring more children to school?

- We would not have been **confronted with this high proportion of drop-outs** if all the provisions of the RTE Act had been implemented within the time limit prescribed in the Act (latest by April 2015).
- The Act provided for the availability of a school **at a distance of 1 km from the residence** of the child at the primary level and 3 km at the upper primary level
- Until an **adequate number of schools** at the **prescribed distances** from the children's homes becomes available, it would be necessary to provide secure modes of subsidised travel to schools, particularly for girls
- Another important provision which ought to have been included in the RTE is **financial support to poor parents**, adequate to enable them to send their children to school

If these provisions had been implemented, a major reason for drop-out (the distance of school) would have been eliminated.

Another Important Concern: Pupil-teacher ratio (PTR) particularly in Private Schools:

It is the **most critical requirement**. But it has got the **least public attention**. All other forward-looking provisions of the Act such as continuous assessment, a child learning at her own pace, and '**no detention**' policy is contingent on a school with an adequate number of teachers.

No meaningful teaching-learning is possible unless trained teachers are physically present at school. It is impractical to expect quality education without this.

Need of the Hour: All round development and learning of every Indian child:

Students should get time for various other activities that **enable their all-round development** and make them better human beings. At the stage **of development of cognitive skills**, students need to be given full freedom.

- **Life education, value education, skill building and experiential learning** should become a major part of their education contributing to bringing out the best in each child.
- A habit of **visiting libraries and learning** should be encouraged.
- Learning should be provided with a **local context for enabling a child** to build up her knowledge with much ease and understanding.
- India is a diverse country and therefore, **learning needs are also diverse** which needs to be addressed accordingly.

Conclusion:

The RTE aimed to provide a **framework for private schools** to supplement the efforts of the state to uplift disadvantaged sections of society through the means of education.

We need to **act immediately** to address the gaps in the implementation of the law. The **future of our children depends on it**.

The most important **social reason for drop-out** is **lack of awareness** of the importance of school education and of the fact that education is **now a legal right**.

Ironically, **education is the most important instrument for creating this awareness**. Thus, education is a **quintessential example** of being vested with **intrinsic as well as instrumental value** being both the means and the end.

4. THE NATURE OF DISSENT

Introduction:

The **Right to Dissent** is an important addition of **expressing one's view**, and on many of its most important constituent elements.

It will **enable practitioners and citizens** to claim their rights and participate more effectively in the **project of democracy**.

Disagreeing with each other is a **fundamental human trait**. There is not a single individual who does not disagree with something or the other all the time.

THE RIGHT TO DISSENT

A guide to international law obligations to respect, protect and fulfill the right of all persons to participate in public affairs by engaging in criticism, opposition and dissent.



Context:

The quick arrest of academicians, human rights activists' journalists and thinkers by the Maharashtra police in connection with **the Bhima-Koregaon violence** has brought out an **interesting remark** from the Supreme Court of India.

The apex court said, **Dissent is a safety valve for democracy. If this safety valve is not allowed to function then the pressure cooker will burst.**

Meaning of Dissent:

Dissent means "a strong difference of opinion on a particular subject, especially about an official suggestion or plan or a popular belief".

India's constitutional democracy is predicated on the people's right to call state power to account.

Even at Household level also, there is **no family without dissent** between parents and the children, or between the siblings. A family which learns to deal with dissent rather than authoritatively dismissing it is a **more harmonious family**.

Dissent is the safety valve of democracy: Supreme Court:

Recently, while hearing a petition on the **ban of protest** on the Jantar Mantar in New Delhi, the SC held **that Right to peaceful protest is the fundamental right guaranteed under the constitution.**

The constitution under **Article 19(1)(a) provides for freedom of speech and expression** and also under **Article 19(2) provides for reasonable restrictions on such freedom.**

This particular right is also subject to reasonable restrictions in the interest of **sovereignty and integrity** of India, as well as **public order**.

A distinguishing feature of any democracy is the space offered for legitimate dissent, which cannot be trampled by any executive action.

Thus, the Court recognises that **legitimate dissent is a distinguishable feature of any democracy.**

Also observed that, every individual or a group of individuals, whether they are minority or poor or marginalised, have the right to express their dissent to the government policies and fight their social circumstances.

Protest strengthen representative democracy by enabling direct participation in public affairs where individuals and groups are able to.

Right to Dissent: Also promoted by International Institutions:

Dissent involves the exercise of individual and collective rights of expression, association, assembly, and participation in public affairs.

These freedoms encompass rights to receive and impart information, inspire debate, and influence decision-making about issues of public concern.

Article 7 of the Declaration on Human Rights Defenders explicitly recognises that 'Everyone has the right, individually and in association with others, to develop and discuss new human rights ideas and principles and to advocate their acceptance'.

Despite **legal duties imposed on States** to respect, protect and fulfil the rights to dissent and protest, these rights are routinely misunderstood and increasingly violated, with dissenters facing dire consequences including arrest, imprisonment, displacement, disappearance, and death.

Ethics of dissent:

The importance of dissent is not just that it is **good for democracy**. There is also a **fundamental ethical principle** involved in dissent

Any society which muzzles dissent is acting unethically.

- The first ethical principle is related to **non-violence**, a principle which is so integral to the **unique Indian practices of dissent** from ancient times to Gandhi and Ambedkar.
- The second ethical principle is that the worse off in a society have a **greater right to dissent and protest** even when the more privileged may not agree or sympathise with that dissent.
- **Social dissent is a necessary voice** for all those who are oppressed and are marginalised for various reasons. This is the only thing they have in a world which has denied them the **basic dignity of a social life**.

Buddha and Mahavira were **dissenters first** and philosophers next. Ramayana and Mahabharata are filled with stories of dissent.

Dissent is not just about criticism, it is also about **showing new perspectives**.

Conclusion:

The **course of democracy** anywhere in the world is defined by events that test the **resilience of democracy** and also add to it.

Indeed, dissent is the **quintessential part of democracy** and allows people to have their opinions and **to voice those without fear of intimidation**.

'Freedom of expression, freedom of association and the right to peaceful assembly are often compartmentalised and discussed individually, with little regard to their interdependence.

This **unique guide of Protests** provides activists, human rights defenders, jurists, NGOs, corporate actors, and government authorities with the tools and knowledge necessary to ensure rights, protect the lives and liberty of dissenters, enable meaningful **participation in public life, and promote the rule of law**.

The **philosophy of dissent and democracy** has also inspired our freedom movement and defines India's constitutional democracy, which is predicated on the **people's right to call state power to account, albeit within the constitutional framework**.

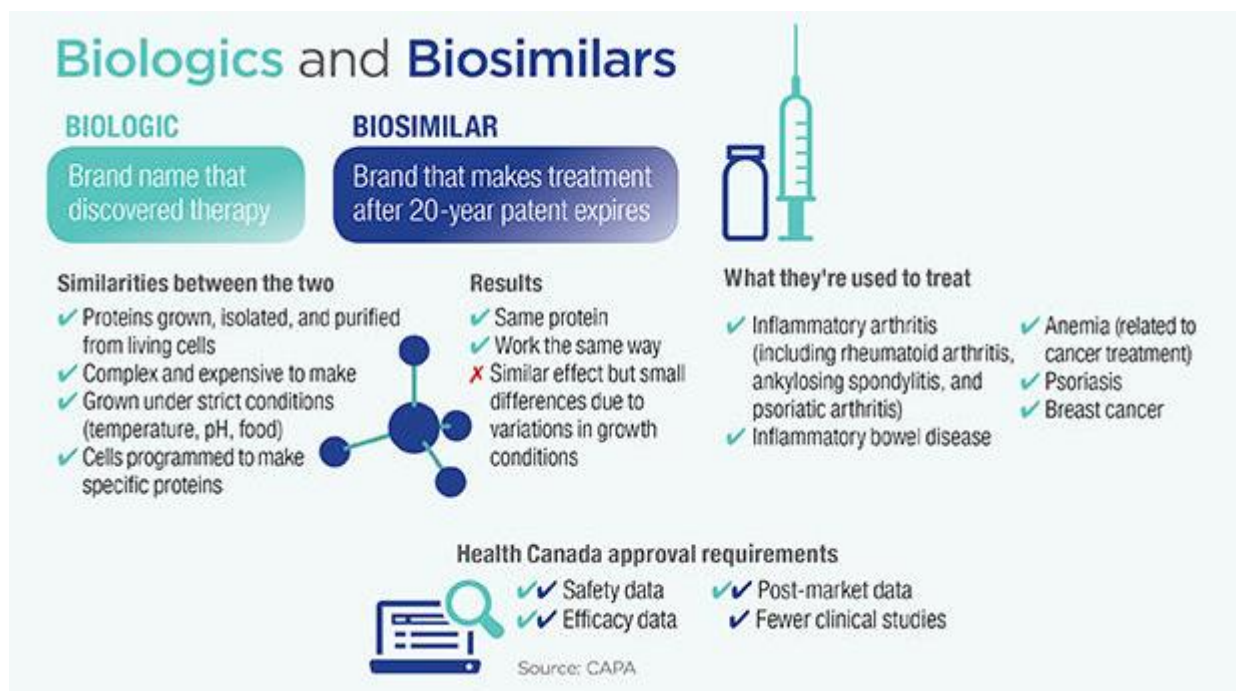
Thus, when we hear the **voices of dissent from the oppressed** and the **marginalised**, it is ethically incumbent upon those who are better off than them to give them **greater space and greater freedom to dissent**.

5. BIOSIMILARS NEED HUGE INVESTMENTS, LONGER TIMELINES

What are Biosimilars?

A **biosimilar** is a biologic **medical product** that is almost an **identical copy** of an original product that is manufactured by a different company.

Biosimilars are **officially approved versions** of original “**innovator**” **products** and can be manufactured when the **original product’s patent expires**. Reference to the innovator product is an integral component of the approval.



Difference between biosimilars and generics:

Biosimilars involve developing equivalent of **biological entity** while generics involve developing equivalent of a chemical entity-**the Active Pharmaceutical Ingredient**.

In case of biosimilars, biological entities being some ward different (and not as it is of replica), every organism **has to be engineered** to produce the same therapeutic effect while in generics, the copies of API can be generated

Bio-similars differ from generics – **in complexity**, in the **manufacturing processes** and in the data needed to demonstrate similarity for approval. The structure of Generic Simple and well-defined whereas for Bio-similar its **Complex with potential structural variations**.

Regulatory procedure to get approval for biosimilars is complex as compared to that of a generic.

Need of Biosimilars in India:

Due to enormous soaring demand for **generic drugs**, India’s pharmaceutical producers emerged as world market leaders in this sector and were a major business success story in the 2000s.

In the process, Indian producers made a **valuable contribution to reducing costs** and to **expanding access to life-saving treatments** for patients, both in emerging markets and in developed countries.

Recently there is a wave of consolidation among **pharma retailers**, stiffer competition from Chinese pharma manufacturers and an uptick in generic drug applications have combined to **put downward pressure on drug prices**.

It is imperative that India's pharmaceutical manufacturers **create new markets** to restore market confidence in their growth prospects.

Fortunately, **some positive moves in this direction:**

- There is a new push to produce more so-called **complex generics**.
- These are hybrid medicines that often contain **complex active pharmaceutical ingredients** (the part of the drug that produces its effects) or formulations, or routes of delivery.
- Things are still at an early stage in this segment but the signs are promising, with **Indian firms having succeeded in capturing 19% of the global market** in complex generics thus far.
- Another, they would be well-advised to pursue is to expand their footprint in the **biosimilars market**.
- Biosimilars are the **generic versions of biologics** medicines **made from animal or plant proteins** as opposed to chemicals.
- Biologics are notable for **targeting the underlying causes of diseases** as opposed to just the symptoms, with **fewer side effects**.
- Biologics are important **market disrupters** because they are transforming how we treat diseases, including certain types of cancer, rheumatoid arthritis, and multiple sclerosis.
- The growth in the biosimilars market is welcome from a human development standpoint because they are **more affordable** than biologics, the high cost of which often puts them out of reach of many patients.
- While it is encouraging to see Indian firms beginning to ramp up biosimilars production, there is a lot of room for additional growth. Biosimilars currently account for **just \$5 billion of the \$240 billion global market** in biologics.

Biosimilars: Targeted towards Non-communicable diseases (cancer, asthma, and arthritis):

- There is an **alarming spike across developing countries** in the prevalence of non-communicable diseases.
- To take one example, **diabetes is fast becoming an epidemic** in developing countries, with rates rapidly catching up with those of the developed world.
- In **India** also, with **69 million diabetics in 2015**, a number projected to exceed **100 million by 2030**, according to the World Health Organization.
- The **number of diabetics** across the South-East Asia region, which includes Bangladesh, India, and Indonesia, rose more than fivefold between 1980 and 2014, WHO has reported.
- Therefore, promoting the production of **complex generics and biosimilars** can have a positive development impact given how targeted they are toward treating **non-communicable diseases** such as cancer, asthma, and arthritis.

Conclusion:

Therefore, we can see that biosimilars industry can act as a **springboard for the pharma cos to innovate, excel and earn profit** and the same needs to be promoted at the earliest.

We need to **increase access** through **affordable pricing** and some of the drugs need to be under price control.

- It is increasingly clear that the segment of the pharmaceutical market where we will see **demand grow the fastest** in the coming years is products that **treat non-communicable diseases**.
- We should, therefore, strive to **promote strong, indigenous producers** of complex generics and biosimilars as this has **enormous potential to improve public health** in emerging markets.

- Governments can support growth in **production of complex generics and biosimilars** by clarifying the regulatory framework for them, which is still evolving in many countries.

However, at the same time, a **regulatory mechanism** needs to be put in place and **appropriate monitoring** needs to be done to ensure that unfair and unethical practices are abstained from in **preparation of biosimilars**.

6. ADDRESSING SOIL LOSS

Introduction:

India's land area is about **2.5 per cent of the global land area**, and it supports **more than 16 per cent** of the total human population along with **around 20 per cent of the global livestock population**.

Clearly, the pressures of constantly increasing production have in turn resulted in a **persistent decline in soil fertility**, a major challenge that Indian agriculture is currently facing.

With rising population, limited availability of agricultural land, small land holdings and declining soil fertility, India is under **serious threat of losing** its food surplus status in the near future.

According to estimates, the **demand for food grain is expected to increase from 192 million tonnes in 2000 to 355 million tonnes in 2030**.

Farming Methods that Reduce Soil Loss



Strip Cropping

Groundcover plants such as grasses are planted in strips between fields of crops. The strips of groundcover soak up rain and slow runoff.



Terracing

Step-like terraces are built on slopes. They prevent runoff from rushing downhill and carrying away the soil.



No Till Planting

Seeds are planted in the ground without first tilling (plowing) the soil. Dead plants from the previous crop remain on the ground. Their roots hold the soil in place.



Windbreaks

Rows of trees are planted between fields. The trees slow down the wind and reduce wind erosion.



Contour Cropping

Crops are planted in curving rows to follow the contour of hills. This slows runoff and reduces erosion.



Cover Crops

Fields are planted year-round, even in seasons when crops don't grow. The plants cover the soil and hold it in place.

Present Context:

As the rains abate in Kerala, the loss of lives and the devastation of infrastructure and crops is apparent. However, rebuilding is planned, what is often ignored is the **soil that has been washed away**.

Roads and houses will be rebuilt, and crop losses compensated partially through insurance, the **gradual loss of soil productivity** can have a lasting impact on the **local economy**.

Soil degradation due to Flooding:

Soil degradation due to flooding is a serious concern. **A 2014 review of soil degradation in India** by multiple institutions shows that an estimated **14 million hectares suffer soil degradation due to flooding annually**.

The **impact of floods on soil** was also studied in detail following the **2009 floods** in North Karnataka, which killed over 170 people and caused an estimated **loss of over ₹16,500 crore**.

Reports Estimated the Loss:

Researchers from the **National Bureau of Soil Survey and Land Use Planning (NBSS&LUP)** and other institutes estimate that **13 flood-hit districts** lost 287 million tonnes of top soil and soil nutrients across 10.75 million hectares of farmland.

Under market prices, the replacement of nutrients such as **nitrates, phosphates and iron** would have cost ₹1,625 crore, while another ₹853 crore would have been spent **on replenishing organic material** lost.

To recover and replace would take a **“considerable” amount of time**, and a steadfast programme of recovery.

A soil profile of a few affected districts, done under **the State’s integrated watershed scheme**, shows large swathes of these areas having “shallow or very shallow” soil depth, organic carbon deficiency, and low productivity of land.

However, not all floods are bad for the soil, as seen in the **oft-occurring floods** along the banks of the **Ganga, Kosi, Brahmaputra** and other rivers taking birth in the Himalayas.

There, the gushing river emanating from the mountains carries with it **loosened alluvial soil**, and not only washes over farmlands, but also **replenishes flood plains with fertile soil**.

Declining Soil Fertility: A serious threat:

Apart from natural factors such as floods, volcanoes and earthquakes, a number of **human-induced factors** such as deforestation, ill management of industrial wastes, overgrazing by cattle, and urban expansion, are also **responsible for the loss of soil’s productive capacity**.

Soil is the principal medium of plant growth for providing nutrients in adequate manner. At the dawn of the civilization, agriculture based sedentary civilizations have been grown up in fertile soil of the river.

Over time, with the **increase of population and food demand**, methods of agriculture and stress on soil have been accelerated simultaneously because of **mismanagement of soil fertility**.

Over the years, increasing pressure on limited agricultural land in India has resulted in **overuse of chemical fertilisers** on soil, excessive tillage, jettisoning of age-old organic soil revival practices and **lack of appropriate crop rotation**.

This has resulted in **soil degradation** and **loss of fertility**, which are emerging as major challenges for Indian farmers.

Therefore, **declining soil fertility** has become a major threat in **agricultural productivity and agro-economic scenario**. India is under serious threat of losing its food surplus status in the near future.

Conclusion:

Soil, which has taken **thousands of years to form** through natural processes and through recent inputs by farmers, is being swept away, to be dumped in reservoirs or in the sea.

There is **no comprehensive scheme** for recovery, and the effect of the floods is still visible on the ground. At regional level, by following below steps can retain the soil fertility:

- **Vegetation:** The simplest and **most natural way to prevent erosion** is through planting vegetation. Plants establish root systems, which stabilizes soil and prevents soil erosion.
- **Geotextiles:** Using geotextiles is an **effective method** because it also stabilizes soil. When used in **conjunction with growing vegetation**, it is even more effective. There are three main types of geotextiles: woven, nonwoven, and coir.
- **Mulch/Fertilizer:** Applying a layer of mulch to the soil top allows the soil to slowly soak up water, as it **protects against rain impact**, and **restores pH levels** helping with erosion prevention.
- **Retaining Walls:** **Retaining walls can be built** around the area of erosion to prevent water runoff. Runoff water leads to further erosion, and if used with other methods, retaining walls can be a **very effective way to prevent soil erosion**.

Way Forward:

However, in south and central India, floods wash away **rich, weathered soil**, which are deposited in reservoirs or as sand bars along the river bed or in the sea. Any **rehabilitation programme** must consider this lost soil.

Organic matter plays a key role in **maintaining soil fertility** by holding nitrogen and sulphur in organic forms and other essential nutrients such as potassium and calcium. The loss of organic matter is accelerated by frequent tillage.

The need of the hour is **to educate farmers** in other regions as well about what they can do to **improve the health of their nutrient-depleted soil** by following practices such as crop rotation, and using organic manure boosters such as cow dung and dried leaves.

7. FOR A WORLD FREE OF CHEMICAL WEAPONS

Context:

America's top general said they involved in "**routine dialogue**" with President Donald Trump about **military options** should Syria ignore Washington's warnings against **using chemical weapons** in an **expected assault** on the enclave of Idlib.

The White House has warned that the United States and its allies would **respond "swiftly and vigorously"** if government forces used chemical weapons in Idlib.

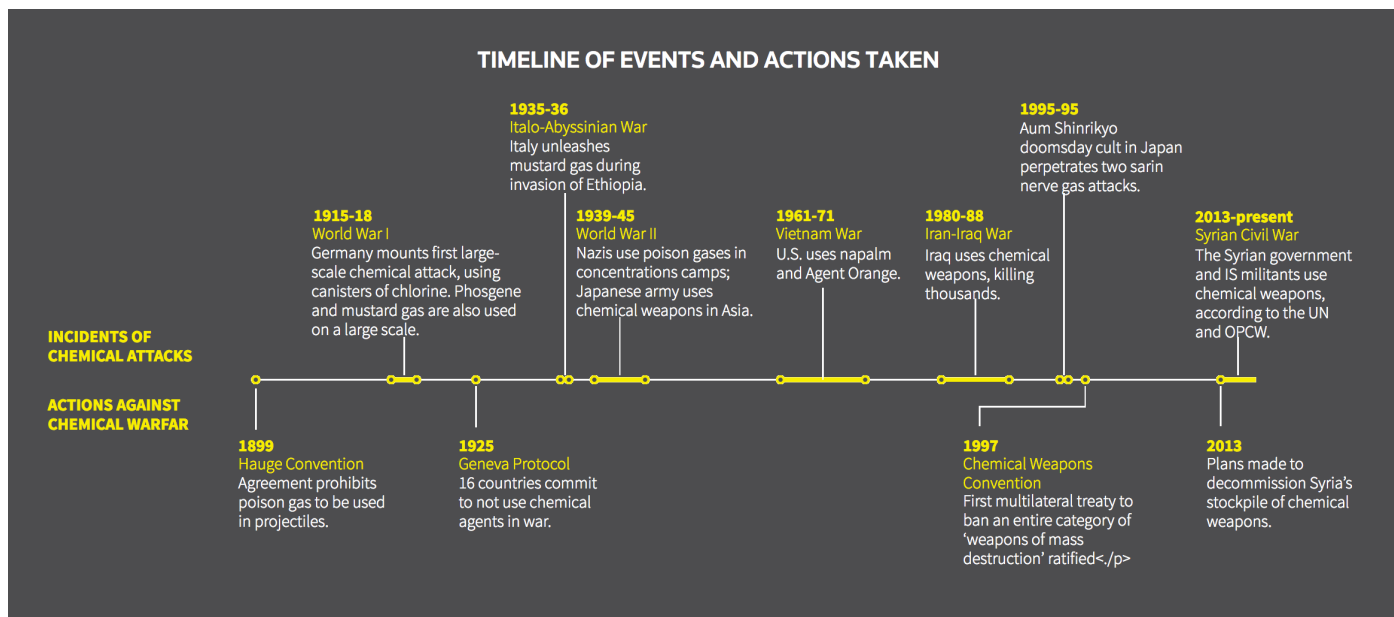
President Donald Trump has **twice bombed Syria** over its **alleged use of chemical weapons**, in April 2017 and April 2018.

Introduction: Chemical Weapons Convention:

The Chemical Weapons Convention Act was enacted in 2000 to give effect to the **Convention on the Prohibition of the Development, Production, Stockpiling and use of Chemical Weapons** and on their Destruction signed by the government on January 14, 1993.

The success of the Chemical Weapon Convention is the result of **collaborative efforts** of the States Parties, the chemical industry, the community of scientists and civil society, working in **tandem with the OPCW**.

The world faced **daunting challenges** with **discovery of new toxic molecules**, advancements in deployment and dissemination techniques and “**emergence of non-state actors** are among the important developments that call for greater vigilance and for renewing our efforts”.



Chemical Weapons Convention Act:

The Act defines chemical weapons and empowers the Centre to set up a **National Authority to act as the “national focal point”** for effective channel for communication between groups, organisations and other state parties on matters relating to the Convention and for fulfilling the **obligations of the country**.

The definition includes in its ambit “any equipment” specifically **designed for employing chemical weapons**.

The Act defines **chemical weapons** as toxic chemicals, including munitions and devices, specifically designed to cause death or other harm.

National Authority: As a channel of communication:

The importance of the work of **National Authorities** cannot be overemphasised, as they are the **key players responsible** for ensuring State Parties’ compliance with the Chemical Weapons Convention

The Authority’s functions include **regulation and monitoring** the development, production, processing, consumption, transfer or use of toxic chemicals or precursors as specified in the Convention, among others.

The Authority is also empowered to **issue directions** and even close down facilities which violate the Convention.

It can communicate with other countries to **seek or give assistance and protection against the use of chemical weapons**.

Chemical Weapons Convention (CWC):

The Chemical Weapons Convention (CWC) is a **multilateral treaty** that bans chemical weapons and requires their destruction within a specified period of time.

The CWC is implemented by the **Organization for the Prohibition of Chemical Weapons (OPCW)**, which is headquartered in The Hague. OPCW won the 2013 **Nobel peace prize**.

The CWC is **open to all nations** and currently has 193 states-parties. Israel has signed but has yet to ratify the convention.

Three states have neither signed nor ratified the convention **are Egypt, North Korea and South Sudan**.

The OPCW receives states-parties’ declarations detailing chemical weapons-related activities or materials and relevant industrial activities.

After receiving declarations, the OPCW **inspects and monitors states-parties’** facilities and activities that are relevant to the convention, to **ensure compliance**.

A world free of chemical weapons means two things:

- (a) That the existing stockpile of chemical weapons is irreversibly destroyed and
- (b) Re-emergence of chemical weapons is scrupulously prevented.

Free availability of raw materials and **enhanced access** to technical knowhow through the internet are factors which help subversive elements to craft chemical weapons with comparative ease.

Emergence of non-state actors further exacerbates the situation.

Way Forward:

Remote sensing technology, artificial intelligence, and unmanned aerial systems, may ostensibly appear to have little relevance to **preventing the re-emergence of chemical weapons.**

The need for science and scientists to support the CWC and its norms will only intensify.

New scientific discoveries have the potential to **both complicate and assist** the mission of the OPCW and we cannot, nor should we want to, stifle and restrict innovation.

We must recognise where new science can help fulfil **our mission of a world free of chemical weapons.**

Looking to the Royal Society of Chemistry and other learned scientific societies, we rely upon your **insights, advice, and contributions to ensure science is a force for human benefit that works to make the world a better place.**

8. POST OFFICE SOLUTIONS: THE CHALLENGES FACING INDIA POST PAYMENTS BANK

Context:

Prime Minister Narendra Modi launched a **payments bank of the Department of Posts** that will take banking to the **doorstep of every citizen** through an unmatched network of post offices and almost **3 lakh postmen and 'Grameen Dak Sewaks'**.

The **India Post Payments Bank (IPPB)** will be like any other banks but its operations will be on a smaller scale **without involving any credit risk.**

It will carry out most banking operations like accepting deposits but **won't advance loans or issue credit cards.**

INDIA POST PAYMENTS BANK

भारतीय डाक
India Post

- 1.54** Lakh Post Offices as Payment Bank Branches
- 1.7** Post Men to give banking at your door step
- 5000** ATMs
- Towards World's Largest Bank
- Game Changer in Financial Inclusion

The payments bank will **accept deposits of up to Rs 1 lakh**, offer remittance services, mobile payments/transfers/purchases and other banking services like ATM/debit cards, net banking and third-party fund transfers.

Deposits in any account that **exceed ₹ 1 lakh** would be automatically converted into post office savings account.

The **government owns 100 per cent in the IPPB**, which will offer products and services through multiple channels such as counter services, micro ATMs, mobile banking app, messages and interactive voice response. It will initially have 650 branches and 3,250 access points in post offices across the country.

About India Post Payments Bank (IPPB):

IPPB will also **facilitate digital transactions**, and help deliver the benefits of schemes such as Pradhan Mantri Fasal Bima Yojana, which provide assistance to farmers.

Enumerating the benefits of IPPB, government mentioned that it will enable money transfer, transfer of government benefits, bill payments and other services such as investment and insurance. Postmen would deliver these services at the doorstep.

India Post Payments Bank (IPPB) is **offering 4% interest** to its savings account customers. According to **RBI guidelines**, one can hold a **maximum of Rs 1 lakh** in a savings account of a payments bank.

IPPB is currently **not offering** its customers an ATM or debit card. Cheque book facility is **not available**.

Account holders can also use the mobile banking app for checking balance, statement, bill payments and for online transfers.

There is no cap on the number of withdrawals in a month. You can make unlimited deposits in a month, subject to the Rs 1 lakh limit.

IPPB account holders will be **issued a QR Card** with a unique QR code. The QR card in an ATM since it is not an ATM card.

Funds exceeding Rs 1 lakh in the regular savings account can be transferred to the account holder's linked Post Office Savings Account (POSA).

Carrying a **QR (Quick Response) code**, IPPB's new QR card does away with the necessity of both ATM and debit cards for cash and digital transactions.

The QR card is very simple to use. we don't need to remember your account number or any password. The postman will **simply scan your fingerprint, QR code and make the payment.**

Challenges that have to resolve in Payments bank operation:

A big challenge facing the new public payments bank is whether it can manage to earn the profits required to **survive as a standalone business entity**.

Given the severe **restrictions imposed by the Reserve Bank of India** on how payments banks, in general, can employ their funds, the odds seem to be stacked against the IPPB at the moment.

To generate revenues, it plans **to charge fees on money transfers** and other financial services while investing idle customer deposits in safe government securities in order to earn interest.

The IPPB is also likely to face **stiff competition from private companies**, which are generally more nimble in adapting to business realities and far more customer-friendly compared to the government-owned large organisations.

With **increasing competition**, the IPPB's revenues and margins are also likely to come under pressure.

However, another important challenge needs to be overcome: **The lack of internet and mobile services literacy** among the rural population. Proper implementation of **BharatNet** will solve the problem.

What basic essentials Payments Bank have?

Payments Bank will provide a **limited range of products** such as acceptance of demand deposits and remittances of funds.

They will **not perform** the function of lending money in the form of loans. **Technology** will be extensively used to add value.

These banks will have a **wide network of access points** particularly in remote areas. They will supplement their own network with **business correspondents** and even depend on network provided by others.

Conclusion:

In today's digital era, telegrams and post cards are no longer used. But **India Post** has a **vast infrastructure** already in place and a **very good rural network**.

IPPB could be one of the final pieces in the **jigsaw of financial inclusion** for the entire country.

Besides the 1.5 lakh post offices, they also have a network of temporary post offices basically one-person post offices that take care of the **last-mile connectivity in rural areas**, adding that financial institutions both in the private and public space cannot hope for a partner with a **better reach in rural areas**.

The Prime Minister said that **3 lakh "dak sevaks"** would be the key to provide **financial services** to every home, every farmer and every small enterprise in the villages and expressed confidence that IPPB shall reach **over 1.5 lakh post offices** across the country within the next few months.

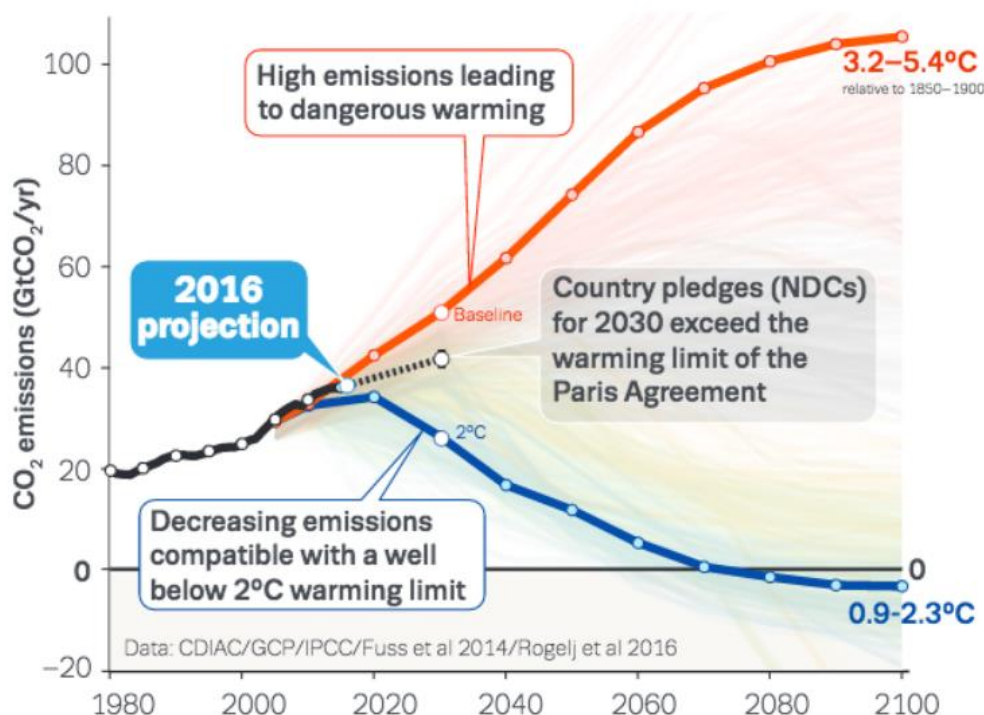
If it succeeds, the **new payments bank** could usher in a **new era of rapid financial inclusion across rural India**. IPPB will be a **game changer** for **rural and suburban India**.

9. CLOUDY FORECAST: ON CLIMATE CHANGE

Context:

The conference of the **UN Framework Convention on Climate Change** in Bangkok last week, that was to **draft a rulebook** for the **Paris Agreement** ahead of a crucial **international conference** in Poland in December, ran into predictable difficulties over the issue of raising funds to help poorer nations.

Some developed countries led by the U.S. which, under the Trump administration, has **rejected the agreement** are unwilling to commit to sound rules on raising climate finance.



Global CO₂ emissions since 1980 (solid black) and country pledges under the Paris Agreement (dashed) compared to a high emissions scenario (orange) and a scenario compatible with limiting warming to 2°C above pre-industrial levels (blue). Source: data from Le Quéré, C. et al. (2016) based on Rogelj et al, (2016); infographic can be found [here](#).

Background:

At **COP 21 in Paris**, on 12 December 2015, Parties to the UNFCCC reached a **landmark agreement** to combat climate change and to accelerate and intensify the actions and investments needed for a **sustainable low carbon future**.

Under the **pact concluded in Paris**, rich countries pledged **to raise \$100 billion a year by 2020** to help developing countries **reduce their greenhouse gas (GHG) emissions** and aid populations to cope with **extreme events** such as floods, droughts and storms.

However, Mr. Trump in June last year announced his decision to **withdraw from the Paris deal**, saying the accord would have cost America trillions of dollars, killed jobs, and hindered the oil, gas, coal and manufacturing industries.

United States of America (USA) is the **second largest Greenhouse Gas (GHG) emitter** presently.

However, if **cumulative historical emission** is considered, USA would be largest GHG emitter.

So, its withdrawal will affect control of **cumulative global GHG emissions**. It will also affect the availability of international funds for climate change, as USA was a contributor to climate finance.

India's Contribution to reduce GHGs:

In the pre-2020 period, India announced **its voluntary goal** to reduce the emission intensity of its Gross Domestic Product **(GDP) by 20-25 per cent from 2005 levels by 2020**.

According to Biennial Update Report submitted by Government of India to United Nations Framework Convention on Climate Change (UNFCCC) in 2016, India has **achieved 12% reduction in emission intensity** between 2005 and 2010 and is on course to **achieve the voluntary goal by 2020**.

Government of India is implementing the **National Action Plan on Climate Change (NAPCC)** which includes **eight national missions** being implemented by various Ministries in specific areas:

- Solar Energy, Enhanced Energy Efficiency, Sustainable Habitat, Water, Sustaining the Himalayan Ecosystem, Green India, Sustainable Agriculture and Strategic knowledge for Climate Change.

Measures and Policies for Tackling Climate Change by India:

Under the Paris Agreement, India has submitted its **Nationally Determined Contribution (NDC) to the UNFCCC** outlining **Eight (8) targets** for 2021-2030, including

- To reduce Emission Intensity of its Gross Domestic Product **(GDP) by 33 to 35 percent by 2030 from 2005 level**,
- To achieve **about 40 percent cumulative electric power** installed capacity from non-fossil fuel-based energy resources by 2030 with the help of transfer of technology and low-cost international finance including from Green Climate Fund (GCF),
- To create an **additional carbon sink of 2.5 to 3 billion tonnes of CO₂** equivalent through additional forest and tree cover by 2030.
- The other targets pertain to sustainable lifestyles; climate friendly growth path; climate change adaptation; climate change finance; and capacity building and technology.

Till now, Emissions done by Developed Countries:

Those **emissions raised living standards** for their citizens but contributed heavily to the accumulated carbon dioxide burden, now measured at **about 410 parts per million of CO₂ in the atmosphere**, up from 280 ppm before the industrial revolution.

By trying to stall climate justice to **millions of poor people in vulnerable countries**, the developed nations are refusing to accept their responsibility for historical emissions of GHGs.

If scientific estimates are correct, the damage already done to the **West Antarctic Ice Sheet is set to raise sea levels**; a 2° Celsius rise will also destabilise the **Greenland Ice Sheet**.

Failed agriculture in populous countries will drive more mass migrations of people, creating conflict.

A deeper insight on all this will be available in October when the Intergovernmental Panel on Climate Change releases its **scientific report** on the **impact of a 1.5° C rise in global average temperature**.

India and China: should take Leadership Role:

There is **international pressure on China and India** to cut GHG emissions. Both countries have committed themselves to a **cleaner growth path**.

India, which reported an **annual CO2 equivalent emissions of 2.136 billion tonnes** in 2010 to the UNFCCC two years ago, estimates that the GHG emissions intensity of its **GDP has declined by 12%** for the 2005-2010 period.

As members committed to the Paris Agreement, China and India have the responsibility of climate leadership in the developing world, and have **to green their growth**.

Conclusion:

Obstructing the **transition to a carbon-neutral pathway** and preserving the status quo is short-sighted, simply because the losses caused by weather events are proving **severely detrimental to all economies**.

Developing countries need a **supportive framework** in the form of a **rulebook** that binds the developed countries to their funding pledges, provides support for **capacity building** and transfer of **green technologies** on liberal terms.

Incremental changes along with increasing contributions from **renewables** and improvements in **energy efficiencies** would not be sufficient.

There should instead be major changes in **technological innovation, behaviour, values and governance**. This is an unprecedented challenge for humanity.

This is the time for the world's leaders to demonstrate that they are ready to go beyond expediency and take the actions **needed to avert long-term catastrophe**.

10. MODERNIZING LAND RECORDS IN INDIA

Introduction:

India is one of the **fastest growing economies** in the world, but its growth potential has been compromised by **resource misallocation**, especially when it **comes to land**.

India is one of the **most land-scarce countries** in the world. The demand for land has accelerated with the increase in the pace of **industrialization and urbanization**.

Impact of poor land records:

Nearly **two-thirds of all pending cases in Indian courts** are related to property disputes.

NITI Aayog has said that such property cases take an **average of 20 years to settle**.

The result is that millions of Indians cannot use their **principal asset as collateral to borrow** from the formal financial system. The poor suffer the most.

A large proportion of **government land lies unused**. A large part of the unused land is high-value property in prime areas in major cities

Land hoarding by government agencies has **created artificial scarcity** and is one of the main drivers of **skyrocketing urban real estate prices**.

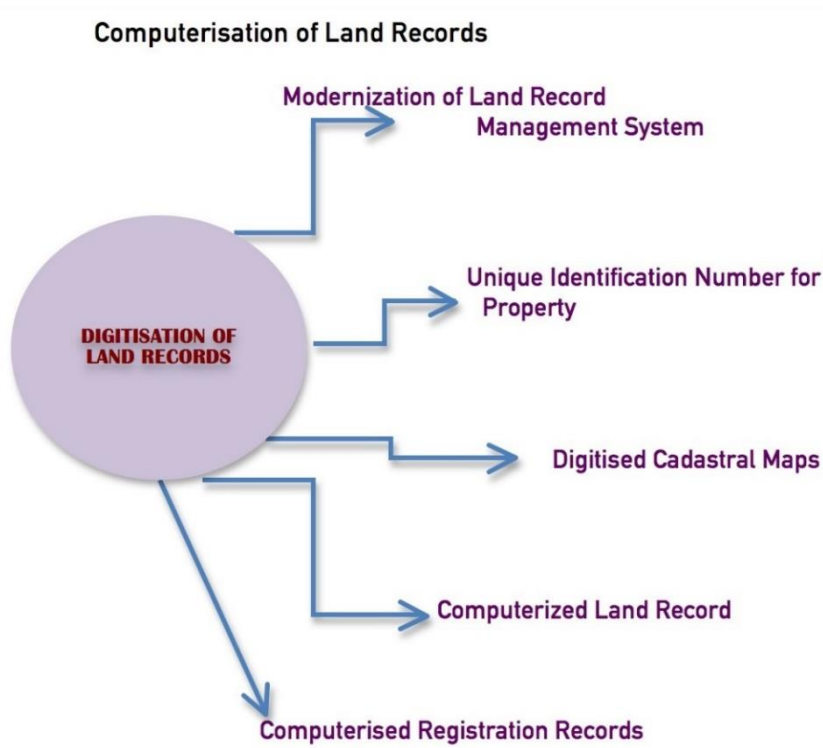
Reasons for non-availability of ownership data:

In India, we have a system of registered sale deeds and not land titles.

The Transfer of Property Act, 1882, provides that the right to an immovable property (or land) can be transferred or sold only by a registered document.

These documents are registered under the Registration Act, 1908. Therefore, the **transaction gets registered, and not the land title.**

This implies that even **bona fide property transactions** may not always guarantee ownership, as earlier transactions could be challenged.



Land ownership is established through multiple documents maintained by different departments, making it cumbersome to access them

For example, sale deeds are stored in the registration department, maps are stored in the survey department, and property tax receipts are with the revenue department

These departments work in silos and do not update the data in a timely manner, which results in discrepancies. One has to go back to several years of documentation to find any **ownership claims on a piece of property, which causes delays.**

The cost of registering property is high and, hence, people avoid registering transactions

While registering a sale deed, the buyer has to **pay a stamp duty along with the registration fee.**

In India, stamp duty rates across states vary **between 4% and 10%**, compared to 1% and 4% in other countries. The **registration fee** is an additional 0.5% to 2%, on an average.

Under the Registration Act, 1908, registration of property is not mandatory for transactions such as the acquisition of land by the government, property leased for less than one year, and heirship partitions

To improve the quality of land records in the country:

The **Digital India Land Records Modernisation Programme (DILRMP)**, the erstwhile National Land Records Modernisation Programme seeks to improve the **quality of land records** in the country, make them more accessible, and move towards **government-guaranteed titles.**

A land title is a document that helps **determine land ownership**.

This will be achieved through **complete computerization of the property registration process and digitization of all land records**.

Digital India Land Records Modernisation Programme (DILRMP):

The main aims of DILRMP are to usher in a **system of updated land records**, automated and automatic mutation, integration between textual and spatial records, **inter-connectivity between revenue and registration**, to replace the present deeds registration and presumptive title system with that of conclusive titling with title guarantee.

The DILRMP has **3 major components**

- Computerization of land record
- Survey/re-survey
- Computerization of Registration.

Benefits to citizens from DILRMP:

The citizen is expected to benefit from DILRMP in one or more of the following ways:

- **Real-time land ownership records** will be available to the citizen
- Since the records will be placed on the websites with proper security IDs, property owners will have free access to their records without any compromise in regard to confidentiality of the information.
- **Free accessibility to the records** will reduce interface between the citizen and the Government functionaries, thereby reducing rent seeking and harassment.
- Public-private partnership (PPP) mode of service delivery will further **reduce citizen interface with Govt.** machinery, while adding to the convenience
- **Abolition of stamp papers** and payment of stamp duty and registration fees through banks, etc. will also reduce interface with the Registration machinery
- With the **use of IT inter linkages**; the time for obtaining RoRs, etc. will be drastically reduced
- The **single-window service** or the web-enabled “anytime-anywhere” access will save the citizen time and effort in obtaining RoRs, etc.
- Automatic and automated mutations will significantly reduce the scope of fraudulent property deals
- **Conclusive titling** will also significantly reduce litigation
- These records will be tamper-proof
- This method will permit e-linkages to credit facilities
- **Market value information** will be available on the website to the citizen
- **Certificates based on land data** (e.g., domicile, caste, income, etc.) will be available to the citizen through computers
- Information on eligibility for Government programs will be available, based on the data
- **Issuance of land passbooks** with relevant information will be facilitated.

Conclusion:

India is one of the **most unequal countries** in the world. The **richest 1%** in India own **53% of wealth** compared to the richest 1% in the US who own 37.3% of the wealth.

Clear land titles will ease a lot of constraints from making it easier for the poor to borrow from the formal financial sector to **easing commercial land acquisition** for infrastructure projects instead of the misuse of eminent domain.

Reducing land market distortions is a key step towards making growth more inclusive and achieving double-digit growth.

Way Forward:

Solving the problem of wastage could **generate employment and pull masses out of poverty**, thereby aiding the economy to grow fast.

The need of the hour is a **comprehensive inventory of land resources** and usage patterns for all government branches.

Conclusive titling has been proposed to address issues with unclear land titles.

In this system, the government provides **guaranteed titles and compensation** in case of any ownership disputes. This will require several changes in existing laws that govern **registration and transfer of land**.

A **system of registered property titles** will have to be developed as the primary evidence of ownership. All existing land records will have to be updated to ensure that they are free of any encumbrance.

Information on land records, which is currently spread across multiple departments, will **have to be consolidated**.

11. DIAL A SERVICE**Context:**

After undergoing a series of rejections and reconsiderations, Delhi Government's programme for **'doorstep delivery' of public services** has finally been approved by the Lieutenant governor Anil Baijal who announced the decision.

Delhites can get **government documents** delivered to **their doorsteps by dialling 1076**. The government will roll out a scheme for delivering important documents like driving licences, caste certificates, new water connections to the citizens' doorsteps.

After months of debates, deliberations and rejections, the Arvind Kejriwal-led Delhi Government has launched its doorstep delivery scheme which **aims to deliver 40 public services to people's doorsteps in its first step**.

What is the home delivery of services scheme?

With the help of the service, citizens, by paying a **nominal fee of Rs 50**, will be able to issue and **retrieve important documents** right from the comfort of their homes.

FILE FACTS

- ◉ Paradigm shift in the way the government provides services and certification to citizens
- ◉ Third party attestation replaced by self-attestation
- ◉ Field verification restricted to rare cases and only by senior officials
- ◉ Emphasis on reducing delivery time and paperwork hassle
- ◉ Simplification of processes and forms aimed at eliminating corruption and to increase transparency
- ◉ Proposal to reduce time frame for delivery of certification from a maximum of 60 days to two weeks

**CURRENTLY ON OFFER ON THE DELHI GOVERNMENT'S E-DISTRICT PORTAL:**

- ◉ OBC Certificate, SC/ST Certificate, Domicile Certificate, Disability Card, Income Certificate, Solvency Certificate, Surviving Members, Death Order, Marriage Registration, Birth Order, Lal Dora Certificate

TIME BOUND

- ◉ The government proposes amendments to the Delhi (Right of Citizen to Time Bound Delivery of Services) Act
- ◉ Payment of compensation – automatic and compulsory – for delayed services
- ◉ Citizen charter shall be prepared by all departments within 30 days and updated constantly by the HoD
- ◉ For non-payment within prescribed time, citizen will be paid double



Skipping **long queues**, and the **unnecessary hassle**, citizens can now dial 1076 to avail the services.

After a request is placed, **Mobile Sahayaks (Mobile helpers)** will reach the applicant's doorstep to get the necessary details and documents which are needed.

The government will provide **40 public services, spanning eight departments** which vary from marriage registration, caste and income domicile to water connections, driving licenses, pension schemes, permanent IDs for disabled, land record reports and registration of construction workers.

The mobile sahayak will be equipped with all the **necessary equipment** for the process including biometric devices, camera and printer. Once the process is completed, the documents will be **mailed to the citizen's house**.

Hence, citizens will no longer have to rush to cyber cafes or stand in long queues just to get their documents uploaded and recorded.

Will it also check corruption?

According to many reports, Delhi government's **transport department** is the most corrupt in terms of middlemen and unrequited commission agents.

Also, people suffer wandering from one desk to another repeatedly but all in vain.

However, the scheme will put an **end to the inception of corruption** and people wouldn't have to waste their time and energy to make sure their work is done.

The government stated if the all goes well, the scheme will be expanded to the **provision of ration** which will be delivered at their doorstep curbing corruption considerably.

Right to Services Act:

The **introduction of Right to Services Act** in India has given a **powerful weapon** in the hands of citizens of India.

The era before its inception witnessed tormenting state of Government Departments where citizens had to go through unspoken hassles, corruption, delayed services with lack of transparency by some errant public servants with a sense of impunity in their Government Departments.

In consideration for growing incidents, complaints and to **introduce a statutory mechanism** that could control such activities, the Right to Public Services Legislation was enacted.

What is Right to Public Service Act?

The Right to Service Act contains **statutory laws and provisions** to ensure **time-bound delivery of public services to citizens of India**.

It also defines the **statutory mechanism to punish delinquent public officers** if they fail to deliver the requested service within a stipulated time.

It is a state legislation and states have complete discretion to adopt, implement and limit the Act in whatever manner they deem fit.

Currently, there are almost 20 states that implement this Act and represent the duty of their state towards their citizens by providing them **standard, quality, transparency and timely delivery of public services**, in addition to an enforceable **Grievance Redressal Mechanism**.

Madhya Pradesh was the first state to enact the **Right to Service Act** on 18th August 2010 and **Bihar** became the second to implement it on 25th July 2011.

At present, the list includes the names of Delhi, Punjab, Rajasthan, Kerala, Uttar-Pradesh, Uttarakhand, Himachal Pradesh, Odisha, Jharkhand, Haryana, West Bengal, Gujarat, J&K, Goa, Maharashtra, Karnataka, Chhattisgarh and Assam.

Recently, the **Manipur government** announced a **single-window services centre** in Imphal, to be operational from November, that will also include door-to-door delivery of government services

Several other states enacted similar laws to ensure delivery of services to residents.

Most states, however, have failed to **fully capitalise on the RSA's potential**, meeting with moderate to poor success rates.

Conclusion:

The **Right to Service Act** is considered to be one of the **most effective ways to reduce corruption in India**, enhance transparency in public sector operations and provide **public accountability**.

The movement to **curb corruption** has already commenced and the focus of this Act is to **adopt effective measures** for Redressal of public grievances against errant public officers.

In a country where **policy-making** has largely addressed itself to and focussed upon the **rural electorate**, the Delhi government's endeavour indicates a **recognition of the changing dynamics of new India**, where urban migration is fast reworking the rules of engagement between the metropolitan and the rural.

The **penalty is one reform**, but it is time to take some additional reforms that can help in ensuring that officers implement this policy.

Some of the states like Bihar and to some extent MP have already implemented a **package of reforms to ensure service delivery in government departments**.

The expectations of citizens from Government Departments were falling down but an introduction of Acts like Right to Information, Right to Service Acts, Lokpal Bills etc. have kindled their light of **beliefs on governance**.

12. PRISON OF PATRIARCHY: WHY INDIA'S FEMALE WORKFORCE PARTICIPATION IS SO LOW

Introduction:

India's female workforce participation is among the lowest in the world.

The **Economic Survey 2017-18** revealed that women comprise **only 24% of the Indian workforce**.

In fact, as India grows economically, the number of women in workplaces is declining steadily. This, even though the enrolment of girls in higher education courses is **growing steadily to 46% in 2014 from 39% in 2007**.

More than half of the women who would like a job, particularly those in rural areas, say they do **not have the skills required for the work they want to do** — for example, leatherwork or textile manufacturing. Further, the opportunities that exist need to be more unbiased.

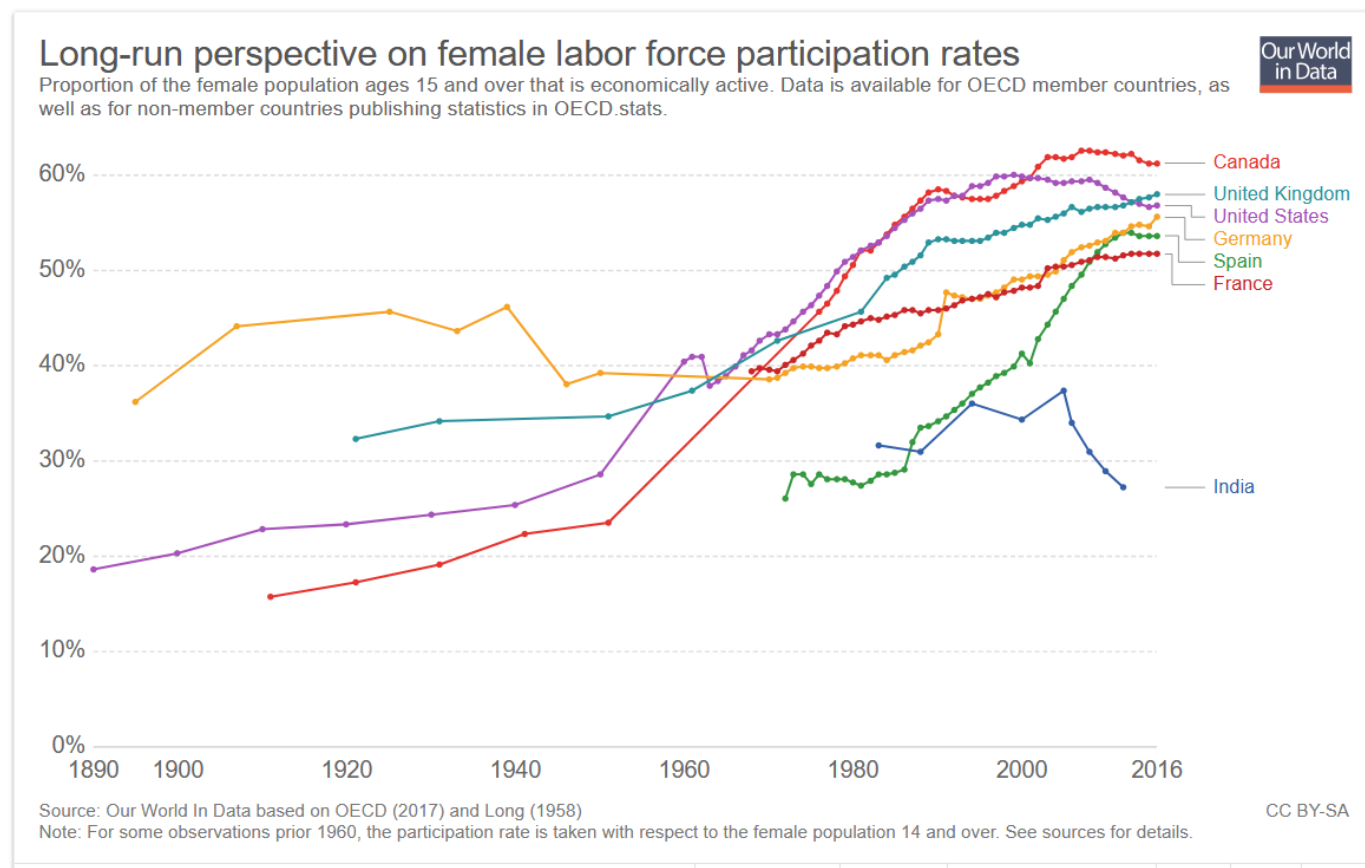
Percentage of Women in India's workforce:

Female labour force participation is a **driver of growth** and therefore, participation rates indicate the potential for a country to grow more rapidly.

However, the relationship between women engagement in the labour market and broader development outcomes is complex.

- The share of women in India's workforce has fallen dramatically from about **35% to 25%, since 2004**.

- It is much sharper, when one looks at the age group of 15 to 24. As per ILO, **India's female Labour Force Participation Rate (LFPR)** fell from 35.8% in 1994 to merely 20.2% in 2012. It has fallen for other age groups as well.
- It declined over time from 36% women being employed in 2005-06 to **24% of women being employed in 2015-16**.
- This decline is a cause for concern, but literature of developed countries says that this will improve naturally with time and development.



Reasons for Declining Participation of Women in Employment:

- It appears that there are some **non-economic, social and cultural factors**. When increase in family incomes are there, due to the cultural factors, women leave the work to take care of the family.
- One **big factor is maternity**. Many women who join the workforce are unable to re-join after having a child.
- The landmark legislation of 2017, which entitles a woman to **26 weeks of paid maternity leave** is becoming a big hurdle.
- As per a study by **TeamLease Services**, this increased cost for companies and this may **discourage** them from hiring women.
- 11 lakh to 18 lakh women** are likely to face difficulty in finding new jobs across 10 sectors this year. Because of ICT, **part-time jobs** from home are not giving the real picture.
- Concerns about safety and Harassment at work site, both explicit and implicit.
- Higher Education levels of women** also allow them to pursue leisure and other non-work activities, all of which reduce female labour force participation.
- Structural transformation of Indian agriculture** due to farm mechanization results in a lower demand for female agricultural labourers.
- When income increases, men allows Indian women to withdraw from the labour force, thereby avoiding the **stigma of working (cultural factors)**.

- Insufficient availability of the type of jobs that women say they would like to do, such as regular part-time jobs that provide steady income and allow women to **reconcile household duties with work**.
- **Social norms about household work** are against women's mobility and participation in paid work. Childbirth and taking care of elderly parents or in-laws account for the subsequent points where **women drop off the employment pipeline**.
- The **cultural baggage about women** working outside the home is so strong that in most traditional Indian families, quitting work is a necessary **precondition to the wedding itself**.

According to the reports, About 74 per cent in rural areas and about 70 per cent in urban areas preferred '**part time**' work on a regular basis while 21 per cent in rural areas and 25 per cent in urban areas wanted regular '**full-time**' work.

Conclusion:

Marriage is a career stopper for the majority of Indian women and **this cultural abhorrence towards women** working is a not-so-subtle way of ensuring that the escape routes out of a marriage are minimised, if not entirely closed.

The **female LFPR in Sweden is 88%** and one estimate is in India, the **GDP would go up by 20%**, if women matched men in workforce participation.

Social norms are alterable, and broader economic trends and government policies are what really matter.

Way Forward:

Firstly, there is a **need to generate education-based jobs in rural areas**.

- The state governments should make policies for the **participation of rural women** in permanent salaried jobs.
- The governments should also generate awareness to ***espouse a positive attitude towards women*** among the public since it is one of the most important impediments in women's participation in economic activities.
- **Local bodies**, with aid from state governments, should **open more creches** in towns and cities so that women with children can step out and work. The creches will **open employment opportunities for women**.
- **Supply side reforms to improve infrastructure** and address other constraints to job creation could enable more women to enter the labour force.
- Higher social spending, including in education, can lead to higher female labour force participation by boosting female stocks of human capital.

Initiatives such as **Skill India, Make in India, and new gender-based quotas** from corporate boards to the police force can spur a positive change. But we need to invest in skill training and job support.

Drawing **more women into the labour force**, supplemented by **structural reforms** that could help create more jobs would be a source of future growth for India. Only then would India be able to reap the **benefits of "demographic dividend"** from its **large and youthful labour force**.

13. POWER GAMES: ON ISSUES IN THE POWER SECTOR

Context:

The Supreme Court has ordered a stay on the Reserve Bank of India's February circular asking banks to **recognise loans as non-performing even if repayment was delayed by just one day, and resolve them within 180 days.**

If banks failed to comply with the RBI's new rules, these stressed assets had to be forced to undergo swift insolvency proceedings under the **new Insolvency and Bankruptcy Code (IBC).**

Recently, the Allahabad High Court refused to **grant relief to troubled power companies facing action from the RBI.**

The extent of power sector stress at the **systemic level** is well known. But the concern lies in the **dearth of possible solutions to resolve these stressed assets.**

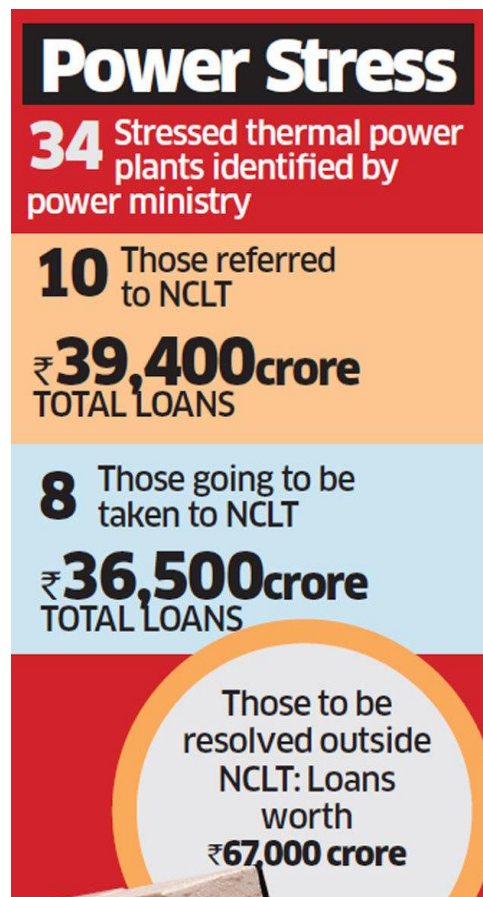
This, coupled with the urgency of lenders to find bidders, will lead to low realisation value and high haircuts for banks.

They classified **34 stressed thermal power plants** identified by the ministry of power based on non-availability of fuel supply agreements, absence of long-term PPAs (power purchase agreements), cost overrun, contractual disputes and weak financial strength of distribution companies (DISCOMs).

Consequence of SC stay order on RBIs Circular:

The Supreme Court's decision to intervene, however, will do **very little good in the long run** to either stressed power companies or their lenders.

- According to the **Association of Power Producers**, the Supreme Court's order will save stressed companies **producing 13GW worth of power** from being pushed to the doors of bankruptcy courts.
- Banks, too, will be happy as the reprieve will **help them delay the recognition of bad loan losses.**
- The apex court's decision to **overturn RBI rules** and transfer all pleas seeking exception from them to itself is clearly the **biggest challenge against the IBC.**
- It is likely to cause **significant uncertainty in the resolution of stressed assets** and undermine investor confidence in the bankruptcy process.
- The postponement of the Supreme Court's next hearing of the case to mid-November will send the signal that in contrast to hopes that **asset resolution under the new bankruptcy regime** would be done within a strict time frame, there are likely to be considerable delays in the resolution of stressed assets.
- Distressed power companies, and a number of other firms in the shipping, sugar and textile sectors, however, will be relieved as they are spared from **bankruptcy proceedings for now.**



Policy and regulatory issues in the power sector:

Power systems across the world are witnessing significant changes on account of **various external factors**. Climate change is leading to **increased power demand**, which is putting pressure on generators as well as grid operators.

It is also increasing the demand for **storage technology, demand response programs, and alternate pricing schemes**.

The troubles of power companies can be traced to **structural issues** such as the

- Absence of meaningful price reforms,
- Unreliable fuel supply and
- The unsustainable finances of public sector power distribution companies.

Banks, on the other hand, are unlikely to make much money out of these stressed assets until **these structural problems are sorted** adequately to attract investors.

National Electricity Policy: Need to be Re-visited:

The Standing Committee on Energy observed that development in the power sector has not been balanced.

While delicensing generation helped **increased generation activities**, the other segments (transmission and distribution) have not been given much attention.

The Electricity Policy does **not look into the issues** around clearances, land acquisition, continuance of old and inefficient plants, instability in FSA policies, and other regulatory challenges and delays.

It recommended **revisiting the Policy to address such issues being faced by the sector**.

The Committee also noted that banks have not observed due prudence while considering loans for power projects.

It recommended that the process of grant of loan, supervisory mechanism and its subsequent monitoring should be revisited.

Further, RBI should advise all commercial banks to **follow the credit rating system** proposed by the government to **assess the credit risk of infrastructure companies** and prescribe risk weight accordingly.

The Committee noted that SDR is **not always effective** as it does not address the issues that may have caused the project to become an NPA.

It recommended that a **change in management** (of the asset's promoter) should be considered only after it has been established that the **asset turned stressed** due to the decisions of the management.

Way Forward:

The **Parliamentary Committee** recommended that an **additional 180 days** beyond the timelines prescribed under RBI's 12 February circular may be allowed to commissioned **power projects** which have been commissioned before 12 February or have not been referred to NCLT.

Similar recommendations were made by **Standing Committee on Energy** earlier in March.

During this **additional period of 180 days**, it said, banks should undertake more **intensive monitoring** of the said assets and its cash flow to save it from turning non-performing.

Policymakers, not courts, **need to take charge and resolve these issues**.

According to a report released by the **Insolvency and Bankruptcy Board of India**, lenders could realistically expect to **recover less than a tenth of their dues** if stressed assets are to be liquidated.

To serve the growing needs of the economy for debt, equity, payment systems, and innovations in financial products and services it is required that **“regulatory reform is undertaken with much greater speed”**.

This could be attributed to the IBC’s overemphasis on the **speedy resolution** of bad loans over the **recovery of maximum value from stressed assets**.

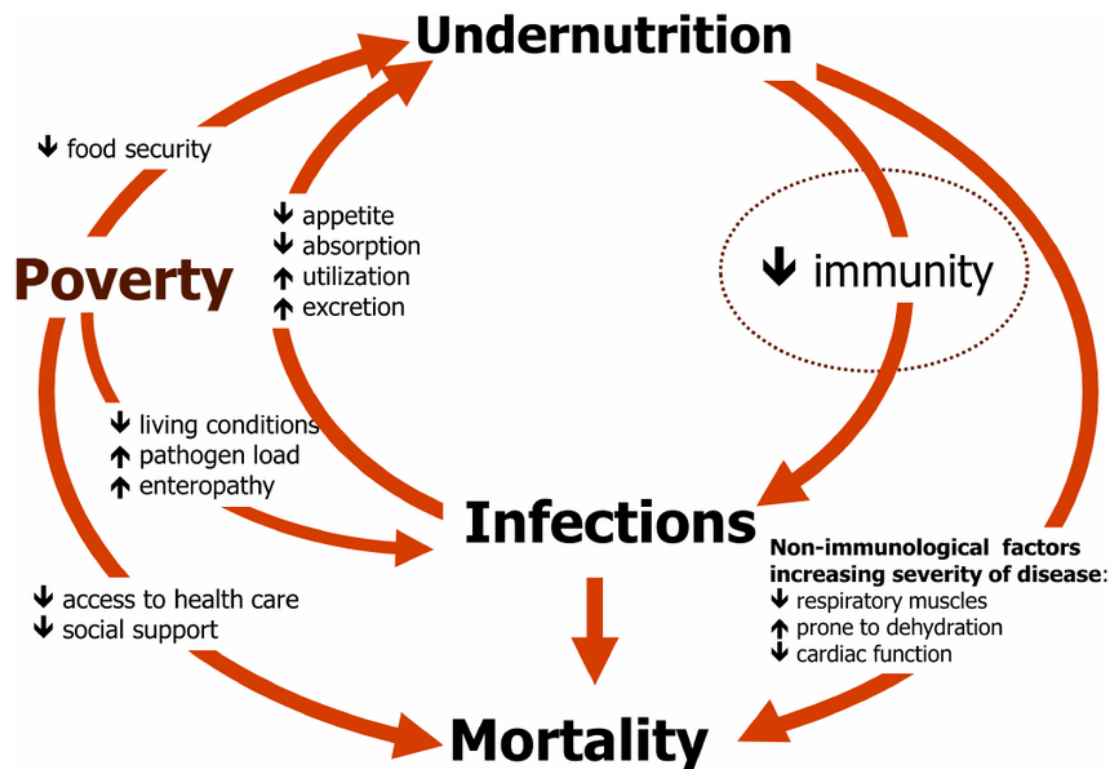
14. THE RIGHT AND HEALTHY WAY TO START A LIFE

Introduction:

The **largest number of malnourished children** in the world call India their home.

It is a country that fares poorly on many **nutrition indicators**. There are **19.8 million children in India**, under the age of 6, who are **undernourished**.

It is a well-known fact that the **foundation of a healthy life** is laid in **the first six years**.



Important indicators sum up the reality on the ground:

- **More than half (53.9%) of our girls** within 15-19 years have **low body mass index (BMI)**;
- **More than one-fourth (26.8%) of the women** within the age group of 20-24 are married before they reach 18;
- Only one in every five mothers (21%) has **full ante-natal care**;
- one in every two pregnant women (50.3%) within the age-group of 15-49 is **anaemic**; and
- only one-third (30%) of the mothers consume **iron and folic supplement during pregnancy**.
- According to data revealed by the **National Family Health Survey (NFHS- IV)**, 38% of children under the age of 5 are stunted (not attaining age-appropriate height), 21% suffer from wasting (not attaining age-appropriate weight), 36% are underweight and the **total immunization coverage in the country is at a poor 62%**.

Impact of Malnutrition:

For millions of children in this country, starting healthy is but a **distant dream**.

Irreversible damage can be caused by this:

loss of thinking abilities; underdeveloped motor skills, speech and physical growth; lack of concentration and inability to interact with other children and

Need not to mention reduced growth, lower immunity levels, higher morbidity rates and overall poor development.

Further analysis shows a grim picture:

- Only one in four children receives a proper health check from doctor or other health personnel within two days of birth;
- Only two in five children under the age of 3 are breastfed within an hour of birth;
- A little more than half of the children (54.9%) under the age of 6 months are exclusively breastfed; and
- Most alarmingly, only one among every 10 children (9.6%) within the age-group of 6-23 months receives an adequate diet.

In order to emphasize the importance of a right and healthy start to the lives of children, the Union government runs an extensive public health system network under the Integrated Child Development Scheme (ICDS).

This scheme addresses the needs related to health, nutrition and proper development of children in this age group, pregnant women and mothers who are nursing their young.

However, despite sustained efforts, ICDS has not been significantly able to improve the nutritional statistics for the country.

Small community of Birhors: Case study on Improvement of Nutrition:

Take the case of the **small community of Birhors, a nomadic hunting, gathering tribe**, living in a remote part of Koderma district of **Jharkhand**. Until about five years ago, they did not believe in immunization or in practising healthcare for the expectant mother or the newborn child.

When ICDS was initially introduced to the community, the anganwadi worker hired from an upper caste refused to even touch the children, thereby causing no major shift in attitude other than a plain disdain for the system itself.

It was only when the **Rashtriya Jharkhand Seva Sansthan (RJSS)**, a grassroots level non-profit supported by **Child Rights and You (CRY)**, advocated for a member of the community to be hired as the anganwadi worker for the centre, did some change begin to happen.

And even though there has been an **increased awareness about hygiene procedures**, vaccination is not such a feared experience anymore, and institutional deliveries are happening, there is still a long way to go for the children of this community to **attain optimal nutritional status**.

Two urgent needs of the hour:

On one hand, we need to **start building proper awareness** around the health and nutrition of the mother and the child.

On the other, we have to have the **infrastructure ready and working** with adequate **functional anganwadis**.

The supplementary nutrition centres *properly staffed and equipped* with provisions at every corner of the country, with **adequate resources earmarked** for the entire system to function seamlessly.

What is needed is a **holistic drive to overcome the socio-cultural barriers and systemic hurdles** to improve the health and nutrition outcomes of our children and women.

Conclusion:

The inter-generational cycle of health starts with a **healthy mother**.

It therefore follows that an undernourished mother will give birth to an undernourished child.

The right start to life is fuelled by a system **ensuring wholesome nutritive care** for the pregnant and lactating mother, which then gets extended to the child.

A healthy start from the **moment of conception is needed**, for both mother and child, comprising access to proper healthcare, nutrition and early childhood care.

Exploring **new models to address the structural and systemic issues** on a priority basis, learning from what has worked or not, and single-minded focus on implementation will be critical to **delivering better nutritional outcomes** and meeting the **Sustainable Development Goals**, to which India is a signatory.

This result, subsequently, in **sound physical, emotional and cognitive growth of a child**.

15. LETHAL FILTH: INDIA'S MANUAL SCAVENGING PROBLEM

Context: Delhi sanitation workers' protest:

The death of five young men who were employed to **clean a septic tank** in an upmarket residential community in New Delhi and five workers died in a septic tank in Odisha is a shocking reminder **that India's high-profile sanitation campaign** has done little to alter some basic ground realities.

Two days after the Prime Minister launched **Swacchata Hi Seva**, a national cleanliness drive, **safai karamcharis** (sanitation workers) from across Delhi will start their **own campaign against manual scavenging** to increase awareness and protest the deaths of five men in a city sewer last week.

More and more incidents are being reported of **workers dying in septic tanks**.

Sanitation has expanded along with urbanisation, but it has brought with it a **higher number of deaths** as workers clean septic tanks **manually**.

VISUAL EDIT

HOW TO END MANUAL SCAVENGING ON PAPER

In a bid to bury the shame of manual scavenging, are governments taking shortcuts or are people wrongly claiming to be manual scavengers?



1,82,505

Indian households identified themselves as manual scavengers in Census 2011



12,226

have been identified as manual scavengers by state governments (as on Nov 30, 2015)



7,346

manual scavengers have got one time cash payment since 2013*

* Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 (MS Act, 2013) came into force on Dec 6, 2013

Source: Ministry of Social Justice & Empowerment

Data regarding Manual Scavenging:

- **Socio-Economic and Caste Census (SECC)** released in 2015, states that there were around **18 million manual scavenging households in rural areas**.
- A government survey identifies 12,226 manual scavengers in 12 states. Most **septic tanks are emptied manually in Indian cities**.
- The **lack of proper safeguards** puts manual scavengers at risk of infections, which are occasionally fatal.

- Statistics show that **80% of India's sewage cleaners die before they turn 60**, after contracting various infectious diseases.
- The biggest challenge before the government is **to check on private firms**, which illegally engage people to clean sewers manually.
- Recently, Delhi Jal Board has prepared a **Standard Operating Procedure** for cleaning of sewers.

The National Policy on Faecal Sludge and Septage Management, 2017, states that employment of manual scavengers is illegal, but it does not suggest **mechanical alternatives to unclog septic tanks, drains and sewers.**

Available Provisions against manual scavenging:

- The workers are apparently asked to perform the **cleaning task** in violation of **Section 7 of the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.**
- Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013' came into effect from 6th December, 2013. This Act intends to achieve its objectives of **eliminating insanitary latrines, prohibition of employment as manual scavengers etc.**
- The act says **National Commission for Safai Karamcharis (NCSK)** would monitor implementation of the Act and enquire into complaints regarding contravention of the provisions of the Act.
- Under the provision, no person, local authority or agency should engage or employ people for hazardous cleaning of sewers and septic tanks
- **Mechanised cleaning of septic tanks** is the prescribed norm.
- A violation can be punished with two years of imprisonment or fine or both.

In spite of a well-funded programme such as the **Swachh Bharat Abhiyan** in operation, little attention is devoted to this aspect of sanitation.

India's sanitation problem is complex, and the absence of adequate toilets is only one lacuna.

The Swachh Bharat Abhiyan should make **expansion of the sewer network a top priority** and come up with a scheme for **scientific maintenance** that will end manual cleaning of septic tanks.

Conclusion:

The **practice of manual scavenging**, officially banned since decades in India, continues with impunity in several States.

The latest Socio-Economic Caste Census data reveals that **1, 80, 657 households are engaged** in this degrading work for a livelihood.

Maharashtra, with 63,713, tops the list with the largest number of manual scavenger households, followed by **Madhya Pradesh**, Uttar Pradesh, Tripura and Karnataka, as per Census data.

Mahatma Gandhi said that **"Everyone must be his own scavenger."**

"Open defecation free" not only means that there is no visible faeces in the environment, it also means that every household and public institution **uses safe technology to dispose of the same.**

Way Forward:

The **Social Justice Ministry**, which is in charge of this subject, mostly deals with the **issue of compensation post deaths** and rehabilitation of the handful identified as doing this job.

Ministries such as Housing and Urban Affairs should be looking into the **complete mechanisation of sewage cleaning**, which is the only way to eliminate the practice of getting people to clean it manually.

Bio-toilets: Bio-digester toilets are designed to convert human waste into **gases and manure**.

The **zero-waste biodigester technology** uses psychrotrophic bacteria to break down human excreta into usable water and gas. Once applied, the bacteria can work for a lifetime.

Waste from toilets are sent to a giant underground **bio-digester tank** where anaerobic digestion takes place.

The **best feature of this toilet** is that it **totally does away with manual scavenging**, is low on maintenance and installation cost and can be adapted to any geo-climatic conditions of the country.

16. SAVING RIVERS

DATA DIVE

STATE OF RIVER POLLUTION**30% sites have polluted water**

Of the 222 sites monitored by the Central Water Commission for water quality between 2012-13 and 2016-17, water quality at 67 locations was beyond the permissible limits. Out of the 67 sites, 14 sites fell in category I (severely polluted) and 12 sites fell under category II. This excludes Ganga and Brahmaputra, the two most important and polluted river basin systems

What is Biochemical Oxygen Demand (BOD)

The amount of dissolved oxygen that must be present in water in order for microorganisms to decompose the organic matter in the water. It is used as a measure of the degree of pollution. The BOD value is most commonly expressed in milligrams of oxygen consumed per litre (mg/L). If the BOD level is higher than 3mg/L, it is unfit for drinking

THE OTHER STORIES

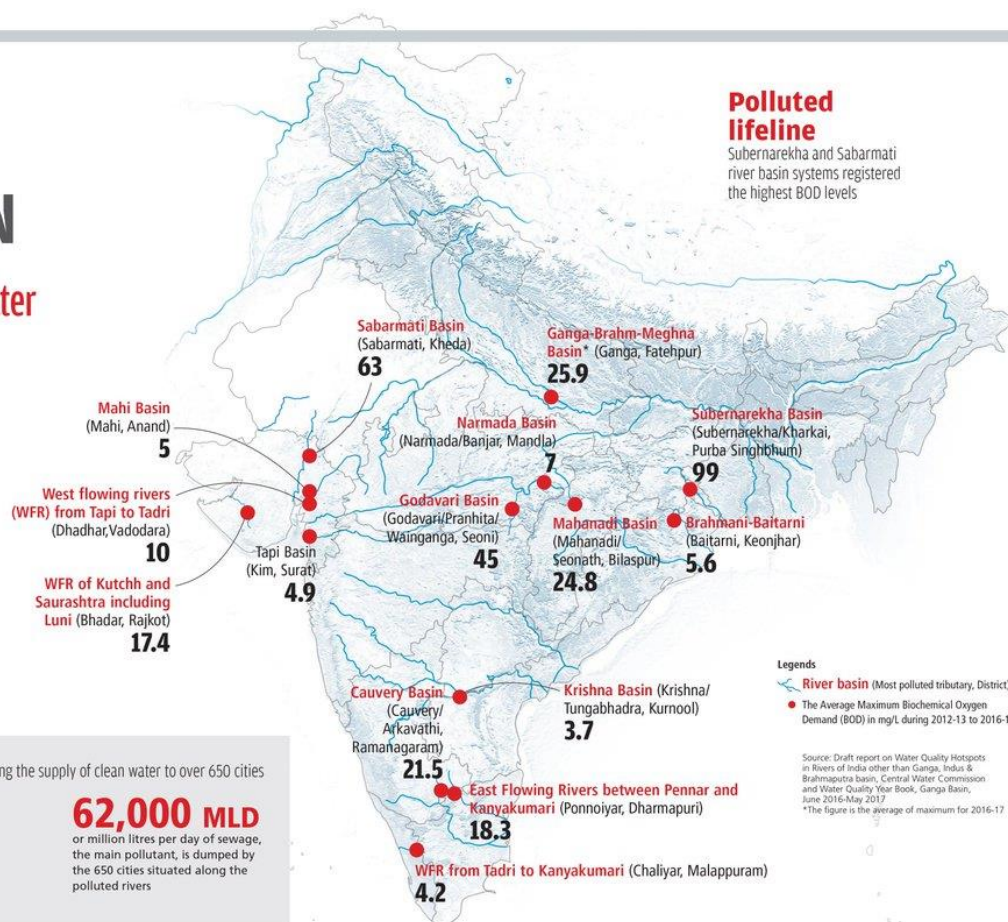
Rivers in distress | River pollution is threatening the supply of clean water to over 650 cities

275 rivers are polluted out of the monitored 445 rivers. It was 121 in 2009.

Source: SoI in Figures 2016

302 the number of polluted river stretches. It was 150 in 2009

62,000 MLD or million litres per day of sewage, the main pollutant, is dumped by the 650 cities situated along the polluted rivers

**Context: Assessment by Central Pollution Control Board (CPCB):**

Based on the recommendations of the **National Green Tribunal**, the CPCB last month apprised the **States of the extent of pollution in their rivers**.

The number of **polluted stretches in India's rivers** has **increased to 351 from 302** two years ago.

The number of **critically polluted stretches** where water quality indicators are the poorest has gone up to 45 from 34, according to an assessment by the **Central Pollution Control Board (CPCB)**.

The **Rs. 20,000 crore clean-up of the Ganga** may be the most visible of the government's efforts to tackle pollution, the CPCB says several of the river's stretches in **Bihar and Uttar Pradesh** are actually far less polluted than many rivers in **Maharashtra, Assam and Gujarat**.

These three States account for 117 of the 351 polluted river stretches.

Extent of Pollution:

The most significant **stretches of pollution** highlighted by the CPCB assessment include:

- The **Mithi river** from Powai to Dharavi with a **BOD** (Biochemical Oxygen Demand) of **250 mg/l**.
- The Godavari — from Someshwar to Rahed — with a BOD of 5.0-80 mg/l.
- The **Sabarmati** — Kheroj to Vautha — with a BOD from 4.0-147 mg/l and
- The **Hindon** — Saharanpur to Ghaziabad — with a BOD of 48-120 mg/l.
- In its compilation of polluted stretches in Uttar Pradesh, the **Ganga** with a **BOD range of 3.5-8.8 mg/l** is indicated as a 'priority 4' river.

Reasons behind the river being more polluted:

- **Rapid urbanisation** is widening the gap, since infrastructure planning is not keeping pace with growth in housing.
- There is **poor infrastructure** available in a large number of cities and towns located near rivers.
- **Managing sewage** requires steady **funding of treatment plants** for all urban agglomerations that discharge their waste into rivers, and also a **reliable power supply**.
- There is **failure** of several national programs **run by the Centre** for river conservation, wetland preservation and water quality monitoring.
- The **sewage and industrial effluents** freely flow into the rivers in several cities.
- Deficit between the sewage available and the volume generated along the polluted stretches is estimated at **13,196 million liters a day**.
- **Low priority** is accorded to the enforcement of **laws by SPCBs** and pollution control committees.
- River water at the barrage was **diverted to treatment plants** for water supply. Reports pointed out that 37 per cent of the sewage treatment plants (STPs) in Delhi were under-utilized as **they did not receive sewage** because of **lack of drainage system** in many areas.

Bio-Chemical Oxygen Demand:

BOD is the **amount of dissolved oxygen needed** (i.e. demanded) by aerobic biological organisms to break down organic material.

BOD is a proxy for **organic pollution**. If **BOD is higher, the worse is the river**. The health of a river and the efficacy of water treatment measures by the States and municipal bodies are classified depending on BOD.

When BOD is greater than or equal to 30 mg/l, it is termed as 'priority 1,' while that between 3.1 & 6 mg/l is 'priority 5.' **CPCB considers BOD less than 3 mg/l, an indicator of a healthy river.**

Conclusion:

The **cultural significance of the Ganga** is such that there's been greater focus on it but many more rivers are far more polluted.

A **2013 World Bank study** estimated that **environmental degradation** is costing India at least **\$80 billion a year**, of which losses to rivers form a significant part. This is indeed a **problem of catastrophic dimensions**.

Government should be to ensure that there was a **limit to the amount of water** that can be drawn **from the river**.

Way Forward:

The immediate plan should be to **expand the supply of treatment plants.**

Civil societies pressure on the Government is the vital aspect.

All liquid effluent discharge from the textile units and tanneries should be **brought down to zero** and it is to be pursued rigorously. Assistance to be given to industries to choose the **best technologies for recovery of waste waters for reuse.**

By adopting a **zero-waste lifestyle** that consists of "**Rethink, Reduce, Reuse, Recycle, Compost and Close the Loop (4R2C)**", we can limit our trash output and save tonnes of solid waste from ending up in landfills and rivers.

The **adoption of a river** can also be done as a part of **corporate sustainability responsibility** programmes organised together with the local communities with the support of local government agencies.

These measures are **urgently needed to revive India's many dying rivers**, protect its agriculture, and **prevent serious harm to public health** from contaminated water.

17. TEN YEARS ON, IN UNCHARTED WATERS

Introduction:

It was "**Lehman Weekend**". The moment in September 2008 when the 150-year-old investment bank **Lehman Brothers collapsed**, precipitating the worst global economic crisis since the 1930s.

The **East Asian crisis of 1997** caused a rethink on **full capital account convertibility** and **fixed exchange rates**.

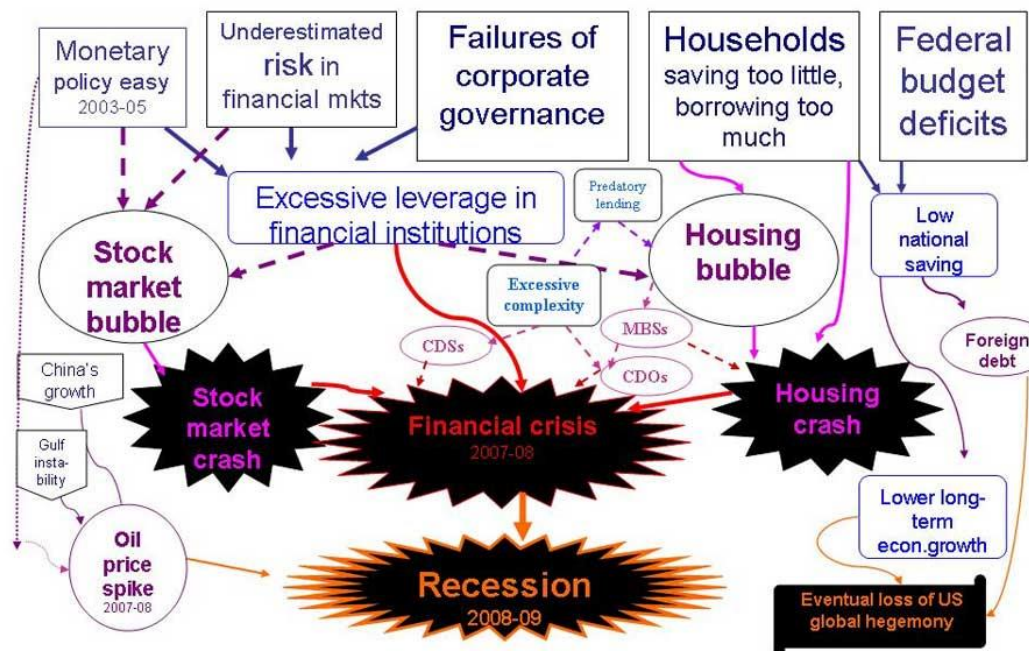
The Internet bubble and bust of the early 2000s led many to question the impact of **new technology on long-term productivity growth**.

The scandals in the **corporate world** through the 2000s in the U.S. provided grist for a **fresh debate on corporate governance**.

The crisis, which peaked in **early September 2008**, occasioned an enormous outpouring of scholarly papers, articles and books on the causes of the crisis and the lessons to be learnt. **Have these made the world any safer?**

Origins of the financial/economic crises

<https://www.hks.harvard.edu/fs/frankel/blog/images/Newmemberscong-Crisisorigins.jpg>



Causes for Global Financial Crisis:

The financial crisis was caused by a number of factors. However, in simple terms we can say, the crisis was caused by **banks being incentivized by deregulation to make risky home loans**, which were then **repackaged as overvalued** and overrated assets, which were then speculated on by banks and investors causing “a speculative bubble”.

From 2005 to 2007, at the height of the **real estate bubble**, when mortgages were given to many homebuyers who could not afford them, and then packaged into securities and sold off.

This failure manifested itself in several ways.

One, banks were allowed **extraordinarily high levels of debt** in relation to equity capital.

Two, banks in the advanced economies moved away from the business of making loans to investing their funds instead in **complex assets called “securitised” assets**.

The securitised assets consisted of bundles of securities derived from **sub-prime loans**, that is, housing loans of relatively higher risk.

As housing prices started falling and the securitised assets lost value, it translated into **enormous losses for banks**.

Payment defaults triggered massive declines in banks and real-estate incomes. Lehman Brothers declared bankruptcy in 2008.

What is a Sub-Prime Loan?

- Sub-prime refers to a **loan given to a borrower**, who does **not qualify** for a regular home loan because of a poor credit record, low income and lack of job security.
- The banks gave the loans with the expectation that the **value of the underlying security or property** will go up.
- They increased the **mortgage interest rate**, higher than the conventional loan and called it a **sub-prime mortgage**.
- They could earn more with the higher mortgage interest rate and if the borrowers discontinued repayment, they could **sell the property** for a higher consideration due to **appreciation in the property prices**.

Global Financial Crisis effect on India:

India has not suffered much on account of the financial crisis.

Growth has slowed down to 7% but that is in line with the trend rate over the past two decades.

India has **not embraced full capital account convertibility**. It has kept short-term foreign borrowings within stringent limits. India did not open up to foreign banks despite pressure from the U.S. and the international agencies.

Foreign banks retreated from overseas markets following the crisis, causing a **severe credit crunch** in places such as Eastern Europe. **India escaped this fate**.

However, external debt for India is a cause for worry:

External debt is the money that borrowers in a country owe to foreign lenders.

India’s external debt was \$513.4 billion at the end of December 2017, an increase of 8.8% since March 2017. Most of it was owed by **private businesses** which borrowed at attractive rates from foreign lenders.

To be precise, **78.8% of the total external debt** (\$404.5 billion) was owed by non-governmental entities like **private companies**.

Most of **India's external debt** is linked to the **dollar**. This means Indian borrowers will have to pay back their lenders by first converting their rupees into dollars.

As of December 2017, **about 48% of India's total external debt** was denominated in **dollars** and 37.3% in rupees.

Is the world safer from a financial crisis today?

The key reform measures have focussed on getting banks to have **more equity capital** and to reduce dependence on **short-term borrowings**.

The design of executive pay has been changed so as to reduce incentives for taking excessive short-term risk.

Some improvements in governance have been affected. These measures have made **banks safer than before the crisis but still not safe enough**.

Core issues: Remain Unaddressed:

Three issues remain significantly unaddressed.

First, **the 'too big to fail problem'**: Some banks being so large that they cannot be allowed to fail. Some of the biggest banks in the world have grown even bigger after the crisis. Concentration in banking has increased.

Second, the **size of debt in various forms** in the world economy:

A crucial aspect of the financial crisis was the **build-up of private debt**, that is, the debt of households and non-financial firms.

The key driver of the recession in the U.S. was the **rise in household debt** and the **consequent drop in household consumption**. This does not negate the view that regulatory failure was the principal cause.

It only means that regulation must **address growth in credit** as well as the **flow of credit into sectors such as real estate**.

In the years following the crisis, private debt has fallen but **government debt and corporate debt have risen**. For the global economy as a whole, the overhang of debt poses serious challenges.

Third, **financial globalisation makes the world vulnerable to U.S. monetary and fiscal policy**:

From time to time, the U.S. unleashes a **flood of dollars at low rates**. The world laps up the cheap finance.

Then, the U.S. raises interest rates. Other economies find themselves staring at **huge debt repayments**.

Further, the dollar remains the **reserve currency** of the world. The U.S. can borrow to the hilt but the dollar will not depreciate, it may even appreciate!

Conclusion:

India was insulated from Global Financial crisis in 2008 because India has got limited exposure to the U.S. mortgage market directly or through derivatives and also to the failed and financially-stressed global financial institutions.

The present crisis in emerging economies highlights how vulnerable emerging markets are to the **vagaries of American economic policy**.

The world needs to be weaned away from its **dependence on the dollar**.

An **alternative global financial architecture** is nowhere in sight.

Economists are free to draw their lessons from financial crises but the world is ultimately **shaped by political and business interests**, not by economists.

Therefore, the regulations must address **growth in credit** as well as the **flow of credit into sectors** such as real estate will avoid such Global Crisis in coming year ahead.

18. THE ECONOMICS OF RCEP AND POTENTIAL OUTCOMES FOR INDIA

Introduction:

Regional Comprehensive Economic Partnership (RCEP) is a proposed **free trade agreement (FTA)** between ASEAN and Six countries.

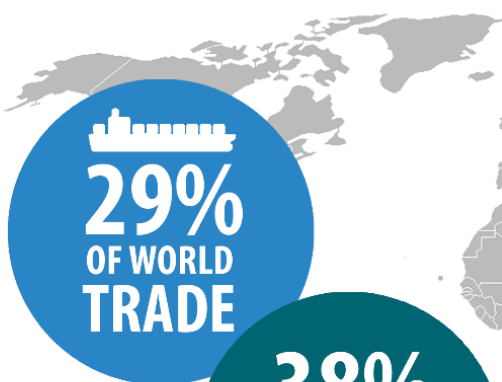
The countries of Association of South East Asian Nations (**ASEAN**) namely **Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, Vietnam**

The **six states** with which ASEAN has free trade agreements (**Australia, China, India, Japan, South Korea and New Zealand**).

It is a proposed **free trade agreement (FTA)** between ASEAN and six Asia-Pacific states. RCEP is the **world's largest economic bloc**, covering nearly half of the global economy.

RCEP COUNTRIES REPRESENT

Brunei
Cambodia
Indonesia
Laos
Malaysia
Philippines
Singapore
Thailand
Vietnam
Australia
China
India
Japan
South Korea
New Zealand



2013 - Official start of negotiations comprised of 10 ASEAN member states + 6 of its major trading partners

2016 - Target year of completion

Often referred to as a "trade" pact, the Regional Comprehensive Economic Partnership (RCEP) deals with more than just trade – a large portion of the agreement will give rich countries and their corporations power to delve into non-trade issues that have far-reaching implications across sectors and communities.

UNDER RCEP...

- Farmers access to seeds will be further restricted
- Race to the bottom for labor rights standards
- The poor will be deprived of access to cheap medicine
- Corporations will have the power to sue governments for social protection measures that "hurt" profit-making
- And many more...

ASIA PACIFIC RESEARCH NETWORK
114, 116/117, 118/119, 120/121, 122/123, 124/125, 126/127, 128/129, 130/131, 132/133, 134/135, 136/137, 138/139, 140/141, 142/143, 144/145, 146/147, 148/149, 150/151, 152/153, 154/155, 156/157, 158/159, 160/161, 162/163, 164/165, 166/167, 168/169, 170/171, 172/173, 174/175, 176/177, 178/179, 180/181, 182/183, 184/185, 186/187, 188/189, 190/191, 192/193, 194/195, 196/197, 198/199, 200/201, 202/203, 204/205, 206/207, 208/209, 210/211, 212/213, 214/215, 216/217, 218/219, 220/221, 222/223, 224/225, 226/227, 228/229, 230/231, 232/233, 234/235, 236/237, 238/239, 240/241, 242/243, 244/245, 246/247, 248/249, 250/251, 252/253, 254/255, 256/257, 258/259, 260/261, 262/263, 264/265, 266/267, 268/269, 270/271, 272/273, 274/275, 276/277, 278/279, 280/281, 282/283, 284/285, 286/287, 288/289, 290/291, 292/293, 294/295, 296/297, 298/299, 300/301, 302/303, 304/305, 306/307, 308/309, 310/311, 312/313, 314/315, 316/317, 318/319, 320/321, 322/323, 324/325, 326/327, 328/329, 330/331, 332/333, 334/335, 336/337, 338/339, 340/341, 342/343, 344/345, 346/347, 348/349, 350/351, 352/353, 354/355, 356/357, 358/359, 360/361, 362/363, 364/365, 366/367, 368/369, 370/371, 372/373, 374/375, 376/377, 378/379, 380/381, 382/383, 384/385, 386/387, 388/389, 390/391, 392/393, 394/395, 396/397, 398/399, 400/401, 402/403, 404/405, 406/407, 408/409, 410/411, 412/413, 414/415, 416/417, 418/419, 420/421, 422/423, 424/425, 426/427, 428/429, 430/431, 432/433, 434/435, 436/437, 438/439, 440/441, 442/443, 444/445, 446/447, 448/449, 450/451, 452/453, 454/455, 456/457, 458/459, 460/461, 462/463, 464/465, 466/467, 468/469, 470/471, 472/473, 474/475, 476/477, 478/479, 480/481, 482/483, 484/485, 486/487, 488/489, 490/491, 492/493, 494/495, 496/497, 498/499, 500/501, 502/503, 504/505, 506/507, 508/509, 510/511, 512/513, 514/515, 516/517, 518/519, 520/521, 522/523, 524/525, 526/527, 528/529, 530/531, 532/533, 534/535, 536/537, 538/539, 540/541, 542/543, 544/545, 546/547, 548/549, 550/551, 552/553, 554/555, 556/557, 558/559, 560/561, 562/563, 564/565, 566/567, 568/569, 570/571, 572/573, 574/575, 576/577, 578/579, 580/581, 582/583, 584/585, 586/587, 588/589, 590/591, 592/593, 594/595, 596/597, 598/599, 600/601, 602/603, 604/605, 606/607, 608/609, 610/611, 612/613, 614/615, 616/617, 618/619, 620/621, 622/623, 624/625, 626/627, 628/629, 630/631, 632/633, 634/635, 636/637, 638/639, 640/641, 642/643, 644/645, 646/647, 648/649, 650/651, 652/653, 654/655, 656/657, 658/659, 660/661, 662/663, 664/665, 666/667, 668/669, 670/671, 672/673, 674/675, 676/677, 678/679, 680/681, 682/683, 684/685, 686/687, 688/689, 690/691, 692/693, 694/695, 696/697, 698/699, 700/701, 702/703, 704/705, 706/707, 708/709, 710/711, 712/713, 714/715, 716/717, 718/719, 720/721, 722/723, 724/725, 726/727, 728/729, 730/731, 732/733, 734/735, 736/737, 738/739, 740/741, 742/743, 744/745, 746/747, 748/749, 750/751, 752/753, 754/755, 756/757, 758/759, 760/761, 762/763, 764/765, 766/767, 768/769, 770/771, 772/773, 774/775, 776/777, 778/779, 780/781, 782/783, 784/785, 786/787, 788/789, 790/791, 792/793, 794/795, 796/797, 798/799, 800/801, 802/803, 804/805, 806/807, 808/809, 810/811, 812/813, 814/815, 816/817, 818/819, 820/821, 822/823, 824/825, 826/827, 828/829, 830/831, 832/833, 834/835, 836/837, 838/839, 840/841, 842/843, 844/845, 846/847, 848/849, 850/851, 852/853, 854/855, 856/857, 858/859, 860/861, 862/863, 864/865, 866/867, 868/869, 870/871, 872/873, 874/875, 876/877, 878/879, 880/881, 882/883, 884/885, 886/887, 888/889, 890/891, 892/893, 894/895, 896/897, 898/899, 900/901, 902/903, 904/905, 906/907, 908/909, 910/911, 912/913, 914/915, 916/917, 918/919, 920/921, 922/923, 924/925, 926/927, 928/929, 930/931, 932/933, 934/935, 936/937, 938/939, 940/941, 942/943, 944/945, 946/947, 948/949, 950/951, 952/953, 954/955, 956/957, 958/959, 960/961, 962/963, 964/965, 966/967, 968/969, 970/971, 972/973, 974/975, 976/977, 978/979, 980/981, 982/983, 984/985, 986/987, 988/989, 990/991, 992/993, 994/995, 996/997, 998/999, 1000/1001

Context:

RCEP is considered as an alternative to the other important **multilateral treaties**.

The Regional Comprehensive Economic Partnership (**RCEP**) **agreement** is under negotiation and has remained a much-contested subject in recent times.

It is imperative to view this agreement and its **potential outcomes** from an **objective and balanced perspective**.

India is holding **comprehensive stakeholder** consultations with industry as well as different ministries and departments on the pact as the grouping includes China, with which **India has a huge trade deficit**.

Importance of RECP Countries:

RCEP will provide a framework aimed at **lowering trade barriers and securing improved market access** for goods and services for businesses in the region

In 2017, prospective RCEP member states accounted for a population of **3.4 billion people** with a total Gross Domestic Product (GDP, PPP) of **\$49.5 trillion**

It is approximately **38-39 percent of the world's GDP** with the combined GDPs of China and Japan making up more than half that amount.

RCEP's share of the global economy could account for half of the estimated **\$0.5 quadrillion global GDP (PPP) by 2050**.

The grouping envisages **regional economic integration**, leading to the creation of the **largest regional trading bloc** in the world.

RCEP recognises the importance of **being inclusive**, especially to enable SMEs leverage on the agreement and cope with **challenges arising from globalisation and trade liberalisation**.

Importance of Signing and Ratifying of RCEP Agreement:

- RCEP needs to be understood as a **"comprehensive" agreement**, which helps tap the **economic complementarities** that get generated due to the **interlinkages** among various segments of trade.
- These inter-linkages are particularly important when **India endeavours to integrate with a region**, which has been the most successful region of the world in terms of thriving **regional value chains (RVCs)**.
- These RVCs necessitate **freer movement of professionals** across countries in the region.
- This is especially crucial in a scenario when the vector of **India's demographic dividend** is concomitant to the vector of the **"aging" population in most RCEP countries**.
- This skill-matching needs to be focused in the realm of RCEP negotiations by signing an RCEP Agreement on **Movement of Natural Persons Harnessing Regional Skill-Complementarities**.

All these may or may not add up to trade deficit. It is worth highlighting that trade deficit needs to be viewed in the **context of its affordability**.

For Instance, just as an individual loan and usage of credit cards are deficits at the micro level, but can be very helpful if it can be afforded by the individual, the **trade deficit needs to be approached at the macro level**.

Finally, analysts suggests that there are **enormous export gains** that could accrue to India from RCEP under varying scenarios.

This assumes even greater importance since our focus has been on products with **favourable terms of trade for India**.

This implying that per-unit foreign exchange realization from these products will be greater than per-unit foreign exchange expenditure on imports of similar products within **intra-industry trade pattern**.

Conclusion:

If India is **out of the RCEP**, it would make **its exports price uncompetitive** with other RCEP members' exports in each RCEP market, and the **ensuing export-losses** contributing to **foreign exchange shortages** and the subsequent extent of **depreciation of the rupee** can only be left to imagination.

Some of the sectors that have been identified as **potential sources of India's export growth impulses** under RCEP to the tune of approximately **\$200 billion**,

Exports include processed food, gems and jewellery, metal manufactures, refined petroleum, chemicals and pharmaceuticals, leather goods; textiles and clothing, automobiles and parts, electrical machinery, and parts of aircraft and spacecraft, etc.

There are more compelling trade and economic reasons for RCEP to become **India-led in future**, than otherwise.

India would get **greater market access** in other countries not only in terms of goods, but in **services and investments** also.

India must play its due role to get its due place in the regional economic configurations.

19. IS NITI AAYOG RELEVANT?

Introduction:

The Government had replaced Planning Commission with institution **NITI Aayog (National Institution for Transforming India)**. The reason had mentioned that Specific to the planning process, there is a need to separate as well as energize the **distinct 'process' of governance** from the **'strategy' of governance**.

An important **evolutionary change** from the past will be replacing a centre-to-state one-way flow of policy by a genuine and continuing **partnership with the states**.

The institution must have the **necessary resources, knowledge, skills and, ability** to act with speed to provide the **strategic policy vision** for the government as well as deal with contingent issues.

Arguments that supports NITI Aayog relevance:

- The NITI Aayog was formed to **bring fresh ideas** to the government. Its first mandate is to **act as a think tank**.
- It can be visualised as a funnel through which **new and innovative ideas** come from all possible sources — industry, academia, civil society or foreign specialists — and flow into the government system for implementation.
- Initiatives like **Ayushman Bharat**, our approach towards **artificial intelligence** and **water conservation measures**, and the draft bill to establish the **National Medical Commission** to replace the



Medical Council of India have all been conceptualised in NITI Aayog, and are being taken forward by the respective Ministries.

Acted as an Action Tank:

NITI Aayog acted as an **action tank** rather than just a think tank. **By collecting fresh ideas** and sharing them with the Central and State governments, it pushes frontiers and ensures that there is no inertia, which is quite natural in any organisation or institution.

NITI Aayog also work to cut across the **silos within the government.**

For example, India still has the largest number of **malnourished children** in the world.

NITI Aayog is best placed to **achieve this convergence** and push the agenda forward in the form of **POSHAAN ABHIYAAN.**

NITI Aayog is also bringing about a **greater level of accountability** in the system.

NITI Aayog has established a **Development Monitoring and Evaluation Office** which collects data on the **performance of various Ministries** on a real-time basis. The data are then used at the highest policymaking levels to **establish accountability and improve performance.**

This **performance- and outcome-based real-time monitoring and evaluation** of government work can have a significant impact on improving the **efficiency of governance.**

Using such data, we also come up with **performance-based rankings of States** across various verticals to foster a **spirit of competitive federalism.**

NITI Aayog play an important role of being the States' representative in Delhi, and facilitate direct interactions with the line ministries, which can address issues in a relatively shorter time.

Improving innovation:

The **Atal Innovation Mission**, which is also established under NITI Aayog, has already done commendable work in **improving the innovation ecosystem in India.**

It has established **more than 1,500 Atal Tinkering Labs in schools** across the country and this number is expected to go up to 5,000 by March 2019.

It has also set up 20 Atal Incubation Centres for encouraging young innovators and start-ups.

Arguments against for the NITI Aayog:

- NITI Aayog cannot transform a **deeply unequal society** into a modern economy that ensures the welfare of all its citizens, irrespective of their **social identity.**
- It has no role in **influencing public or private investment.**
- It does not seem to have **influence in policymaking with long-term consequences.** For instance, demonetisation and the Goods and Services Tax.
- If it is a think-tank, it has to maintain a **respectable intellectual distance** from the Govt. of the day.
- Instead, we see **uncritical praise of the Govt-sponsored schemes / programmes.**
- It is not able to answer specific questions like, why 90% are working in unorganised sector? and more over as on date, more and more informalisation is taking place in the organised sector.
- **Labour force participation rate of women** is also declining, when neighbours like Bangladesh are registering an increase.

NITI Aayog is supposed to be a think tank. This implies that while generating new ideas, it maintains a **respectable intellectual distance from the government** of the day.

Some of Questions need to be answered:

- How can a country like India transform itself with new ideas and strategies **if it doesn't have a paradigm of planning for development?** How can it lift its poor?
- How can we ensure that **every working member** of the Indian population has a decent job with at least a **minimum wage and social/employment security?**
- Why doesn't it occur to **the political leadership** to ask why more than 90% of those in the workforce slog in the unorganised sector in small farms and tiny non-farm establishments with two-thirds of the total being working poor?
- Why don't they ask why more than half the workers in the organised sector end up as **'insecure' or 'informal' labour?**
- Why is the **labour force participation rate of women so low and declining** when neighbours like Bangladesh have registered an increasing trend?
- Why do the **Dalits and Adivasis continue** to be at the **bottom of the ladder** in every conceivable social and economic indicator of well-being?
- Why do **regional, gender and other inequalities** based on social identity keep increasing?

(The above raised questions can be used in various critical evaluations that will enhance critical appraisal.)

Therefore,

India requires planning that addresses social justice, reduces regional and gender inequalities, and ensures environmental sustainability.

IT'S COMPLICATED:

Need of the hour is NITI Aayog will need to evolve into a **much stronger organisation than it is now.**

Planning for a developing economy can be abandoned, but only at its own peril. The implication for a **complex country like India** that became an industrial economy late is that **planning** would, and should, **remain a central function** of the state in the medium run.

However, we would contend that the Planning Commission, unfortunately, did not fulfil its function adequately. NITI Aayog will need to evolve into a much **stronger organisation than it is.**

Planning institutions

Learning from the experience of the now-industrialised countries, the Chinese state ensured that its **State Planning Commission** became more powerful in the state apparatus.

China became the **"factory of the world"** — backed by an industrial policy driven by the **National Development and Reforms Commission.**

Similarly, in all East Asian and Southeast Asian countries, industrial policy was planned and executed as part of five-year or longer-term plans.

While **East Asian and Southeast Asian countries** still had, and have, **five-year plans**, what was also **integral to their planning** was productive use of labour, their most abundant factor, through an export-oriented manufacturing strategy.

It was this strategy that was **lacking in India's planning.**

Way Forward: Two changes required are:

If NITI Aayog is to implement such a **strategy within a planning framework** in India, two major **changes in governance structures** are needed.

First, planning will have to become **more decentralised**, but **within a five-year plan framework**.

Second, bureaucracy will need to change from **generalist to specialist**, and **its accountability** will have to be based on **outcomes achieved**, not inputs or funds spent.

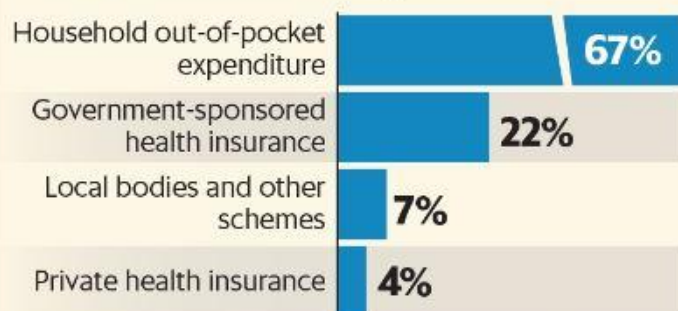
NITI Aayog should spell out how these reforms will be implemented.

If it succeeds, NITI Aayog could emerge as **an agent of change over time** and contribute to the government's agenda of **improving governance** and implementing **innovative measures** for **better delivery of public services**.

With its **unique and vibrant work culture**, NITI Aayog remains an integral and relevant component of the government's plans to put in place an **efficient, transparent, innovative and accountable governance system in the country**.

20. THE PRIMARY ANCHOR OF A HEALTH-CARE ROAD MAP**Who finances health insurance**

Only 22% of the overall financing for health insurance comes from the government

**Health insurance penetration in india****Ayushman Bharat: In a nutshell**

The main features of government's Ayushman Bharat scheme

- ▶ **100 million** family beneficiaries
- ▶ **₹5 lakh** cover per family
- ▶ Families identified based on socio-economic caste census **2011**
- ▶ Funded **60:40** by centre and state
- ▶ To be merged with other state schemes
- ▶ Will be implemented through an insurance company or a trust/society or both
- ▶ Driven by strategic purchasing from private sector

Forseeable challenges

There are many challenges that the scheme may face post-implementation

- ▶ Enrolment of ghost beneficiaries
- ▶ Impersonation in connivance with cardholders and hospital
- ▶ Conversion of OPD patient into an IPD patient
- ▶ Deliberate blocking of higher priced package
- ▶ Treatment of diseases which a hospital is not equipped for
- ▶ Doctors performing unnecessary procedures
- ▶ Hospitals charging fees even though it's a cashless scheme

Context:

Prime Minister Narendra Modi rolled out the Centre's flagship **scheme Pradhan Mantri Jan Arogya Abhiyaan**, also known as **Ayushman Bharat** or the National Health Protection Mission (AB-NHPM).

This is the **world's largest health scheme** which will serve a population that equals 27-28 European countries. The **beneficiaries** are almost equal to the population of Canada, Mexico and US put together.

The Prime Minister also launched a **toll free number 14555** for people to get more information **about Ayushma Bharat scheme**.

Achieving Universal Health Coverage:

Universal health coverage is getting prioritised as a part of political reform with the launch of **two pillars** of the ***Pradhan Mantri Jan Arogya Yojana (PMJAY)***:

- **Ayushman Bharat (AB)**, where **1.5 lakh health sub-centres** are being converted into health and wellness centres.
- The National Health Protection Mission (NHPM), which aims to provide **health cover of ₹5 lakh per family**, per annum, reaching out to **500 million people**.

Align Health entitlement to Income lines: Health Premium subsidy in line with housing categories:

This 2003 solution of the Vajpayee-era recommended, inter alia, that good governance lies in **aligning the income lines for health and housing**.

In other words, de-link entitlement to health care from the poverty line.

In that event, the **income lines for housing** could be simultaneously **applicable for health entitlement**. The PMJAY would help improve **availability, accessibility, and affordability** for the **needy 40% of the population**.

The government could then proceed, to scale the health premium subsidy in line with housing categories — economically weaker sections (entitled to 75-90%), lower income (entitled to 50%), and middle income groups (entitled to 20%).

Build in accountability for Cost and Quality:

The NHPM is pushing for hospitalisation at **secondary- and tertiary-level private hospitals**, while disregarding the need for eligible households to first access primary care, prior to becoming **'a case for acute care'**.

Without the stepping stone of **primary health care**, direct hospitalisation is a high-cost solution. Forward movement is feasible only through partnerships and coalitions with private sector providers.

These partnerships are credible only if made accountable. The **National Health Policy 2017** proposed **"strategic purchasing"** of services from secondary and tertiary hospitals for a fee.

Upgrading district hospitals to government medical colleges and teaching hospitals will **enhance capacities at the district level**.

Service providers will become **accountable for cost and quality** if they are bound to the nuts and bolts of good governance outlined above.

Transform primary care to avoid Catastrophic Health Expenditures:

Third, elimination of catastrophic health expenditures for the consumer can come about only if there is sustained effort to **modernise and transform the primary care space**.

Bring together all relevant **inter-sectoral action linking health and development** so as to universalise the availability of clean drinking water, sanitation, garbage disposal, waste management, food security, nutrition and vector control. The Swachh Bharat programme must be incorporated in the PMJAY.

These steps put together will reduce the disease burden.

For Instance, **Kerala and Tamil Nadu** have demonstrated that **high-performing, primary health-care systems** do address a majority of community/individual health needs.

The health and wellness clinics must connect with **early detection and treatment**.

Robust delivery of preventive, clinical and diagnostic health-care services will result in early detection of cancers, diabetes and chronic conditions, mostly needing long-term treatment and home care.

Investment in primary care would very quickly reduce the overall cost of health care for the state and for the consumer.

Conclusion:

At the **1.5 lakh 'health and wellness clinics'**, register households to provide them access to district-specific, evidence-based, integrated packages of community, primary preventive and promotive health care.

The **"best health care at the lowest possible cost"** should be:

- **Inclusive** by covering various sections of population;
- Make health-care providers **accountable** for cost and quality;
- Achieve a **reduction in disease burden**, and
- Eliminate **catastrophic health expenditures** for the consumer.

In addition to above, it should be accompanied by the **nuts and bolts of good governance** that will support solutions and systems to achieve these objectives.

Technology and innovation are further reducing costs. AI-powered mobile applications will soon provide **high-quality, low-cost, patient-centric, smart wellness solutions**.

The **scaleable and inter-operable IT platform** being readied for the Ayushman Bharat is encouraging.

Way Forward:

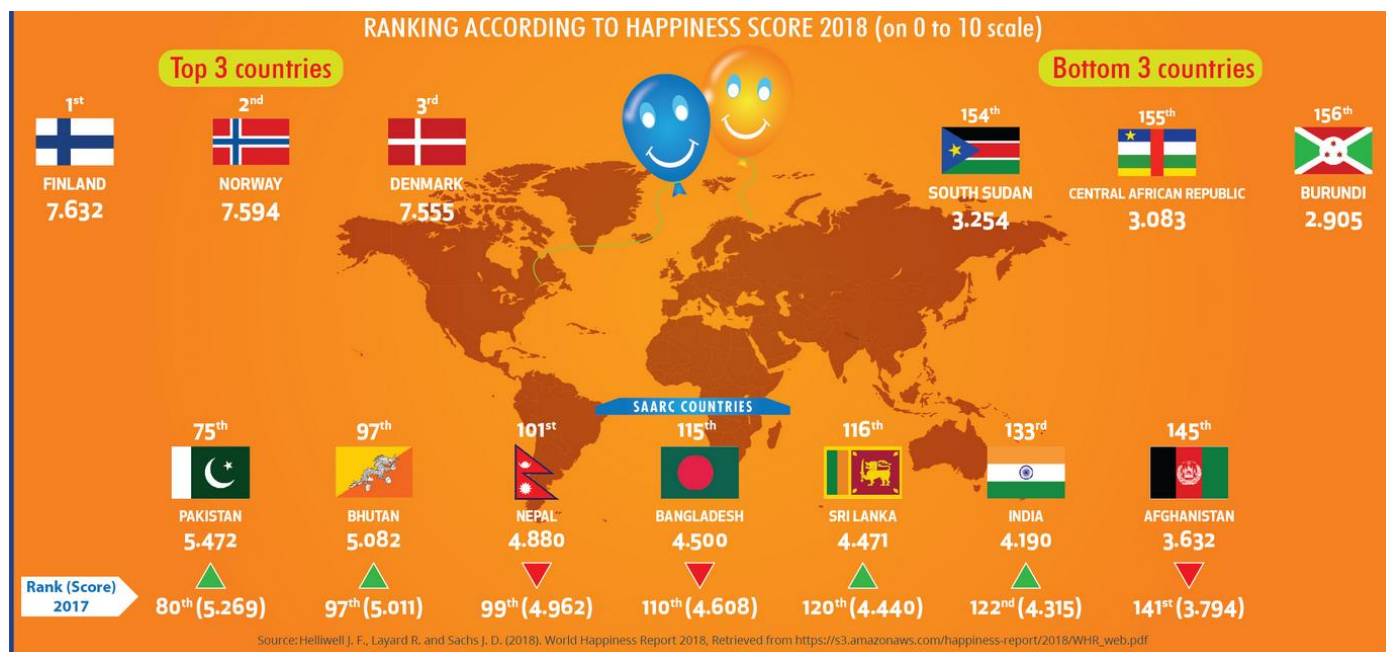
Though the scheme **looks optimistic**, healthcare experts indicate that nationally mandating a **health insurance system needs to improve** the **quality of government infrastructure pan India** and offer better opportunities for the private sector at a right price.

The central government is trying to **align with state governments** and woo private players.

The PMJAY is trying to create a major shift in **reshaping the horizon of public healthcare space**, but the proof of its success lies in its **implementation**.

As we **integrate prevention, detection and treatment of ill-health**, the PMJAY will win hearts if people receive a **well-governed 'Health for All' scheme**.

21. THE LAW OF HAPPINESS



Introduction:

Happiness has come to be accepted as a **goal of public policy**. And this discourse has given a fillip to a new narrative where the **interconnections between law, governance and happiness** are being searched.

Interconnections between law, governance and happiness: Why do these connections matter?

Experiences from several nations confirm that the countries with **higher GDP and higher per capita income** are not necessarily the happiest countries and there exists a **link between the state of happiness and rule of law**.

The **World Happiness Report** calculated each country's ranking on the **basis of six variables**: GDP per capita, social support, healthy life expectancy, freedom to make life choices, generosity, and freedom from corruption.

World Happiness Report (WHR) 2018: By UN Sustainable Development Solutions Network:

The **World Happiness Report (WHR) 2018**, which ranked 156 countries, placed **India at the 133rd** place on the **index of global happiness**.

The top three countries are **Finland, Norway and Denmark**. It is released by the **UN Sustainable Development Solutions Network**.

It is based on **income, healthy life expectancy, social support, freedom, trust and generosity**.

While India's performance on this can be attributed to several factors, there is an fact that there is an **intrinsic relationship between law and people's happiness**.

The WHRs, over the years, confirmed that people tend to have:

- Poor mental health,
- A low score of subjective well-being and
- Poor perception about the governance and law and order, despite high income levels.

How the law is linked with happiness?

In an environment in which laws are gradually becoming **reactive, regulatory and penalising**, this question needs some probing.

Jeremy Bentham (founder of modern Utilitarianism) said the objective of the law should be the **maximum happiness** of the **maximum number**.

For Instance, we can see an **example of pending Court cases**:

- Laws and legal regimes are the distributors of unhappiness in many ways. We have **about 3.3 crore cases pending in various courts** in the country.
- Each case is not a mere number. It involves **tension, anxiety and deprivation** to all those associated with it.
- A group of people family members, relatives, friends and others of the parties involved are necessarily affected because of such cases.
- If we presume that there are about 20 persons in each case belonging to one or the other parties, we get a number of **about 64 crore**.
- Interestingly, none of them would be in a **state of happiness** on account of being linked to the case.
- Inevitably, the **criminal justice administration** for these people is a **source of unhappiness**.

Moreover, **not more than 30 per cent people** approach the **courts in India**. There is a **visible decline in civil litigation**, which suggests that a large number of people in the country are living with **unresolved conflicts**.

Criminal justice has far-reaching consequences for the lives of people as it brings difficulties when it does not act, it **causes turbulence** when it does.

Millions of accused, victims, suspects, witnesses and others have poignant tales about the actions and inactions of the criminal justice administration.

The **satisfaction level of people is far too low** in this country when it comes to the **police and courts**.

Gross National Happiness (GNH) by Bhutan:

The **relationship between crime and happiness** offers some interesting insights.

The connection between **crime and happiness** is understandable from the **experience of Bhutan**, which introduced **Gross National Happiness (GNH)** as a **measure of good governance**.

The data show that a great majority of the Bhutanese population are happy (of whom **41 per cent are extremely happy**), and only 4 per cent reported being victimised by crime over the last 12 months.

Further, the crime rate in Bhutan is extremely low. A **negative correlation** between **crime/victimisation and happiness** is observed.

The **World Reports on Happiness** in selected countries and their crime and victimisation data present remarkable trends.

The **impact of criminal victimisation on happiness** is often negative.

Analysis from six nations, namely, Finland, Denmark, Philippines, South Africa, India and Sri Lanka shows that **at least one of the four crime variables** share an **inverse relation** with the happiness score of the respective nation.

This leads to the conclusion that **individuals living in nations with high crime rates** are **less happy and satisfied** than individuals living in nations with a comparatively lower crime rate.

Does rule of law make you happy?

The countries scoring high on **the Rule of Law Index**, a measure used by the **World Justice Project**, are those who are higher on the index of happiness as well.

Among these countries are Denmark, Sweden, Finland, Norway, the Netherlands and Austria.

The fact that **happiness** ought to be **part of the agenda to improve rule of law**, and vice versa, is a new thrust in the emerging policy discourse in many countries and local jurisdictions.

The **institutionalisation of a happiness framework** as a measure of achievement for policy goals is now being debated.

Madhya Pradesh has set up a **Happiness Department** to achieve such objectives.

Conclusion:

Mahatma Gandhi once said, **"Happiness is when what you think, what you say, and what you do are in harmony."**

The **ideologies promoted by the government** also have an effect on the overall satisfaction of the people.

Besides poverty, unemployment and other issues of sustenance, the outlook of the government on **religion, gender, sexuality**, etc. also determine the contentment of the governed.

For example, in India, increasing incidents of cow vigilantism, communal and gender bigotry, ultimately make the society **intolerant and dissatisfied**.

It is probably time to shift the **discourse of policy making** towards the larger satisfaction of the people with the public institutions they have to regularly approach for various purposes.

It is, perhaps, time to turn the **narrative of law, policy and development**, towards building a **happier society**.

22. A CHANGE IN THE MALDIVES**Context:**

Voters in the Maldives delivered a stunning defeat for President Abdulla Yameen in a contentious **presidential election**, an outcome regarded as a **victory for democracy** over authoritarianism in the **Indian Ocean island nation**.

The people of the small archipelago in the Indian Ocean voted for change and brought to power the Opposition candidate, **Ibrahim Mohamed Solih**. They came out in huge numbers with the **turnout being 89.2%**.

Importance of Maldives:

The Maldives, long a **popular tourist destination**, has grown in **strategic importance** in recent years as China and India to establish their influence in the region, and as Beijing pushes ahead with its **global trade and infrastructure plan**.

Spread over **nearly 1,200 islands** spanning more than 90,000 sq km, key shipping lanes where Beijing and New Delhi compete to pursue their often-conflicting **maritime strategies** pass through this **tiny Indian Ocean nation**.

Though small, the Maldives is **India's important neighbour**. India's Prime Minister Narendra Modi called the Maldives **"a valued partner in the Indian Ocean neighbourhood"**.

India-Maldives "ties are built on a very strong foundation" the contours of which are defined by **shared strategic, security, economic and developmental goals**.

However, the bilateral ties are not without irritants, which can be seen in **two broad areas: political and strategic.**

10 REASONS WHY MALDIVES IS IMPORTANT FOR INDIA




- 1** Strategically located in the Indian Ocean, **Maldives archipelago comprising 1,200 coral islands lies next to key shipping lanes** which ensure uninterrupted energy supplies to countries like China, Japan and India
- 2** Since **China started to send naval ships to Indian Ocean** roughly 10 years ago —and right up to Gulf of Aden in the name of anti-piracy operations — Maldives' significance has steadily grown and now it's at the **heart of international geopolitics**
- 3** As the pre-eminent South Asian power and a **'net security provider'** in the Indian Ocean region, India needs to **cooperate with Maldives in security and defence sectors**
- 4** **China's massive economic presence in Maldives** is a major concern for India. With the country now said to owe 70% of its external aid to China, many believe that Yameen has done to Maldives what Rajapaksa did to Sri Lanka. India had to push back at some stage and the current political crisis might just have offered India the right opportunity
- 5** A **large section of population** which supports the opposition parties like Nasheed's MDP wants **India to act against Yameen**
- 6** Maldives is also a **member of Saarc. It is important for India to have Maldives on board to maintain its leadership in the region.** Maldives was the only Saarc country which seemed reluctant to follow India's call for boycott of Saarc summit in Pakistan after the Uri attack
- 7** Under Yameen, **radicalisation grew rapidly** and it was often said that archipelago accounted for one of the highest numbers of foreign fighters in Syria in terms of per capita. India can ill-afford a neighbour which fails to check Islamic radicalisation
- 8** India and Maldives share **ethnic, linguistic, cultural, religious and commercial links.** India was among the first to recognise Maldives after its independence in 1965 and later established its mission at Malé in 1972
- 9** There are **25,000 Indian nationals living in Maldives** (second largest expatriate community). Indian tourists also account for close to 6% of tourists Maldives receives every year
- 10** India is also a preferred **destination for Maldivians for education, medical treatment, recreation and business.** According to MEA, more and more Maldivians are seeking long term visa for pursuing higher studies/ medical treatment in India

How is China engaging with the Maldives?

Beijing has made **large investments in infrastructure projects** in the Maldives during Yameen's time in office.

They include a US\$830 million investment to **upgrade the Maldives airport** and **build a 2km bridge** to link the airport island with the capital Male, according to the Centre for Global Development.

Chinese are also building a 25-storey **apartment complex and hospital** in the Maldives.

Meanwhile, some 306,000 Chinese tourists visited the Maldives last year accounting for **21 per cent** of the country's **total number of visitors**. When three **Chinese naval ships** docked in Male in August last year, it only amplified India's concerns.

Tilt towards China:

Mr.Yameen's China visit last year, the two nations signed 12 pacts, including a **free trade agreement (FTA)**.

Mr. Yameen not only fully endorsed China's ambitious Maritime Silk Road initiative but also made the **Maldives the second country** in South Asia, **after Pakistan**, to enter into an **FTA with China**.

The Yameen government pushed the FTA through the **nation's Parliament, the Majlis**, stealthily, with the opposition not attending the parliamentary session.

Chinese Investments: Massive Debt trap, according to opposition:

The opposition accused the Yameen government of allowing a Chinese '**land grab**' of **Maldivian islands**, key infrastructure, and even essential utilities, which "not only **undermines the independence** of the Maldives, but the **security of the entire Indian Ocean region**.

The massive infrastructure growth funded by Chinese debt was a key part of Mr. Yameen's election campaign but the **massive debt trap** made it a difficult proposition to be accepted.

How have the Maldives ties with India fared under Yameen?

Bilateral ties between **India and the Maldives** have deteriorated during Yameen's time in power.

In March 2015, Indian Prime Minister Narendra Modi cancelled his state visit to the island nation over the treatment of Mohamed Nasheed, the former pro-India Maldivian president who had been jailed.

The Maldives also declined India's invitation to take part in its **biennial eight-day naval exercise, Milan**, this year.

Yameen's government has also rejected visa **renewals for Indians** who were legally working in the Maldives, without giving any explanation.

Concern areas that need to be improved between India and Maldives -

- **No FTA with India:** Maldives and India do not have a Free Trade Agreement. However Maldives and China entered into Free Trade Agreement.
- **Maldives growing "closeness" with China:** Both China and Pakistan stepping up their strategic inroads into the Maldives
- **Religious radicalization:** The Maldives is being radicalized by the Saudi funds and influence
- **ISIS threat:** Growing **Islamic radicalisation** in the tiny island-nation of about four lakh people once known for its tolerant practices has many foreign governments, including India, deeply concerned.
- Yameen government had asked India to remove its **Dhruv advanced light helicopters from Maldives** (which India had gifted in 2013).
- Yameen government has alleged that tensions over the presence of the two Indian helicopters in two strategically important locations in **the Laamu and Addu atolls have been growing**.
- **Work permits** are not currently being issued to Indian Nationals.

By changing to more **democratic form of government** in Maldives, India can engage with Maldives to establish much more friendly relations than previous government era to **protect the safety and security** of entire Indian Ocean region.

Notice the picture for more points in importance of Maldives for India.

Way Forward:

Many of the challenges the Maldives faces linger. The opposition may have been united in its desire to oust Mr. Yameen but this **unity will be tested in governance**.

Democratic institutions have been weakened and a **fragile democracy** can also be susceptible to **radical ideologies** if not effectively governed. Its economic presence in the Maldives is a reality that all governments will have to contend with.

Mr. Yameen's defeat has certainly produced a **favourable outcome for New Delhi** and it should seize the **moment to rebuild ties with Male**.

If there is one lesson out of the **Maldives crisis**, it is that **political elites** in India's neighbours will **come and go**. But if India can stand together with the **aspirations of citizens of neighbouring countries**, then the prospects of a **long-term sustainable relationship will be much brighter**.

23. ENACT 'STRONG LAW' TO CLEANSE POLITICS: SC

Context:

The Supreme Court directed **political parties** to **publish online the pending criminal cases** of their candidates.

SC urged Parliament to bring a "**strong law**" to cleanse **political parties** of leaders facing trial for **serious crimes**.

Parliament should frame a law that makes it **obligatory for political parties** to remove leaders charged with "**heinous and grievous**" crimes, such as rape, murder and kidnapping, to name a few and refuse ticket to offenders in both *Parliamentary and Assembly polls*.

Grounds for disqualification

Why the Supreme Court did not introduce a new template for disqualifying/banning candidates/sitting MPs/MLAs against whom a trial court has framed charges of heinous crimes

The Legislature, in the Representation of the People Act of 1951, is "absolutely specific" on the grounds to disqualify. These grounds are:

SECTION 8: Conviction for certain offences

SECTION 8A: Corrupt practices

SECTION 9: Dismissal for corruption or disloyalty

SECTION 9A: When there is subsisting contract between the person and the government

SECTION 10: Disqualification for office under government company

SECTION 10A: Failure to lodge account of election expenses

Apart from these disqualifications, there are no other disqualifications and, as is noticeable, there can be no other ground

— CJI DIPAK MISRA

Criminalisation of politics:

Criminalization of Politics means that the **criminals entering the politics** and contesting elections and even getting elected to the Parliament and state legislature.

It takes place primarily because of the **nexus between the criminals and some of the politicians**.

The criminals need the patronage of politicians occupying public offices to continue with their criminal activities and the politicians need the money and muscle power that the criminals can offer to the politicians to win elections.

In course of time, the nexus led the **criminals themselves to contest elections**.

Criminalisation of politics strikes at the very **root of democracy** by making the citizenry suffer at the hands of those "**who are nothing but a liability**" to the country.

N. Vohra Committee studied the problem of **criminalisation of politics** and the nexus among the criminals, politicians and bureaucrats.

It concluded that the agencies including CBI, IB, RAW had expressed their opinion that the **criminal network** was **virtually running a parallel Government**.

Key facts:

- According to reports by the **Association for Democratic Reforms (ADR)**, 185 winning candidates in the 2014 general elections had criminal cases against them compared to 162 in the 2009 polls.
- Similarly, in 2009, 15 percent of the winners had **serious criminal cases**, such as “murder, attempt to murder, communal disharmony, kidnapping, crimes against women” against them. This rose to 21 percent in 2014.
- The 2014 ADR report shows that the chances of winning for a candidate with criminal cases was more than for one with a clean record.
- **Around 21 per cent of 5,380 candidates** contesting the Lok Sabha election 2014 have declared **criminal charges** in their affidavits submitted to the Election Commission.
- **10 per cent** have declared **serious criminal charges** such as murder and rape charges.
- The Law Commission said that, in the 10 years since 2004, **18% of the candidates** contesting either national or state elections had **criminal cases against them**.
- The **Law Commission in its 244th report** said that instead of politicians having suspected links to criminal networks, it was persons with extensive criminal backgrounds, who began entering politics.
- The **Goswami Committee on Electoral Reforms**, as early as in 1990, highlighted the crippling effect of money and muscle power in elections.

Suggested measure to curb criminalization of politics:

- Bringing **greater transparency in campaign financing** is going to make it less attractive for political parties to involve gangsters.
- The Election Commission of India (ECI) should have the **power to audit the financial accounts of political parties**, or political parties’ finances should be brought under the **right to information (RTI) law**.
- **Broader governance** will have to improve for voters to **reduce the reliance on criminal politicians**.
- **Fast-track courts are necessary** because politicians are able to delay the judicial process and serve for decades before prosecution.
- The Election Commission must take adequate measures to **break the nexus between the criminals and the politicians**.
- The forms **prescribed by the Election Commission** for candidates disclosing their convictions, cases pending in courts and so on in their nomination papers is a step in the right direction if it applied properly.
- The Supreme Court referred to the **Law Commission reports**, which pointed out that political parties have been chiefly responsible for **criminalisation of politics**.
- Though the **Representation of the People Act** disqualifies a sitting legislator or a candidate on certain grounds, there is **nothing regulating the appointments to offices** within the party.
- A politician may be disqualified from being a legislator, but he may **continue to hold high positions within the party**. That means, he will continue to play an important public role.
- Convicted politicians may continue to influence law-making by controlling the party and fielding proxy candidates in legislature.

Criminalisation in politics: SC Bench quotes Rajendra prasad, Ambedkar: (can be used in Essay, GS4 as well)

Rajendra Prasad, who said, "A Constitution like a machine is a lifeless thing. It acquires life because of the men who control it and operate it, and India needs today nothing more than a set of honest men who will have the interest of the country before them."

In words of **B.R. Ambedkar**, "A Constitution can provide only the *organs of State*. The factors on which the **working of those organs** of the State depend are the people and the political parties they will set up as their instruments to carry out their wishes and their politics.

Conclusion:

The **18th report** presented by a **Parliamentary Committee to the Rajya Sabha** in March 2007, expressed strong feeling that politics should be cleansed of persons with established criminal background.

Criminalisation of politics is the **bane of society** and **negation of democracy**.

The primary sacrifice at the altar of criminalisation is that of **governance, along with transparency and accountability.**

Expensive election campaigning favours candidates with strong financial background. Such candidates, when elected, **seek to recover their expenses** besides securing a corpus for the future election as quickly as possible, especially in the era of coalition governments with **tenuous stability**.

Supreme court observed that rapid criminalisation of politics cannot be arrested by merely disqualifying tainted legislators but should **begin by "cleansing" political parties.**

24. AADHAAR PROGRAMME REDUCES A PERSON TO 12 DIGITS, SAYS SUPREME COURT JUDGE

Context:

Justice D.Y. Chandrachud, Supreme court Judge, who wrote the **lone dissenting opinion** declaring Aadhaar unconstitutional, held that the ***unique identity scheme reduces a person to a 12-digit number.***

Justice Chandrachud observed, "If the requirement of Aadhaar is made mandatory for every benefit or service which the government provides, it is impossible to live in contemporary India **without Aadhaar.**"

Today, Aadhaar is the **world's largest biometric and identity database** with 122.56 Cr numbers issued to Indian citizens or persons living in India for **more than 180 days**. These have been used for around 2,322 Cr authentications.

Background: Origin of Aadhaar:

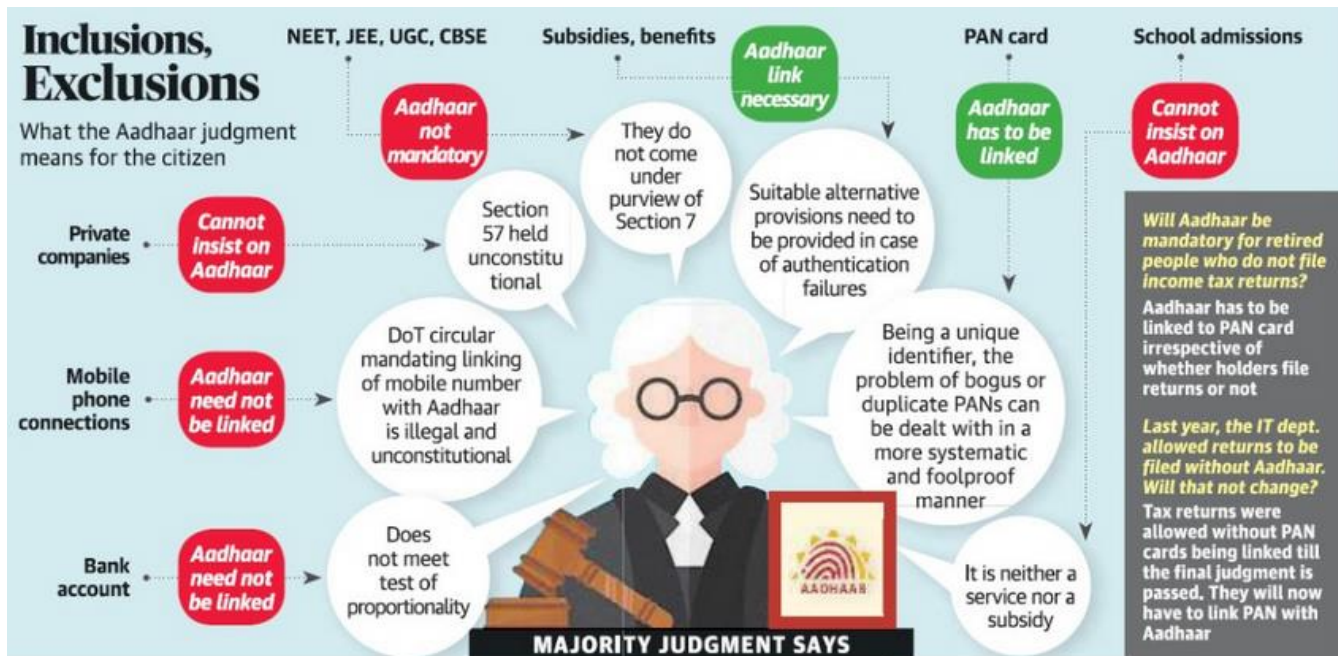
Following the report of the **Kargil Review Committee**, a Group of Ministers recommended a **multipurpose National Identity Card.**

Government announced in its **National Common Minimum Programme** that for sharp targeting of Government subsidies, a **detailed roadmap** would be unveiled.

In March 2006, the Government unveiled a plan for a **"unique ID" (UID) for Below Poverty Line (BPL) families,** to be implemented by the Ministry of Information Technology.

UIDAI was notified on January 22, 2009, in June, Nandan Nilekani, co-founder of Infosys, was appointed its first Chairman. The **first 12-digit Aadhaar** number was issued on **September 29, 2010.**

Finally, the Government passed a law in 2016, giving **Aadhaar a legislative sanction.**



Concern regarding the usage of Aadhaar:

When Aadhaar was seeded into **every database**, it becomes a **bridge across discrete data silos**, which allowed anyone with access to this information to **re-construct a profile of an individual's life**.

The Judgement panel ruled the programme had merits, but struck down provisions in the act that made its use mandatory in applications for services ranging from bank accounts to mobile telephone connections and school admissions.

The court also ruled unconstitutional the use of Aadhaar **by companies to establish an individual's identity**.

Supreme Court Judge pointed out that "Neither the Central government nor UIDAI have the **source code for the deduplication technology** which is at the **heart of the programme**. The source code belongs to a **foreign corporation**. **UIDAI is merely a licensee**".

Sections of the Aadhaar Act that the Supreme Court struck down: (Sections 33(1), 33(2), 47, 57):

Section 33(1) which allows disclosure of information, including identity and authentication records, if ordered by a court not inferior to that of a District Judge. **Individuals should be given the opportunity of a hearing**.

Section 33(2) which allowed **identity and authentication data** to be disclosed in the **interest of national security** on direction of an officer not below the rank of Joint Secretary to the Government of India.

A Judicial Officer (preferably a sitting High Court Judge) should be associated with it and that the government should bring in legislation to this effect.

Section 47 which referred to **cognizance of offences**. Under this Section, no individual was allowed to file a complaint if he/she felt their data was leaked or misused.

The **law only allowed the court** to take cognizance of a complaint filed by UIDAI or anyone authorised by it.

Any individual will now be allowed to file a complaint if he/she feels their data has been compromised.

Section 57 refers to the use of Aadhaar data by any **body corporate or person** to establish the identity of an individual. It gives statutory support to mobile companies, private service providers to seek individuals' Aadhaars for identification purposes.

Justice Sikri, in his judgment, found this section to be unconstitutional. It was under this provision that private companies like **Paytm and Airtel Payments Bank** sought **Aadhaar details from customers.**

Supreme Court: Majority Judgement Conclusions:

Supreme Court felt that the **technology has become a vital tool for ensuring good governance in a welfare state.**

Schemes such as PDS, scholarships, Mid-day Meals and LPG subsidies involve huge amount of money and Aadhaar helped welfare reach of the poor as a **fool-proof mechanism.**

Aadhaar upholds Aadhaar as a **reasonable restriction on privacy**. It fulfils Government's aim to **provide dignity** to the marginalised.

Aadhaar unique ID cannot be duplicated, whereas, PAN, Ration Card can be duplicated. It upheld the passage of the Aadhaar Act as a Money Bill.

The authentication records should **not be retained for more than 6 months.** Archiving of records for five years is bad in law.

SC struck down Section 33 (2), which allowed the disclosure of Aadhaar information for **national security reasons** on the orders of an officer **not below a Joint Secretary level.**

Conclusion:

Efficiency in governance could not steamroll **fundamental freedoms.**

If so, there was a danger of a society crossing the line which **divided democracy from authoritarian cultures.**

However, the other side of argument that, it does not violate the Right to Privacy of the citizens, instead it **empowers marginalized sections** and procures **dignity for them along with services, benefits and subsidies** by leveraging the power of technology.

The Supreme Court restored the original intent of the Programme to **plug leakages in subsidy schemes** and to have **better targeting** of welfare benefits.

The judgment **narrows the scope of Aadhaar**, but provides a framework within which it can work.

The majority judgment also says **Aadhaar Act passes the "triple test"** laid down by the 'Privacy' **judgment**, under which there ought to be a law, a legitimate state interest and an element of proportionality in any law that seeks to **abridge the Right to Privacy.**

RSTV, LSTV, AIR - SYNOPSIS

1. INDIA PAK INDUS MATTERS

Crucial talks were held between **delegations of India and Pakistan** over various aspects of the **Indus Water Treaty** in Lahore in August, 2018. Both nations agreed to undertake the Treaty to **resolve issues on various hydroelectric projects**- including the **Pakal Dul and Lower Kalnai** in Jammu & Kashmir. Discussions were held on further **strengthening the role of the Permanent Indus Commission (PIC)**.

INDUS RIVER BASIN

River Indus flowing in Jammu and Kashmir, India

- **RIVER COURSE:** Indus river, one of the longest rivers (3610m long) in Asia, **originates in the Tibetan Plateau** in the vicinity of Lake Manasarovar, runs its course **through Jammu and Kashmir, towards Gilgit-Baltistan and the Hindukush ranges**, and then flows southwards in **Pakistan to drain in the Arabian Sea** (at Rann of Kutch).
- **COUNTRIES covered by it:** China (Tibet Autonomous region), India and Pakistan
- **STATES covered:** Gilgit-Baltistan, Punjab, Khyber Pakhtunkhwa, Sindh, Jammu and Kashmir, Tibet
- **TRIBUTARIES:** Jhelum, Chenab, Ravi, Beas, Sutlej, Zaskar, Kabul, etc.
- **CIVILIZATIONS AND EMPIRES DEVELOPED IN THE REGION:** **Indus Valley Civilization** that represents one of the largest **human habitations of the ancient world** developed in the regions of Indus river basin. In the later years, it was dominated by the **Kushan Empire** and the **Persian Empire**. Over many centuries, armies of **Muhammad Bin Qasim, Mahmud of Ghazni, Babur, etc** crossed the Indus river and **invaded the inner regions of the Punjab and beyond**.
- **ECONOMICS:** The **river basin and canals** in its region sustain **agriculture and food production** in its region and, constructed **dams generate electricity**.

INDUS WATER TREATY

- It is a **WATER-DISTRIBUTION TREATY**, signed in Karachi on **09.1960**, between **INDIA (PM Jawaharlal Nehru)** and **PAKISTAN (President Ayub Khan)**, brokered by the **WORLD BANK** (an international financial institution formed in 1945).
- **China is not a part** of the treaty.
- Control over the water flowing in 3 "**eastern**" rivers of India (**Beas, Ravi and Sutlej**) with mean flow of 33 million acre feet (MAF) was **given to India**, while in 3 "**western**" rivers of India (**Indus, Chenab and Jhelum**) with mean flow of 80 MAF was **given to Pakistan**.
- **Acre foot** is a unit of volume in reference to large scale water resources (reservoirs, canals, river flows, etc). **1 acre foot = 1,233 m³ = 43,560 ft³**
- **India** can use (excluding domestic, industrial and non consumptive uses from western rivers) nearly **20% of the total water** carried by the Indus System of Rivers. **Pakistan can use the remaining 80%**.
- India is allowed to use western rivers for limited irrigation use and unrestricted use for power generation (by run-of-river hydro power plants), industrial and non consumptive uses (navigation, fish culture, etc). But, **precise regulations are laid down for India to build projects**.
- **RUN-OF-RIVER HYDROELECTRICITY (ROR):** It is a type of hydroelectric generation plant in which **little or no water storage is provided**. The normal course of the river is not materially altered. **Examples:** Satluj Jal Vidyut Nigam Ltd, Satluj River, Shimla (1500 MW), Ghazi-Barotha Hydropower project on River Indus in Pakistan (1,450 MW), Baglihar Hydroelectric Power Project on Chenab River in India (900 MW), etc.

- Treaty created a “**PERMANENT INDUS COMMISSION**” as it was agreed to **exchange data and cooperate** in matters related to the treaty.
- **PERMANENT COURT OF ARBITRATION** (an intergovernmental organization located in The Hague, Netherlands) or a **NEUTRAL TECHNICAL EXPERT** is called in **cases of disagreement**.
- The **Treaty is considered to be very successful** as most of the **disagreements and disputes** have been **settled via legal procedures**. India and Pakistan have not engaged in any water wars since the Treaty’s ratification in 1960.

SOME INSTANCE/ ISSUES RELATED TO INDUS WATER TREATY

- **KISHANGANGA HYDROELECTRIC PLANT:** Located in **Jammu and Kashmir (India)** on River Kishanganga (that later merges with the **Jhelum River** in Pakistan) 3 units of 110 MW were inaugurated in May 2018. Its case was settled by **Permanent Court of Arbitration** in 2013.
- **BAGLIHAR DAM:** A **neutral expert**, Raymond Lafitte, was **appointed** in May 2005 by **World Bank** to settle the **objections raised by Pakistan** on this project on **Chenab River** in Jammu & Kashmir, India. After **some technical changes, the issue was settled** in June 2010.

Baglihar Dam

- **LEFT BANK OUTFALL DRAIN:** It is a **drainage canal in Pakistan**. It bypasses the **saline and polluted water** to reach Arabian Sea via **Rann of Kutch**. This is **contaminating the quality of water bodies** in the Gujarat state of India.
- **PAKAL DUL DAM:** It is a proposed dam on the **Marusadar River (a tributary of River Chenab)** in **Jammu & Kashmir, India**. Pakistan is raising objections on it as per the treaty, which India is denying.

SCOPE FOR INDIA UNDER THE TREATY

- **India** can reduce the water flow to Pakistan under the provisions of the Treaty. It can **utilize the maximum of 20% water sharing** which it is permitted.
- **Violating the Treaty may not be a good option** as the Treaty is meant to **reduce the hostilities between India and Pakistan**. Also, it requires a lot of infrastructure to store the additional water available.
- Violating the treaty may also bring **China in action which can block the flow of Brahmaputra River** flowing to India. **Terror activities from Pakistan** may also get intensified.
- **India** is keeping an eye on a **permanent seat in United Nations Security Council**. So, it should **safeguard such treaties** which involve international bodies (World Bank in this case).

CONCLUSION:

Indus Water Treaty is time tested over decades. But, India is serious to review the Treaty in aftermath of the 2016 Uri attacks. If required, India can put pressure on Pakistan by utilizing maximum of water sharing it is allowed within the scope of the treaty. The Treaty has prevented any water wars between the two nations and so its provisions shall be maintained by both the nations.

2. INDIA POST PAYMENTS BANK

(Topic covered: Paper IV, General Studies – III)

(Indian Economy and issues related to planning, Inclusive growth and issues arising from it)

Prime Minister Narendra Modi on **1 September 2018** launched the **Payments Bank of Indian postal department** that will take **banking to the doorstep of every citizen** through a **huge network of post offices, postmen and ‘Grameen Dak Sewaks’**. India Post Payments Bank (**IPPB**) will be like any other bank, but **at a smaller scale** without involving any credits risk.

ANALYSIS:



Front view of the QR card



Rear view of the QR card

QR card to be provided by IPPB

- **Various types of banks in India are:** Cooperative Banks, Foreign Banks, Local Area Banks, Payment Banks, Private sector Banks, Public-Sector Banks, Regional Rural Banks and Small Finance Banks.
- **Payments banks are a new model of banks** conceptualized by the **Reserve bank of India**. They can accept **deposits of up to Rs 1 lakh** (which may be raised later by RBI), offer remittance services, mobile payments/ transfers/ purchases and other banking services (ATM/ debit cards, net banking and third-party funds transfers.)
- The **recommendations** for formation of Payments Bank was given by the **Committee on Comprehensive Financial Services for Small Businesses and Low Income Households** (also called **Nachiket Mor Committee**) formed by **Raghuram Rajan** (then RBI Governor) in **September 2013**. The panel studied various aspects of **financial inclusion in India** and submitted its **final report on 7 January 2014**.
- **Payments bank** are licensed under **Section 23 of the Banking Regulation Act 1949**, and registered as **public limited company** under the **Companies Act, 2013**.
- **IPPB** is the **sixth Payments bank, which has become operational** after Aditya Birla, Airtel, Fino, Jio and Paytm Payments Banks.
- The **Government owns 100% in IPPB**, which has been set up under the **aegis of the Department of Posts**. It will offer products and services through **counter services, micro ATMs, mobile banking app, messages and interactive voice response**.
- **IPPB** will offer its services using **QR cards**. Unlike ATMs and Point of Sales (POS) machines, the postmen will **scan the fingerprint, QR card and make the payment**. So, the need to remember PIN and other credentials is not required.
- **IPPB** will carry out **most banking operations** like accepting deposits **but can't advance loans or issue credit cards**.
- **IPPB** has been **integrated with Post Office Savings Bank (POSB)**.
- **IPPB** aims to **promote digital payments** mainly in the **rural and remote areas** of the country. It will be helpful to **rural masses and urban migrants**.
- **Despite various efforts by the Government** like the **Jan Dhan Yojna**, it is estimated that about 18% of the Indian population is not being served by the banking system. **IPPB** can be seen as **filling an important gap in the scheme of inclusion**.
- The service available **should be efficient and cost effective**. Making available a **good connectivity and network**, for example, can be a major challenge in remote parts for IPPB to be a success. Also, the **postmen need to be trained** periodically to provide such new services and he **may demand an incentive** for this new job.

- To overcome the possible challenges lying ahead required **training programs** have been started by the Department of Posts. **Micro ATMs have been given** in many of the Post Offices in rural areas. To sort out the issue of connectivity in remote areas, **different connectivity providers** are being contacted to issue SIM cards, etc.

CONCLUSION:

IPPB is a **welcome step to connect the rural masses and remotest areas** of India to **banking services**. By providing proper training to related persons and making required infrastructures available, the Department of Posts can help effectively in the **scheme of financial inclusion**.

3. HCNG: FUEL OF THE FUTURE

(Topic covered: General Studies III – Science and Technology, Environmental Pollution)

Rising levels of pollution have been a major **cause of concern in the National Capital Delhi**, which has been put in the list of **20 most polluted cities** of the world by **World Health Organization**. The rise in air pollution is already causing **harm to health** of its residents. Taking action as per recent **orders of the Supreme Court of India** to check it, **Delhi Government** is planning to push **Hydrogen-enriched CNG buses** on its roads.

ANALYSIS:

CNG bus in Delhi

- **Compressed Natural Gas (CNG)** is **methane (CH₄) stored at high pressure**. CNG as a fuel can be used in place of **gasoline, diesel fuel and propane (C₃H₈) / LPG** and its **combustion** produces **fewer undesirable gases** than the other mentioned fuels. **Combustion** is a **high temperature exothermic chemical reaction** between a **fuel** and an **oxidant** that produces **oxidized products**.
- HCNG is a mixture of compressed natural gas (CNG) and some % Hydrogen by energy.



- **HCNG** which may be used as a **fuel of Internal Combustion Engine (ICE)** is considered a **cleaner source** of fuel, **more powerful** and offers **more mileage** than even CNG.
- Trials of HCNG have been held in countries like US, Brazil and South Korea.
- **Delhi Government** has tied up with **Indian Oil Corporation Limited** to **study the technology and infrastructure needs** to induct **50 HCNG buses** on a trial basis. IOCL has plans to **mix (18-20) % Hydrogen** in these buses.
- The **shift to HCNG buses** in future will be the second big step in Delhi for public transport buses **towards a cleaner fuel after the shift to CNG buses in 2002**.
- **Delhi Government** was **earlier planning** to shift towards **electric buses to curb pollution**. But, following the **Supreme Court's order to explore new cleaner fuels**, it has made plans to run HCNG buses.
- There has been a constant stress on **reducing the Carbon footprints** and **stopping the effects of climate change**. This has forced the **research towards alternative fuels**.

Advantages of HCNG:

- HCNG **reduces emissions of CO** up to 70%.
- Enables up to 5 % **savings in fuel**.
- First step towards **future Hydrogen economy**.
- Engines can be calibrated to release **lower amounts of NO**.
- **Engines need minimum modification** to run on HCNG.

- **Ideal fuel for high load applications** and heavy-duty vehicles.
- Better performance due to **higher Octane rating of H₂**.

Disadvantages of using HCNG:

- Determining the most **optimized H₂/ NG (Natural Gas) ratio**.
- It requires **new infrastructures** for preparing HCNG.
- Many steps need to be taken for **commercializing it at a large scale**.
- Current **cost of H₂ is more than the cost of Natural Gas**. So, HCNG's cost is more than CNG.
- **Crude oil** is a **non-renewable** source of energy and **causes pollution**. So, **alternative and cleaner fuels** like HCNG, CNG, LPG, Alcohol fuels, electricity and biofuels are being explored. Electricity can be generated by sources like nuclear energy, wind power, solar energy, etc as cleaner options.

CONCLUSION:

Due to issues like **climate change** and estimations that **non-renewable fuels** like crude oil will get exhausted in near future, **exploring new fuels** like HCNG is a welcome step. Thus the Government shall now take steps so that alternative fuels can be **commercialized by putting required efforts**.

4. PIL UNDER SCRUTINY

(TOPIC COVERED: GENERAL STUDIES II – STRUCTURE, ORGANIZATION AND FUNCTIONING OF THE EXECUTIVE AND THE JUDICIARY)

The **Supreme Court of India** on 10th September 2018 stated that **Public Interest Litigation are there for people who cannot afford to approach the courts** and dismissed a PIL filed by former Navy Chief Admiral Ramdas. Justice Ranjan Gogoi reportedly said that the Supreme Court is there to address everyone's fears but **PILs are for the poor**. The filed PIL was stated to be a case for Vigilance Commissioner by a bench of three judges.

ANALYSIS:

- **Public Interest Litigation** is a part of **Judicial Activism**. It was started by the **Supreme Court in 1980**. Its main architects in the Indian Judiciary are **Justice P.N. Bhagwati and Justice V.R. Krishna Iyer**.
- **Judicial Activism** is required so that the duties and functions of Executive and Legislature are kept under a check if required in public interests. But the **Judicial Activism shall not become a 'overreach'**.
- The earliest cases relating to PIL were "**Hussainara Khatoon vs State of Bihar**" (which led to the release of more than 40,000 undertrial prisoners in Bihar) and "**S.P. Gupta vs Union of India**". Thereafter, many cases relating to PIL have followed.
- **PIL** is directly filed by an **individual/ group of people** in the Supreme Court of India, High Courts of India and judicial magistrate whose **interests are felt to be undermined due to economic issues**.
- The **concept of PIL** is in consonance with the principles given in **Article 39 A of the Indian Constitution**. Article 39A is related to the **Directives Principles of State Policy** which directs the state to **provide Equal Justice and Free Legal Aid**.
- If some particular Rights of a person are being violated, he can also simply write a letter to the Court for PIL. It can be registered as a Writ petition for violation of the Fundamental Rights by the **Supreme Court (under Article 32)** or by the **High Court** for other Rights (mentioned under **Article 226**). PIL can also be filed under **Article 133 in the Court of Magistrate**.

- Under 'Locus Standi' only the **persons whose rights had been affected could file a case** in the court. But, in **PIL** a person not directly affected by the case can also file a **suit in the interest of public at large**. If the Court feels that the rights are being violated, it can intervene and give a **direction to the State authority** to see that the law is followed and the rights are not violated.
- PIL aims at serving larger public interests. For example, making mandatory state transport buses to use CNG as a clean fuel was a result of a PIL. It looked at health issues of a large section of society.
- But, starting from the 1980s, in the later decades **instances of frivolous PILs** for pecuniary interests has increased. The Court needs to keep a check over it and **finer may be imposed by the Court** if **set of guidelines provided** for filing a PIL are violated.
- Apart from PIL, the **large number of pending cases**, mainly in the lower courts also need to be looked upon and the higher courts shall try to fill the required vacancies in these courts.

CONCLUSION:

Public Interest Litigations are needed for cases involving larger **public interests or when certain human/fundamental rights are being violated**. But they shall not be misused by the persons filing the petitions and guidelines provided by Court shall be followed. The Court needs to keep a check so that the real interests of opening the doors of Courts through PIL are met.

5. AGE OF DEMOCRACY

(TOPIC COVERED: GENERAL STUDIES II – GOVERNANCE, CONSTITUTION, POLITY)

Democracy is a **form of government** in which **power ultimately comes from the people** who are governed, either through **direct voting** or through **elected representatives**. To protect the ideas of democracy worldwide and promote its principles, the **International Day of Democracy** is observed on **15th September** every year. **India** is today the **largest functioning democracy** in the world.

FORMS OF GOVERNMENT AND DEMOCRACY

- **Forms of government on the basis of power source are:**
- **DEMOCRACY:** Rule of the people
- **OLIGARCHY:** Rule of the few (People are distinguished by nobility, wealth, religious, military control etc)
- **AUTOCRACY:** Supreme power is concentrated in the hands of one person/ polity.
- The word "**Democracy**" is derived from the Greek word "**Demokratia**".

Demokratia = Demos (people) + Kratos (power) = "The people hold power"

Basic forms of democracy are::

- **DIRECT DEMOCRACY:** Citizens participate in the decision-making personally. Example- Switzerland.
- **REPRESENTATIVE DEMOCRACY:** Elected officials represent a group of people. It is an element of both parliamentary and presidential systems of government. Examples – United Kingdom, India, USA, etc.

INTERNATIONAL DAY OF DEMOCRACY

- The **International Day of Democracy** is celebrated by **United Nations since 2007**. Its preamble says that "**democracy is a universal value based on the freely-expressed will of people to determine their own political, economic, social and cultural systems, and their full representation in all aspects of life.**"
- The **International Day of Democracy** is important to see the **limitations of achieving democracy** and **how it can be improvised** Demands of localising democracy (local self-government) have

been there. Movements in the recent years like **Occupy Wall Street** (United States), **Arab Spring**, **Crisis of Brexit** suggest that **representation in democracy needs to be improved effectively.**

Essential elements of Democracy are:

- Freedom
- Respect for human rights
- Holding periodic, genuine elections by universal suffrage.
- Theme for **International Day of Democracy, 2018** – Democracy under strain: Solutions for a Changing World. It aims at:
 - Looking ways to invigorate democracy
 - Tackling economic and political inequalities
 - Making democracy more inclusive
 - Making democracies more innovative and responsive to emerging challenges (like migration and climate change).

DEMOCRACY IN INDIA

- **Ancient India** had **democratic republic** even before **6th century BCE** and India has seen democratic rule through ages. **Vaishali** (in present day Bihar) is considered **one of the first republics** around 6th century BCE. Republics at that time were called '**Mahajanpadas**' and **Sabhas and Samitis** (assemblies) existed. Panchayat systems were also used in some of these republics.
- **Anti-colonial movements** in India brought **democracy in picture** during British rule in India. **Nehru, Gandhi, Ambedkar, etc** helped in bringing universal adult franchise, at a time when literacy rate was very low in the nation.
- **Government of India Act, 1935** laid foundation of democratic rule in India.
- India became independent from British rule in 1947.
- Although **Gandhi wanted village republic** as a basic unit, **India went for Westminster** (United Kingdoms) type of political model. But India granted **Universal Adult Franchise** under **Article 326 of its Constitution** effective since 1950 giving a strong base for democracy.
- **Indian democracy has stood the test of time** that witnessed events like partition of India and Pakistan, massive exchange of population with Pakistan, integration of over 500 princely states and some of the wars in later years with Pakistan and China.
- It has evolved from a single majority party after independence to a **multi-party system**.
- **Indian Republic** at present has a **parliamentary system** of democracy and a **federal structure** in which leaders are **elected by citizens of various** castes, classes, religions, etc.

CONCLUSION

Democracy is important because it gives **representation to a larger section of society** in the Government. But the world still witnesses full democracies, flawed democracies, hybrid regimes and even authoritarian regimes. **Efforts from institutions like United Nations and nations world over** are needed so that representation by citizens of various nations of the world may be met and their voices be heard. At the same time, **democracy also needs to have various internal checks** like independence of judiciary so that its real goals are achieved.

6. AYUSHMAN BHARAT – INSURING HEALTH

(TOPICS COVERED: PAPER III, GENERAL STUDIES II – Government policies, Issues related to development and management of Social Sector Services relating to Health)

Prime Minister Narendra Modi launched the **Pradhan Mantri Jan Aarogya Yojna (PMJAY-Ayushman Bharat) scheme** in Ranchi on 23rd September 2018. Deemed the world's largest **Government-funded health care programme**, it covers over **50 crore beneficiaries**. It is expected to have a far-reaching impact on country's **healthcare and insurance landscape**.

FEATURES OF THE SCHEME:

- The scheme has **two objectives**:
- Creating a network of **health and wellness infrastructure** across the nation (for **primary health care services**).
- Provide **insurance cover** to minimum 40% of India's total population (for **secondary and tertiary health care services**).
- Beneficiaries of health insurance under the scheme will include **50 crore economically weak citizens of India** as defined in the social, economic and ethnic census 2011 database. It will cover both **rural (8.03 crore) and urban (2.33 crore) families**.
- Ayushman Bharat will subsume the existing **Rashtriya Sawasthya Bima Yojna**, launched in 2008 and the **Senior Citizens Health Insurance Scheme**.
- It will provide a benefit cover of **Rs 5 lakh/year/family**.
- Expenses incurred will be shared between **Centre and States in 60:40 ratio**.
- The Government aims to open **5 lakh health and wellness centre by 2022** that will be equipped to treat various diseases.
- Ayushman Bharat will take care of **secondary care and tertiary care procedures** and also cover **pre and post-hospitalisation expenses**.
- **Cashless benefits** will be allowed from any **public or private empanelled hospitals**. Such empanelled hospitals will have '**Ayushman Mitra**' to assist patients.
- Benefits can be availed from **any place in India and no hospital can refuse** treatment under this scheme.
- **Guidelines** have been given by the Government **about families that can't avail the benefits** under the scheme. For example- Families with credit card limit of over Rs 50,000, families where a member has a government job, etc.
- If implemented properly, the scheme will bring the nation closer to the **Sustainable Development Goal of Universal Health Coverage**.



SPENDING ON HEALTHCARE IN INDIA:

- Between 2008 and 2015, **public health expenditure** (Centre and State Governments combined) remained constant at **3% of GDP**.
- It increased marginally to 1.4% in 2016-2017. But it is still low compared to **world average of 6%**.
- The deficient investment in public spending on health has resulted in **poor infrastructure and inadequate human resources**.
- About 70% healthcare services are provided by private sector.
- Consumers are forced to bear cost of their own healthcare.

CONCLUSION:

The **healthcare services** available in India **need to developed** and their affordability for its citizens has to be improved. As the **public spending on these services** are quite low compared to the world average, **schemes like Ayushman Bharat are a welcome step**. The Government and private hospitals need to cooperate so that a scenario of **universal health coverage in India** may get closer and poor people are able to get **better and affordable health care services**.

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