



World No Tobacco Day

For Prelims: World No Tobacco Day

For Mains: Health

Why in News?

31st May is observed as '**World No Tobacco Day**' every year to spread awareness around the deadly effects of tobacco consumption.

- The Member States of the [World Health Organization](#) created World No Tobacco Day in 1987 to draw global attention to the tobacco epidemic and the preventable death and disease it causes.
 - In 1988, Resolution WHA 42.19 was passed, calling for the celebration of World No Tobacco Day, every year on 31 May.

What are the Key Highlights?

- The theme of World No Tobacco Day 2022 is "**Protect The Environment**".
 - As per WHO, "The harmful impact of the tobacco industry on the environment is vast and growing, adding unnecessary pressure to our planet's already scarce resources and fragile ecosystems."
- Every year, the WHO honours governments, organisations and individuals for their efforts and contributions to curbing tobacco use.
 - This year, the WHO has selected **Jharkhand for the World No Tobacco Day (WNTD) Award-2022**.

What are the Health Implications of Tobacco?

- **Tobacco addiction** has been recognised as the **single largest cause of preventable death and disability** worldwide.
- Every year **millions of people die** due to tobacco use.
 - **India** accounts for nearly **1.35 million deaths** every year and it is also the **second largest consumer and producer** of tobacco.
 - Nearly 80 lakh people die every year globally, of whom 13.5 lakh are Indians.
- Smoking causes death through **cancer, heart attacks, brain strokes, Chronic Obstructive Pulmonary Disease (COPD)** and **peripheral vascular diseases**.
- **Women smokers are increasing**. Women face additional hazards like **adverse pregnancy outcomes**, female specific cancers such as **cancer of breast, cervix, and increased cardiovascular risks**.
- Unless sustained and effective initiatives are implemented the prevalence of **female smoking is likely to rise to 20% by 2025**.

What are the Environment Effects of Tobacco?

- **Emission of Greenhouse Gas:** More than 84 megatons of GreenHouse gas emissions occur in a

year.

- **Contamination of soil and water:** Tobacco contaminates soil and water due to toxins and contamination of soil by the micro plastics in the cigarette butts and single use non-biodegradable pouches and e-cigarettes.
- **Tonnes of water** are used to make cigarettes.
- **Deforestation:** More than 60 million trees are chopped down to make cigarettes.

What is the Data for India?

- The **Global Adult Tobacco Survey (2010)**, carried out in 29 States and two Union Territories i.e Chandigarh and Pondicherry, has shown **a declining trend among males, and an overall increasing trend of female smoking during 2005-09.**
 - The growing spending power among women and weakening of social and cultural constraints due to globalization and economic transition are seen as some of the reasons for this alarming trend.

What are the initiatives to prevent Tobacco consumption?

- **WHO Framework Convention on Tobacco Control (FCTC):** It is the first international treaty negotiated under the auspices of the WHO.
 - It was adopted by the **World Health Assembly on 21st May 2003** and entered into force on **27th February 2005.**
 - The **FCTC's** measures to combat tobacco use include:
 - **Price and tax** measures.
 - **Large, graphic warnings** on tobacco packages.
 - **100% smoke-free** public spaces.
 - **A ban** on tobacco marketing.
 - Support for **smokers** who want to quit.
 - Prevention **of tobacco industry** interference.
 - WHO introduced **MPOWER**, a package of technical measures and resources, each of which corresponds to **at least one provision of the WHO FCTC.**
- **National Tobacco Control Programme (NTCP):** Government of India launched the National Tobacco Control Programme (NTCP) in 2007 to
 - create awareness about the harmful effects of tobacco consumption,
 - reduce the production and supply of tobacco products,
 - ensure effective implementation of the provisions under "The Cigarettes and Other Tobacco Products (Prohibition of Advertisement and Regulation of Trade and Commerce, Production, Supply and Distribution) Act, 2003" (COTPA)
 - help the people quit tobacco use,
 - and facilitate implementation of strategies for prevention and control of tobacco advocated by WHO Framework Convention of Tobacco Control.

Way Forward

- **The impact can be reduced by**
 - **raising awareness among people, high taxation on tobacco products,**
 - making strict laws against smoking in public places,
 - ban on direct and indirect forms of advertisements,
 - active support to those who decide to quit tobacco to various means,
 - imposing penalties on the tobacco companies for the environment damages,
 - encourage and support **tobacco farmers to shift to sustainable and alternative crops,**
 - **health education** from school-level and cancer screening for smokers and those quit smoking for early diagnosis of cancer.

[Source: TH](#)

Privatisation of Banks

For Prelims: Banking in India and related laws, Functions of RBI, Asset Reconstruction Company (Bad Bank)

For Mains: Privatisation of banks, its significance and related issues, Impact of Nationalisation of banks in pre liberalisation Era

Why in News?

The government is in the **process of taking 'advanced action' to expedite the privatisation of public sector banks.**

- The government is **geared up to take further steps** to rein in [inflation](#) as well as maintain economic stability and growth.

What is Privatisation?

- The **transfer of ownership, property or business from the government to the private sector** is termed privatisation. The government ceases to be the owner of the entity or business.
- Privatisation is **considered to bring more efficiency and objectivity** to the company, something that a government company is not concerned about.
 - India went for privatisation in the historic reforms budget of 1991, also known as '[New Economic Policy or LPG policy](#)'.

What is the Background?

- The government decided to [nationalise the 14 largest private banks in 1969](#). The idea was to align the banking sector with the socialistic approach of the then government.
 - **State Bank of India (SBI)** had been nationalised in 1955 itself, and the insurance sector in 1956.
- Various governments in the last 20 years were for and against privatisation of [Public Sector Undertaking \(PSU\)](#) banks. In 2015, the government had suggested privatisation but the then [Reserve Bank of India \(RBI\)](#) Governor did not favour the idea.
- The current steps of privatisation, along with setting up an [Asset Reconstruction Company \(Bad Bank\)](#) entirely owned by banks, underline an approach of finding market-led solutions to challenges in the financial sector.
- The Centre had **announced the privatisation of two public sector banks in the Budget for 2021-22** but is yet to amend the relevant banking laws to enable the sale of its majority stake in them.

What are the Reasons for Privatisation?

- **Degrading Financial Position of Public Sector Banks:**
 - Years of capital injections and governance reforms have not been able to improve the financial position of public sector banks significantly.
 - Many of them have **higher levels of stressed assets than private banks**, and also lag the latter on profitability, market capitalization and dividend payment record.

- **Part of a Long-Term Project:**
 - Privatisation of two public sector banks will **set the ball rolling for a long-term project** that envisages only a handful of state-owned banks, with the rest either consolidated with strong banks or privatised.
 - The initial plan of the government was to privatise four. Depending on the success with the first two, the government is likely to go for divestment in another two or three banks in the next financial year.
 - This will **free up the government**, the majority owner, from continuing to provide equity support to the banks year after year.
 - Through a series of moves over the last few years, the government is now left with 12 state-owned banks, from 28 earlier.
- **Strengthening Banks:**
 - The government is trying to **strengthen the strong banks and also minimise their numbers** through privatisation to reduce its burden of support.
- **Recommendations of Different Committees:**
 - Many committees had proposed bringing down the government stake in public banks below 51%:
 - The [Narasimham Committee](#) proposed 33%.
 - The [P J Nayak Committee](#) suggested below 50%.
 - An [RBI Working Group](#) recently suggested the entry of business houses into the banking sector.
- **Creation of Big Banks:**
 - One of the objectives of privatisation is also to **create big banks**. Unless privatised PSBs are merged with existing large private banks, they cannot ultimately attain the kind of scale and size to develop higher risk appetite and lending capacity.
 - Hence, privatisation is a multifaceted task considering all angles to tackle multiple challenges and exploring new ideas but it can pave the way for developing a more sustainable and strong banking system benefitting all stakeholders.

What are the Related Issues?

- **Rewarding Crony Capitalism:**
 - The privatisation of the PSBs is **tantamount to selling the banks to private corporates**, many of whom have defaulted on loans from the PSBs, and will only reward crony capitalism.
- **Job Losses:**
 - The privatisation will also **result in job losses, branch closures and financial exclusion**.
 - The privatisation will shrink employment opportunities for [Scheduled Castes](#), [Scheduled Tribes](#) and [Other Backward Classes \(OBC\)](#) since the private sector does not follow reservation policies for the weaker sections.
- **Financial Exclusion of Weaker Sections:**
 - The private sector banks **concentrate on the more affluent sections of the population and the metropolitan/urban areas, leading to financial exclusion** of weaker sections of the society, particularly in the rural areas.
 - Public sector banks were taking banking to the rural areas and ensuring financial inclusion.
- **Bailout operation:**
 - Bank unions have termed the **privatisation process a “bailout operation” for corporate defaulters**.
 - Private sector is **responsible for the huge bad loans**. In fact, they should be punished for this crime. But the government is rewarding them by handing over the banks to the private sector.

Way Forward

- The governance and management of PSBs has to improve. The way to do this was outlined by the **PJ Nayak committee**, which recommended distancing between the government and top public sector appointments (everything the Banks Board Bureau was supposed to do but could

not).

- Rather than blind privatisation, **PSBs can be made into a corporation like [Life Insurance Corporation \(LIC\)](#)**. While maintaining government ownership, this will give more autonomy to PSBs.

UPSC Civil Services Examination, Previous Year Question

Q. In the context of governance, consider the following: (2010)

1. Encouraging Foreign Direct Investment inflows
2. Privatization of higher educational Institutions
3. Down-sizing of bureaucracy
4. Selling/offloading the shares of Public Sector Undertakings

Which of the above can be used as measures to control the fiscal deficit in India?

- (a) 1, 2 and 3
- (b) 2, 3 and 4
- (c) 1, 2 and 4
- (d) 3 and 4 only

Ans: (d)

Exp:

- In general, fiscal deficit occurs when the total expenditures of the government exceed its revenue. The government takes various measures to reduce the fiscal deficit such as increasing tax-based revenue, reducing subsidies, disinvestment, etc.
- Downsizing of bureaucracy as well as selling/ offloading the shares of public sector undertaking directly contributes to reduction in fiscal deficit.
- Without knowing the destination and the effect of FDI inflows, it is difficult to determine its actual impact on the fiscal deficit. Privatisation of higher educational institutions may improve the situation but its impact may not be effective in reduction of fiscal deficit.
- Hence, statements 3, 4 are correct and statements 1, 2 are not correct. Therefore, option (d) is the correct answer.

[Source: TH](#)

Safeguarding Aadhaar Data

For Prelims: CAG, UIDAI, Aadhaar Act 2016

For Mains: Aadhaar and related issue, Government Policies & Interventions

Why in News?

Recently, **[Unique Identification Authority of India \(UIDAI\)](#)** first issued a warning to the public not to share a photocopy of their Aadhaar with any organisation, and then withdrew the warning over worries

that it was open to “misinterpretation”.

What is the Unique Identification Authority of India?

- **Statutory Authority:** The UIDAI is a **statutory authority established** on 12th July 2016 by the Government of India under the jurisdiction of the Ministry of Electronics and Information Technology, following the provisions of the [Aadhaar Act 2016](#).
 - The UIDAI was **initially set up by the Government of India in January 2009**, as an attached office under the aegis of the [Planning Commission](#).
- **Mandate:** The UIDAI is **mandated to assign a 12-digit unique identification (UID)** number (Aadhaar) to all the residents of India.
 - As of 31st October 2021, **UIDAI had issued 131.68 crore Aadhaar numbers**.

What was the Initial Warning from UIDAI?

- The UIDAI warned the **“general public not to share photocopy of one’s Aadhaar** with any organisation, because it can be misused”.
 - Rather, it **recommended using “a masked Aadhaar**, which displays only the last four digits of the Aadhaar number,”.
- It also **asked the public to avoid using public computers** to download their e-Aadhaar.
 - In that case, they were reminded to **“permanently delete” any downloaded copies of the same**.
- Only those organisations that have obtained a **User License from the UIDAI can use Aadhaar to establish the identity of a person**.
 - Moreover, hotels and movie theatres are not allowed to collect or maintain copies of the Aadhaar cards, due to the Aadhaar Act.

What are the Concerns related to Aadhaar?

- **Misuse of Aadhaar Data:**
 - Many private entities in the country **insist on an Aadhaar card, and users often share the details**.
 - There’s no clarity on how these entities keep these data private and secure.
 - More recently with [Covid-19](#) testing, many would have noticed that most labs insist on Aadhaar card data, including a photocopy.
 - It should be noted that it is **not mandatory to share this for getting a Covid-19 test done**.
- **Excessive Imposition:**
 - In 2018, the Supreme Court ruled that **Aadhaar authentication can be made mandatory only for benefits paid from the [Consolidated Fund of India](#)** and that alternative means of identity verification must always be provided when Aadhaar fails.
 - Children were exempt but **aadhaar continues to be routinely demanded from children for basic rights** such as anganwadi services or school enrolment.
- **Arbitrary exclusions:**
 - Central and state governments have made **routine use of the “ultimatum method”** to enforce the linkage of welfare benefits with Aadhaar.
 - In this method, **benefits are simply withdrawn or suspended if the recipients fail to comply with the linkage instructions** in good time, such as failing to link their job card, ration card or bank account with Aadhaar.
- **Fraud-prone Aadhaar-enabled Payment System (AePS):**
 - AePS is a **facility that enables someone who has an Aadhaar-linked account to withdraw money** from it anywhere in India through biometric authentication with a “business correspondent” – a kind of mini-ATM.
 - There have been **rampant abuses of this facility by corrupt business correspondents**.

Which Issue has Recently Arisen?

- The [Comptroller and Auditor General \(CAG\)](#) of India, has [pulled up the Unique Identification Authority of India \(UIDAI\)](#) over a range of issues related to the issuance of Aadhaar cards.
- In 2018, the **Supreme Court had struck down [Section 57 of the Aadhaar Act](#)**.
 - Section 57 of the Aadhaar Act essentially allowed private entities to collect citizens' Aadhaar details. While reading down the provision, the top court had called it "unconstitutional".
 - Later, the [Aadhaar and Other Laws \(Amendment\) Ordinance, 2019](#) was issued which allowed banks and telecom operators to collect Aadhaar details as a proof of identity.

What is the Significance of Aadhaar?

- **Promoting Transparency and Good Governance:** Aadhaar number is **verifiable in an online, cost-effective way**.
 - It is **unique and robust enough to eliminate duplicates** and fake identities and thus used as a basis/primary identifier to roll out several Government welfare schemes thereby promoting transparency and good governance.
- **Helping Bottom of the Pyramid:** Aadhaar has given **identity to a large number of people who did not have any identity earlier**.
 - It has been used in a range of services and has helped in bringing [financial inclusion](#), broadband and telecom services, [direct benefit transfers](#) to the bank account of citizens in a transparent manner.
- **Neutral:** Aadhaar number is **devoid of any intelligence** and does not profile people based on caste, religion, income, health and geography.
 - The Aadhaar number is a **proof of identity**, however, it does not confer any right of citizenship or domicile in respect of an Aadhaar number holder.
- **People-Centric Governance:** Aadhaar is a **strategic policy tool for social and financial inclusion**, public sector delivery reforms, managing fiscal budgets, increasing convenience and promoting hassle-free people-centric governance.
- **Permanent Financial Address:** Aadhaar can be **used as a permanent Financial Address and facilitates financial inclusion** of the underprivileged and weaker sections of the society and is therefore a tool of distributive justice and equality.
 - Thus, the Aadhaar identity platform is one of the key pillars of ['Digital India'](#).

Way Forward

- **Abide by the Supreme Court Ruling:**
 - The government **must abide by and enforce Supreme Court directions**, including (1) restriction of mandatory Aadhaar to permissible purposes, (2) provision of an alternative whenever Aadhaar authentication fails, (3) unconditional exemption for children.
- **Ensure Benefits to Needy not Withdrawn:**
 - Benefits should never be withdrawn or suspended without (1) advance disclosure of the names that are likely to be deleted along with reason for proposed deletion, (2) issuing a show cause notice to those concerned and giving them an opportunity (with ample time) to respond or appeal, (3) ex-post disclosure of all cases of deletion, with date and reason.
- **Stronger Safeguards Needed:**
 - The [National Payments Corporation of India \(NPCI\)](#) must urgently put in place stronger safeguards against the vulnerabilities of Aadhaar-enabled Payment Systems and better grievance redressal facilities.

UPSC Civil Services Examination, Previous Year Questions (PYQs)

Q. Consider the following statements: (2018)

1. Aadhaar card can be used as a proof of citizenship or domicile.
2. Once issued, Aadhaar number cannot be deactivated or omitted by the Issuing Authority.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Ans: (d)

Exp:

- The Aadhaar platform helps service providers authenticate identity of residents electronically, in a safe and quick manner, making service delivery more cost effective and efficient. According to the GoI and UIDAI, **Aadhaar is not proof of citizenship.**
- However, UIDAI has also published a set of contingencies when the Aadhaar issued by it is liable for rejection. An Aadhaar with mixed or anomalous biometric information or multiple names in a single name (like Urf or Alias) can be deactivated. **Aadhaar can also get deactivated upon non-usage of the same for three consecutive years.**

[Source: IE](#)

Infrastructure Development in North East India

For Prelims: Hornbill Festival, Kaladan Multimodal Transit Project, NEIDS, National Bamboo Mission, North Eastern Region Vision 2020, Digital North East Vision 2022, BCIM corridor

For Mains: Government Initiatives to Promote North-East Connectivity and its Significance

Why in News?

Recently, India's Finance Minister announced the execution of **several rail, road and air connectivity projects worth Rs. 1,34,200 crore in the northeast.**

- These projects will help in **bringing the rest of India closer to the North-East** and vice-versa.
- **Connectivity with Southeast Asian countries** will also remain an area of focus.

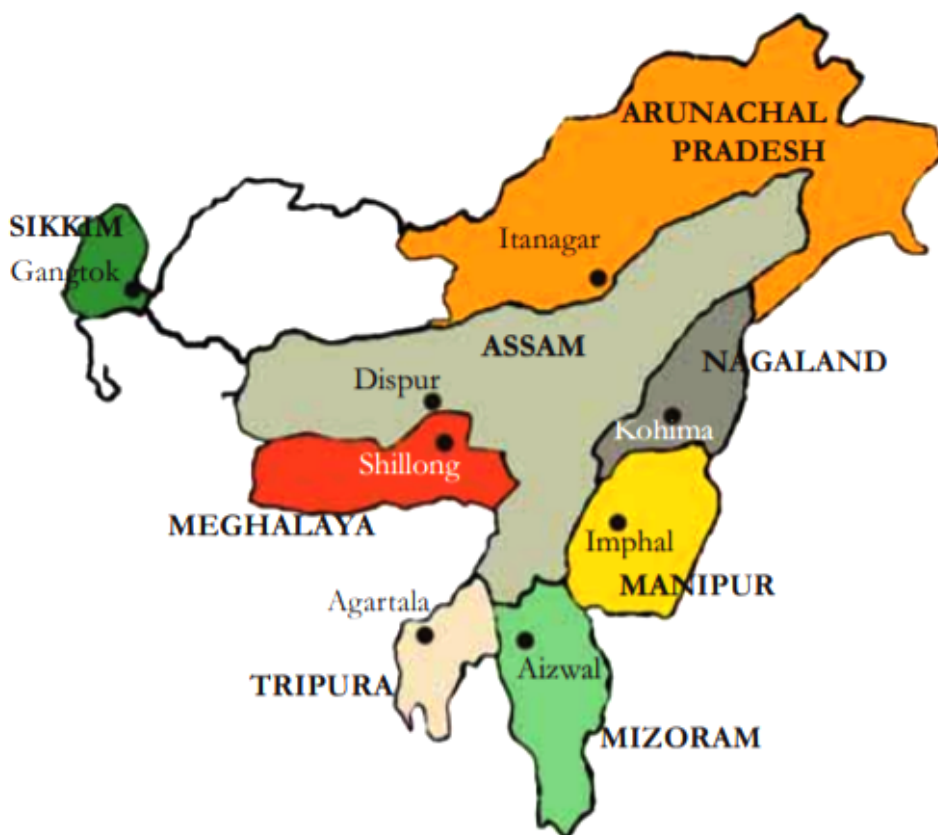
What are the major Infrastructure Projects in the Northeast?

- **Rail, Road and Air Connectivity:**
 - **4,000 km of roads, 20 railway projects** for 2,011 km and **15 air connectivity projects** are being developed.
- **Waterways Connectivity:**
 - National waterways on the Ganges, Brahmaputra and Barak rivers (**National Waterways (NW)-1 on the Ganges, NW-2 on Brahmaputra and NW-16 on Barak**) are under development to provide better connectivity.
 - As the cost of travel through water is the least when compared to air, road and rail networks, **the riverine systems of India and Bangladesh can be leveraged for all types of transportation.**

- The number of '[Indo-Bangladesh Protocol Routes](#)' was increased from 8 to 10.
 - Along the Brahmaputra River, the **development of the entire area between Sadiya and Dhubri in Assam is ongoing** for improved connectivity.
 - **Multimodal hub that includes a ship repairing port at Pandu, four tourist jetties, and 11 floating terminals on the Brahmaputra** in Guwahati is under construction.
- **Eastern Waterways Connectivity Transport Grid:**
 - It will connect the northeast with the rest of India by providing 5,000 km of navigable waterways.
- **North Eastern Region Power System Improvement Project (NERPSIP):**
 - [\(NERPSIP\)](#) is a major step towards **economic development of the North Eastern Region** through strengthening of Intra - State Transmission and Distribution systems.
 - Government is also emphasizing on projects related to **power transmission and distribution, mobile networks, 4G, and broadband connectivity.**
- **Prime Minister's Development Initiative for North East (PM-DevINE):** It was announced in **Union Budget 2022-23**. This will fund infrastructure in the spirit of **PM Gati Shakti**, and social development projects based on felt needs of the North-East.

What is the Importance of the North-East Region?

//



- **Strategic Location:** The [North-East region](#) is strategically located with access to the traditional domestic market of eastern India, along with proximity to the major states in the east and adjacent countries such as Bangladesh and Myanmar.
- **Links with Southeast Asia:** With [Association of Southeast Asian Nations \(ASEAN\)](#) engagement becoming a central pillar of India's foreign policy direction, North-East states play an important role as the physical bridge between India and Southeast Asia.
 - The India's [Act East Policy](#) places the northeastern states on the territorial frontier of India's eastward engagement.
- **Economic Significance:** North-East has immense natural resources, accounting for around 34% of the country's water resources and almost 40% of India's hydropower potential.
 - Sikkim is India's first [organic state](#).

- **Tourism Potential:** Northeast of India is home to many wildlife sanctuaries like **Kaziranga National Park** famous for the [one horned rhinoceros](#), Manas National Park, Nameri, Orang, Dibru Saikhowa in Assam, Namdapha in Arunachal Pradesh, Balpakram in Meghalaya, Keibul Lamjao in Manipur, Intanki in Nagaland, Khangchendzonga in Sikkim.
- **Cultural Significance:** Tribes in North-East have their own culture. Popular festivals include [Hornbill Festival](#) of Nagaland, Pang Lhabsol of Sikkim, etc.

What are the Different Government Schemes and Initiatives for North-East Region?

- **Ministry of Development of North Eastern Region (DoNER):** A Department of Development of North Eastern Region (DoNER) was established in 2001. It was elevated to a full ministry in 2004.
- **Infrastructure Related Initiatives:**
 - [Bharatmala Pariyojana \(BMP\)](#), for road infrastructure.
 - [Regional Connectivity Scheme \(RCS\)-UDAN](#) to make flying more affordable.
- **Connectivity Projects:**
 - [Kaladan Multi-Modal Transit Project](#) (Myanmar) to develop water connectivity.
 - [Bangladesh-China-India-Myanmar \(BCIM\) Corridor](#).
 - [India-Myanmar-Thailand Trilateral Highway](#).
- **Tourism Promotion:**
 - [Swadesh Darshan Scheme](#) of the Ministry of Tourism.
- **North-East Industrial Development Scheme (NEIDS):** In order to promote employment in the North East States, the Government is incentivizing primarily the MSME Sector through this scheme.
- **The National Bamboo Mission** has a special significance for the Northeast.
- **North Eastern Region Vision 2020:** The document provides an overarching framework for the development of the North-East region to bring it at par with other developed regions under which different Ministries, including the Ministry of DoNER have undertaken various initiatives.
- **Digital North East Vision 2022:** It emphasises leveraging digital technologies to transform lives of people of the north east and enhance the ease of living.

Way Forward

- Investing in infrastructure would generate employment and would **play a major role in thwarting secessionist movements in the North-East region.**
- India's North East is surrounded by national and international borders, so, national and international infrastructure development will be the best choice for inclusive development in India's Northeast.

UPSC Civil Services Examination, Previous Year Question

Q. If you travel by road from Kohima to Kottayam, what is the minimum number of States within India through which you can travel, including the origin and the destination? (2017)

- (a) 6
- (b) 7
- (c) 8
- (d) 9

Ans: (b)

Exp:

- If a person travels through road from Kohima (Nagaland) to Kottayam (Kerala), he shall pass through minimum 7 states and could choose between two alternate routes:
 - Route 1: Nagaland, Assam, West Bengal, Odisha, Andhra Pradesh, Tamil Nadu and Kerala.
 - Route 2: Nagaland, Assam, West Bengal, Odisha, Telangana, Karnataka and Kerala.
- Therefore, option (b) is the correct answer.

Q. Consider the following pairs: (2014)

1. Dampa Tiger Reserve : Mizoram
2. Gumti Wildlife Sanctuary : Sikkim
3. Saramati Peak : Nagaland

Which of the above pairs is/are correctly matched?

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Ans: (c)

[Source: TH](#)

Prime Minister's Employment Generation Programme

For Prelims: Prime Minister's Employment Generation Programme, MSME

For Mains: Significance and Challenges of Prime Minister's Employment Generation Programme, Government Policies and Interventions

Why in News?

The Ministry of Micro, Small and Medium Enterprises has approved the extension of the [Prime Minister's Employment Generation Programme \(PMEGP\)](#) for five years till FY26.

- The PMEGP has now been approved for continuation over the [15th Finance Commission](#) Cycle for five years from 2021-22 to 2025-26 with an outlay of Rs 13,554.42 crore.

What is the PMEGP Scheme?

- **Launch:**
 - The Government of India approved the **introduction of a credit linked subsidy programme** called Prime Minister's Employment Generation Programme (PMEGP) **in 2008** for generation of employment opportunities **through establishment of micro enterprises in rural as well as urban areas.**
 - It allows entrepreneurs **to set up factories or units.**
- **Administration:**
 - It is a **central sector scheme** being **administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME).**
 - **Implementing Agency at the National Level:** [Khadi and Village Industries Commission \(KVIC\)](#) - a statutory organization under the administrative control of the Ministry of MSME.
- **Features:**
 - **Eligibility:**

- Any individual, above 18 years of age.
- Only new projects/units are considered for sanction of loans.
- Self-help groups that have not availed benefits under any other public scheme, societies, production co-operative societies, and charitable trusts.
- **Maximum Cost of Project/Unit Admissible:**
 - Manufacturing Sector: Rs. 50 lakh
 - Service Sector: Rs.20 lakh
- **Government Subsidy:**
 - Rural Areas: 25% for general category and 35% for special category, which includes SC/ST/OBC/Minorities, NER, Hill and Border Areas, transgender, physically disabled, north eastern region, aspirational and border district applicants.
 - Urban Areas: 15% for general category and 25% for special category.
- **Role of Banks:** Loans are provided by Public Sector Banks, Regional Rural Banks, Co-operative Banks and Private Scheduled Commercial Banks approved by respective State Task Force Committee.
- **Changes:**
 - The **definition of village industry and rural area has been changed for the scheme.**
 - Areas falling under [Panchayati Raj institutions](#) would be accounted under rural areas, whereas areas under [Municipality](#) will be treated as urban areas.
- **Significance:**
 - The scheme will create **sustainable estimated employment opportunities for about 40 lakh persons** in five financial years.
 - It facilitates generation of employment opportunities for **unemployed youth across the country by assisting setting up of micro-enterprises** in the non-farm sector.
 - Since its inception in 2008-09, about 7.8 lakh micro enterprises have been assisted with a subsidy of RS 19,995 crore generating estimated sustainable employment for 64 lakh persons. About 80% of the units assisted are in rural areas and about 50% units are owned by SC, ST and women categories.

What are the Challenges?

- The Scheme is crippled by structural issues and high rate of [Non-Performing Assets \(NPAs\)](#). From 2015-16 to 2019-20, assistance of Rs. 10,169 crore was provided. Out of this, Rs. 1,537 crore has turned out to be NPA.
- A deficiency in skills, lack of market study, low demand and stiff competition are believed to be the key reasons for such a large number of NPAs.
- While normally all central schemes are given definite annual targets, this scheme is not driven by any such target. As both the states and the banks work without the aim of completing the annual target of disbursement of loans, the programme may lose its drive.

Way Forward

- Besides providing financial support, the government needs to conduct an intensive training programme to help potential entrepreneurs focus on the right market and right products.
- The scheme can prove beneficial at the time when the economy needs to recover from the effects of the Covid-19 pandemic. Timely disbursal of funds is crucial for execution of projects and creating employment in the country.
- Government has to focus **on the micro segment with better technology and marketing support**. Only financial support is not enough. Awareness about the scheme is another challenge.

[Source: PIB](#)

National AI Portal

For Prelims: National AI Portal

For Mains: Artificial Intelligence, IT and Computers

Why in News?

Recently, the second-year anniversary of [National AI Portal](#) was celebrated on 30th May, 2022.

What is the National AI Portal?

- **About:**
 - Launched in 2020, it is a **joint initiative by the Ministry of Electronics and IT (MeitY), National e-Governance Division (NeGD) and [NASSCOM \(National Association of Software and Services Companies\)](#).**
- **Objectives:**
 - The portal **focuses on creating and nurturing a unified AI ecosystem in the country to drive excellence and leadership in knowledge creation to develop an AI-ready robust workforce** for the future and use AI to foster economic growth.
- **Significance:**
 - Over the past two years, the portal has played a crucial role in evangelising and nurturing the AI ecosystem through numerous impactful initiatives such as the lab2market, Women in AI Roundtable, AI patent report, Responsible AI handbook for startups, Responsible AI Startups survey, podcasts, and the AI Standards.

What is Artificial Intelligence?

- **About:**
 - It describes the **action of machines accomplishing tasks** that have historically required human intelligence.
 - It includes technologies like **machine learning, pattern recognition, big data, neural networks, self algorithms etc.**
 - AI involves complex things such as **feeding a particular data into the machine and making it react as per the different situations.**
 - AI is being **used across different industries** including finance and healthcare.
 - As per a report by PwC, India reported **[a 45% increase in the use of AI](#)**, the highest among all countries, following the outbreak of the virus.
- **Barriers to Adoption of AI:**
 - **Limited understanding of AI:** Many Indian companies may have not yet understood the full benefits of leveraging AI in their companies.
 - **Low Investments and Less Evolved Startup Ecosystem:** Startup/investment funding ecosystem in India is yet to scale up in terms of AI startups and service providers.
 - **Limited Availability of AI Trained Talent:** There is limited infrastructure to 'democratise' and scale-up important AI skills such as deep learning and neural networks.
- **Recent Examples of Use of AI in India:**
 - **For the Covid-19 Response:** An **[AI-enabled Chatbot](#)** was used by **MyGov** for ensuring communications.
 - **In Judicial System:** An AI based **[portal 'SUPACE'](#)** is aimed at assisting judges with legal research.
 - **In Agriculture:** ICRISAT has developed an **AI-power sowing app**, which utilises weather models and data on local crop yield and rainfall to more accurately predict and advise local farmers on when they should plant their seeds.
 - **In Disaster Management:** An **AI-based flood forecasting model** that has been **implemented in Bihar** is now being expanded to cover the whole of India to ensure that

around 200 million people get alerts and warnings 48 hours earlier about impending floods.

- **In Banking & Financial Services Industry:** Few banks in India have adopted AI to increase digitisation to improve customer experience and use algorithms in risk management (for example, fraud detection).
- **Initiatives Taken to Boost Use of AI:**
 - The [National Strategy for Artificial Intelligence](#) (NITI Aayog, June 2018) which is focused on inclusive AI (AI for all), and the [New Education Policy](#) (NEP, 2020) which addresses the need to inculcate AI in the curriculum are the right strategic steps to encourage core and applied research.
 - The **Ministry of Tribal Affairs (MTA)** has inked a **MoU with Microsoft** to support the [digital transformation of schools](#) such as **Eklavya Model Residential Schools (EMRS)** and Ashram Schools, among others under the Ministry.
 - [US India Artificial Intelligence \(USIAI\) initiative](#) has been launched to scale up the science and technology relationship between India and the United States.
 - In 2020, India joined the ['Global Partnership on Artificial Intelligence \(GPAI\)'](#) as a founding member to support the responsible and human-centric development and use of AI.
 - ['RAISE 2020 - Responsible AI for Social Empowerment 2020'](#), a mega virtual summit, was jointly organised by the NITI Aayog and the MeitY.
 - The larger aim of the program ["Responsible AI for Youth"](#) is to provide an equal opportunity to all Indian youths - in urban, rural and remote corners of India - to become human-centric designers who can create real AI solutions to solve economic and social impact issues of India.

Way Forward

- **Global Lessons:** Countries like China, USA and Israel currently lead the way in terms of AI adoption. India can consider a few learnings from these countries to further scale-up its AI ecosystem while keeping in mind the overall social development and inclusiveness agenda.
- **Clear Central Strategy and Policy Framework:** AI adoption in India can be accelerated through the formulation of more focused policies related to innovation, for example, patent control and security. [Malicious use of AI](#) should be managed as well.
- **Collaboration among Government, Corporates and Academia:** These three critical stakeholders need to work synergistically to undertake actions like nurturing entrepreneurship, promoting re-skilling, encouraging research and development, and driving the policies on the ground.

[Source: PIB](#)

Twin Hurdles Hinder India's Maritime Role

For Prelims: QUAD, Maritime Domain Awareness Initiative (MDA), Indo Pacific region, IF-IOR

For Mains: Initiatives, Issues and challenges in QUAD groupings, Indo Pacific region

Why in News?

Recently, [QUAD grouping](#) consisting of India, Australia, Japan and the US rolled out an **Indo-Pacific Maritime Domain Awareness (MDA) initiative** for information sharing and maritime surveillance across the Indo Pacific region.

- But **Infrastructure constraints and continued delay in posting Indian liaison officers** limit India's ability to further expand its role.

What is the Indo Pacific Maritime Domain Awareness Initiative (IPMDA)?

- The **IPMDA initiative was announced at the Quad Leaders' Summit in Tokyo, 2022 to track "dark shipping"** and to build a "faster, wider, and more accurate maritime picture of near-real-time activities in partners' waters" **integrating three critical regions in the Indo-Pacific – the Pacific Islands, Southeast Asia, and the Indian Ocean Region (IOR).**
 - **Dark ships** are vessels with their Automatic Identification System (AIS) - a transponder system - switched off so as not to be detectable.
- It will **also allow tracking other tactical-level activities**, such as rendezvous at sea, as well as improve partners' ability to respond to climate and humanitarian events and to protect their fisheries, which are vital to many Indo-Pacific economies.
- The IPMDA will **help QUAD countries as well as littoral states in the backdrop of expanding Chinese naval presence** across the region.
- This will **further increase the existing role of Indian Liaison Officers** in building linkages with various agencies in their home countries.

What are the Two Issues that Limit India's Role?

- **Infrastructure constraints:** This includes not only shipbuilding and ship repair but also modernisation and hinterland connectivity through rail and road network for integrated development of both the coastal and the interior regions of India.
 - It also includes coastal shipping. Due to infrastructure constraints, India cannot induct the postings of **International Liaison Officers (ILO)** at the **Indian Navy's [Information Fusion Centre-Indian Ocean Region \(IFC-IOR\)](#).**
 - India has signed **[white shipping exchange agreements](#)** with 22 countries and one multi-national grouping.
 - The white shipping information refers to an exchange of relevant advance information on the identity and movement of commercial non-military merchant vessels.
 - Ships can be classified into white (commercial ships), grey (military vessels), and black (illegal vessels).
 - It is not just important to have ILOs in India, but also equally important that Indian Navy officers be posted at similar centers in other countries.
- **Continued delay in posting Indian liaison officers** at other facilities and centers in the region:
 - Proposals to post Indian Naval Liaison Officers (LO) at the Regional Maritime Information Fusion Centre (RMIFC), Madagascar, and the Regional Coordination Operations Centre, Seychelles, have been pending for more than two years.
 - Another proposal to post an LO at the European-led mission in the **[Strait of Hormuz](#)** (EMASOH) in Abu Dhabi has also not been approved so far.
 - There is a **delay in continuing the present LOs** as well. For instance, India has had an LO at the IFC in Singapore since 2009.

What is the Information Fusion Centre - Indian Ocean Region (IFC-IOR)?

- The Information Fusion Centre - Indian Ocean Region (IFC-IOR) hosted by the Indian Navy, was established by the Government of India at Gurugram in December 2018 to further Maritime Safety and Security in the Indian Ocean Region.
- IFC-IOR was envisaged to address the very need to promote collaboration for maritime safety and security in view of the region's importance with respect to world trade and security.
- Since its inception, the Centre has established working level linkages with more than 50 nations and multinational/ maritime security centers.

Way Forward

- With the impetus of the IPMDA, the overall realm of improving linkages of the IFC-IOR with the other IFCs and eventually becoming the repository for all maritime data in the IOR. So, the pending proposals need to be address quickly otherwise India will lose this opportunity.
- The initiative will lose steam if not acted upon immediately as countries will lose interest.
- Development of Indian infrastructure is essential for country's economic development and growth. As India adopted growth-led economic policy, India needs to develop our maritime infrastructure, be it in developing our ports and harbours, connectivity, logistics etc.

UPSC Civil Services Examination, Previous Year Question

Q. The term 'Digital Single Market Strategy' seen in the news refers to (2017)

- (a) ASEAN
- (b) BRICS
- (c) EU
- (d) G20

Ans: (c)

Exp:

- The 'Digital Single Market Strategy' was adopted by the European Union (EU) on 6th May 2015. It includes 16 specific initiatives which aim to open up digital opportunities for people and business and to enhance Europe's position as a world leader in the digital economy.
- The strategy is built on three policy pillars:
 - **Access:** Better access for consumers and businesses to digital goods and services across Europe,
 - **Environment:** Creating the right conditions and a level playing field for digital networks and innovative services to flourish,
 - **Economy and Society:** Maximising the growth potential of the digital economy. **Therefore, option (c) is the correct answer.**

[Source: TH](#)

Cultural Significance of PM's Gifts for QUAD Leaders

For Prelims: Indian Art Forms, QUAD Group

For Mains: Sanjhi Art, Rogan Painting, Gond Art

Why in News?

At the [QUAD Summit](#) held at Tokyo, Indian PM carried with him gifts for leaders of the US, Australia and Japan showcasing India's rich cultural heritage and art forms.

What are the Gifts and Significance?

▪ Sanjhi Art Panel for US President:

- The intricate sanjhi panel is based on the theme of **Thakurani Ghat, which is one of the most famous ghats on the banks of the holy river of Yamuna in Gokul.**
- The traditional art form that **originated out of the cult of Krishna**, involves creating stencils based on incidents from the life of the deity and then hand-cutting these on thin sheets of paper using scissors.



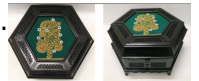
- In olden times, the **stencils were made using rough paper or banana leaves, but now this has changed to handmade** and recycled paper.
- Radha, according to **Hindu mythology**, **used to paint sanjhi patterns on the walls for her beloved Krishna** and later the gopis of Vrindavan followed suit.
- Later, the form **was used to make ceremonial rangolis in temples** dedicated to Lord Krishna.
- In fact, the term **'sanjhi' is derived from 'sanjh' or dusk (Evening) and is related to the practice** of making rangolis in temples at dusk.
- In the form of painting, **sanjhi was popularised in the 15th and 16th centuries by the Vaishnava temples** and was practiced by Priests.
- During the **Mughal period, contemporary themes were added** and several families have continued to practice the form to this day.
- During the 2010 Commonwealth Games, the **pictograms were inspired by traditional Sanjhi art.**

▪ Gond art painting for Australian PM:

- A form of painting practised by one of the largest tribal groups in India, the Gond community in Madhya Pradesh.
 - The art in its visual form is often traced to Jangarh Shyam, who in the 1970s and '80s began drawing the largely oral myths and legends of the tribe onto the walls of homes in the village of Patangarh.



- The **dotted patterns, jagged patterns, dots, waves and squiggles** told the tale of **their gods and goddesses** and as well as the **flora and fauna of the deep forests** in Madhya Pradesh.
- The prominent names include Bhajju Shyam, Venkat Shyam, Durgabai Vyam, Ram Singh Urveti and Subhash Vyam, among others.
- PM Modi's gift to PM depicts a popular motif in Gond art — the Tree of Life, with intricate patterns and lines that are a trademark of Gond art.
- **Wooden hand-carved box with a Rogan painting for Japanese PM:**
 - Rogan is **a form of cloth painting that is considered to be more than four centuries old** and is primarily **practised in Kutch district** of Gujarat.
 - The word '**rogan**' comes from **Persian, meaning varnish or oil**.
 - The craft **uses paint made from boiled oil and vegetable dyes**, where **castor seeds are hand-pounded to extract the oil and turned into a paste** by boiling.
- Coloured powder is diluted in water and mixed to make pastes in different colours that are stored in earthen pots.
- Artists place **a small amount of the paint paste into their palms and twirl it with a rod for a textured appearance on the fabric**. The rod never really comes in contact with the fabric and by moving it above, the artist sketches thin lines on the fabric.
- Usually, only half the fabric is painted and it is folded to create a mirror image. While originally only men used to practice the art form, now several women in Gujarat also pursue it.



[Source: IE](#)

Non CO2 Pollutants

For Prelims: Pollution, Global warming, IPCC, COP26, CO₂ and Non-CO₂ pollutants, Decarbonation

For Mains: Pollution, Global warming, IPCC, COP26, Decarbonisation, Environmental degradation

Why in News?

According to a new study, world needs to target both non-CO₂ pollutants and CO₂ pollutants to achieve climate targets.

- Global temperatures are likely to exceed 1.5 degrees Celsius over pre-industrial levels by 2035 and 2°C by 2050 if the focus is merely on decarbonisation efforts.

What are Non-CO₂ Pollutants?

- **About:** The Non-CO₂ Pollutants include **methane, black carbon, hydrofluorocarbons (HFC), tropospheric ozone and nitrous oxide.**
 - **Methane:** Methane is a potent greenhouse gas. It contributes to the formation of ozone.
 - **Black Carbon:** Black carbon is a **major component of PM2.5** and a potent warming agent in the atmosphere, and contributes to regional environmental disruption and accelerates glacier melting.
 - **Hydrofluorocarbons (HFC):** Hydrofluorocarbons (HFCs) are greenhouse gases (GHGs) commonly used in refrigeration, air-conditioning (AC), building insulation, fire extinguishing systems, and aerosols.
 - **Tropospheric ozone** is formed by the interaction of sunlight, particularly ultraviolet light, **with hydrocarbons and nitrogen oxides**, which are emitted by automobile tailpipes and smokestacks.
 - **Nitrous oxide: Nitrous oxide** is a greenhouse gas which is 300 times more potent than carbon dioxide (CO₂). A major proportion of the N₂O emissions came from the agricultural sector.
- **Sources:** These gases are emitted from a broad range of sectors and sources, namely:
 - Methane is mostly emitted from extraction, distribution and combustion of fossil fuel, industrial processes, enteric fermentation, rice cultivation, manure management, other agricultural sources, and the waste sector.
 - N₂O is mostly emitted from industrial processes, agricultural soils, manure management and wastewater.
 - F-gases are mostly emitted from industrial processes.
- **Contribution in Global Warming:** The share of non-CO₂ pollutants contributing to global warming is almost as much as carbon dioxide.
 - IPCC WGI reports have shown that the contribution of **CO₂ and non-CO₂ greenhouse** gases to global heating was 52-57% and 43-48 %, respectively.

What is the Issue?

- The **Working Group III report of the [Intergovernmental Panel for Climate Change \(IPCC\)](#)** deals with mitigating climate change, focuses on **CO₂** and a few greenhouse gasses, but **excludes other non- CO₂ pollutants.**
- Warming from non- CO₂ greenhouse gasses and black carbon soot was close to 80%.
- Without tackling non- CO₂ pollutants, these gasses will continue to trap heat and keep the warming above 1.5°C, as there are not many cooling aerosols to mask the warming.

What are the Recent Initiatives to Tackle Non-CO₂ pollutants?

- The **[Glasgow Climate Pact](#)**, an agreement signed during the 2021 United Nations Climate Change Conference (CoP26), recognised the need to consider further actions to reduce non-carbon dioxide greenhouse gas emissions, including methane, by 2030.
 - **Global Methane Pledge:** The US and the European Union launched the Global Methane Pledge at the COP26 in Glasgow. More than 100 countries have committed to cut methane emissions by 30% by 2030.
 - India **has not signed up** for the Global Methane Pledge
- **[Indian Council of Agricultural Research \(ICAR\)](#)** has developed an anti-methanogenic feed supplement '**Harit Dhara**' (**HD**), which can cut down cattle methane emissions by 17-20%.

Way Forward

- Uncertainties around measuring non-CO₂ pollutants such as methane and aerosols need to be addressed. The knowledge about their sources and mitigation methods needs to become mainstream.
- The study also raises other questions. Speaking of methane alone, there is also the political question of who reduces methane: Coal-consuming and rice-producing countries in the Global South, or oil and gas-consuming countries in the North. A global agreement for this is required.

UPSC Civil Services Examination, Previous Year Question

Q. Which of the following are some important pollutants released by steel industry in India? (2014)

1. Oxides of sulphur
2. Oxides of nitrogen
3. Carbon monoxide
4. Carbon dioxide

Select the correct answer using the code given below:

- (a) 1, 3 and 4 only
(b) 2 and 3 only
(c) 1 and 4 only
(d) 1, 2, 3 and 4

Ans: (d)

Exp:

- Steel industry creates pollution as it uses coal and Iron ore whose combustion releases various Polycyclic Aromatic Hydrocarbons (PAH) compounds and oxides into the air.
- In steel furnace, coke reacts with iron ore, releasing iron and generating major environmental pollutants.
- The pollutants released from steel producing units are:
 - Carbon Monoxide (CO), hence, 3 is correct.
 - Carbon Dioxide (CO₂), hence, 4 is correct.
 - Oxides of Sulphur (SO_x), hence, 1 is correct.
 - Oxides of Nitrogen (NO_x), hence, 2 is correct.
 - PM 2.5,
 - Waste Water,
 - Hazardous waste,
 - Solid waste.
- However, technological interventions in the form of air filters, water filters and other water saving, power saving and closed container can reduce emissions. Therefore, option (d) is the correct answer.

Source: DTE

Why in News?

Recently, the Indian Navy Ship (INS) Gomati was **decommissioned from the naval dockyard in Mumbai.**

What are the Key Highlights about INS Gomati?

▪ About:

- INS Gomati derives her name from the vibrant **river Gomti**.
 - Gomati River, also called Gumti, tributary of the [Ganga River](#).
- When decommissioned, INS Gomati was also the oldest of the guided-missile frigates in the Western Fleet.
- It was commissioned in **1988 at Mazagon Dock Ltd, Bombay.**

▪ Participated in:

- **Operations Cactus, Parakram and Rainbow**, and several bilateral and multinational naval exercises.
 - **1988:** Under Operation Cactus the Indian Armed Forces have helped the government of Maldives in the neutralization of the coup attempt.
 - **2001:** Operation Parakram launched in the wake of terrorist attack on Parliament, was the first full-scale mobilisation since the [1971 Indo-Pak war](#).
 - **2004:** The Rainbow initiative was launched to **assist those affected by the Tsunami**, in partnership with the Sri Lankan government.

▪ Awards Given:

- Awarded twice the **coveted Unit Citation**, once in 2007-08 and again in 2019-20.

[Source: PIB](#)
