



News Analysis (16 Dec, 2020)

 drishtias.com/current-affairs-news-analysis-editorials/news-analysis/16-12-2020/print

Data Related to Women: NFHS-5

Why in News

Recently, the first-phase data of the **National Family Health Survey-5 (NFHS-5) 2019-20** has been released by the **Ministry of Health and Family Welfare**, which provided data on various issues related to women in India.

- **NFHS** is a **large-scale, multi-round survey** conducted in a representative sample of households **throughout India**. The **Phase-I** provides data for 22 states/UTs and the fieldwork in the remaining 14 (**Phase-II**) States/UTs is under progress.
- All **NFHSs** have been conducted under the stewardship of the **Ministry of Health and Family Welfare, Government of India**, with the **International Institute for Population Sciences (IIPS) Mumbai**, serving as the nodal agency.

Key Points

- **Total Fertility Rate (TFR):**

- The TFR across **most Indian states declined in the past half-a-decade**, more so among urban women. This implies that **India's population is stabilizing**.
- **Sikkim recorded the lowest TFR**, with one woman bearing 1.1 children on average; **Bihar recorded the highest TFR** of three children per woman.
- In 19 of the 22 surveyed states, TFRs were found to be '**below-replacement level (2.1)**'.
 - TFR indicates the **average number of children expected to be born** to a woman during her reproductive span of **15-49 years**.
 - The **replacement level** is the number of children needed to replace the parents, after accounting for fatalities, skewed sex ratio, infant mortality, etc. Population starts falling below this level.

- **Anaemia among Women:**

- More than half of the children and women are anaemic in **13 of the 22 States/UTs**.
- It has also been observed that **anaemia among pregnant women has increased** in half of the States/UTs compared to NFHS-4.
- In all the states, anaemia is much **higher** among women compared to men.

- **Contraception:**

- **Female sterilization** continues to dominate as the **modern method of contraception** in states like Andhra Pradesh (98%), Telangana (93%), Kerala (88%), Karnataka (84%), Bihar (78%) and Maharashtra (77%).
- Overall **Contraceptive Prevalence Rate (CPR)** has **increased substantially** in most States/UTs and it is the **highest in HP and WB (74%)**.

- **Child Marriages:**

- There has been an **increase in child marriages** in Tripura (40.1% from 33.1% in 2015-16), Manipur (16.3% from 13.7% in 2015-16) and Assam (31.8% from 30.8 % in 2015-16),
- States like **West Bengal (41.6%) and Bihar (40.8%) still have high prevalence** of child marriages.
- States such as **Tripura, Manipur, Andhra Pradesh, Himachal Pradesh and Nagaland** have also shown an **increase in teenage pregnancies**.

- **Domestic/Spousal Violence:**

- It has **generally declined** in most of the states and UTs.
- However, it has witnessed an **increase** in five states, namely **Sikkim, Maharashtra, Himachal Pradesh, Assam and Karnataka.**

Karnataka witnessed the largest increase in spousal violence, **from 20.6% in NFHS 4 to 44.4% in NFHS-5.**

- **Sexual violence** has increased in five states (Assam, Karnataka, Maharashtra, Meghalaya and West Bengal).

- **Institutional Births:**

- Have increased substantially with over **four-fifth of the women** delivering in institutions in 19 States and UTs.
- Institutional delivery is **over 90% in 14** out of the total 22 States and UTs.

- **Caesarean (C-section) Deliveries:**

- There has been an **increase** in the number of Caesarean section (C-section) deliveries in a majority of states.
- The international healthcare community has considered the **ideal rate** for caesarean sections to be **between 10% and 15%.**
- States such as Telangana, West Bengal, Himachal Pradesh, and some in the northeast, have shown a jump in C-section deliveries, especially at private healthcare facilities, in the last five years.

In some states like Telangana and West Bengal, the C-section deliveries, at private healthcare facilities rose up to 81% and 82%.

- **Sex Ratio at Birth:**

- **SRB** has remained **unchanged or increased** in most States/UTs.
- Majority of the states are in **normal sex ratio of 952 or above.**
- SRB is **below 900 in** Telangana, Himachal Pradesh, Goa, DNH & DD.

- **Child Nutrition:**

- **Child nutrition** indicators show a **mixed pattern across states.** While the situation improved in many States/UTs, there has been minor deterioration in others.
- Drastic changes in respect of stunting and wasting are unlikely in a short period.

- **Financial Inclusion:**

Considerable progress has been recorded between NFHS-4 and NFHS-5 in regard to **women operating bank accounts.**

- **Sanitation and Clean Air:**

- The percentage of households with improved sanitation facilities and clean fuel for cooking has **increased** in almost all the 22 States/UTs over the last four years (from 2015-16 to 2019-20).
- The Government of India has made concerted efforts to provide toilet facilities to maximum households through **Swachh Bharat Mission**, and improved household environment through **Pradhan Mantri Ujjwala Yojana** in the country.

Way Forward

- Current times **require integrated and coordinated efforts** from all health institutions, academia and other partners directly or indirectly associated with the health care **services to make these services accessible, affordable and acceptable** to all.
- The data in NFHS-5 **gives requisite input for strengthening existing programmes and evolving new strategies for policy intervention**, therefore government and authorities should take steps to further improve the condition of women in India.

Source: IE

RBI Working Paper on Asset Quality and Credit Channel

Why in News

Recently, a **Reserve Bank of India (RBI)** working paper on 'Asset quality and credit channel of monetary policy transmission in India' has been released.

RBI introduced the RBI Working Papers series in March 2011.

Key Points

- **Credit Channel:**

The credit channel of monetary policy transmission is **robust in India** and **operates through changes in lending**.

There are **two ways** the credit channel can work: by affecting overall bank lending (the **bank lending channel**) and by affecting the allocation of loans (the **balance sheet channel**).

- **Credit Deceleration:**

- Credit growth deceleration in India **since 2013** is explained by **asset quality stress** in the banking system, **slowdown** in economic activity and **moderation in bank deposits**.
- The **growth rate in credit offtake** has steeply **declined to 5.8% in November 2020**, as against **14.2% in 2013**.
- A **wide divergence** has also been observed in **credit growth of public and private sector banks**.

- **Potential Determinants of Credit Growth:**

- **Asset Quality Stress:**

- Since the **early 2010s**, asset quality of banks in India **has worsened gradually**, impacting their profitability.
 - Asset quality of Scheduled Commercial Banks (SCBs) is **measured as a ratio of gross non-performing assets (GNPAs) to gross advances**.

- **Nominal GDP Growth:**

- **Higher growth** in nominal Gross Domestic Product (GDP) **increases the demand for credit**.
 - The decline in credit growth post 2013 was mainly due to a surge in bad loans, accentuated by a slowdown in GDP.
 - Nominal GDP is an assessment of economic production in an economy that includes current prices in its calculation.

Nominal **differs from real GDP** in that it includes changes in prices due to inflation, which reflects the rate of price increases in an economy.

- **Deposit Growth:**

- Deposit growth has **remained highly volatile**, especially from the second half of 2015.
 - It needs to be noted that **a financial institution with a greater availability of funds** will be in a better position to provide **more credit to borrowers**.

- **Investment Growth:**

- The **surge in investment growth** has also added to the **slowdown in credit growth**.
 - To the extent **banks invest in securities**, **lower resources** would be available for **extending as credit**.
 - In India, **investments by banks** include both investment in government securities as prescribed under the statutory obligations (**statutory liquidity ratio** or SLR) and voluntary investments held in government securities and bonds/debentures/shares of corporate bodies.

- **Interest Rates:**

Higher the interest rates, **higher will be the cost of borrowing** and hence, **lower would be the demand for credit**.

- **Other Bank-specific Characteristics:**

Such as the **size of the bank and capitalisation** (an estimation of the value of a business).

- **Measures Taken:**

- The **accommodative stance of monetary policy** and **reduction in the policy repo rate** (starting from 2019) helped cushion the credit deceleration.
 - An accommodative stance means **a central bank will cut rates to inject money** into the financial system whenever needed.
 - **Repo Rate**, or repurchase rate, is the key monetary policy rate of interest at which the central bank or the Reserve Bank of India (RBI) lends short term money to banks.
 1. Everything from interest rates on loans to returns on deposits is influenced by this crucial rate set by the RBI.
 2. The central bank **has slashed policy repo rate by 350 basis points to 4%** now from 7.50% in March 2013.
- After the Asset Quality Review (AQR), since 2015, many hidden bad loans had surfaced, forcing the government to enact the **Insolvency and Bankruptcy Code (IBC)** for resolution of bad loans.
- Despite the lockdown, layoffs and closure of many units in the wake of the **Covid-19 pandemic**, **gross NPAs of 31 banks witnessed a decline of 5.25%** in absolute terms as the **RBI allowed relaxation in the computation of bad loans** and announced a **loan restructuring scheme**.

Way Forward

- In a **bank-dominated financial system** such as India, the **credit channel plays a critical role** in transmitting monetary policy impulses to the credit market and from thereon to the real economy.
- Controlling for asset quality, in the short-run, the credit channel of monetary transmission **of public sector banks is stronger** relative to that of private sector banks.
- For monetary policy actions to have their full impact on the credit channel, it is imperative that the **asset quality concerns of banks are addressed** and that their **capital positions are strengthened**.

Source: IE

12th GRIHA Summit

Why in News

Recently, the inaugural session of the **12th Green Rating for Integrated Habitat Assessment (GRIHA) Summit** was organised virtually.

Key Points

-
- **12th GRIHA Summit:**
 - **Theme:** Rejuvenating Resilient Habitats.
 - **Purpose:** To serve as a platform to **deliberate on innovative technologies and solutions** which shall help in creating robust mechanisms **for developing sustainable and resilient solutions for the benefit of the entire community.**
 - **Launch Event:** The Vice President of India launched the **SHASHWAT** magazine and the book '**30 Stories Beyond Buildings**' during the event.
 - **Green Rating for Integrated Habitat Assessment (GRIHA):**
 - It is the national rating system of India for any completed building construction.

GRIHA is recognised as India's own green building rating system in India's **Intended Nationally Determined Contributions (INDC)** submitted to the **United Nations Framework Convention on Climate Change (UNFCCC)**.
 - **Created By:** It was conceived by **The Energy and Resources Institute (TERI)** and developed jointly with the **Ministry of New and Renewable Energy.**

The Energy and Resources Institute

- **The Energy and Resources Institute (TERI)** is a non-profit research institute which conducts research work in the fields of energy, environment and sustainable development for India and the global south.
- It was established in 1974 as Tata Energy Research Institute and renamed to The Energy Resources Institute in 2003.
- **Objective:** To help design green buildings and, in turn, help evaluate the 'greenness' of the buildings.
- **Mechanism:**
 - The system has been developed to help 'design and evaluate' new buildings (buildings that are still at the inception stages). A building is assessed based on its predicted performance over its entire life cycle.
 - **Parameters used:**
 1. Site selection and planning
 2. Conservation and efficient utilization of resources
 3. Building operation and maintenance
 4. Innovation points

- **Benefits:**

This system, along with the activities and processes that lead up to it, benefits the community with the **improvement in the environment by reducing GHG (greenhouse gas) emissions, reducing energy consumption and the stress on natural resources.**

- **Other Related Initiatives:**

- **Global Housing Technology Challenge (GHTC)**

- **Organised by:** The Ministry of Housing and Urban Affairs.

- **Launched:** January 2019

- **Aim:** To identify and mainstream best available and proven construction technologies that are sustainable, green and disaster-resilient to enable a paradigm shift in housing construction.

- **Affordable Sustainable Housing Accelerators (ASHA)**

Under this initiative five Incubation Centers have been set up for identifying innovative materials, processes and technology for resource-efficient, resilient and sustainable construction.

- **Smart Cities Mission**

- It is an innovative initiative under **the Ministry of Housing and Urban Affairs**, Government of India to drive economic growth and improve the quality of life of people by enabling local development and harnessing technology as a means to create smart outcomes for citizens.

- It is working towards integrated and comprehensive development of cities

Source: PIB

Himalayan Serow

Why in News

A Himalayan serow has been **sighted for the first time in the Himalayan cold desert region** (Spiti, Himachal Pradesh).

Key Points

- **Description:**



Himalayan serow resembles **a cross between a goat, a donkey, a cow, and a pig.**

- **Physical Features:**

It's a medium-sized mammal with a large head, thick neck, short limbs, long, mule-like ears, and a coat of dark hair.

- **Species Type:**

- There are **several species of serows**, and **all of them are found in Asia**.
- The Himalayan serow, or ***Capricornis sumatraensis thar***, is restricted to the Himalayan region.
- Taxonomically, it is a subspecies of the mainland serow (***Capricornis sumatraensis***).

- **Diet:**

Himalayan serows are **herbivores**.

- **Geographical Location:**

They are typically found **at altitudes between 2,000 metres and 4,000 metres**. They are known to be found in **eastern, central, and western Himalayas**, but not in the **Trans Himalayan region**.

The Trans-Himalayas Mountain Region or Tibet Himalayan Region is located to the **north of the Great Himalayas** which consists of **Karakoram, Ladakh, Zaskar and Kailash mountain ranges**.

- **Latest Sighting:**

- The animal was spotted near **Hurling village in Spiti, Himachal Pradesh**. Spiti lies in the **cold mountain desert region** of the western Himalaya, and its valley floor has an average elevation of **4,270 metres above sea level, making the sighting special** as Serows are generally **not found at this altitude**.
- This is the **first recorded human sighting of the serow in Himachal Pradesh**. The animal has been spotted a few times earlier in the state, but that has always been through camera traps.
- The animal has also been spotted in the **Rupi Bhaba Wildlife Sanctuary**, and in the higher reaches of Chamba.

The Sanctuary is locally well known for its **extensive alpine pastures** as well as the numerous treks, trails and passes that connect it with the neighboring **Great Himalayan National Park** and **Pin Valley National Park**.

- **Conservation Status:**

- **IUCN Red List:** Vulnerable
- **CITES:** Appendix I
- **The Wildlife Protection Act, 1972:** Schedule I

Salient Features of Wildlife Protection Act, 1972

- The Act provides for the protection of a listed species of **animals, birds, and plants**, and also for the **establishment of a network of ecologically-important protected areas in the country**.
- The Act provides for the formation of **wildlife advisory boards, wildlife wardens, specifies their powers and duties**, etc.
- The Act prohibited the **hunting of endangered species**.
- The Act provides for licenses for the **sale, transfer, and possession of some wildlife species**.
- Its provisions paved the way for the formation of the **Central Zoo Authority**. This is the central body responsible for the **oversight of zoos** in India.

It was established in 1992.
- The Act created **six schedules which gave varying degrees of protection to classes of flora and fauna**.
 - **Schedule I and Schedule II** (Part II) get **absolute protection**, and offences under these schedules attract the maximum penalties.
 - The schedules also include species that **may be hunted**.

- The **National Board for Wildlife** was constituted as a statutory organization under the provisions of this Act.
 - It is chaired by the **Prime Minister**.
 - This is an **advisory board** that offers advice to the central government on issues of wildlife conservation in India.
 - It is also the apex body to **review and approve** all matters related to wildlife, projects of national parks, sanctuaries, etc.
 - The chief function of the Board is to promote the **conservation and development of wildlife and forests**.

Source: IE

India Water Impact Summit 2020

Why in News

Recently, the **5th India Water Impact Summit (IWIS)**, organised by the **National Mission for Clean Ganga (NMCG)** and **Center for Ganga River Basin Management and Studies (cGanga)** has held virtually.

Key Points

- **About the Summit:**
 - India Water Impact 2020 is a **five-day long summit**, hosting experts and academicians from all over the world to discuss and **debate issues related to water conservation, water security and river rejuvenation**.
 - **Theme:** Comprehensive analysis and holistic management of local rivers and water bodies with focus on Arth Ganga - river conservation synchronised development.
 - At the event, **Norwegian Institute of Bioeconomy Research** signed an MoU with cGanga for development of a **sludge management framework** in India.

- **National Mission for Clean Ganga (NMCG):**
 - It is the implementation wing of the **National Council for Rejuvenation, Protection, and Management of River Ganga** also known as **National Ganga Council** (set in 2016; which replaced the NRGBA).
 - NMCG was established in the year **2011 as a registered society**.
 - It has a **two-tier management structure** and comprises the **Governing Council** and **Executive Committee**.
 - The aims and objectives of NMCG are:
 - To ensure **effective control of pollution and rejuvenation of the river Ganga** by adopting a river basin approach to promote inter-sectoral coordination for comprehensive planning and management.
 - To maintain **minimum ecological flows** in the river Ganga with the aim of ensuring water quality and environmentally sustainable development.
 - In 2014, '**Namami Gange Programme**' was launched as an **Integrated Conservation Mission**, to accomplish the twin objectives of effective **abatement of pollution, conservation, and rejuvenation of National River Ganga**.
 - The program is **being implemented by the NMCG**, and its state counterpart organization viz., **State Program Management Groups (SPMGs)**.
 - It has a budget outlay of **Rs. 20,000 crore**. The **main pillars** of the programme are:
 1. Sewerage Treatment Infrastructure & Industrial Effluent Monitoring,
 2. River-Front Development & River-Surface Cleaning,
 3. Bio-Diversity & Afforestation, and
 4. Public Awareness.
- **Centre for Ganga River Basin Management and Studies (cGanga):**
 - It was established at the **Indian Institute of Technology, Kanpur (IITK)** in 2016.
 - The Centre is a **Centre of Excellence** for data collection, the creation and dissemination of knowledge and information for the sustainable development of Ganga River Basin.
 - The centre acts in the capacity of a **comprehensive think-tank to the National Mission for Clean Ganga (NMCG)**, in its stated goals and objectives vis-à-vis the Ganga River Basin.

Source: PIB

Why in News

India will celebrate **50 Years of Indo-Pak War**, also called **Swarnim Vijay Varsh** on **16th December 2020**.

Inaugural event of the celebration will be held at the **National War Memorial (NWM)** in **New Delhi** which will be attended by the Prime Minister.

The **National War Memorial** is a **tribute to the soldiers** who laid down their lives defending the nation, post-independence it also **commemorates the soldiers** who participated and made the supreme sacrifice in **Peacekeeping Missions, and Counter Insurgency Operations**.

Key Points

- **Vijay Diwas** is observed on 16th December every year to **mark India's victory over Pakistan in the 1971 war**.
- The Government of India decided on **3rd December 1971**, that India would go for war with Pakistan to **save Bengali Muslims and Hindus**.
- This war was fought between India and Pakistan for **13 days**.
- On **16th December 1971**, the chief of the Pakistani forces with **93,000 soldiers** had **surrendered unconditionally** to the allied forces consisting of Indian Army and Mukti Bahini in Dhaka.

Mukti Bahini refers to the armed organizations that fought against the Pakistan Army during the Bangladesh Liberation War. It was a guerrilla resistance movement.

- Bangladesh was born on this day. Hence, **Bangladesh celebrates its independence day (Bijoy Dibos)** on 16th December every year.

Source: PIB
