

CURRENT AFFAIRS

WEEKLY

WEEK - 4
NOVEMBER
2019

MAINS

➤ Consumer Genetics
Boom in China

ETHICS

➤ Crop Insurance
and Farm Distress

AGRICULTURE

➤ Subsidies in Higher
Education

GOVERNANCE

➤ Telecom Sector –
Problems,
Challenges and
Opportunities

ECONOMY

➤ Indira Gandhi –
Brief Sketch

HISTORY

➤ BRICS:
Achievements,
Failures and Future
– an Analysis

INTERNATIONAL
RELATIONS

PRELIMS

ECONOMY

➤ Disinvestment in Five PSE

ENVIRONMENT & ECOLOGY

➤ Air Quality Index and
Safar

➤ Dudhwa National Park
(Uttar Pradesh)

GOVERNANCE

➤ Road Accidents Report
2018

GOVERNMENT SCHEME

➤ Ayushman Bharat -
Pradhan Mantri Jan
Arogya Yojana

INTERNATIONAL RELATIONS

➤ Kimberley Process
Certification Scheme

POLITY & GOVERNANCE

➤ Electoral Bonds

➤ Jallianwala Bagh National
Memorial (Amendment)
Bill, 2019

➤ National Institute for
Sowa-Rigpa

SECURITY

➤ National Intelligence Grid
(NATGRID)

SOCIAL ISSUES

➤ SAANS aims to reduce
Child Mortality due to
Pneumonia

REPORTS

➤ IMD World Talent Ranking
Report 2019

MISCELLANEOUS

➤ Abenomics

➤ Bayesian inversion

➤ Bhutan's high value low
impact policy

➤ Bilateral Maritime Exercise
Za'ir-Al-Bahr

➤ Brasilia Declaration
(11th BRICS Summit)

➤ Jayakwadi Dam, Aurangabad

➤ Malawi (Africa)

➤ Special Protection Group

➤ Stagflation

➤ Tiger triumph exercise

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— **Disclaimer** —

The current affairs articles are segregated from prelims and mains perspective, such separation is maintained in terms of structure of articles. Mains articles have more focus on analysis and prelims articles have more focus on facts.

However, this doesn't mean that Mains articles don't cover facts and PT articles can't have analysis. You are suggested to read all of them for all stages of examination.

CURRENT AFFAIRS ANALYST

WEEK-4 (NOVEMBER, 2019)

CONTENTS

Section - A: MAINS CURRENT AFFAIRS		
Area of GS	Topics in News	Page No.
AGRICULTURE	• Crop Insurance and Farm Distress	06
ECONOMY	• Telecom Sector – Problems, Challenges and Opportunities	09
ETHICS	• Consumer Genetics Boom in China	16
GOVERNANCE	• Subsidies in Higher Education	18
HISTORY	• Indira Gandhi – Brief Sketch	20
INTERNATIONAL RELATIONS	• BRICS: Achievements, Failures & Future – an Analysis	23

Section - B: PRELIMS CURRENT AFFAIRS		
Area of GS	Topics in News	Page No.
ECONOMY	• Disinvestment in Five PSEs	30
ENVIRONMENT	• Air Quality Index and Safar	30
	• Dudhwa National Park (Uttar Pradesh)	31
GOVERNANCE	• Road Accidents Report 2018	32
GOVERNMENT SCHEME	• Ayushman Bharat -Pradhan Mantri Jan Arogya Yojana	34
INTERNATIONAL RELATIONS	• Kimberley Process Certification Scheme	35
POLITY & GOVERNANCE	• Electoral Bonds	37
	• Jallianwala Bagh National Memorial (Amendment) Bill, 2019	38
	• National Institute for Sowa-Rigpa	39
SECURITY	• National Intelligence Grid (NATGRID)	40
SOCIAL ISSUES	• SAANS aims to reduce child mortality due to Pneumonia	41
REPORTS	• IMD World Talent Ranking Report 2019	42

MISCELLANEOUS	• Abenomics	45
	• Bayesian inversion	45
	• Bhutan's high value low impact policy	45
	• Bilateral Maritime Exercise Za'ir-Al-Bahr	45
	• Brasilia Declaration (11th BRICS Summit)	46
	• Jayakwadi dam Aurangabad	46
	• Malawi (Africa)	46
	• Special Protection Group	46
	• Stagflation	47
	• Tiger triumph exercise	47

SECTION: A
(MAINS)

CURRENT AFFAIRS

CROP INSURANCE AND FARM DISTRESS

CONTEXT

- The area under the flagship crop insurance scheme fell 17% in the two years upto kharif season 2018. At a time when rural incomes are sliding, this is the only existing safety net for farmers who seem to have lost interest in the scheme. It must be assessed why.

◎ BACKGROUND

- The Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched in June 2016, and since then it has cost nearly ₹1 trillion in premiums.
- But the scheme has over time shown many flaws. Over past two years there has been a fall of 16% in people opting for the scheme. And as farmers are losing interest on their only fallback, farm distress is getting further propelled.
- Theory of the Scheme: Any farmer who avails a loan will simultaneously sign up for insurance; any crop damage will be evaluated by state government officials; and the insurer would eventually pay out a compensation amount commensurate to the degree of yield loss.
- In practise, few farmers get compensation on time:
 - ▶ According to estimates, as on 1 November, insurance companies owe farmers 16% of estimated claims from the kharif 2018 crop season.
 - ▶ For winter crops harvested in April-May of 2019, farmers are waiting for another 26% of estimated claims.
- Many states are suffering crop losses due to heavy rains this year. In Maharashtra alone, an estimated 10 million farmers are affected. Farmer organizations are now demanding that the state be declared hit by a "wet-drought".
 - ▶ Drought, for the lack of rainfall in the early months of monsoon (June-July), and wet since crops like soya bean, cotton and onion were washed away by three weeks of continuous rains in October.
- Globally, India is a major laggard in providing crop insurance coverage. In China, 69% of gross cropped area is insured while in the US, the share is 89%. In 2017-18 the share in India dipped to 26%.

- Premiums were automatically deducted from their crop loan accounts held by public sector banks (without their consent).
- However, the insurance seemed like a blessing in case of any calamity; for example, in the case of flooding in Bihar by an overflowing Kosi river, where much of the paddy crop got washed away.
- But settlement of such claims is a distant reality for many farmers.

What are the issues that farmers face?

- The insurers are mostly private firms who do not have a local office. This makes it difficult for the farmers to reach out to them, and mostly it is through the banks from which they took their loans.
- Most insured farmers have no knowledge about whom to report their losses to. They do not have any details about the insurance policy, which crop was insured, or the amount of coverage (sum insured).
- The helplines of the private insurers' do not work most of the time, and when they do; the customer executives seldom follow the local language of the farmers.
- There has also been report of cases where a private bank sold mortgage insurance to a Telangana farmer who was made to believe it was crop insurance.
- Most insurers expect farmers to intimate them within 48 hours of crop damage. But in reality, 48 hours of a calamity are critical for farmers and such an outreach to the insurer is not feasible or possible. For example, in case of Kosi flooding in Bihar, most farmers reported their homes being under water for the first 48 hours.

Flaws in the scheme

- There is limited use of technology which can improve efficiency.
- The scheme is gaping with implementation challenges.
- There is limited evidence of success of the scheme.
- Farmers and insurers are increasingly getting caught up in a web of distrust regarding the scheme.

◎ ANALYSIS:

How did the farmers enlist in crop insurance?

- Many farmers got themselves covered under the crop insurance scheme without even being aware.

- Many a times farmers lack documents and land records to avail the insurance benefit.

Structural Issues:

- Private exit:** Lately, four private insurers did not bid for insurance clusters in the kharif 2019 crop season. As adverse weather conditions are hitting farmers more, private insurers are taking an exit. Insurance industry is also facing a slew of problems which is forcing them to exit:
 - High costs of reinsurance due to erratic weather
 - Rising number of claims, driven by extreme weather conditions
 - Political interference in crop loss estimation
 - Given terms are not viable for private insurance business, as crop insurance is basically a social insurance.
- State government reluctance:** Under the crop insurance scheme, farmers pay only 2% of the premium while rest is borne equally by the Centre and state governments. State governments spend a significant amount of their agriculture budget on the scheme, but are reeling under the following issues:
 - They are reluctant to pay their share of premium on time.
 - There are examples like the Madhya Pradesh government limiting the maximum pay-out. To lower its financial outgo due to premiums, the state government reduced the sum assured by 25% from an earlier 100%.
 - What was built as an element of protection into the scheme - state governments determining the extent of damage – has now become one of the main reasons for long delays in compensation.
 - The extent of estimations to be completed within a limited time frame is also an issue. Currently more than seven million crop loss assessments are to be done every year.
 - To fill in the gap left behind by private firms, public sector insurers now account for 65% of the crop insurance market. They are burdened by claims of crop loss due to heavy rains witnessed in 2019.
 - It is possible that public insurers, too, may express intent to exit, unless the government covers their losses.
- Maturing Market:** Until recently insurance companies had decent profit margins. This was because of the unique nature of the scheme which kept costs low by selling policies through the banking network and crop loss assessments which were mostly carried out by state governments. The heavily subsidized scheme had a lot of value for insurers.

- Now the market is mature, farmers are aware, and the government is eager to make insurance work for farmers. Given this backdrop, companies are now shying away as profit margins have gone down. Insurance companies cannot be entrusted with the scheme where so much public money is flowing.
- In order to maximise profits, insurance companies opt for various methods like:
 - Choosing low-risk profitable clusters.
 - Forming cartels in order to quote higher premiums during bidding.
 - And finally exiting, if nothing works.
- Farmer exploitation:** There is also the issue of farmers exploiting loopholes in the scheme. Many times they file for dubious claims, causing more burdens on the already burdened state governments.

Solutions to fill in the lacunae in crop insurance scheme

- Because the process is manual, the possibility of dispute is high and farmers are often unhappy about the choice of plots to estimate yields. Moving away from yield-based insurance to a weather-based product could offer a solution.
- The way ahead could also lie in extensive use of technology, such as satellite imagery and drones to estimate losses, which PMFBY has been slow to implement.
- Data on a host of parameters like the groundwater situation, soil moisture, irrigation, weather and remote sensing can be used to estimate yields.
- Crop Cutting Experiments (CCE) which is used to assess yields should only be used as a confirmation measure, so that the large burden of crop loss estimations is minimised. New technologies can be adopted for this purpose.

CONCLUSION

- Between 1985 and 2012-13, the reach of India's crop insurance schemes was modest. PMFBY made some progress in addressing in reducing insurance premiums and expanding the insurance coverage to include more crops and risk factors faced by farmers. However, the scheme remains behind its own target. One of the major bottlenecks in accessing PMFBY is that farmers lack documents and land records to avail insurance. Also, compensation is often delayed, inadequate, and even denied. All these result in farmers facing a severe fund shortage to start their next cycle of crops. As droughts become more frequent with climate change, the concerns in better implementation of the scheme need to be addressed at the earliest.

Crop Insurance and farm distress**Pradhan Mantri Fasal Bima Yojana****Crop Insurance****Context**

The area under the flagship crop insurance scheme fell 17% in the two years upto kharif season 2018. At a time when rural incomes are sliding, this is the only existing safety net for farmers who seem to have lost interest in the scheme. It must be assessed why...

In practice, many farmers are not getting compensation on time

GSSCORE
Learning Aid

As of 1 Nov, insurance companies owe farmers 16% of estimated claims from the kharif 2018 crop season

For winter crops harvested in April-May of 2019, farmers are waiting for another 26% of estimated claims

Over past two years there has been a fall of 16% in people opting for the scheme



as farmers are losing interest on their only fallback, farm distress is getting further propelled

Globally, India is a major laggard in providing crop insurance coverage. In China, 69% of gross cropped area is insured while in the US, the share is 89%. In 2017-18 the share in India dipped to 26%

A large no. of insurers are not very accessible to the farmers and this is compounded by the lack of awareness amongst the farmers

Farmers and insurers are increasingly getting caught up in a web of distrust regarding the scheme

There is limited use of technology which can improve efficiency

Besides, many a times, some farmers file for dubious claims, causing more burdens on the already burdened state governments

Many a times farmers lack documents and land records to avail the insurance benefit

Flaws in the scheme

State governments spend a significant amount of their agriculture budget on the scheme, but are reluctant to pay their share of premium on time

Issues

Now the market is mature, farmers are aware, and the government is eager to make insurance work for farmers

Given this backdrop, companies are now shying away as profit margins have gone down

Structural Issues

High costs of reinsurance due to erratic weather

Rising number of claims, driven by extreme weather conditions

As these adverse conditions are hitting farmers more, private insurers are taking an exit

Given terms are not viable for private insurance business, as crop insurance is basically a social insurance

Political interference in crop loss estimation

Way Ahead

Moving away from yield-based insurance to a weather-based product could offer a solution

Because the process is manual, the possibility of dispute is high and farmers are often unhappy about the choice of plots to estimate yields

Crop Cutting Experiments (CCE) which is used to assess yields should only be used as a confirmation measure, so that the large burden of crop loss estimations is minimised

The way ahead could also lie in extensive use of technology, such as satellite imagery and drones to estimate losses

Data on a host of parameters like the groundwater situation, soil moisture, irrigation, weather and remote sensing can be used to estimate yields

TELECOM SECTOR – PROBLEMS, CHALLENGES AND OPPORTUNITIES

CONTEXT

- Recently, Recently, SC ruled that Adjusted Gross Revenue (AGR) includes spectrum fee, license fee, dividends' interest, capital gains on the sale of assets and securities and other items in favour of Department of Telecom (DoT) which causes telecom operators to make available more than 1 lakh crore in addition to overhanging debts which will collectively hamper the telecom sector growth.

◎ BACKGROUND

- Indian telecom companies, especially private mobile telephony players have reformed the communication landscape and placing India on the cusp of a potential digital transformation.
- Indian telecom sector is going through the worst business phase in the recent history saddled with debt, huge losses and policy overhang.
- India's Telecom sector stands second in the world in terms of market share, added \$ 400 billion to India's GDP in 2014 and will create 4 million jobs by 2020 (GSM Association)
- The deregulation of Foreign Direct Investment (FDI) norms has made the sector one of the fastest growing and a top five employment opportunity generator in the country.
- Tele-density of Indian telecom industry (wireless plus wire line) has grown from a low of 3.60% in March 2001 to 84% in March 2016. The mobile subscriber base (GSM and CDMA combined) has grown from under 2 mn at the end of FY 1999–2000 to 1033.63 mn at the end of March 2016. This substantial leap, both in terms of number of consumers as well as revenues from telecom services has contributed significantly to the growth of Indian GDP and also provided much needed employment.

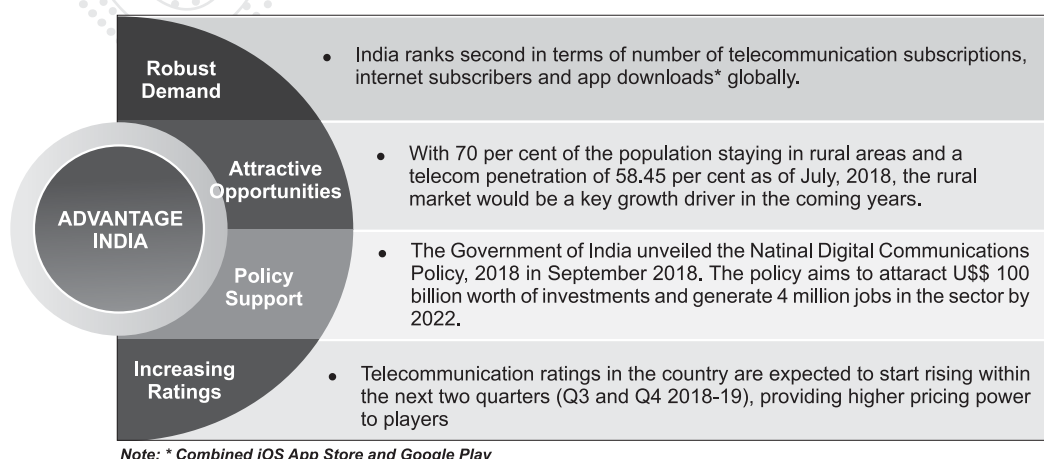
◎ ANALYSIS

Market Size and Analysis

- India ranks as the world's second largest market in terms of total internet users (604.21 million as of December 2018), the world's second largest telecommunications market and the second largest market in terms of number of app downloads.
- The country remained as the world's fastest growing market for Google Play downloads in the second and third quarter of 2018.
- Over the next five years, rise in mobile-phone penetration and decline in data costs will add 500 million new internet users in India, creating opportunities for new businesses.

Problems and Challenges

- Fragmented market**
 - The market is divided into many players which makes the telecom business economically unviable.
 - According to TRAI, the market share of various telcos as of May 2019 is
 - BSNL - 9.98% (BSNL+MTNL =10.28%)
 - Vodafone - 33.36%
 - Airtel – 27.58%



● **Huge Accumulated Debt:**

- ▶ Telecom sector has a debt of about Rs. 4 lakh crore.
- ▶ SC order on AGR has added to the liability of telecom operator to make 1.3 lakh crore payment to the government. AGR Dispute dates back to 2005 and the claim amount has been because of interest and penalties.
- ▶ Vodafone has a debt of Rs 98,000 crores and spectrum fee of Rs. about 20,000 crores while Bharti Airtel has a debt of 1 lakh crores and spectrum fee of 22, 000 crores
- ▶ This move will leave just one player in the fray –Reliance Jio Infocomm.
- ▶ Fitch Ratings has put Bharti Airtel on 'Negative rating watch'

● **Huge Losses:**

- ▶ Telecom sector was muddled by the already infamous 2G scam (later proved incorrect)
- ▶ Price War: Telecom sector turned into a war zone with the entry of Reliance Jio Infocomm in 2016 with free voic and data services
- ▶ Vodafone and Idea (Merged in 2018) and Bharti Airtel reduced tariffs to match the heavily discounted offers from Jio which took a toll on their own profitability.
- ▶ BSNL records 3400 crore net loss in FY 2019 and MTNL 14,000 crore net loss.
- ▶ Airtel reports 30 crore loss in first quarter of 2019

● **Policy Overhang:**

- ▶ Steep spectrum price, and heavy levies

● **Substantial Investments in 4G Infrastructure:**

Telecom operators have already incurred huge capex to roll out 4G infrastructure. Rolling out of 4G infrastructure is critical for higher Internet speed in India. It is estimated that 90% of the users in India will access the Internet through mobile by 2020.

● **Lack of Telecom Infrastructure in Semi-rural and Rural areas:**

Service providers have to incur huge initial fixed cost to enter semi-rural and rural areas. Key reasons behind these costs are lack of basic infrastructure like power and roads, resulting in delays in rolling out the infrastructure. Lack of trained personnel to operate and maintain the cellular infrastructure is another challenge.

● **Pressure on Margins Due to Stiff Competition:**

With competition heating up post entry of Reliance Jio, other telecom players are feeling the heat of substantial drop in tariff rates both for voice and data (more significant for data subscribers). TRAI needs to fix a base price and help create a level playing ground for all players.

- **Rapidly Falling ARPU (Average Revenue Per User):** The heady days of rising ARPU (average revenue per user) are long over. But the ARPU decline now is sharp and steady, which, combined with falling profits and in some cases serious losses, is prompting the Indian telecom industry to look at consolidation as the only way to boost revenues.
- **Delays in Roll Out of Innovative Products and Services:** Substantial delays in roll out of data based products and services are hampering the progress of telecom sectors. This is primarily due to the non-conducive environment resulting out of government policies and regulations.
- **Limited Spectrum Availability:** Available spectrum is less than 40% as compared to European nations and 50% as compared to China. Hence, it is imperative that spectrum auctioning at sustainable prices is the need of the hour.
- **Low Broad Band Penetration:** Low broadband penetration in the country is a matter of concern and the government needs to do a lot more work in the field to go up in the global ladder. As per white paper presented on broadband at the last ITU (International Telecommunication Union), broadband penetration in India is only 7%.

What is AGR Issue?

- The telecom sector was liberalised under the National Telecom Policy, 1994 after which licenses were issued to companies in return for a fixed license fee.
- To provide relief from the steep fixed license fee, the government in 1999 gave an option to the licensees to migrate to the revenue sharing fee model.
- Under this, mobile telephone operators were required to share a percentage of their AGR with the government as annual license fee (LF) and spectrum usage charges (SUC). License agreements between the Department of Telecommunications (DoT) and the telecom companies define the gross revenues of the latter. AGR is then computed after allowing for certain deductions spelt out in these license agreements. The LF and SUC were set at 8 per cent and between 3-5 per cent of AGR respectively, based on the agreement.
- The dispute between DoT and the mobile operators was mainly on the definition of AGR. The DoT argued that AGR includes all revenues (before discounts) from both telecom and non-telecom services. The companies claimed that AGR should comprise just the revenue accrued from core services and not dividend, interest income or profit on sale of any investment or fixed assets.
- In 2005, Cellular Operators Association of India (COAI) challenged the government's definition for AGR calculation.

- In 2015, the TDSAT (Telecom Disputes Settlement and Appellate Tribunal) stayed the case in favour of telecom companies and held that AGR includes all receipts except capital receipts and revenue from non-core sources such as rent, profit on the sale of fixed assets, dividend, interest and miscellaneous income.
- However, setting aside TDSAT's order, Supreme Court on October 24, 2019 upheld the definition of AGR as stipulated by the DoT.

Implications

- Additional Revenue for the government
- Telcos have to cough up overdue amounts piled up for years
- Cheap data and free voice calls may not be possible now. All three telecom operators - Reliance Jio, Bharti Airtel and Vodafone Idea have announced they will increase mobile service rates.

Opportunities

- **Pressure on Margins Due to Stiff Competition:** With competition heating up post entry of Reliance Jio, other telecom players are feeling the heat of substantial drop in tariff rates both for voice and data (more significant for data subscribers). TRAI needs to fix a base price and help create a level playing ground for all players.
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- **Low Broad Band Penetration:** Low broadband penetration in the country is a matter of concern and the government needs to do a lot more work

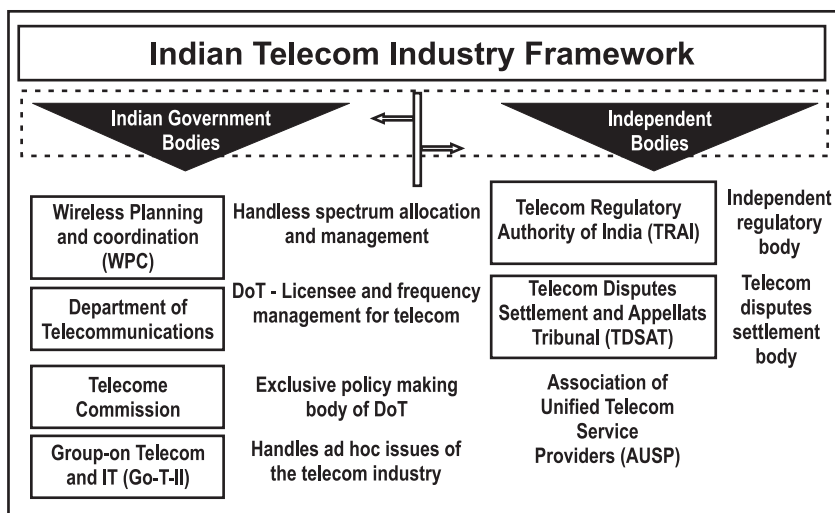
in the field to go up in the global ladder. As per white paper presented on broadband at the last ITU (International Telecommunication Union), broadband penetration in India is only 7%.

- **Expedition Roll-out of 4G Services:** While Airtel had already completed roll-out of 4G services across 296 towns, Vodafone having completed roll out of its 4G services on a pan-India basis and Reliance Jio also entering the fray, has boosted the customer utilisation of high-end data products.
- **Infrastructure Sharing:** Since telecom business is heavy on capex and as much as 40%– 60% of the Capex is utilized for setting up and managing the Telecom infrastructure. With ARPU and revenue per tower declining over time, sharing of tower and other infrastructure is imminent. By sharing infrastructure, operators can optimize their capex, and focus on providing new and innovative services to their subscribers. In the long run, this is what will differentiate them from the competition.
- **Availability of Affordable Smart Phones and Lower Tariff Rates:** With new players both domestic and international entering the Indian handset manufacturing market, cost of smart phones is dropping gradually. To add to this Reliance Jio has dramatically reduced the voice and data tariff rates as a result of which other players too are lowering tariff rates. Marked increase in Telecom subscriber base (expected to touch 5bn by 2020)
- **Rural Telephony-Connecting the Real India:** As per the data shared by the Telecom Minister Ravi Shankar Prasad, close to 55,669 villages in India are devoid of telephony services. The objective, under the National Telecom Policy, includes improving the rural teledensity to 70% by 2017 (stood at 42.4% in 2016), while 100 per cent penetration is aimed for 2020.

Indian Telecom Industry Framework

Current Indian Telecom industry framework has been bifurcated into:

- Indian government bodies encompassing WPC,



DoT, Telecom Commission and GoI Telecom & IT, and

- Independent bodies constituting TRAI, TDSAT and AUSPI.

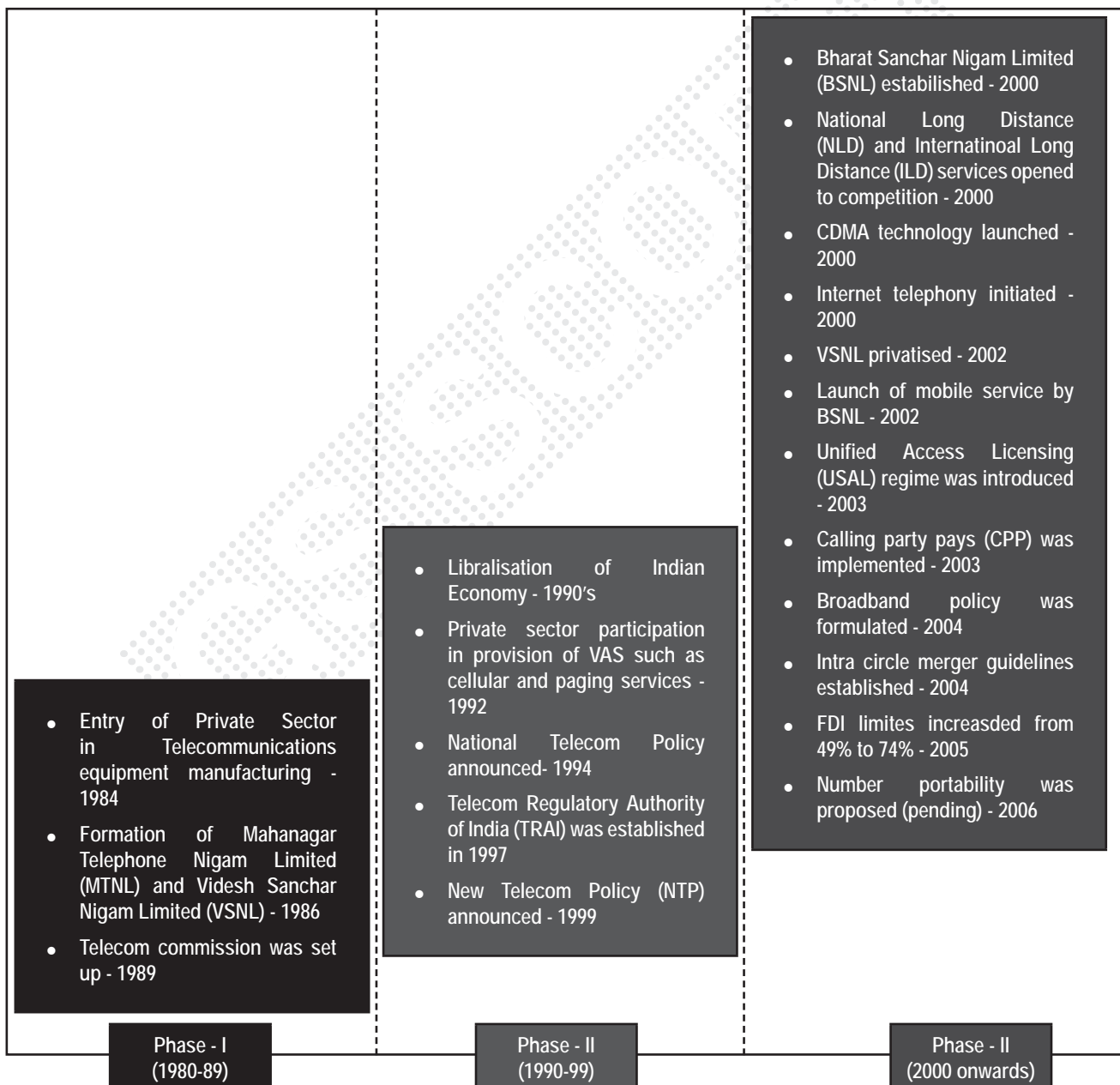
Brief History

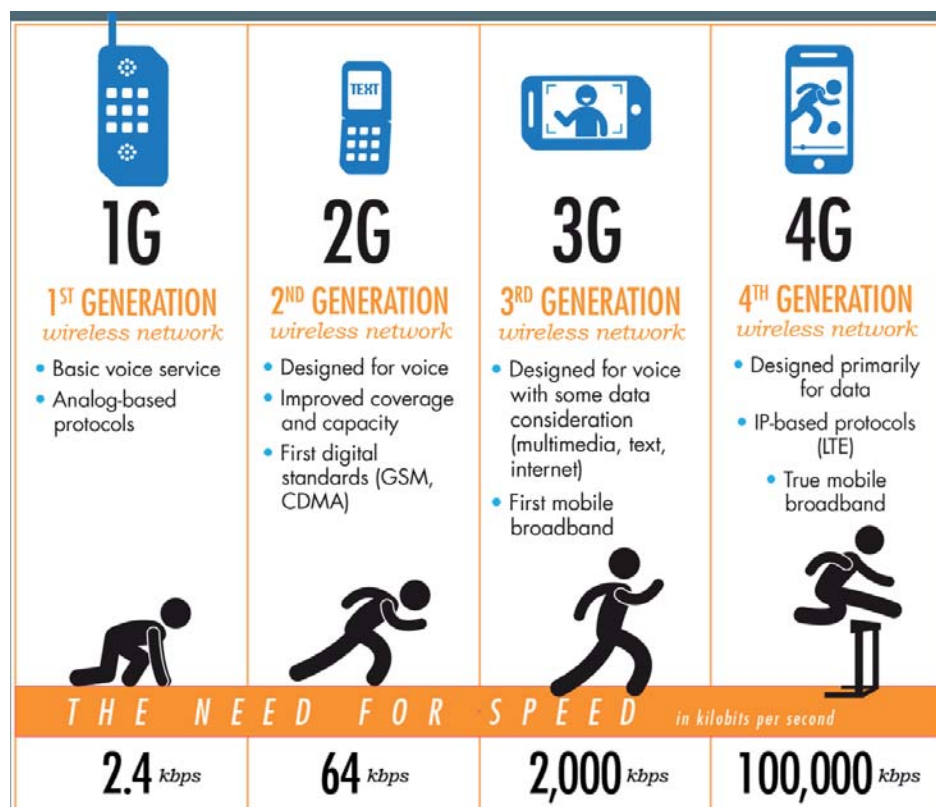
- **First Landline was introduced in 1851 in Kolkata.**
- Telephone services were formally introduced in India in 1881 and were subsequently merged with the postal system in 1883.
- Post-Independence, Posts, Telephone and Telegraph (PTT) body was formed by nationalization of all telecommunication companies and its governance was under the Ministry of Communication.

- Indian telecom sector was government-owned until 1984, post which the private sector was allowed to manufacture telecommunication equipment only. The industry evolved only after the Department of Post and Telegraph was separated in 1985 and a new Department of Posts and the Department of Telecommunications (DoT) was formed.

Evolution

- Although growth momentum in the first two phases was slow, divestment of VSNL in 2002 (phase III) saw entry of private players in the service provider domain.
- Growth in the wireless sector (technology getting upgraded from 1G to 4G) has resulted





in a significant boom in the data usability space, providing users with mobile broadband and fast speed data services.

Public Telcos (BSNL & MTNL) – A Case Study

• Problems

- Saddled with losses: BSNL records RS 3400 Crore net loss and MTNL 14,000 crore net loss in FY-2019
- Accumulated Debt: BSNL and MTNL debt is 40,000 crore.
- Complete Disregard for competition: BSNL fell from Navratna to sick PSU
- Poor Customer Service:
 - Not only 4G specrum will make them competitive and it does not guarantee customers.
 - Easy access and responsiveness is the key to attract and retain customers
- Lack of Autonomy: Government considers them as personal fiefdoms. In practice they don't enjoy any autonomy in their working.
- Investment in obsolete technology

• Steps by Government

- Cabinet Committee on economic affairs has approved Rs 70,000 crore Revival Package

- The money of the package will come from sale of assets of public telcos and sovereign bonds.
- Real estate assets worth of Rs 37,500 crore will be monetized. But the problem is that BSNL does not own the majority of assets and they are actually owned by DoT. What and which assets to be put to sale are not clear?
- The money will be used to clear debt, upgrade network and offer Voluntary Retirement Scheme (VRS) to retrench excess employees
- Phased merger of BNL (operates rest of India) and MTNL (operates in Delhi and Mumbai). However, the move was opposed by the government last year on account of 1) differential pay scales in two companies 2) MTNL is a widely listed entity

Why disinvestment or privatization of BSNL and MTNL is not preferred by the Government?

Reasons

- State-run-telcos provide services to far flung areas
- They are called 'strategic assets' as they form the backbone of the critical communication infrastructure in the country.

- ▶ Allotment of 4G spectrum to make them competitive. However, when private players get ready to compete in the 5G market. How BSNL & MTNL will be competitive.

Suggestions

Governance Reforms:

- ▶ Changing work culture
- ▶ Transparency and accountability
- ▶ Learn from mistakes and realize its shortcomings in managing customer-facing business

Disinvestment:

- ▶ Offloading some of its stakes and holding on to 51%
- ▶ Giving management control to generate real interest in the turnaround of the state-run telcos
- ▶ It has also worked in the past e.g. in Bharti Aluminium Company Ltd to Private sector player Sterlite Industries Limited

Steps by Government

- Cellular Operators Association of India (COAI) held that taxes and levies on telecom operators in India are the highest in the world. They pressed for waivers from the government and postponement of airwave auction payments due for 2020/21 and 2021/22
- Accordingly, Government set up a special panel to address telecom sector woes after SC order on AGR issue. On the basis of the panel recommendations, cabinet committee has approved the proposal of giving two-year moratorium for spectrum payment to telcos. However, 2-year moratorium will not reduce debt on the telecom sector as government

will charge interest on the deferred payment. It will help industry if government aligns interest with prime lending rate or floating method instead of fixed rate of 9.5 per cent.

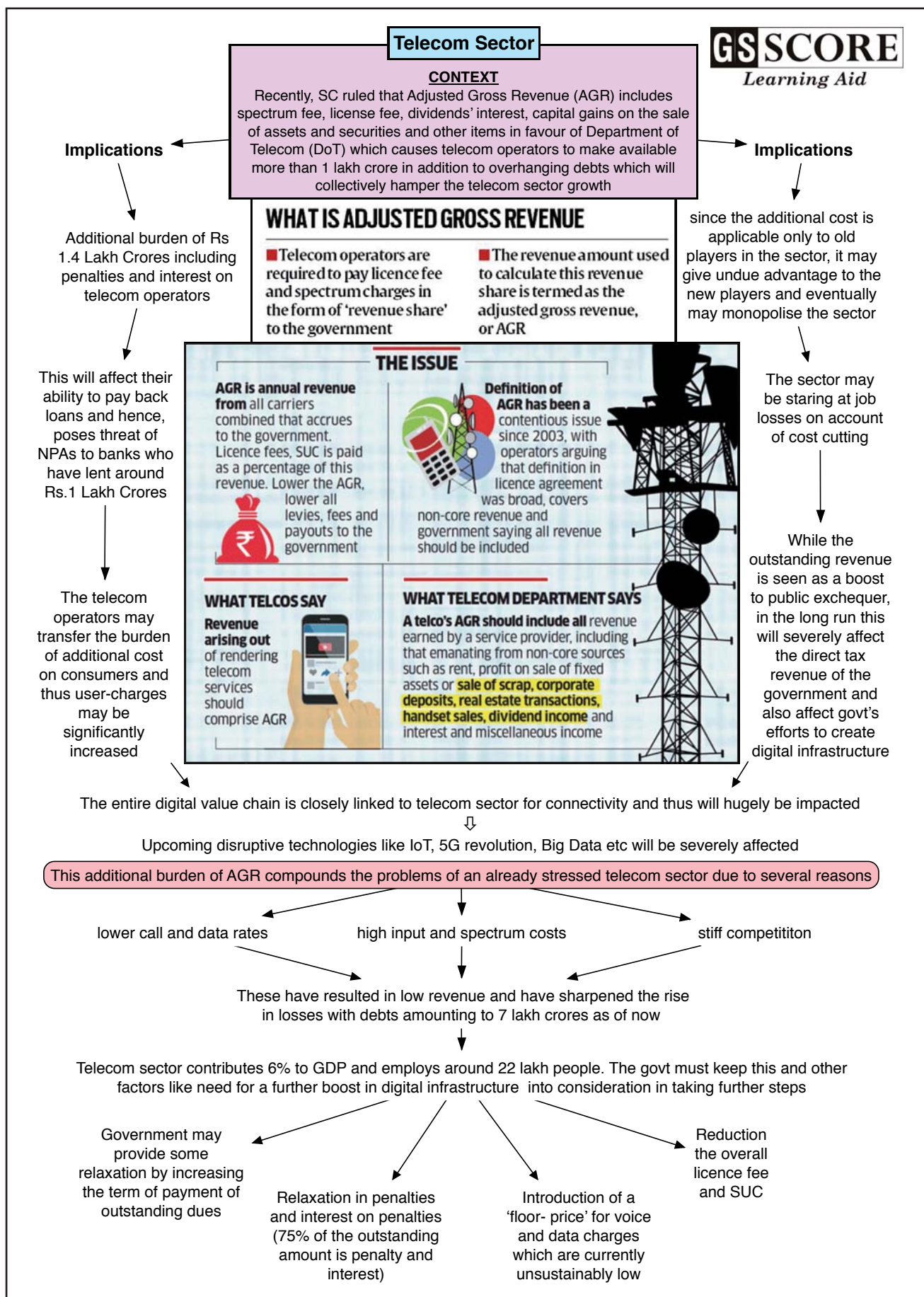
- Revival Package of 70,000 crore for BSNL and MTNL.

Way out

There is immense potential for growth in terms of revenue and employment generation and enhanced customer experience through consistent improvement in technology, policy and business model of telecom players.

Policy Support:

- ▶ Scrapping of the current system of licence fee (LF) and spectrum usage charges as a percentage of AGR
- ▶ The government is apparently already considering a 20-year payment with NPV protected which is a welcome step.
- **Growth in Embedded Devices:** Usage of embedded devices requiring mobile connectivity is growing exponentially. This will provide telecommunication companies chance to increase revenue.
- **Quality of Service:** Service providers need to maintain their focus on providing high quality data and voice services that are reliable and affordable.
- **IoT Expansion:** With expansion of IoT (Internet of things) and more streaming of content, data consumption will continue to grow.
- **MVAS & Cloud Computing:** MVAS market in India is estimated to be worth USD\$ 13.34 billion in 2015 as per IAMAI (Internet and Mobile Association of India) while that for cloud computing is estimated to be worth USD\$ 1.08 billion as per research firm Zinnov.



CONSUMER GENETICS BOOM IN CHINA

CONTEXT

- In recent years, genetic testing and other screening methods have led to breakthroughs in assessing cancer risk in adults, or diagnosing conditions like Down syndrome in-utero. But in China, gene-testing companies are taking it further, promising to deliver insights on life beyond the womb and if kids will become prodigies. It is important to assess the ethical connotations of this.

◎ BACKGROUND:

- Chinese parents increasingly test DNA to check if kids will become prodigies.
- A wave of newly-minted companies is on the rise, which promises to uncover children's "potential talents" in everything from logic and math to sports and even emotional intelligence.
- Chinese parents are eager to shape their offspring into prodigies, and this is fuelling the advance of a growing but largely unregulated industry of gene-testing.
- It's a Chinese version of helicopter parenting that reflects the country's tendency to push the boundaries when it comes to genetics.
- While gaining popularity across the globe, consumer genetic testing is booming very fast in China. It suggests a broader race to dominate the field with ramifications for how the life-altering science is used throughout the world.
- China's smaller genetic testing market is catching up with the U.S. in its growth. For now, the Chinese market is a fraction of the U.S., but studies suggest that it will be a more than 100 million dollar business by 2025.
- China being the most populated country, which sees millions of babies born each year, the potential for DNA testing industry is big as the number of Chinese consumers using DNA testing kits is expected to rise manifold.
- There is also a rise of online presence of firms offering genetic talent testing for babies and new-borns.
- Chinese leadership has been keen on making China one of the world's most scientifically advanced nations, which is also seen as the key to make China an indisputable world power.

◎ ANALYSIS:

Why is gene testing popular with Chinese parents?

- Chinese tradition stresses the importance of developing the next generation, while technological

advances have fuelled the national obsession with DNA.

- After decades of strict population control laws that were repealed in 2016, most Chinese parents still only have one child who is the focal point of their ambitions.
- Using gene-testing, Chinese parents attempt to focus and resources on those talents in which their child is naturally gifted in.
- Under such conditions, it is easy for Chinese parents to fall for marketing catch phrases which ask parents to help their child "win at the starting line".
- These tests also analyse baby's predisposition to genetic diseases.

How does gene-testing work?

- The genetic testing companies compare customers' genetic data with that of reference populations in public databases and publicly available research linking genes and diseases.
- By comparing snippets of one genome to others, they claim to identify which specific genetic variations are linked to certain diseases and certain traits.

How reliable is DNA testing?

- DNA is the code that the human body runs on and it determines much about who we are. But scientists are still working to understand that code, with many characteristics not caused by one or two genes—but hundreds or possibly, thousands of genes.
- An individual's experiences and environment also play a major role in shaping, say, whether they're a math genius or if they'll develop cancer.
- A person's DNA doesn't single-handedly determine who they are, and having a certain gene can't predict your future. It can only suggest the likelihood of developing a condition or trait.
- Majority of these gene testing companies offering talent testing are misleading consumers about the limitations of the tests and exaggerating the benefits of the analysis.

- Many companies claim that DNA can be used to assess ability to memorize data, tolerate stress or show leadership. But critics argue that there's not a scientific basis on which any claims can be made with certainty.
- Even those claims rooted in science, like assessing the risk of autism, are based on early-stage research that is not yet fully understood.
- Some researches completely dismiss the idea suggesting that there is just no way can a DNA test tell anything that's meaningful about complex human traits.
- One highly-cited study found a compelling link between a variant of the gene ACTN3 and elite power athletes like sprinters, but studies since have found that while most sprinters have that variant, not everyone who has it is an elite athlete.
- Likewise, having a harmful mutation of the BRCA gene, commonly associated with breast and ovarian cancer, doesn't mean a person will ever develop the disease. It just means their risk is higher than others without that variant.

What is the industry's defence?

- Firms in the industry argue that they are not giving any direct or conclusive advice. They are only laying out potential health risks and talents which parents can use as a reference in a hyper-competitive culture.
- DNA tests can be one of the drivers and motivator, so parents can provide more focused resources to their kids.

What are the risks?

- While the gene testing industry in the US and other developed countries operate under stringent set of regulations and scrutiny, China's gene testing industry is free of such checks.
- China's advance with genetics often tests the limits of science and bioethics. Following are a few examples:
 - Recently, a Chinese researcher created the world's first genetically altered babies. Such development are a cause of concern because they might usher in an era of human germline editing—where genetic modifications are passed on to future generations, altered forever.
 - Chinese researchers used gene-editing tool CRISPR to disable a gene in macaque monkeys that is crucial to their sleep-wake cycle. The scientists then cloned one of those monkeys

to produce five primates with almost identical genes.

- They attempted to create "super monkeys" by injecting their brains with human DNA.
- These advances have now reached a point where the scientific community is becoming concerned that the rise of consumer testing could damage the authority of those real genetic tests that can really help diagnose diseases.

Cloning technique

- The process of cloning is the same as used to clone Dolly the sheep. In this method, the DNA of a donor cell – in this case taken from an adult monkey whose genome had been edited – is injected into an egg that has had its own genetic material removed. The DNA reprograms into an embryonic state, from which specialized cells can form.

Cross-country comparison

- Though the increasingly competitive nature of child-rearing is also felt in places like the U.S.—with extremely competitive college admissions—talent testing of toddlers and babies is yet to catch on as in China.
- In America and Europe, most consumers who take DNA tests are looking for analysis on their ancestry and health risks.
- The U.S. Food and Drug Administration doesn't regulate consumer tests focused on wellness, athletic ability or other talents, but does oversee those detecting the risk of diseases like cancer.
- California-based 23andMe Inc. is the only company with permission to offer disease-risk DNA tests in the U.S. without the involvement of a doctor, and it was only allowed to do so after submitting its process for review to the FDA.
- By contrast, China has dozens of firms selling tests that claim to give insights on almost everything, without there being any clear rules regulating the industry and the country's National Health Commission also doesn't regulate the companies offering these tests.

◎ CONCLUSION

- While genomics offer great potential in biomedical research, but it should be used with caution as it has potential risks in altering human genomes forever. Any activity in this field should not be without adequate regulatory oversight.

SUBSIDIES IN HIGHER EDUCATION

CONTEXT

- Recently, the proposed fees hike of residential hostels in Jawaharlal Nehru University (JNU) has sparked a widespread protest and controversy over subsidies in higher education.

◎ BACKGROUND

- When more than fifth of the population is below official poverty limits and 93% of the workforce is engaged in unorganised sector, subsidized education provides access to quality education to the poor.
- Subsidies in education generate a host of positive externalities such as health improvement, reduction in poverty, crime and population growth.
- It directly or indirectly influences almost all facets of social life, and therefore should be viewed as a non-negotiable public good and by far the most potent social investment.
- Public expenditure on education has gone up to 4.6% in 2018 from 3.8% in 2014. It is still lowest as compared to BRICS nation's public spending on education.

this young populations educational and skill status is not aligned to the requirements of the market.

- Therefore, subsidies in higher education sector have a greater role to play in reaping the benefits of demographic dividends.

● Social Mobility:

- Earlier, higher education used to be the exclusive preserve of elites, and other socially and economically backward classes were deprived of higher education.
- But due to the efforts made by the government (in the form of subsidies and other benefits) to make it within the reach of every social group, a large number of poor and the marginalised have to begun to express their aspirations for social mobility through access to higher public education institutions.

◎ ANALYSIS

Advantages of Subsidies in Higher Education

● Inclusiveness and Equity:

- Subsidies in higher education have enabled the marginalised and socio-economically backward sections of the society to get access to quality higher education which has largely been the domain of dominant groups in the society.
- Inclusiveness and equity are very important characteristics of a good public institution. And, over the years, this has actually increased in public institutions and that is entirely because of subsidy.

● Economic:

- The subsidized education plays a significant role in building an economy as in case of India. Students engaged with research and specialised education go on to become better contributors to the economy. Higher education boosts innovation, creative thinking and innovations.
- For Example:** Software segment which comprise of huge share in India's GDP is a shining example of positive externalities from subsidies in higher education.

● Demographic Dividends:

- India is one of the youngest nations in the world comprising huge chunk of population in favourable demographic phase. However,

● Human Capital:

- The country has developed a wide network of institutions like CSIR, IITs and Central Universities which provide quality subsidized education to the masses.
- These institutions have become the nucleus of providing trained labour in propelling research and development and economic growth in the country.
- Students of all sections of society from these institutions went on to occupy the higher positions in government in forms of engineers, doctors, bureaucrats etc.

Liberalisation and Higher Education in India

- In the post-liberalisation era, public expenditure in higher education went through a period of stagnation in real terms, and the per student public expenditure actually declined dramatically. All this happened while private higher education saw a phase of impressive expansion. So, while the overall intake of students in higher education increased considerably in the post-liberalisation era, a large proportion of this expansion was accounted for by expanding private sector. Growth in national income did not result in an increase of public expenditure for education as a whole. It stagnated. Within the education sector as a whole, there was a shift in the focus of funding in the 1990s from higher education to primary education.

Problem with Subsidies in Higher Education in India

- **Free Riders:** Subsidies are intended to serve the vulnerable section of society. However, it is often seen that these benefits of subsidies are exploited by middle and elite section of society.
- **Subsidies do not guarantee quality education:** Access without assured quality is no access. Also, there has been a lot of clamour that subsidies hampers meritocracy.
- **Unevenness in distribution of subsidies:** There is considerable unevenness in the distribution of public finances. Student subsidies for premier institutions like the IITs and engineering colleges are incomparably higher than those for universities and colleges, particularly for liberal arts institutions.
- **Privatisation:** Private institutions are generally not likely to be amenable to measures promoting access and equity. Therefore, a large number of private education institutions remain inaccessible to economy weaker sections.

◎ WAY FORWARD

• Better Targeting:

- According to study conducted by Gokhale Institute, benefits can be skewed in the absence of regulation. Therefore, eliminating free riders is the biggest challenge in dissemination of subsidies. Technological improvement like aadhar, direct benefit transfer can be used to eliminate inclusion and exclusion errors.

- The third party verifications of beneficiary will help in eliminating the free riders.

• Differential Fee Structure:

- Rationalisation of fee structure according to the demand of programmes based on marketability, affordability and input cost and according to different income groups could pave the way for optimal utilization of subsidies.
- Providing free or subsidized higher education to students from lower income groups could pave the way for a more equitable and just society.
- Some large public universities should now approach the 20% mark as recommended by the Punayya Committee and National Knowledge Commission.

- **Regulatory Mechanism:** A proper regulatory mechanism should be placed in order to make private institutions in line with the government's goal of making higher education accessible and affordable to vulnerable section.

- **Increase Public Spending on Education:** Per-student public funds have to increase drastically in order to maintain the principle of equity and inclusiveness.

Education is one of those genuinely long-term businesses. A public effort is needed to frame a different management style, better autonomy and accountability. Subsidies can help in improving access to higher education and bridge socio-economic divides across communities in the country. However, these must be rationalised in order to reap optimum benefits.

INDIRA GANDHI – BRIEF SKETCH

CONTEXT

- Recently, birth anniversary of Indira Gandhi was celebrated.

◎ BACKGROUND

Early Life

- Indira Gandhi (Indira Priyadarshini Gandhi Nehru) was born on November 19, 1917, Allahabad, India and died on October 31, 1984, New Delhi. She was a politician who served as prime minister of India for three consecutive terms (1966–77) and a fourth term from 1980 until she was assassinated in 1984.
- She was the only child of Jawaharlal Nehru, the first Prime Minister of Independent India.
- Her grandfather Motilal Nehru was one of the pioneers of the independence movement and was a close associate of Mahatma Gandhi.
- She attended, for one year each, Visva-Bharati University in Shantiniketan (now in Bolpur, West Bengal state) and then the University of Oxford in England.
- She joined the Congress Party in 1938.
- In 1942 she married Feroze Gandhi (died 1960), a fellow member of the party. The couple had two children, Sanjay and Rajiv. However, the two parents were estranged from each other for much of their marriage.
- Indira's mother had died in the mid-1930s, and thereafter she often acted as her father's hostess for events and accompanied him on his travels.

Political Career

- The Congress Party came to power when her father took office in 1947, and Indira Gandhi became a member of its working committee in 1955.
- In 1959 she was elected to the largely honorary post of party president.
- She was made a member of the Rajya Sabha in 1964, and that year Lal Bahadur Shastri—who had succeeded Nehru as prime minister—named her minister of information and broadcasting in his government.
- On Shastri's sudden death in January 1966, Indira Gandhi was named leader of the Congress Party—and thus also became prime minister—in a compromise between the party's right and left wings.
- Her leadership, however, came under continual challenge from the right wing of the party, led by

former union minister of finance Morarji Desai.

- She won a seat in the 1967 elections to the Lok Sabha but the Congress Party managed to win only a slim majority of seats, and Gandhi had to accept Desai as deputy prime minister.
- Tensions grew within the party, however, and in 1969 she was expelled from it by Desai and other members of the old guard.
- Undaunted, Indira Gandhi, joined by a majority of party members, formed a new faction around her called the "New" Congress Party.
- In the 1971 Lok Sabha elections the New Congress group won a sweeping electoral victory over a coalition of conservative parties.
- Indira Gandhi strongly supported East Pakistan (now Bangladesh) in its secessionist conflict with Pakistan in late 1971, and India's armed forces achieved a swift and decisive victory over Pakistan that led to the creation of Bangladesh. She became the first government leader to recognize the new country.
- In March 1972, buoyed by the country's success against Pakistan, Gandhi again led her New Congress Party group to landslide victories in a large number of elections to state legislative assemblies.
- Shortly afterward, however, her defeated Socialist Party opponent from the 1971 national election charged that she had violated the election laws in that contest. In June 1975 the High Court of Allahabad ruled against her, which meant that she would be deprived of her seat in the parliament and would be required to stay out of politics for six years. She appealed the ruling to the Supreme Court but did not receive a satisfactory response. Taking matters into her own hands, she declared a state of emergency throughout India, imprisoned her political opponents, and assumed emergency powers. Many new laws were enacted that limited personal freedoms. During that period she also implemented several unpopular policies, including large-scale sterilization as a form of birth control.
- Public opposition to Gandhi's two years of emergency rule was vehement and widespread, and after it ended in early 1977, the released political rivals were determined to oust her and the New Congress Party from power. When long-postponed national parliamentary elections were held later in 1977, she and her party were soundly defeated, whereupon she left office. The Janata

Party (precursor to the Bharatiya Janata Party) took over the reins of government, with newly recruited member Desai as prime minister.

- In early 1978 Gandhi and her supporters completed the split from the Congress Party by forming the Congress (I) Party—the “I” signifying Indira. She was briefly imprisoned (October 1977 and December 1978) on charges of official corruption. Despite those setbacks, she won a new seat in the Lok Sabha in November 1978, and her Congress (I) Party began to gather strength. Dissension within the ruling Janata Party led to the fall of its government in August 1979.
- When new elections for the Lok Sabha were held in January 1980, Gandhi and Congress (I) were swept back into power in a landslide victory. Her son Sanjay, who had become her chief political adviser, also won a seat in the Lok Sabha. All legal cases against Indira, as well as against Sanjay, were withdrawn.
- Sanjay Gandhi's death in an airplane crash in June 1980 eliminated Indira's chosen successor from the political leadership of India. After Sanjay's death, Indira groomed her other son, Rajiv, for the leadership of her party. She adhered to the quasi-socialist policies of industrial development that had been begun by her father. She established closer relations with the Soviet Union, depending on that country for support in India's long-standing conflict with Pakistan.
- During the early 1980s Indira Gandhi was faced with threats to the political integrity of India. Several states sought a larger measure of independence from the central government, and Sikh separatists in Punjab state used violence to assert their demands for an autonomous state.
- In 1982 a large number of Sikhs, led by Sant Jarnail Singh Bhindranwale, occupied and fortified the Harmandir Sahib (Golden Temple) complex at Amritsar, the Sikhs' holiest shrine. Tensions between the government and the Sikhs escalated, and in June 1984 Gandhi ordered the Indian army to attack and oust the separatists from the complex.
- Some buildings in the shrine were badly damaged in the fighting, and at least 450 Sikhs were killed (Sikh estimates of the death toll were considerably higher). Five months later Gandhi was killed in her garden in New Delhi in a fusillade of bullets fired by two of her own Sikh bodyguards in revenge for the attack in Amritsar. She was succeeded as prime minister by her son Rajiv, who served until 1989.

Contributions

• Creation of Bangladesh:

- Her role in saving East Pakistan from atrocities of Jinnah's West Pakistan is still applauded. West Pakistanis were mostly Pathans and

core Muslim of Afghan breed, whereas East Pakistan (today's Bangladesh) was rich in Bengali population. So, W. Pakistan through administration brought a lot of inequalities b/w 2 breeds by their favoritism to west, and in 1970s Bangla population started migrating in Assam and Bengal which burdened Indian govt. with their shelter and food arrangement. This bothered Indira Gandhi, the then PM and she retorted back to Pak seeking help of the then Army chief Late Field Marshal Sham Manekshaw. We won battle against Pakistan, creating new free nation, Bangladesh. This move was opposed by many world leaders and countries by then, but still Indira was adamant over her decision to teach lesson to Pakistanis.

• Elimination of Khalistan supporting terrorists in Punjab

- Her role in killing of Bhindrawala, most dangerous street gunda in 1980s who along with huge Punjabi population was demanding for Khalistan. It's was great move, although still today there are many in Chandigarh who demand for new state Khalistan. Although it later on resulted in huge number of riots in India and later became reason for Indira Gandhi's death.

• Carry forward Green Revolution

- She carries forward former PM Lal Bahadur Shastri's core initiative of making India self-sufficient in food crops and vegetables. Indira played a crucial role in the success of the two new programmes of Green Revolution and White revolution, which made India self-sufficient in food and milk and also started exporting same to other countries.

• Nationalization of Banks

- Indira Gandhi created 14 nationalized banks in 1980 to solve the then problems that plagued the public sector banks.

Criticism

• 21 months National Emergency :

Emergency was the darkest period of Independent India ever since 1947. Except Article 20 and 21 all other fundamental rights were taken away. No media allowed to report without PMO's approval. It was real dictatorship which made Indira to lose in next elections too.

• Signing of Shimla Agreement

Shimla Agreement was biggest fault of Indira Gandhi where she was back stabbed by Pakistan

and again made foolish arrogant decision which India later paid off. Many tried to stop her from signing it, but she didn't listened.

- **Totalitarianism**

It is often said about Indira that she took most of the decisions herself without taking consideration of the cabinet.

- **CONCLUSION**

Indira Gandhi was one of the most powerful leader of India who changed the history and even the geography of the world by creating a new nation Bangladesh even with the limited resources and intelligence. However, in her arrogance she subverted the institutions and imposed emergency in the country on unreasonable grounds. In total, she was a forceful mass and global leader.



BRICS: ACHIEVEMENTS, FAILURES AND FUTURE – AN ANALYSIS

CONTEXT

- Recently, 11th BRICS Summit held in Brasilia, Brazil.

◎ BACKGROUND

- BRICS is an informal group of Brazil, Russia, India, China and South Africa (joined in 2010).
- The BRICS leaders' summit is convened annually.
- BRICS does not exist in form of organization, but it is an annual summit between the supreme leaders of five nations.
- The Chairmanship of the forum is rotated annually among the members, in accordance with the acronym B-R-I-C-S.
- Together, BRICS accounts for about 42% of the world's population and about 23% of the global GDP (Gross Domestic Product), and 17% of the world trade, making it a critical economic engine.
- The five nations account for 50 per cent of the world economic growth, 27% of the world area and 13.24% of World Bank voting power.
- Pitted as a counterweight to G7, the combine of developed economies, BRICS represents the world's top emerging economies and claims to serve as a bridge between the developed and developing world.

Facts & Figures

Brief History:

- The acronym "BRICS" was initially formulated in 2001 by economist Jim O'Neill, of Goldman Sachs, in a report on growth prospects for the economies of Brazil, Russia, India and China – which together represented a significant share of the world's production and population.
- In 2006, the four countries initiated a regular informal diplomatic coordination, with annual meetings of Foreign Ministers at the margins of the General Debate of the UN General Assembly (UNGA).
- This successful interaction led to the decision that the dialogue was to be carried out at the level of Heads of State and Government in annual Summits.
- The first BRIC Summit took place in 2009 in the Russian Federation and focused on issues such as reform of the global financial architecture.

- South Africa was invited to join BRIC in December 2010, after which the group adopted the acronym BRICS. South Africa subsequently attended the Third BRICS Summit in Sanya, China, in March 2011.
- 11th Summit was held in Brasilia, Brazil in 2019 and its theme was 'BRICS: Economic Growth for an Innovative Future'.
- 12th BRICS Summit will be held in Russia in 2020 under the slogan 'Partnership for global stability, common security and innovative growth'.

Objectives

- The BRICS seeks to deepen, broaden and intensify cooperation within the grouping and among the individual countries for more sustainable, equitable and mutually beneficial development.
- BRICS takes into consideration each member's growth, development and poverty objectives to ensure relations are built on the respective country's economic strengths and to avoid competition where possible.
- BRICS is emerging as a new and promising political-diplomatic entity with diverse objectives, far beyond the original objective of reforming global financial institutions.

◎ ANALYSIS

Areas of Cooperation

Political Cooperation:

- BRICS' political and security cooperation is aimed at achieving peace, security, development and cooperation for a more equitable and fair world.
- BRICS provides opportunities for sharing policy advice and exchange of best practices in terms of domestic and regional challenges as well as advancing the restructuring of the global political architecture so that it is more balanced, resting on the pillar of multilateralism.
- BRICS is utilised as a driver for South Africa's foreign policy priorities including the pursuit of the African Agenda and South-South Cooperation.

- BRICS Parliamentary Forum (BRICS PF) helps in consultations among member states to present a common agenda in the BRICS parliament meetings.
- The BRICS Outreach Dialogue and Plus aim at involving regional neighbors of the host country in BRICS activities.
- Afghanistan, Argentina, Indonesia, Mexico and Turkey have expressed strong interest in full membership of the BRICS, while Egypt, Iran, Nigeria, Sudan, Syria and most recently Pakistan, Bangladesh and Greece have also expressed interest in joining BRICS.
- BRICS plays an important forum for all the member countries in promoting South-South cooperation and North-South dialogue.
- In recent years, BRICS have come together in a political grouping in a way that has far exceeded expectations.

Economic Cooperation:

- There are rapidly growing trade and investment flows between BRICS countries as well as economic cooperation activities across a range of sectors.
- Agreements have been concluded in the areas of Economic and Trade Cooperation; Innovation Cooperation; Customs Cooperation; strategic cooperation between the BRICS Business Council, Contingent Reserve Agreement and the New Development Bank.
- These agreements contribute to realization of the shared objectives of deepening economic cooperation and fostering integrated trade and investment markets.
- 'BRICS' Cryptocurrency: BRICS nations discussed the creation of New Cryptocurrency for Unified Payment System in 2019 BRICS Summit.

People-to-People Cooperation:

- BRICS members have recognised the need for strengthening People-to-People exchanges and to foster closer cooperation in the areas of culture, sport, education, film and youth.
- People-to-People exchanges seek to forge new friendships; deepen relations and mutual understanding between BRICS peoples in the spirit of openness, inclusiveness, diversity and mutual learning.
- Such People to people exchanges include the Young Diplomats Forum, Parliamentary Forum, Trade Union Forum, Civil BRICS as well as the Media Forum.

Education and Research Cooperation:

- Russia expects the fellow BRICS nations to finalize the formation of their national expert groups for

the BRICS Energy Research Platform by the end of 2019, so that the new entity could present priority areas for cooperation in 2020. It will pay way for technological cooperation on reducing the dependence on energy equipment imports which all developing countries are submerged in.

- BRICSMATH, the international Mathematics competition was inaugurated at the 11th BRICS summit in Brazil in 2019. The competition is meant to create a sense of unification among the BRICS countries and more than 2 million children are expected to participate in the competition.
- Educational programmes to take students from the member countries have been developed.

Achievements

• Impact of BRICS on global institutional reforms

- The main reason for co-operation to start among the BRICS nation was the financial crises of 2008. The crises raised doubts over sustainability of the dollar-dominated monetary system.
- The BRICS called for the "the reform of multilateral institutions in order that they reflect the structural changes in the world economy and the increasingly central role that emerging markets now play".
- BRICS managed to push for institutional reform which led to International Monetary Fund (IMF) quota reform in 2010 (finally implemented in 2016). Thus the financial crises had momentarily reduced western legitimacy and briefly let the BRICS countries become "agenda setters" in multilateral institutions.

• New Development Bank

- NDB is headquartered in Shanghai.
- At the Fourth BRICS Summit in New Delhi (2012) the possibility of setting up a new Development Bank was considered to mobilize resources for infrastructure and sustainable development projects in BRICS and other emerging economies, as well as in developing countries.
- During the Sixth BRICS Summit in Fortaleza (2014) the leaders signed the Agreement establishing the New Development Bank (NDB).
- Fortaleza Declaration stressed that the NDB will strengthen cooperation among BRICS and will supplement the efforts of multilateral and regional financial institutions for global development thus contributing to sustainable and balanced growth.
- NDB's key areas of operation are clean energy, transport infrastructure, irrigation, sustainable urban development and economic cooperation among the member countries.

- ▶ The NDB functions on a consultative mechanism among the BRICS members with all the member countries possessing equal rights.
- ▶ Equal capital infused in NDB by BRICS members.
- ▶ NDB's achievement has 44 projects with its lending touching \$12.4 billion, in just five years.

● **Contingent Reserve Arrangement**

- ▶ Considering the increasing instances of global financial crisis, BRICS nations signed BRICS Contingent Reserve Arrangement (CRA) in 2014 as part of Fortaleza Declaration at Sixth BRICS summit.
- ▶ The BRICS CRA aims to provide short-term liquidity support to the members through currency swaps to help mitigating BOP crisis situation and further strengthen financial stability.
- ▶ The initial total committed resources of the CRA shall be US one hundred billion dollars (USD 100 billion).
- ▶ It would also contribute to strengthening the global financial safety net and complement existing international arrangements (IMF).

Challenges

- Potential divisions and weaknesses in the grouping, including significant economic instabilities, disagreements between the members over UN Security Council reform, and India and China's disputes over territorial issues.
- Dominance of RCI: The marked dominance of big three Russia-China-India is a challenge for the BRICS as it moves ahead. To become a true representative of large emerging markets across the world, BRICS must become pan-continental. Its membership must include more countries from other regions and continents.
- Narrow Scope: The BRICS will need to expand its agenda for increasing its relevance in the global order. As of now, climate change and development finance, aimed at building infrastructure dominate agenda.
- Narrow Base: It is restricted to five nations. It is not flexible for the entry of new nations into the group.
- The extremist view is that they have established neither new counter-balancing institutions nor come up with an alternative ideology. It has no ability to challenge the primacy of the United States and NATO.
- **Lack of Consensus:**
 - ▶ They uphold drastically different political systems, from active democracy in Brazil to entrenched oligarchy in Russia, and communism in China, and their economies are little integrated and are different in size by orders of magnitude.
- ▶ As BRICS moves forward foundational principles of BRICS i.e. respect for sovereign equality and pluralism in global governance are liable to be tested as the five member countries pursue their own national agendas.
- ▶ China's efforts to co-opt nation states, which are integral to its Belt and Road Initiative, into a broader political arrangement has potential to cause conflict among BRICS members especially China and India.

Weaknesses

- **Failed in reforming Multilateral Financial Institutions:** Little progress has been achieved in reforming the multilateral systems like IMF, WTO, UN and other international organisations.
- **Failure of BRICS to sign any agreement with US:** None of the BRICS countries has signed trade or investment agreements with the United States and some of the negotiations have been failed due to opposition to US approach. This has hindered economic expansion of BRICS countries.

Since the Federal Reserve signaled the recovery of American economy from the financial crisis and recession and raised its interest rates, the BRICS have been on a steady decline. Investors pulled out from BRICS countries as US securities are more lucrative to them, which threatened the BRICS' economic growth.

- **Slowing down of Chinese economy:** it has caused turmoil in not just in BRICS bloc but across the world.
- **Recession in Russia and Brazil:** The political and economic isolation of Russia, orchestrated by the US after the Ukraine crisis, has had a tremendous negative impact on the once surging economy. Even Brazilian economy is slipping into recession.
- **Failure to sustain economic growth:** the emerging member countries have failed to gain any momentum for sustained growth.
- **Structural disparity between China and other BRICS members:** Chinese economy has the largest share among the member countries and it accounts for 38 percent share in the total export of BRICS. This has resulted in dominance of China in the BRICS bloc and in turn has stoked the economic nationalism in other member countries.
- **Tension within the BRICS bloc:** There is lack of policy coordination within the member countries owing to troubled political relations between some members. For example, India- China ties have witnessed a steady deterioration over the last few years.

Importance for India

- **Multi-lateralism and multi-culturism:** India can benefit from collective strength of BRICS by way of consultation and cooperation on economic issues of mutual interests, as well as topical global issues, such as, international terrorism, climate change, food and energy security, reforms of global governance institutions, etc.
- **Support for Collective Fight against Terrorism:** India has succeeded in convincing BRICS to strengthen its commitment to counter-terrorism. Its working group on countering terrorism has expanded its activities through five thematic subgroups that deal with terrorist financing, use of Internet for terrorist purposes, countering radicalisation, issue of foreign terrorist fighters, and capacity building.
- **Support for NSG Membership:** India remains engaged with the other BRICS countries on its NSG membership.
- **Support for achieving SDG and national goals:** The NDB will help India to raise and avail resources for their infrastructure and sustainable development projects. The NDB has approved its first set of loans, which included a loan of US\$ 250 million in respect of India for Multitranch Financing Facility for Renewable Energy Financing Scheme'.
- **Platform for furthering relations with other nations:** India sees BRICS as a platform to build multilateral relations with Latin American, African and Asian countries.
- India has also tried to use BRIC as a forum to resolve the age-old mistrust and complicated relationship with China.

11th BRICS Summit

The 11th BRICS Summit took place from 13th-14th November 2019 in Brasilia, Brazil. The theme of the 2019 BRICS summit is "Economic Growth for an Innovative Future."

BRICS countries adopted the Brasilia Declaration.

Brasilia Declaration

- It advocates and supports multilateralism, the central role of the U.N. in international affairs and respect for international law.
- Reforming Multilateral Systems: There is an urgent need to strengthen and reform the United Nations and other multilateral organisations, including the World Trade Organisation (WTO) and the International Monetary Fund (IMF), to address the significant challenges being faced by the developing countries.

- Support to Multilateralism: The trade war between China and the U.S. and rising protectionism is hurting the global economy. Multilateralism is crucial for emerging countries to protect their own interests.
- Russia proposed BRICS Energy Research Platform
- The creation of New Crypto currency for Unified Payment System was discussed

India's Stand at the Summit

- Intra-BRICS trade accounts for just 15% of world trade, it needs to be increased. India invited business leaders of the member nations for investment, particularly in infrastructure development.
- India proposed to hold the first meeting of BRICS Water Ministers in India.
- India highlighted the menace of terrorism which has resulted in the loss of \$1 trillion to the world economy.

◎ WAY FORWARD

- BRICS did well in its first decade to identify issues of common interests and to create platforms to address these issues.
- For BRICS to remain relevant over the next decade, each of its members must make a realistic assessment of the initiative's opportunities and inherent limitations.
- BRICS nations need to recalibrate their approach and to recommit to their founding ethos. BRICS must reaffirm their commitment to a multi-polar world that allows for sovereign equality and democratic decision making by doing so can they address the asymmetry of power within the group and in global governance generally.
- They must build on the success of the NDB and invest in additional BRICS institutions. It will be useful for BRICS to develop an institutional research wing, along the lines of the OECD, offering solutions which are better suited to the developing world.
- BRICS should consider a BRICS-led effort to meet their commitments under the Paris Agreement on climate change and the UN's sustainable development goals. This could include e.g. setting up a BRICS energy alliance and an energy policy institution.
- NDB in partnership with other development finance institutions could be a potent vehicle to finance progress towards the sustainable development goals amongst the BRICS members.
- Idea of setting up a BRICS Credit Rating Agency (BCRA) as proposed by India, opposed to Western agencies like Standard & Poor's, Moody's etc. can be on BRICS future agenda.

- Operationalisation of the Partnership on New Industrial Revolution (PNIR) is underway. It is focused on cooperation in digitalisation, industrialisation, innovation, inclusiveness and investment. This partnership will be concretised by establishing industrial and science parks, innovation centres and business incubators.
- The business promotion among member-states has been accorded a new salience. The BRICS Business Council held a substantive dialogue to foster cooperation in areas ranging from infrastructure

and energy to financial services, regional aviation and digital economy. Its cooperation with the NDB is being encouraged. The national trade promotion agencies signed an MoU on cooperation among themselves. A BRICS Women Business Alliance was created, both as a women empowerment measure and as a tool to bring "a distinctive perspective on issues of interest for the business community."

GSSCORE

**Context**

Recently 11th BRICS Summit held in Brasilia, Brazil with the theme for this year being "Economic Growth for an Innovative Future"

Despite the fact that five countries are headed in different direction in terms of their political aspirations, still they found ways to build a common vision for the world's economic future with an emphasis on multilateralism and a joint statement at Brasilia that publicly denounced "unilateral and protectionist" actions

GS SCORE
Learning Aid

They acknowledged the weakening of global economic growth in the statement, repeated their commitment to the WTO despite US reluctance

The joint statement is equally important for India considering its sluggish economic growth, increasing unemployment and recent unacceptability of RCEP trade agreement

Indian PM and Chinese President used the BRICS platform wisely and continued talks on bringing India back into the RCEP fold

Strengthening people-to-people interaction

Member nations continue to focus on people-to-people interaction with each chair-country drawing up a calendar of activities to strengthen links of culture, arts, sports, media and academic exchange

New Industrial Revolution

Based on decisions of previous Summit, operationalisation of the Partnership on New Industrial Revolution is underway

Commitment in counterterrorism efforts

its working group on countering terrorism has expanded its activities

New Members for New Development Bank (NDB)

BRICS has agreed to include more members within NDB but has left the final decision on the board of governors of NDB

Local Currency Bond Fund

BRICS governments are set to establish a local currency Bond Fund after successfully establishing the BRICS Contingent Reserve Arrangement (CRA)

Efforts in Business Promotion

The BRICS Business Council held a substantive dialogue to foster cooperation in areas ranging from infrastructure and energy to financial services, regional aviation and digital economy

Highlights of the summit

The CRA proposes to provide short-term liquidity support to the members through currency swaps to help mitigating BoP crisis situation, in case such a situation arises

On the issue of expansion of UN Security Council, BRICS members again exposed their disunity by China and Russia

NDB needs to start extending loans for projects in non-BRICS countries to create a solid constituency of supporters and to extend its global outreach

Some Concerns

Despite cumulative population of around 40% of BRICS countries, trade among BRICS countries still is only 15% of the world trade

Addressing this will be good not only for increased trade among BRICS nations but will also help in sustaining growth and creating jobs

Regular yearly meetings does not reflect in the actual outcome of BRICS Summit apart from its lofty declarations on same old issues such as "urgent need" to reform the UN, WTO, etc

It is greater connectivity and more trade that will allow the BRICS countries to claim their rightful space, and provide the leadership and energy that the global economic order needs urgently

Accordingly, rather than taking new commitments, BRICS members must work on fulfilling existing commitments

SECTION: B
(PRELIMS)

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DISINVESTMENT IN FIVE PSE

◎ CONTEXT

- Recently, Cabinet approves strategic sale of BPCL and 4 other PSUs.

◎ ABOUT

- The Cabinet Committee on Economic Affairs approved the strategic disinvestment in Bharat Petroleum Corporation Limited, Shipping Corporation of India, Container Corporation of India, THDC India Limited, and North Eastern Electric Power Corporation (NEERCO) while giving up management control in these companies.
- It also gave an in-principle approval for the government to reduce stake in certain state-owned companies to below 51 per cent in some while retaining majority stake management control.
- These major divestment decisions were taken even as the government races against time to meet its highest ever divestment target of Rs 1.05 trillion for 2019-20. The Centre hopes that disinvestment proceeds will make up for some of the revenue shortfall that is expected this year.
- Privatisation of BPCL will be without the company's equity shareholding of 61.65 per cent in Numaligarh Refinery in Assam.
- The Numaligarh Refinery will be carved out of BCPL and will be taken over by another state-owned company
- Numaligarh Refinery is the largest producer of paraffin wax in the country. The GRM of NRL during FY19 was seen at \$11.8 a barrel. The remaining 38.35 per cent stake is held by the Assam government (12.35 per cent) and Oil India (26 per cent).
- Of the total 249.4 million tonne per annum (MTPA) refining capacity in India, BPCL has around 15 per cent or 38.3 MTPA. BPCL also has 15,177 retail outlets in India.
- The major reason why Numaligarh was kept out of the strategic disinvestment was because of its importance being part of the Assam Accord of 1985 signed between All Assam Students' Union and the Centre following the anti-immigrant agitation.

◎ SIGNIFICANCE

- It will provide revenue to the government which is faced with massive shortfall in revenue and capital receipts.
- It will hand over management of the non-performing PSE to the private management which will make them profitable in the longer run
- Criticism**
- BPCL is a profitable refinery and oil marketing company that has consistently paid a healthy dividend. It has also made investments in energy resources and holds interests in overseas hydrocarbon blocks. Privatization of BPCL and saving its stakes in Numaligarh is a clear sign that politics taking precedence over any economic interest.
- The Centre has very less time to realize these strategic sale proposals to make available the money for the current fiscal.

AIR QUALITY INDEX AND SAFAR

◎ CONTEXT

- Delhi air quality to deteriorate to severe category, pollution talks in Lok Sabha

◎ ABOUT

- The AQI is an index for reporting daily air quality.
- It tells you how clean or polluted your air is, and what associated health effects might be a concern for you.
- The AQI focuses on health affects you may experience within a few hours or days after breathing polluted air.

- AQI is calculated for eight major air pollutants: Ground-level ozone, PM10, PM2.5, Carbon monoxide, Sulphur dioxide, Nitrogen dioxide, Ammonia, Lead.
- There are six AQI categories, namely Good + Satisfactory, Moderately polluted, Poor, Very Poor, and Severe.

About SAFAR

- The System of Air Quality and Weather Forecasting And Research (SAFAR) is an initiative introduced by the Ministry of Earth Sciences (MoES)
- The system is indigenously developed by the Indian Institute of Tropical Meteorology (IITM), Pune and is operationalized by the India Meteorological Department (IMD).
- The giant true colour LED display gives out real-time air quality index on 24x7 basis with colour coding along with 72-hour advance forecast.
- The system will be an integral part of India's first Air Quality Early Warning System operational in Delhi.
- SAFAR will accelerate public awareness and preparedness of air pollution and weather extremes.
- It will also lead to better understanding of linkages among emissions, weather, pollution and climate. It will monitor all weather parameters like temperature, rainfall, humidity, and wind speed and wind direction.
- In addition to regular air quality parameters like PM2.5, PM10, Sulphur Dioxide, Ozone, Nitrogen Oxides, Carbon Monoxide, the system will also monitor the existence of Benzene, Toluene and Xylene.
- SAFAR system would benefit cost savings to several other sectors like agriculture, aviation, infrastructure, disaster management skill, tourism and many others, which directly or indirectly get affected by air quality and weather.

About India Meteorological Department (IMD)

- The India Meteorological Department (IMD) is an agency of the Ministry of Earth Sciences of the Government of India.
- It is the principal agency responsible for meteorological observations, weather forecasting and seismology.
- IMD is headquartered in Delhi and operates hundreds of observation stations across India and Antarctica.
- Regional offices are at Mumbai, Kolkata, Nagpur and Pune.
- It has the responsibility for forecasting, naming and distribution of warnings for tropical cyclones in the Northern Indian Ocean region, including the Malacca Straits, the Bay of Bengal, the Arabian Sea and the Persian Gulf.

DUDHWA NATIONAL PARK (UTTAR PRADESH)

◎ CONTEXT

- Tourists visiting the Dudhwa National Park will not be able to enjoy elephant safari this season as most trained jumbos have been deployed in patrolling duties, the park administration.

◎ ABOUT

- The Dudhwa National Park is a national park in the Terai belt of marshy grasslands of northern Uttar Pradesh.
- It is part of the Dudhwa Tiger Reserve covering the areas of Kheri and Lakhimpur districts.
- Dudhwa became a tiger reserve in 1879. The area was established in 1958 as a wildlife sanctuary for swamp deer.

- In 1987, the park was declared a tiger reserve and brought under the purview of the 'Project Tiger'.
- Together with the Kishanpur Wildlife Sanctuary and the Katarniaghat Wildlife Sanctuary it forms the Dudhwa Tiger Reserve.
- It is located on the Indo-Nepal border in the Lakhimpur Kheri District, and has buffer of reserved forest areas on the northern and southern sides.
- It represents one of the few remaining examples of a highly diverse and productive Terai ecosystem, supporting many endangered species, obligate species of tall wet grasslands and species of restricted distribution.
- It is well known sanctuary of the swamp deer and is home to tigers, leopards, varieties of deer, antelopes, elephants, jackal, hyena etc
- It is also a bird watchers' heaven.
- A large number of rhinos are also found here.
- The park has some of the best forests of 'Sal' tree in the world, amongst other flora.

Project Tiger

- Project Tiger is a tiger conservation programme launched by the Government of India.
- The project aims at ensuring a viable population of Bengal tigers in their natural habitats, protecting them from extinction, and preserving areas of biological importance as a natural heritage forever represented as close as possible the diversity of ecosystems across the distribution of tigers in the country.
- The project's task force visualized these tiger reserves as breeding nuclei, from which surplus animals would migrate to adjacent forests.
- The monitoring system M-STrIPES was developed to assist patrol and protection of tiger habitats.
- The government has set up a Tiger Protection Force to combat poachers and funded relocation of villagers to minimize human-tiger conflicts.

ROAD ACCIDENTS REPORT 2018

◎ CONTEXT

- Recently, the Ministry of road transport and highways released a report on "Road Accidents in India, 2018".

◎ ABOUT

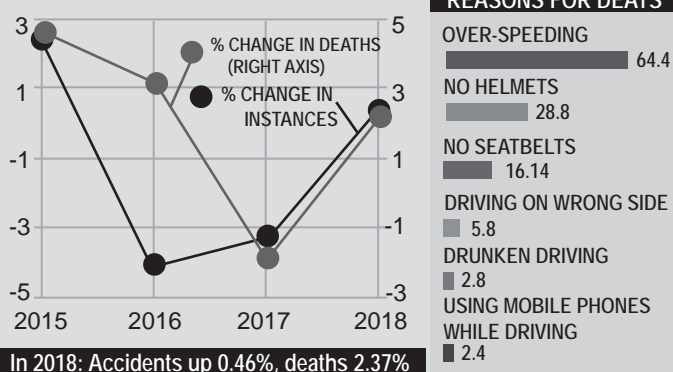
- India reports around 500,000 road accidents every year, out of which 150,000 are fatal accidents. It is estimated that the economy lost around 3% of GDP (1999-2000) due to road mishaps.
- India, ranks 1st in the number of road accident deaths across the 199 countries reported in the World Road Statistics, 2018 followed by China and US. As per the WHO Global Report on Road Safety 2018, India accounts for almost 11% of the accident related deaths in the World.
- Road accidents are the leading cause of death among people in the 5-29 age-group worldwide with more than 1.35 million lives lost each year and 50 million sustaining injuries, according to a World Health Organisation (WHO) report. According to the government data, road crashes kill close to 1,50,000 people each year in India.
- Rapid Urbanisation, poor safety, lack of enforcement, influence of drugs or alcohol, speeding and a failure to wear seat-belts or helmets are the major causes of road accidents in India

Finding of the Report

- A total of 4.7 lakh road accidents have been reported by States and Union Territories (UTs) in 2018, claiming 1,51,417 lives and causing injuries to 4,69,418 persons. The report says that road accidents last year increased by 0.46% as compared to 2017.
- Over-speeding is the major cause of road accident deaths and accounted for 64.4% of the persons killed.
- National Highways which comprise of 1.94 percent of total road network, accounted for 30.2 per cent of total road accidents and 35.7 per cent of deaths in 2018. State Highways which account for 2.97% of the road length accounted for 25.2 percent and 26.8 percent of accidents and deaths respectively.
- Traffic violations related to driving on the wrong side of the road accounted for 5.8% of the accident related deaths. Use of mobile phones accounted for 2.4% of the deaths with drunken driving accounting for 2.8% of the persons killed.
- Tamil Nadu and Uttar Pradesh remain accounted for the highest number of road accidents and death on account of road accidents respectively in 2018
- Major Reasons for Deaths in Road Accidents in India
 - Over-speeding (64.4%)
 - No helmet (28.8%)
 - No seatbelts (16.14%)
 - Driving on Wrong Side (5.8%)
 - Drunken Driving (2.8%)
 - Using Mobile Phones while Driving (2.4%)

Speed hazards

Instances of road accidents and deaths increased in 2018 compared to 2017. Over-speeding was the reason for the maximum road-accident fatalities



Steps by Government

Government of India has set a target to reduce the accidents and fatalities by 50% in five years (2020).

Justice K.S. RadhaKrishnan Committee

- Supreme Court had set up the three-member KS Radhakrishnan panel on road safety in April 2014. The SC had termed the roads in India as "giant killers"
- The main recommendations of the committee were:
 - Ban on the sale of alcohol on highways (both state and national) to restrain drunk driving.

- The states were directed to implement laws on wearing helmets.
- Audit of road safety to be implemented by states to ensure the safety standards in the design, construction, and maintenance of roads.
- The committee stressed on the importance of creating awareness among people on road safety rules.

Motor Vehicles (Amendment) Act, 2019

- ▶ Stiff penalties for drunken driving, driving without licence, dangerous driving, over-speeding, overloading and other serious offences
- ▶ Aims to reduce the corruption and waiting time in vehicle registration and licensing through the use of automation and e-governance

Brasilia Declaration on Road Safety

- ▶ The declaration was signed at the Second Global High-Level conference on Road Safety held in Brazil in 2015.
- ▶ Through the Brasilia Declaration Countries plan to achieve the Sustainable Development Goal 3.6 which aims to halve the number of global deaths and injuries from road traffic accidents by 2020.
- ▶ The main points of the Brasilia Declaration are:
 - Countries should form transport policies in order to favor more sustainable modes of transport such as walking, cycling and using public transport.
- ▶ It highlights strategies to ensure the safety of all road users
 - by improving laws and enforcement
 - making roads safer through infrastructural modifications
 - ensuring that vehicles are equipped with life-saving technologies
 - enhancing emergency trauma care systems

AYUSHMAN BHARAT -PRADHAN MANTRI JAN AROGYA YOJANA

◎ CONTEXT

- Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana was launched to provide health cover up to Rs. 5 lakh per family per annum for secondary and tertiary care hospitalisation to around 10.74 crore poor and vulnerable families based on the deprivation and occupational criteria as per the Socio-Economic Caste Census.

◎ ABOUT

- The scheme provides for paperless and cashless access to services for the beneficiary at the point of service i.e. empanelled public and private hospitals across India.
- To facilitate this, an online transaction management system has been adopted by States/UTs.
- Claims of the hospitals are also settled through online portal in a time-bound manner.

Salient Features of Ayushman Bharat -PradhanMantri Jan ArogyaYojana

- It is a centrally sponsored scheme. It is entirely funded by Government and the funding is shared between Centre and State governments as per prevailing guidelines of Ministry of Finance.
- PMJAY provides health cover up to Rs. 5 lakh per family per year for secondary and tertiary hospitalization to around 10.74 crore poor and vulnerable families (approx. 50 crore beneficiaries).

- PMJAY is an entitlement based scheme. This scheme covers poor and vulnerable families based on deprivation and occupational criteria as per SECC database.
- PMJAY provides cashless and paperless access to services for the beneficiary at the point of service in any (both public and private) empanelled hospitals across India. In other words, a beneficiary from one State can avail benefits from an empanelled Hospital anywhere in the Country.
- Under PMAJY, the States are free to choose the modalities for implementation. They can implement the scheme through insurance company or directly through the Trust/ Society or mixed model.
- There is no restriction on family size, ensuring all members of designated families specifically girl child and senior citizens get coverage.
- A well-defined Complaint and Public Grievance Redressal Mechanism, has been put in place through which complaints/ grievances are registered, acknowledged, escalated for relevant action, resolved and monitored.
- PMJAY has created a robust IT system for implementation and role of real time transaction data.
- At National level, National Health Authority (NHA) has been set up as an attached office to Ministry of Health and Family Welfare to manage the implementation of the scheme.

What is the hospitalisation process?

- The beneficiaries will not be required to pay any charges and premium for the hospitalisation expenses.
- The benefit also include pre- and post-hospitalisation expenses.
- Each empanelled hospital will have an 'Ayushman Mitra' to assist patients and will coordinate with beneficiaries and the hospital. They will run a help desk, check documents to verify the eligibility, and enrolment to the scheme.
- Benefits of the scheme are portable across the country.

Benefits of PM-JAY

- Priority to girl child, women and senior citizens.
- Covers secondary and tertiary care hospitalization.
- All pre-existing diseases covered. Hospitals cannot deny treatment.
- Hospitals will not be allowed to charge any additional money from beneficiaries for the treatment.
- Help India progressively achieve Universal Health Coverage (UHC) and Sustainable Development Goals (SDG).
- Acting as a steward, align the growth of private sector with public health goals.
- Enhanced use of evidence based health care and cost control for improved health outcomes.
- Enable creation of new health infrastructure in rural, remote and under-served areas.
- Increase health expenditure by Government as a percentage of GDP.
- Improved quality of life for the population.

KIMBERLEY PROCESS CERTIFICATION SCHEME

© CONTEXT

- The Plenary meeting of the Kimberley Process Certification Scheme (KPCS) was hosted by India from 18th to 22nd November, 2019 in New Delhi.

© ABOUT

Kimberley Process (KP):

- The Kimberley Process is an international certification scheme that regulates trade in rough diamonds. It aims to prevent the flow of conflict diamonds, while helping to protect legitimate trade in rough diamonds.
- In 1998, certain rebel movements in Africa (Sierra Leone, Angola, D.R. of Congo, Liberia) were selling, among other things, illegally obtained diamonds – known as conflict diamonds – to fund their wars against legitimate governments.
- With a view to find ways to stop trade in conflict diamonds, world's diamond industry, United Nations, Governments and leading NGOs came together and in November 2002 at Interlaken, where the final draft of the Kimberley Process measures were ratified by more than fifty nations. The KPCS came into effect from 1st January, 2003 and evolved into an effective mechanism for stopping the trade in conflict diamonds.
- The Kimberley Process Certification Scheme (KPCS) outlines the rules that govern the trade in rough diamonds. The KPCS has developed a set of minimum requirements that each participant must meet.
- The KP is not an international organization. It has no permanent offices or permanent staff. It relies on the contributions under the principle of 'burden-sharing' of participants, supported by industry and civil society observers.
- Neither can the KP be considered as an international agreement from a legal perspective, as it is implemented through the national legislations of its participants.

Conflict diamonds: They are also known as 'blood' diamonds. They are rough diamonds used by rebel movements or their allies to finance armed conflicts aimed at undermining legitimate governments.

Participants of Kimberley Process:

- The Kimberley Process (KP) participants are states and regional economic integration organizations that are eligible to trade in rough diamonds.
- As from November 2018, there are 55 participants representing 82 countries, with the European Community counting as a single participant.
- The participants include all major rough diamond producing, exporting and importing countries. The diamond industry, through the World Diamond Council, and civil society groups are also integral parts of the KP.

Chair and Vice Chair:

- The chair oversees the implementation of The Kimberley Process Certification Scheme (KPCS) and operations of the working groups, committees and administration that activate The KP.
- The Vice Chair is selected at the annual plenary meeting and becomes Chair in the following year subject to ratification from KP participants.
- The position of Chair rotates annually, following validation of the previous Vice Chair.

Year	Chair	Vice chair
2019	India	Russian Federation
2018	European Union	India
2017	Australia	European Union

India and KP:

- India is a founding member of KP.
- India has been actively involved in the development of KP as an important protocol in trade of diamonds which has ensured that 99.8% of the diamonds in the world are conflict free.

- The importance of KPCS is immense to India as more than one million people are directly employed by the diamond industry. The industry also plays pivotal role in sustaining livelihoods of these people. Currently, India exports around USD 24 billion cut and polished diamonds. It is expected that India will reach an export target of USD 1 trillion in coming years and the gem and jewellery sector particularly cut and polished diamonds will contribute significantly to achieve this target.
- Since 2003, India has been actively participating in the KPCS process and is a member of all Working Groups of KP (except for WGAAP).
- Department of Commerce is the nodal Department and Gem & Jewellery Export Promotion Council (GJEPC) is designated as the KPCS Importing and Exporting Authority in India. GJEPC is responsible for issuing KP Certificates and is also the custodian of KP Certificates received in the country.

ELECTORAL BONDS

◎ CONTEXT

- FinMin recently dropped plan to discuss electoral bonds with the Opposition.
- Both the Election Commission and the Reserve Bank of India had objected to several provisions of the scheme on the grounds that they would promote black money and money laundering.

◎ ABOUT

It is like a promissory note that can be bought by any Indian citizen or company incorporated in India from select branches of State Bank of India. The citizen can then donate the same to any eligible political party of his/her choice.

Who can receive electoral bonds?

- Issued in multiple values of Rs 1,000, Rs 10,000, Rs 1 lakh, Rs 10 lakh and Rs 1 crore, these bonds can only be encashed by political parties, which had secured at least 1 per cent of the votes polled in the most recent Lok Sabha or state election.
- Monies received from electoral bonds will be deposited in a bank account verified by the Election Commission. All the transactions for electoral bonds can be done only through that account.

Main Features:

- Every party which is registered under section 29A of the Representation of the Peoples Act, 1951 and has secured at least 1% votes polled in the most recent Lok Sabha or State election will be eligible to receive fund through electoral bonds.
- Every donor has to provide his KYC detail to the banks.
- Name of electoral bond purchaser will be kept confidential by the banks.
- Electoral bonds will be valid for 15 days from the date of purchase.
- No interest will be given by the banks on these bonds.
- These bonds can be bought from selected branches of State Bank of India only.
- The banks will have full information about the purchasers of the Electoral bonds.

Will it be tax deductible?

- Donations will be tax deductible, and the benefitting political party will get a tax exemption for the amount received.

Are foreign companies registered in India eligible for contributing political parties through bonds?

- The amended Companies Act now allows any foreign company registered in India to make contributions through bonds to political parties, subject to legitimate doubts about who or where its real owners are, or what its source of funding is.

Why are the bonds being criticized?

- The key critique is that, for something meant to bring transparency to the system, electoral bonds actually make political funding more opaque – but only for the public. Companies don't have to say who they are donating money to and parties don't need to say from whom they're getting the cash.
- Moreover, the other changes regarding foreign firms and profitable companies mean that electoral bonds could easily be used by shell firms that have no actual business or profit as a way of channeling money into politics.
- Opponents to the scheme allege that since the identity of the donor of electoral bonds has been kept anonymous, it could lead to an influx of black money.
- Others allege that the scheme was designed to help big corporate houses donate money without their identity being revealed.

◎ CONCLUSION

- Even though Electoral bonds act as a check against traditional under the table donations, it still has many controversies related to it. The report by Indrajeet Gupta Committee (1998) can be implemented which endorsed state funding of elections, in order to establish a fair playing field for parties with less money. The essential problem with electoral bonds is that it removes transparency and accountability in political funding. Voters have the right to know which fat cats fund their political parties and if such funding has an influence on policies framed by governments formed by these parties.

JALLIANWALA BAGH NATIONAL MEMORIAL (AMENDMENT) BILL, 2019

◎ CONTEXT

- Rajya Sabha passed the Jallianwala Bagh National Memorial (Amendment) Bill, 2019, on November 20.
- The new Bill seeks to amend the Jallianwala Bagh National Memorial Act, 1951, and change the provisions for trustees of the memorial.
- The Lok Sabha has earlier passed the bill on August 2.

◎ ABOUT

Jallianwala Bagh National Memorial Act, 1951

- The original Jallianwala Bagh National Memorial Act of 1951 was enacted by Parliament for the management of the National Memorial to remember those killed in the Jallianwala Bagh Massacre on April 13, 1919.
- Under the 1951 Act, the Trustees of the Memorial include:
 - the Prime Minister, as Chairperson,
 - the President of the Indian National Congress,
 - the Minister in-charge of Culture,
 - the Leader of Opposition in Lok Sabha,
 - the Governor of Punjab,
 - the Chief Minister of Punjab, and
 - three eminent persons nominated by the central government.
- As per the National Monuments Act, 1951, the trustees are supposed to be Congress heads.

Features of the Bill:

- The Jallianwala Bagh National Memorial (Amendment) Bill sought to amend the Jallianwala Bagh Memorial Act 1951.
- The President of the Indian National Congress no more has to be a permanent member of the trust.
- The central government can now remove the trustees of the Jallianwala Bagh memorial for any reason even if they haven't completed their term.
- The Jallianwala Bagh National Memorial (Amendment) Bill says that only the leader of the largest opposition party will be made a trustee; it says there is no leader of the opposition in the Lok Sabha.
- The Act provides that the three eminent persons nominated by the central government will have a term of five years and will be eligible for re-nomination.
- The Bill adds a provision to allow the central government to terminate the term of a nominated trustee before the expiry of his term without assigning any reason.

The Jallianwala Bagh Massacre:

- Also known as the Amritsar massacre, took place on 13 April 1919 when Acting Brigadier-General Reginald Dyer ordered troops of the British Indian Army to fire their rifles into a crowd of unarmed civilians in Jallianwala Bagh, Amritsar, Punjab, killing at least 400, including 41 children.
- It was Baisakhi that day, many villagers gathered and were peacefully protesting the arrest and deportation of two national leaders, Satyapal and Saifuddin Kitchlew and implementation of the Rowlatt Act, which armed the British government with powers to detain any person without trial.

Outcomes:

- The Hunter Commission report published the following year by the Government of India criticised both Dyer and the Government of the Punjab for failing to compile a casualty count, and quoted a figure offered by the Sewa Samati (a Social Services Society) of 379 identified dead.
- Mahatma Gandhi and Rabindranath Tagore, as a sign of condemnation, renounced their Kaise-i-Hind and British Knighthood respectively.
- The infamous Rowlatt Act was repealed by the British in 1922.

NATIONAL INSTITUTE FOR SOWA-RIGPA

◎ CONTEXT

- It has been decided by the Government of India to promote Sowa-Rigpa system of medicine by establishing a National Institute of Sowa-Rigpa (NISR) at Leh, Union Territory of Ladakh at an estimated cost of Rs.47.25 crore.

◎ ABOUT

- Sowa-Rigpa is a Traditional Medical system of the Himalayan belt in India. It has been popularly practiced in Sikkim, Arunachal Pradesh, Darjeeling (West Bengal), Himachal Pradesh, Union Territory of Ladakh and now all over India.
- The Institute will be an autonomous National Institute under Ministry of AYUSH with the mandate to undertake interdisciplinary education and research programmes in Sowa-Rigpa in collaboration with premier national and international Institutes and facilitate integration of different systems of medicine.
- This will facilitate quality education, scientific validation, quality control & standardization and safety evaluation of Sowa-Rigpa products, standardized Sowa-Rigpa based tertiary health delivery and to promote interdisciplinary research & education of Sowa-Rigpa at undergraduate, postgraduate and postdoctoral levels.
- The National Institute of Sowa Rigpa would identify the best Sowa-Rigpa treatment – including their standard procedures-within the framework of traditional Sowa-Rigpa

principle and possible co-relation with bio-molecular western medicine in providing health care facilities to the general public.

All about SOWA-RIGPA

- "Sowa-Rigpa" commonly known as Amchi system of medicine is one of the oldest, Living and well documented medical tradition of the world
- Some scholars believe that it is originated from India; some says China and others consider it to be originated from Tibet itself.
- The majority of theory and practice of Sowa-Rigpa is similar to "Ayurveda".
- The first Ayurvedic influence came to Tibet during 3rd century AD but it became popular only after 7th centuries with the approach of Buddhism to Tibet.
- There after this trend of exportation of Indian medical literature, along with Buddhism and other Indian art and sciences were continued till early 19th century.

The basic theory of Sowa-Rigpa may be adumbrated in terms of the following five points:

- The body in disease as the locus of treatment;
- Antidote, i.e., the treatment;
- The method of treatment through antidote;
- Medicine that cures the disease;
- Materia Medica, Pharmacy & Pharmacology

Infrastructures of SOWA-RIGPA in India

- In most of Himalayan regions Sowa-Rigpa is practiced in traditional way with community support with an Amchi in every village. But since the last two decades this scenario has been changing, adopting some of the administrative elements of modern hospital system in educational Institutions, dispensaries, hospitals and pharmacies etc.
- Nevertheless, still there are all together around 1000 practitioners of Sowa-Rigpa in India catering health care in harsh Himalayan regions and other places.
- Dharamshala in Himanchal Pradesh and Ladakh region of J&K are the main Centers for Sowa-Rigpa Institutions in India.
- There is Central Council for Tibetan Medicine in Dharamshala to regulate the practice of Sowa-Rigpa in India; it looks after the registration of practitioners, standard of colleges and other mechanism to regulate Sowa-Rigpa.

NATIONAL INTELLIGENCE GRID (NATGRID)

◎ CONTEXT

- The Ministry of Home Affairs in a reply in Lok Sabha informed that the NATGRID will come in to operation by the end of 2020.

◎ BACKGROUND

- This project was conceptualised following the 26/11 Mumbai terror attacks because the lack of real time information was considered to be one of the major hurdles in detecting U.S. terror suspect David Headley's movement across the country during his multiple visits between 2006 and 2009.
- The Cabinet Committee on Security had given approval to this Rs 3,400 crore project in 2010.

◎ ABOUT NATGRID

- It is an integrated intelligence grid which will connect databases of core security agencies.

- NATGRID was formed with an aim to collect comprehensive patterns of intelligence that can be readily accessed by intelligence agencies and will link 10 user agencies with certain databases that would be procured from 21 organisations.
- The NATGRID will have data related to all immigration entry and exit, banking and financial transactions, credit card purchases, telecom, individual tax payers, air flyers, train travellers besides others to generate intelligence inputs.

Criticism over NATGRID project:

- This project faced opposition from intelligence agencies as they felt it would impinge on their territory and possibly result in leaks on the leads they were working on to other agencies.
- The efficiency of the project was questioned as no state agency or police force has access to its database initially.
- Digital databases such as NATGRID can be misused according to some experts. Over the last two decades, the very digital tools that terrorists use have also become great weapons to fight the ideologies of violence.

The 10 agencies which will be able to access the NATGRID data on real time basis are:

- Intelligence Bureau (IB).
- Research & Analysis Wing (R&AW).
- Central Bureau of Investigation (CBI).
- Enforcement Directorate (ED).
- Directorate of Revenue Intelligence (DRI).
- Financial Intelligence Unit (FIU).
- Central Board of Direct Taxes (CBDT).
- Central Board of Excise and Customs (CBEC).
- Directorate General of Central Excise and Intelligence (DGCEI).
- Narcotics Control Bureau (NCB).

SAANS AIMS TO REDUCE CHILD MORTALITY DUE TO PNEUMONIA

◎ CONTEXT

- Union Minister for Health and Family Welfare launched SAANS, a campaign aimed at reducing child mortality due to pneumonia.

◎ ABOUT

- SAANS, short for 'Social Awareness and Action to Neutralise Pneumonia Successfully
- It is launched to mobilise people to protect children from pneumonia, and train health personnel and other stakeholders to provide prioritised treatment to control the disease.
- As per Health Management Information System (HMIS) data, under-five mortality rate in the country is 37 per 1000 live births, of which 5.3 deaths are caused due to pneumonia.
- The government aims to achieve a target of reducing pneumonia deaths among children to less than three per 1,000 live births by 2025
- The HMIS data for 2018-19 ranked Gujarat second in the number of child deaths due to pneumonia, after Madhya Pradesh.

Mandate of the campaign

- Under the campaign, a child suffering from pneumonia can be treated with pre-referral dose of anti-biotic amoxicillin by ASHA workers.
- Health and wellness centres can use pulse oximeter (device to monitor oxygen saturation) to identify low oxygen levels in the blood of a child, and if required, treat him by use of oxygen cylinders.

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- A mass awareness campaign will also be launched about the effective solutions for pneumonia prevention like breast feeding, and age appropriate complementary feeding.
 - A web portal for home-based child care is also been launched.

Fact Box: All about Pneumonia

- Pneumonia is an infection in one or both lungs. Bacteria, viruses, and fungi cause it.
- The infection causes inflammation in the air sacs in your lungs, which are called alveoli. The alveoli fill with fluid or pus, making it difficult to breathe.
- The germs that cause pneumonia are contagious. This means they can spread from person to person.
- Both viral and bacterial pneumonia can spread to others through inhalation of airborne droplets from a sneeze or cough.
- You can also get these types of pneumonia by coming into contact with surfaces or objects that are contaminated with pneumonia-causing bacteria or viruses.
- Oral antibiotics can treat most cases of bacterial pneumonia.

Types of pneumonia

Pneumonia can also be classified according to where or how it was acquired.

- Hospital-acquired pneumonia (HAP): This type of bacterial pneumonia is acquired during a hospital stay. It can be more serious than other types, as the bacteria involved may be more resistant to antibiotics.
- Community-acquired pneumonia (CAP): Community-acquired pneumonia (CAP) refers to pneumonia that's acquired outside of a medical or institutional setting.
- Ventilator-associated pneumonia (VAP): When people who are using a ventilator get pneumonia, it's called VAP.

IMD WORLD TALENT RANKING REPORT 2019

◎ CONTEXT

- **India ranks 59 on IMD World Talent Ranking Report; Switzerland first**

◎ ABOUT

- Swiss-based International Institute for Management Development (IMD) recently released its World Talent Ranking for 2019.
- The ranking involved 63 countries from around the world, including five ASEAN member countries (Indonesia, Malaysia, the Philippines, Singapore and Thailand).
- The ranking, which is based on the performance in three main categories -- investment and development, appeal and readiness
- India has slipped 6 places to 59 rank on a global annual list due to low quality of life and expenditure on education.
- India is also lagging behind fellow BRICs countries - China ranked 42nd on the list, Russia (47th) and South Africa (50th).
- India also witnessed one of the sharpest declines among Asian economies owing to low quality of life, negative impact of brain drain, and the low priority of its economy on attracting and retaining talents.
- The Top 10 was completed by Switzerland (1), Austria (4th), Luxembourg (5th), Norway (6th), Iceland (7th), Finland (8th), the Netherlands (9th) and Singapore (10th)
- Denmark was placed second and Sweden, was in the third place.
- The countries at the top of the rankings share strong levels of investment in education and a high quality of life.

- In Asia, Singapore, along with Hong Kong SAR (15th) and Taiwan (20th) lead in terms of talent competitiveness due to the readiness of talent pool.
- Most leading economies emphasize long-term talent development by focusing on investment and development. This emphasis, however, goes beyond purely academic aspects to encompass the effective implementation of apprenticeships and employee training. Such an approach ensures a consistent alignment between talent demand and supply.

IMD World Talent Ranking 2019

By the IMD World Competitiveness Center

1 st Switzerland	
2 nd Denmark	
3 rd Sweden	

International Institute for Management Development

- International Institute for Management Development (IMD) is a business education school located in Lausanne, Switzerland.
- It is not part of a university, and offers MBA and Executive MBA programs as well as executive education.
- The professors do not have permanent academic tenure but work under one-year contracts and a performance based pay package.
- IMD focuses on training and developing general management and leadership skills.

MISCELLANEOUS

CURRENT AFFAIRS

ABENOMICS

◎ ABOUT

- Abenomics refers to the economic policies of a particular politician, in the same way, that Reaganomics or Clintonomics does.
- It's a nickname for the multi-pronged economic program of Japanese prime minister Shinzō Abe.
- Abenomics involves increasing the nation's money supply, boosting government spending, and enacting reforms to make the Japanese economy more competitive.

BAYESIAN INVERSION

◎ ABOUT

- Scientists at the Indian Space Research Organisation (ISRO) have used a novel mathematical technique and analysed satellite images to estimate the strength of North Korea's underground nuclear test of September 2017.
- Those tests are considered the most powerful thermonuclear devices to have been exploded by the country.
- In the normal course, the detection and estimation of nuclear device explosions is based on the reading of earthquake monitoring sensors.
- Results said that it was equal to 17 times that of Hiroshima explosion.

BHUTAN'S HIGH VALUE LOW IMPACT POLICY

◎ ABOUT

- To address emerging challenges and trends in the tourism industry.
- The policy will also cover regional tourists that are increasing by the day.
- Bhutan enjoys a reputation for authenticity, remoteness and a well-protected cultural heritage and natural environment.
- The principle of "high value, low volume" has been the overall tourism policy since 1974, which later changed to "high value, low impact" in 2008.
- To foster a vibrant industry as a positive force in the conservation of environment, promotion of cultural heritage, safeguarding sovereign status of the Nation for significantly contributing to Gross National Happiness.

BILATERAL MARITIME EXERCISE ZA'IR-AL-BAHR

◎ ABOUT

- The Bilateral Maritime Exercise Za'ir-Al-Bahr, Roar of the Sea, is being conducted in Doha, Qatar.
- The exercise is held between the Indian Navy and Qatari Emiri Naval Forces.
- The five-day bilateral exercise aims to strengthen cooperation and enhance interoperability between the Indian Navy and Qatari Emiri Naval Forces.

BRASILIA DECLARATION (11TH BRICS SUMMIT)

◎ ABOUT

- The 2019 BRICS summit is the eleventh annual BRICS summit, an international relations conference to be attended by the heads of state or heads of government of the five member states Brazil, Russia, India, China and South Africa.
- The Brazilian capital will host the BRICS summit for the second time.
- The Sherpa meeting was held in the Brazilian city of Curitiba
- The name of the chosen theme was: BRICS: economic growth for an innovative future.

JAYAKWADI DAM AURANGABAD

◎ ABOUT

- Jayakwadi Dam is located on the Godavari river in Aurangabad district, Maharashtra.
- The harsh project is one of the largest irrigation projects in the Indian state of Maharashtra.
- It is a multipurpose project.
- The water is mainly used to irrigate agricultural land in the drought-prone Marathwada Region of the state.
- It also provides water for drinking and industrial usage to nearby towns and villages and to the municipalities and industrial areas of Aurangabad and Jalna district.

MALAWI (AFRICA)

◎ ABOUT

- It is a landlocked country in southeast Africa that was formerly known as Nyasaland.
- It is bordered by Zambia to the northwest, Tanzania to the northeast, and Mozambique on the east, south and west.
- The country is nicknamed "The Warm Heart of Africa" because of the friendliness of the people.

SPECIAL PROTECTION GROUP

◎ ABOUT

- The Indian Special Protection Group (SPG) is a special force for providing proximate security to the Prime Minister of India and former Prime Ministers of India and members of their immediate families wherever in the world they are.
- It was formed in 1988 by an act of the Parliament of India.
- In March 1985, the Birbal Nath Committee submitted its recommendations of raising a Special Protection Unit (SPU).
- It provides security only to the Prime Minister of India.
- Earlier, it used to provide security to former prime ministers as well but now Z+ security cover has been given to them.

STAGFLATION

◎ ABOUT

- Stagflation is a condition of slow economic growth and relatively high unemployment, or economic stagnation, accompanied by rising prices, or inflation.
- It can also be defined as inflation and a decline in gross domestic product (GDP).
- Stagflation means a simultaneous increase in prices and stagnation of economic growth.
- Stagflation was first widely recognized after the mid-20th century, especially in the U.S. economy during the 1970's, which experienced persistently rapid inflation and high unemployment.
- The term "stagflation" was first used during a time of economic stress in the United Kingdom by politician Iain Macleod in the 1960s while he was speaking in the House of Commons
- Stagflation led to the emergence of the Misery index.

TIGER TRIUMPH EXERCISE

◎ ABOUT

- Tiger Triumph is a bilateral tri-service amphibious military exercise involving the armed forces of India and the United States.
- It is the first tri-service military exercise between the two countries.
- India has previously only held tri-service exercises with Russia.
- The final planning conference for Tiger Triumph was held at the Eastern Naval Command headquarters in Visakhapatnam, Andhra Pradesh.
