

News Analysis (08 Sep. 2021)



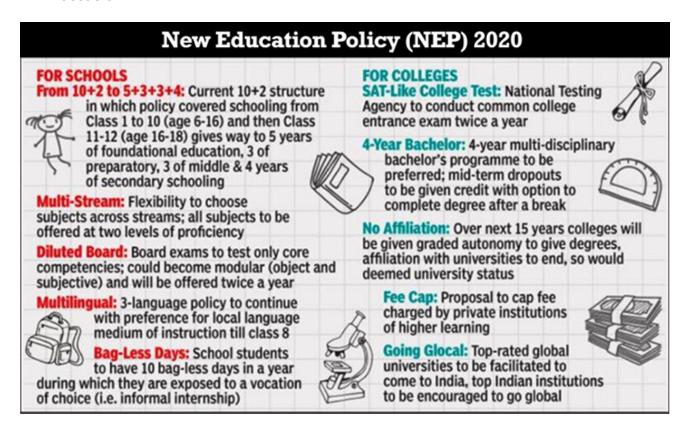
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Shikshak Pary 2021

Why in News

The Shiksha Parv is being celebrated by the Ministry of Education from 5th-17th September to recognize the contributions of teachers and to take New Education Policy (NEP) 2020 a step forward.

The Prime Minister launched multiple key initiatives in the education sector on the occasion.



Key Points

Five Initiatives Launched:

Indian Sign Language Dictionary:

It was launched for the Children and persons with hearing impairments. It has 10,000 words in it.

Talking Books:

These are audiobooks for the visually impaired.

- School Quality Assessment and Accreditation Framework (SQAA):
 - SQAA is a quality initiative proposed by the Central Board of Secondary Education (CBSE) to provide global parameters of attainment as standards in schools affiliated to it.
 - It would address the deficiency of the absence of a common scientific framework for dimensions like curricula, pedagogy, assessment, infrastructure, inclusive practices and governance process.
- NISHTHA Teachers' Training programme for NIPUN Bharat:
 - National Initiative for School Heads' and Teachers' Holistic
 Advancement (NISHTHA) is a capacity building programme for improving the quality of school education through integrated teacher training.
 - NIPUN (National Initiative for Proficiency in Reading with Understanding and Numeracy) Bharat Scheme was launched to create an enabling environment to ensure universal acquisition of foundational literacy and numeracy, so that every child achieves the desired learning competencies in reading, writing and numeracy by the end of Grade 3, by 2026-27.

Vidyanjali 2.0 Portal:

For facilitating education volunteers, donors and <u>CSR (Corporate Social Responsibility)</u> contributors for school development.

Vidyanjali Scheme is one of the innovative schemes that **focus towards the improvement of literacy by offering volunteer teachers** in government schools. It was **launched in 2017**.

Other Related Recent Initiatives:

- The Cabinet Committee on Economic Affairs has approved the school education programme <u>Samagra Shiksha Scheme 2.0</u> till the 2025-26 financial year.
- Earlier, to mark the <u>first anniversary of National Education Policy 2020</u>, the
 Prime Minister launched the Academic Bank of Credit that will provide multiple
 entry and exit options for students in Higher education; 1st Year Engineering
 Programmes in Regional Languages and Guidelines for Internationalization
 of Higher Education.
 - The initiatives launched also included Vidya Pravesh, a three month play based school preparation module for Grade 1 students; Indian Sign Language as a Subject at secondary level; NISHTHA 2.0, an integrated programme of teacher training designed by NCERT; and SAFAL (Structured Assessment For Analyzing Learning Levels), a competency based assessment framework for Grades 3, 5 and 8 in CBSE schools.
 - The event also witnessed the launch of National Digital Education
 Architecture (NDEAR) and National Education Technology Forum
 (NETF).

Teachers' Day

- On **5**th **September**, Teachers' Day is celebrated every year throughout India in memory of **Dr. Sarvapalli Radhakrishnan** on his birth anniversary.
- World Teachers' Day is celebrated on 5th October annually to commemorate the anniversary of the adoption of the 1966 <u>ILO/UNESCO</u> Recommendation concerning the Status of Teachers.

This instrument sets forth the rights and responsibilities of teachers, and standards for their initial preparation and further education, recruitment, employment, teaching and learning conditions.

Dr. Sarvepalli Radhakrishnan

- He was **born in a family in Tiruttani (Tamil Nadu) in 1888.** He had been a teacher, philosopher, author and politician.
- He was the first Vice President of India (1952–1962) and the second President of India from 1962 to 1967.
- He was awarded knighthood in 1931. In 1954, he was awarded <u>Bharat Ratna</u>, the highest civilian award in India. He got honorary membership of the <u>British Royal</u> Order of Merit in 1963.

Source: IE

Rising Complaints of Crimes Against Women: NCW

Why in News

Recently, the <u>National Commission for Women (NCW)</u> informed that there was a rise of **46% in complaints of crimes against women** in the first eight months of 2021 over the corresponding period of last year.

- NCW was set up as a statutory body in January 1992 under the National Commission for Women Act, 1990. Its mission is to strive towards enabling women to achieve equality and equal participation in all spheres of life.
- In October 2020, the <u>Supreme Court</u> said that crimes against women continued in a <u>never-ending cycle</u> in India.

Key Points

- About:
 - Crime Heads (No. of Complaints):

<u>Against Right to live with dignity</u> > <u>Domestic violence</u>> Harassment of married women or dowry harassment> Outraging modesty of women or molestation> Rape and attempt to rape> <u>Cyber crimes</u>.

State-Wise Data:

Uttar Pradesh (10,084)> **Delhi** (2,147)> **Haryana** (995)> **Maharashtra** (974).

• Violence against Women:

o About:

- The <u>United Nations</u> defines violence against women as "any act of gender-based violence that results in, or is likely to result in, physical, sexual, or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life."
- Violence against women is a social, economic, developmental, legal, educational, human right, and health (physical and mental) issue.
- Since the outbreak of <u>Covid-19</u>, emerging data and reports from those on the front lines, have shown that all types of violence against women and girls, particularly domestic violence, has intensified.

Reasons:

- Gender Disparity is one of the deep rooted cause of violence against women that put women at risk of several forms of violence.
- Non-Retaliation, Absence of laws addressing their rights comprehensively and Ignorance of the existing statutes.
- Societal attitude, stigma and conditioning also made women vulnerable to domestic violence and these are the main factors for under-reporting of cases.

Impact:

- The adverse psychological, sexual and reproductive health consequences of violence against women and girls affect women at all stages of their life.
- For example, early-set educational disadvantages not only represent the primary obstacle to universal schooling and the right to education for girls; down the line they are also to blame for restricting access to higher education and even translate into limited opportunities for women in the labour market.

Global Initiatives:

■ The Spotlight Initiative: The <u>European Union (EU)</u> and the <u>United</u>

Nations (UN) have embarked on a new, global, multi-year initiative focused on eliminating all forms of Violence Against Women and Girls (VAWG).

It is so named as it brings focused attention to this issue, moving it into the spotlight and placing it at the centre of efforts to achieve gender equality and women's empowerment.

- International Day for the Elimination of Violence against Women-25th November.
- UN Women is the <u>United Nations</u> entity dedicated to gender equality and the empowerment of women.

Way Forward

- Violence against women **continues to be an obstacle to achieving equality, development, peace** as well as to the fulfillment of women and girls' human rights.
- All in all, the promise of the <u>Sustainable Development Goals (SDGs)</u> to leave no one behind - cannot be fulfilled without putting an end to violence against women and girls.
- Crime against women cannot be resolved in the court of law alone. A holistic approach & changing the entire ecosystem is what is required.
- All the stakeholders need to get their act together, including Law makers, police officers, forensic dept, prosecutors, judiciary, medical & health dept, NGOs, rehabilitation centers.

Source: IE

Responsible Consumption and Production: SDG 12

Why in News

India's progress in regard to the <u>Sustainable Development Goal (SDG)</u> 12 is fair enough but not satisfactory.

- SDG12 aims at ensuring responsible consumption and production patterns everywhere in the world.
- Sustainable consumption and production refers to "the use of services and related products, which respond to basic needs and bring a better quality of life while minimizing the use of natural resources and toxic materials as well as the emissions of waste and pollutants over the life cycle of the service or product so as not to jeopardize the needs of future generations".

Key Points

About SDG 12:

- Halving global food waste per capita and ensuring the efficient and sustainable use of natural resources by 2030.
- Fighting pollution, reducing the overall waste generation, and improving the management of chemicals and toxic wastes.
- **Supporting companies'** transition to green infrastructures and practices.
- Making sure everyone everywhere is fully informed of ways to live in harmony with nature and eventually adopts thoughtful habits.

• India's Status:

Lifestyle Material Footprint:

- It measures the amount of resource consumption resulting from our lifestyles.
- The average lifestyle material footprint of India according to 2015 statistics is around 8,400 kilogram per capita per year, which when compared to sustainable material footprint of 8,000 kg per capita per year is quite acceptable.

Food Wastage:

- According to the <u>UNEP 2021 report</u>, about 50 kg of food is wasted per person per year in India.
- It seems rather impossible to achieve the goal to halve food waste, with only nine years left, without significantly increasing investment.
- Food wastage reduction can have a significant effect on greenhouse gas emissions, hunger, pollution and money-saving during recessions.

Waste Generation:

The **population of China and India** together constitutes 36% of the global population but **generates only 27% of the global municipal waste.**

Whereas, the United States constitutes only 4% of the global population and produces 12% of the waste.

Plastic Waste:

- Plastic policy index of India is well below the national requirement, according to 2018 statistics, but this gap is much lower compared to China.
- According to the <u>Central Pollution Control Board (CPCB)</u>, India generates close to 26,000 tonnes of plastic a day and over 10,000 tonnes a day of <u>plastic waste</u> remains uncollected.
- India's per capita plastic consumption of less than 11 kg, is nearly a tenth of the United States of America (109 kg).

Recycling Rate:

- The domestic recycling rate of India was about 30% in 2019 and is expected to improve in the near future.
- India can achieve self-sufficiency in the next 10 years if <u>National</u>
 <u>Recycling Policy</u> is implemented properly and scrap care techniques are shifted in the recycling industries.

Fossil fuel Subsidy:

- In the year 2020, the government spent nearly 0.2% of its GDP on fossil fuels which is slightly higher than in 2019.
- In 2019, there was a hike in <u>fossil fuel subsidies</u> which was seven times higher than alternative energy subsidies.
- Renewable energy subsidies rose significantly in 2017 compared to 2014 and total quantified energy subsidies fell by a huge amount.

But after 2017 there has been a slight upward trend in the total energy subsidy.

While the increase in renewable energy subsidy is worth appreciating, there is a need for shifting more resources to this area and reducing fossil fuel usage.

Sustainable Tourism:

 <u>Sustainable tourism</u> is tourism that takes full account of current and future economic, social and environmental impacts, addressing the needs of visitors, the industry, the environment and host communities.

> It is not a special form of tourism; rather, all forms of tourism may strive to be more sustainable.

- The project of 'Responsible Tourism' in Kumarakom (Kerala) takes the help of the local community by linking them to the hospitality industry and sustaining eco-friendly tourism.
- Himachal Pradesh has introduced a 'Homestay Scheme' to draw tourists to rural areas with natural, comfortable and budget-friendly accommodation and food.
- Among all the states and union territories in India, Jammu & Kashmir and Nagaland are top performing till date with respect to SDG 12, according to the NITI Aayog's SDG dashboard 2020-21.

Environment Education:

The Indian government included environment education as a compulsory component in the formal curriculum in the 1960s.

Source: DTE

India-US Agreement for Air-Launched Unmanned Aerial Vehicle

Why in News

Recently, India and the US have signed a **Project Agreement (PA) to jointly develop an Air-launched Unmanned Aerial Vehicle (ALUAV) or <u>drones</u> that can be launched from an aircraft.**

The PA was signed under the Joint Working Group Air Systems in the Defence Technology and Trade Initiative (DTTI), between India's Ministry of Defence (MoD) and the US Department of Defence (DoD).

Key Points

- About the Project Agreement (PA):
 - Aim: It aims towards design, development, demonstration, testing and evaluation of systems to co-develop an ALUAV prototype.

The PA for the ALUAV fell under the **Research**, **Development**, **Testing and Evaluation Memorandum of Agreement between MoD and US DoD**.

It was first signed in January 2006 and renewed in January 2015.

- Indian Participants: The PA outlines the collaboration between Air Force Research Laboratory, Indian Air Force, and <u>Defence Research and</u> <u>Development Organisation (DRDO)</u>.
- Execution: The Aeronautical Development Establishment at the DRDO and the Aerospace Systems Directorate at the Air Force Research Laboratory, along with the Indian and US Air Forces are the principal organisations for the execution of the PA.
- Significance: It was a significant step towards deepening defence technology collaboration between the two nations through co-development of defence equipment.

It could in the future **lead to joint manufacture of artificial intelligence- enabled drone swarms** capable of being launched from aircraft to
overwhelm an adversary's air defence systems.

- Defence Trade and Technology Initiative (DTTI):
 - Formation: The DTTI was announced in 2012 as an ambitious initiative for coproduction and co-development of military systems but has never really taken off despite several efforts.
 - Aim: To strengthen the US and India's defence industrial base by moving away from the traditional "buyer-seller" dynamic toward a more collaborative approach.

This would be through exploring new areas of **technological collaboration** through **co-development and co-production**.

- Projects: The projects under DTTI have been identified as the near, medium and long term projects.
 - The **near-term projects** included so far are Air-launched Small Unmanned Systems (drone swarms), LightWeight Small Arms Technology and Intelligence-Surveillance-Targeting & Reconnaissance (ISTAR) systems.
 - The **medium-term projects** identified are Maritime Domain Awareness Solution and Virtual Augmented Mixed Reality for Aircraft Maintenance or VAMRAM.
 - The two **long term projects** are Terrain Shaping Obstacle (lethal munitions) and anti-drone technology called Counter-UAS, Rocket, Artillery & Mortar (CURAM) system for the Indian Army.
- Joint Working Group: Under the DTTI, Joint Working Groups on land, naval, air, and aircraft carrier technologies have been established for focus on mutually agreed projects in respective domains.

Other Major Agreements between India and US

 The <u>Basic Exchange and Cooperation Agreement (BECA)</u> largely pertains to geospatial intelligence, and sharing information on maps and satellite images for defence.

It was signed between India and the US in 2020.

 The <u>Communication Compatibility and Security Agreement (COMCASA)</u> was signed in 2018.

It aims to facilitate communication between the weapons platforms of the two armed forces.

The <u>Logistics Exchange Memorandum of Agreement (LEMOA)</u> was signed a full 14 years later in 2016.

It aims to provide mutual logistics support around the world.

• The <u>General Security of Military Information Agreement (GSOMIA)</u> was signed by the government in 2002.

It aims to protect the military information shared by the US.

Source: TH

Improved Air Quality of Indian Cities

Why in News

Recently, the Minister of Environment, Forest and Climate Change, while speaking at the **International Day of Clean Air For Blue Skies**, informed that the number of cities with **improved air quality** had increased.

- On the occasion, he also inaugurated the **first functional Smog Tower at Anand Vihar** in Delhi and launched **Portal for Regulation of Air-pollution or 'Prana'.**
- Earlier, a <u>Smog Tower was installed</u> in Delhi's Connaught Place and India's <u>Tallest</u> <u>Air Purifier</u> was also inaugurated in Chandigarh.

Key Points

- Air Quality Status:
 - o In 2020:

Cities with improved air quality had increased to 104 in 2020 from 86 in 2018.

- From 2015-2019:
 - Particulate Matter (PM) 10 levels: 23 cities marking a "decreasing trend",
 239 cities a "fluctuating trend" & 38 cities an "increasing trend".
 - PM 2.5 levels: 11 cities showed a decreasing trend, 79 cities a fluctuating trend and 9 cities an increasing trend.
- Reason for Improvement:
 - Covid-19 related lockdown had resulted in a "temporary improvement" of air quality in many cities due to closure of industries, fewer vehicles plying, drop in construction activities and absence of human activities.
 - Government initiatives to tackle air pollution also helped in improving air quality in recent years.
- Prana Portal:
 - It was launched under the <u>National Clean Air Programme (NCAP)</u> in Non-Attainment Cities (NAC), cities which didn't meet <u>Ambient Air Quality</u>
 Standards under NCAP.

It is targeted to achieve 20-30% reduction in particulate matter (PM10 and PM2.5) concentrations across the country by 2024.

 It will support tracking of physical as well as financial status of city air action plan implementation, and disseminate information on air quality to the public.

Related Initiatives:

System of Air Quality and Weather Forecasting and Research:

Known as "SAFAR", for greater metropolitan cities of India to provide location specific information on air quality in near real time.

Air Quality Index:

 AQI is a tool for effective communication of air quality status to people in terms, which are easy to understand.

<u>Graded Response Action Plan for Delhi and NCR</u> has been prepared for implementation under different AQI categories.

 AQI has been developed for eight pollutants viz. PM2.5, PM10, Ammonia, Lead, nitrogen oxides, sulfur dioxide, ozone, and carbon monoxide.

For Reducing Vehicular Pollution:

The introduction of **BS-VI vehicles**, push for **Electric Vehicles** (EVs), **Odd- Even** as an emergency measure and construction of the Eastern and Western Peripheral Expressways to reduce vehicular pollution.

• New Commission for Air Quality Management:

It is made for better coordination, research, identification, and resolution of problems related to air quality in the National Capital Region (NCR) and adjoining areas.

 Subsidy to farmers for buying <u>Turbo Happy Seeder (THS)</u> which is a machine mounted on a tractor that cuts and uproots the stubble, in order to reduce stubble burning.

Particulate Matter

About:

- Also called particle pollution, a term for a mixture of solid particles and liquid droplets found in the air. It causes respiratory problems and also reduces visibility.
- o It includes:
 - **PM10**: inhalable particles, with diameters that are generally 10 micrometers and smaller; and
 - **PM2.5**: fine inhalable particles, with diameters that are generally 2.5 micrometers and smaller.

Sources of PM:

Some are emitted directly from a source, such as **construction sites**, **unpaved roads**, **fields**, **smokestacks or fires**.

Source: IE

Deepor Beel: Eco-Sensitive Zone

Why in News

The Ministry of Environment, Forest and Climate Change (MoEFCC) has notified the <u>Eco-sensitive zone</u> of the <u>Deepor Beel</u> Wildlife Sanctuary (Assam).

Earlier, <u>Kaziranga National Park</u> became the first in the country to use satellite phones and <u>Dehing Patkai and Raimona</u> were designated as National Parks.

Key Points

Deepor Beel:

About:

- It is one of the largest freshwater lakes in Assam and the State's only Ramsar site besides being an Important Bird Area by Birdlife International.
- It is located towards the southwest of Guwahati city, Assam and is the erstwhile water channel of <u>River Brahmaputra</u>.
- The lake expands up to 30 sq. km in summer and reduces to about 10 sq. km in the winter. The wildlife sanctuary measures 4.1 sq. km within this wetland (beel).

Importance:

- It constitutes a unique habitat for aquatic flora and avian fauna.
- It has both biological and environmental importance besides being the only major storm-water storage basin for Guwahati city.
- It provides a means of livelihood for a number of local families.
 Recently, six young girls from the fishing community from Assam have developed a biodegradable and compostable yoga mat called 'Moorhen Yoga Mat.

Concerns:

- It's water has become toxic and it has lost many of its aquatic plants that <u>elephants</u> would feed on.
- It has for decades been **threatened by a railway track** set to be doubled and electrified on its southern rim, a garbage dump, and encroachment from human habitation and commercial units.



Eco-Sensitive Zone:

o About:

- Eco-Sensitive Zones or Ecologically Fragile Areas are areas within 10 kms around Protected Areas, National Parks and Wildlife Sanctuaries.
- ESZs are **notified by MoEFCC**, Government of India under **Environment Protection Act 1986**.
- In case of places with sensitive corridors, connectivity and ecologically important patches, crucial for landscape linkage, even areas beyond 10 km width can also be included in the eco-sensitive zone.
- The basic aim is **to regulate certain activities** around National Parks and Wildlife Sanctuaries so as to **minimise the negative impacts** of such activities on the fragile ecosystem encompassing the protected areas.

Activities:

- Prohibited Activities: Commercial mining, saw mills, industries causing pollution (air, water, soil, noise etc), establishment of major HydroElectric Projects (HEP), commercial use of wood, Tourism activities like hot-air balloons over the National Park, discharge of effluents or any solid waste or production of hazardous substances.
- Regulated Activities: Felling of trees, establishment of hotels and resorts, commercial use of natural water, erection of electrical cables, drastic change of agriculture system, e.g. adoption of heavy technology, pesticides etc, widening of roads.
- Permitted Activities: Ongoing agricultural or horticultural practices, rainwater harvesting, organic farming, use of renewable energy sources, adoption of green technology for all activities.

Source: IE

River Bhogdoi

Why in News

The rampant coal mining in Nagaland, coupled with waste discharge from tea estates and encroachment are contaminating waters of River Bhogdoi in Assam.

In 2019, the Ministry of Environment, Forest and Climate Change declared Bhogdoi as one of the most polluted rivers in Assam and 351st among the polluted rivers in the country.

Key Points

About:

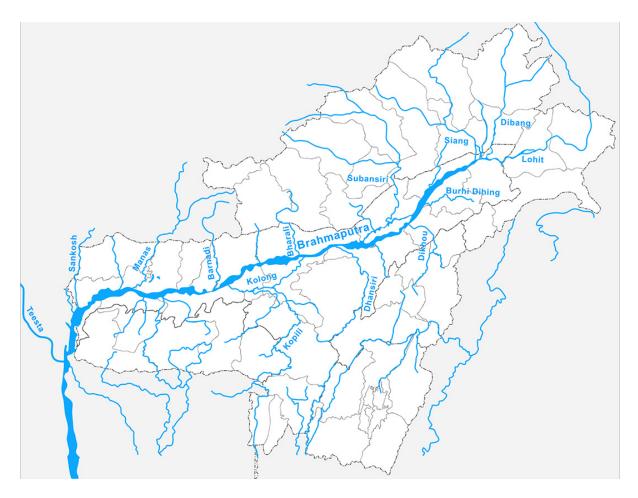
- It originates from Mokokchung in Nagaland where it is also known as
 Tsujenyong nullah and is the south bank tributary of the River Brahmaputra.
- It is an inter-state river (flowing between Assam and Nagaland) and joins
 Dhansiri river near its confluence with Brahmaputra.

Issues:

- Coal mining in Nagaland introduced high levels of manganese in the river.
- Chemical waste from the tea gardens is turning the river poisonous and polluted.
- The drains carry industrial and residential wastes. The river has become heavily silted, reducing its carrying capacity.
- The high <u>BOD (Biological Oxygen Demand)</u> indicates low water quality and less oxygen for aquatic life.
- The **massive encroachments** along the river bank have been not only making the river narrower but also increasing the filth and garbage.
- Disposing human excreta and cremating dead bodies along the river bank are gradually contaminating the soil and water of the region. This is increasing the threat of water-borne diseases.

• Brahmaputra River:

- Brahmaputra River originates under the name of Siang or Dihang, from the Chemayungdung glacier of the Kailash range near the Mansarovar lake (Tibet). It enters India west of Sadiya town in Arunachal Pradesh.
- Tributaries: <u>Dihing River</u>, <u>Dibang River</u>, Lohit River, Dhansiri River, Kolong River, Kameng River, Manas River, Beki River, Raidak River, Jaldhaka River, Teesta River, Subansiri River.



Biochemical Oxygen Demand (BOD)

- Water pollution by organic wastes is measured in terms of BOD.
- BOD is the amount of Dissolved Oxygen (DO) needed by bacteria in decomposing the organic wastes present in water. It is expressed in milligrams of oxygen per litre of water.
- The **higher value of BOD indicates low DO content** of water.
- Since BOD is limited to biodegradable materials, it is not a reliable method of measuring water pollution.

Chemical Oxygen Demand (COD)

COD measures the **amount of oxygen in parts per million required to oxidise organic** (biodegradable and non-biodegradable) and oxidizable inorganic compounds in the water sample.

Source: DTE

Right to Sit

Why in News

Recently, the **Tamil Nadu** government has tabled **a bill to amend Tamil Nadu Shops and Establishments Act, 1947.**

The **bill** sought to add a subsection **to mandatorily provide seating facilities for the employees.**

Key Points

- Highlights of the Bill:
 - Proposed Amendment: The proposed Section 22-A to the Act reads that the
 premises of every establishment shall have suitable seating arrangements for all
 employees so that they may take advantage of any opportunity to sit.
 - Need of the Bill: Persons employed in shops and establishments are made to stand throughout their duty time resulting in varied health issues.
 - Significance: It would benefit thousands of employees of large and small establishments, particularly those working in textile and jewellery showrooms.
- **Similar Legislation:** A few years ago, workers of textile showrooms in Kerala had gone on a protest demanding the 'Right to Sit'.

This prompted the Kerala government to amend the Kerala Shops and Establishments Act in 2018 to provide seating arrangements for them.

Way Forward

- The Right to Sit is a novel step in pursuance of Article 42 of Indian Constitution (part
 of <u>Directive principles of State Policy</u>) which prompts the State to make provisions
 for just and humane conditions at work.
- Therefore, Parliament should take cognizance of this and make Right to Sit a law on pan-India basis.

Source: TH

No Entity Can Store Card Data: RBI

Why in News

Recently, the **Reserve Bank of India (RBI)** has given new directions in relation to storage of bank\card data by entities or other merchants.

It has directed that **no entity or merchant**, **other than card issuers and card networks**, **should store card details**. It will **reduce the frauds** that occur by sharing card details.

PROCESS TO GET MORE TEDIOUS?

- ➤ E-tailers & payment gateways currently offer to store card details, including the 16-digit number
- ➤ RBI's ban on storing card data would require e-commerce firms to **opt for tokenisation** or ask customers to enter the card number
- Tokenisation refers to payment networks linking card data to a token, which is given to the merchant
- ➤ This token can be used for payments but only by the specified merchant

- ➤ The new rule will become the norm for all card-based transactions in e-commerce from Jan 2022
- According to a source, the threat of ransomware attacks have increased manifold
- > Online firms won't be able to store card info & debit recurring payments (won't affect billers added with bank directly)
- ➤ It is thought RBI's move is aimed at increasing customer safety & improving data security

Key Points

About:

- With effect from January 2022, no entity in the card transaction or payment chain, other than the card issuers and card networks, should store the actual card data. Any such data stored previously will be removed.
- It has also extended tokenization of Card-on-File (CoF) by card issuers.
- It has permitted card issuers to offer card tokenization services as Token Service Providers (TSPs).

The facility of tokenisation will be offered by the TSPs only for the cards issued by or affiliated to them.

Tokenization:

- Tokenization refers to replacement of actual card details with an alternate code called the "token", which will be unique for a combination of card, token requestor and device.
- The token is used to perform card transactions in contactless mode at pointof-sale terminals, quick response and code payments.

Card-on-File:

- A CoF transaction is a transaction where a cardholder has authorised a merchant to store the cardholder's Mastercard or Visa payment details.
- The cardholder then authorises that same merchant to bill the cardholder's stored Mastercard or Visa account.

<u>E-commerce</u> companies and airlines and supermarket chains normally store card details in their system

Pollen Calendar: Chandigarh

Why in News

The Post Graduate Institute of Medical Education and Research (PGIMER) and Panjab University have **created a Pollen Calendar (PC) for Chandigarh**, arguably the first for any city in India.

The pollen calendar was created **after studying airborne pollen and its seasonal** variations for about two years.



Key Points

About:

- PCs represent the time dynamics of airborne pollen present in a particular geographical area. They yield readily accessible visual details about various airborne pollen present throughout the year in a single picture.
- PCs are location-specific, with concentrations closely related to locally distributed flora.
- Europe, UK and the US are using regional pollen calendars in a big way to prevent and diagnose allergic rhinitis/hay fever and predict the timing and severity of the pollen season.

• Pollen:

- Pollen grains are male biological structures with the primary role of fertilisation, but when inhaled by humans, they may strain the respiratory system and cause allergies.
- Pollen is **released by plants**, making millions of people suffer from hay fever, pollinosis and allergic rhinitis.
- About 20-30% of the population suffers from allergic rhinitis or hay fever in India, and approximately 15% develop <u>Asthma</u>.
- According to a study by PGIMER, Airborne pollen dominating seasons are spring and autumn with maximum species when the phenological and meteorological parameters are considered favorable for pollen grains' growth, dispersion, and transmission.

Other Solutions:

- Planting monoecious plants (male and female flowers on the same plant).
 Hibiscus, lilies, and holly are examples of such plants.
- Planting trees/shrubs that release no or little pollen. Trees such as palms, nettle, safeda, white mulberry (shahtoot), congress grass, pine, have a high incidence of pollen.
- Non-allergic or entomophilous plant species such as rose, jasmine, salvia, Bougainvillea, Raat ki rani and sunflower.

Source: PIB