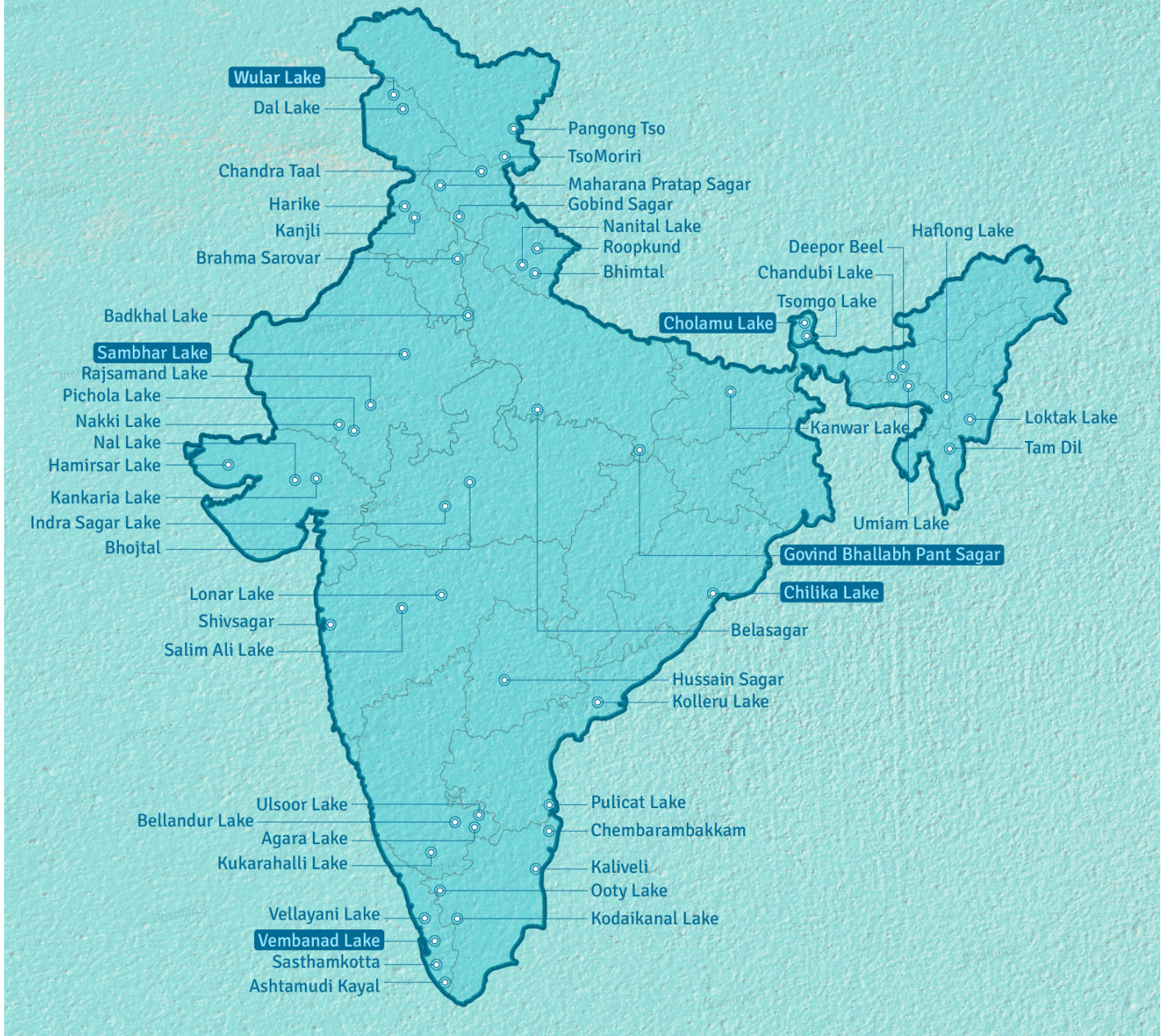




Important Lakes in India

//

IMPORTANT LAKES IN INDIA



Largest Freshwater Lake: Wular Lake, Jammu and Kashmir

Largest Brackish Water Lake: Chilika, Odisha

Largest Saltwater Lake: Sambhar Lake, Rajasthan

Largest Artificial Lake: Govind Ballabh Pant Sagar, Uttar Pradesh

Longest Lake: Vembanad Lake, Kerala

Largest High Altitude Lake: Cholim Lake, Sikkim

Old Pension Scheme

For Prelims: New Pension Scheme, Old Pension Scheme, PFRDA. National Pension Scheme, Unorganized Sector.

For Mains: Old Pension Scheme, National Pension Scheme.

Why in News?

A few political parties are promising to restore to the [Old Pension Scheme](#) in some states.

What is the Old Pension Scheme?

▪ About:

- The scheme assures **life-long income, post-retirement**.
- Under the old scheme, **employees get a pension under a pre-determined formula which is equivalent to 50%** of the last drawn salary. They also get the benefit of the revision of Dearness Relief (DR), twice a year. The payout is fixed and there was no deduction from the salary. Moreover, under the OPS, **there was the provision of the General Provident Fund (GPF)**.
 - GPF is available only for all the government employees in India. Basically, it allows all the government employees to contribute a certain percentage of their salary to the GPF. And the total amount that is accumulated throughout the employment term is paid to the employee at the time of retirement.
- The Government bears the **expenditure incurred on the pension**. The scheme was **discontinued in 2004**.

▪ Concerns:

- **Unfunded Pension Liability:**
 - The main problem was that the pension liability remained unfunded — that is, there was **no corpus specifically for pension, which would grow continuously and could be dipped** into for payments.
 - The Government of India budget provided for pensions every year, there was no clear plan on how to pay year after year in the future.
- **Unsustainable:**
 - The OPS was also unsustainable. For one, pension liabilities would keep climbing since pensioners' benefits increased every year, like salaries of existing employees, pensioners gained from indexation, or what is called '**dearness relief**'.
 - And two, better health facilities would increase **life expectancy, and increased longevity** would mean extended payouts.
 - This has led to a massive pension burden on the Union and state Governments.

What was Planned to Address Related Concerns?

- In 1998, the Union Ministry of Social Justice and Empowerment commissioned a report for an **Old Age Social and Income Security (OASIS)** project. An expert committee submitted the report in January 2000.
- The primary **objective of OASIS was targeted at unorganised sector** workers who had no old age income security.
- The OASIS report recommended individuals could invest in three types of funds — safe, balanced, and growth — to be floated **by six fund managers**.
- The balance would be invested in corporate bonds or government securities. Individuals would have unique retirement accounts, and would be required to invest at least Rs 500 a year.
- Post retirement, at least Rs 2 lakh from the retirement account would be used to purchase an annuity.
 - An annuity **provider invests the amount and provides** a fixed monthly income — which

was Rs 1,500 when the report was prepared — for the remainder of the individual's life.

What was the Origin of the New Pension Scheme?

▪ About:

- The OASIS report became the basis for the New Pension Scheme, which was notified in December 2003.
- The Central Government introduced the [National Pension System \(NPS\)](#) with effect from January 2004 (except for armed forces).
 - In 2018-19, to streamline the NPS and make it more attractive, the Union Cabinet approved [changes in the scheme](#) to benefit central government employees covered under NPS.
- The NPS was launched as **a way for the government to get rid of pension liabilities.**
 - According to a news report that cited research from the early 2000s, India's pension debt was reaching uncontrollable levels.
- On introduction of NPS, the Central Civil Services (Pension) Rules, 1972 was amended.
- After retirement they can withdraw a part of the pension amount in a lump sum and use the rest to buy an annuity for a regular income.

▪ Implementation:

- NPS is being implemented and regulated by PFRDA (Pension Fund Regulatory and Development Authority) in the country.
- **National Pension System Trust (NPST)** established by PFRDA is the registered owner of all assets under NPS.

▪ Features:

- The All-Citizens Model of the NPS allows all citizens of India (including NRIs) **aged between 18 - 70 years** to join NPS.
- It is a participatory scheme, where employees contribute to their pension corpus from their salaries, with matching contributions from the government. The funds are then invested in earmarked **investment schemes through Pension Fund Managers.**
 - In this NPS, those employed by the government contribute 10% of their basic salary to NPS, while their employers contribute up to 14%.
 - In 2019, the Finance Ministry said that Central government employees have the option of selecting the Pension Funds (PFs) and Investment Pattern.
- At retirement, they **can withdraw 60% of the corpus**, which is tax-free and the remaining 40% is invested in annuities, which is taxed.
- Even private individuals can opt for the scheme.

▪ Issues with the NPS:

- Unlike OPS, the NPS requires **employees to deposit 10% of the basic pay**, along with the dearness allowance.
- There is no GPF advantage and the amount of pension is not fixed.
- The major issue with the scheme is that it is market-linked and return-based. In simple terms, **the payout is uncertain.**

UPSC Civil Services Examination, Previous Year Questions (PYQ)

Q. Who among the following can join the National Pension System (NPS)? (2017)

- (a) Resident Indian citizens only
- (b) Persons of age from 21 to 55 only
- (c) All State Government employees joining the services after the date of notification by the respective State Governments
- (d) All Central Government employees including those of Armed Forces joining the services on or after 1st April, 2004

Ans: (c)

Freedom of Speech of People holding Public Offices

For Mains: Code of Conduct for Civil Servants

Why in News?

Recently, the [Supreme Court](#) stated that **people holding public office should exercise self-restriction** and not blabber things which are disparaging or insulting to other countrymen.

- A five-judge Constitution bench reserved its verdict on whether **restrictions can be imposed on a public functionary's right to [freedom of speech and expression](#)**.

What are the Highlights of Judgement?

- **About:**
 - The court observed **there is always a civil remedy available to citizens on account of a public functionary** making a speech that affects someone.
 - The court noted that irrespective of what Article 19(2) may say, there is a **constitutional culture in the country where there is an inherent limitation or a restriction** on what people holding responsible positions say.
 - **Article 19 (2) relates to the powers of the State to make laws imposing reasonable restrictions** on the exercise of the right to freedom of speech and expression in the interest of sovereignty and integrity of the country, public order, decency, morality etc.
- **Earlier Judgement:**
 - In 2017, a three-judge bench had **referred to the Constitution bench various issues for adjudication, including whether a public functionary or a minister can claim freedom of speech** while expressing views on sensitive matters.
 - The need for an authoritative pronouncement on the issue arose as there were arguments that a **minister cannot take a personal view** and his statements have to be in sync with government policy.
 - The court earlier said that it **will consider whether the Fundamental Right of Speech and Expression would be governed** under reasonable restriction of decency or morality or other preferred fundamental rights would also have an impact on it.

What is the Code of Conduct?

- A code of conduct is a **set of rules, standards of behaviour or practices for an individual or organization that guide the decisions**, procedures and systems of an organization in a way that contributes to the welfare of its stakeholders.
 - For example, the **Election Commission of India's Model Code of Conduct** is a set of guidelines issued by the Election Commission of India for conduct of political parties and candidates during elections mainly with respect to speeches, polling day, polling booths, portfolios, election manifestos, processions and general conduct.
- Similarly, a **set of codes of rules are prescribed for civil servants** with regard to their conduct in performing their duties.

What are the Seven Principles of the Code of Conduct for Civil Servants?

- **Selflessness:** Holders of public office **should take decisions solely in terms of the public interest.** They should not do so in order to gain financial or other material benefits for themselves, their family, or their friends.
- **Integrity:** Holders of public office **should not place themselves under any financial or other obligation** to outside individuals or organisations that might influence them in the performance of their official duties.
- **Objectivity:** In carrying out public business, including making public appointments, awarding contracts, or recommending individuals for rewards and benefits, holders of public office should make choices on merit.
- **Accountability:** **Holders of public office are accountable for their decisions** and actions to the public and must submit themselves to whatever scrutiny is appropriate to their office.
- **Openness:** Holders of public office **should be as open as possible about all the decisions** and actions that they take. They should give reasons for their decisions and restrict information only when the wider public interest clearly demands.
- **Honesty:** Holders of public office have a **duty to declare any private interests** relating to their public duties and to take steps to resolve any conflicts arising in a way that protects the public interest.
- **Leadership:** Holders of public office **should promote and support these principles by leadership and example.**

Way Forward

- Some of the conclusions have general application across the entire public service which can be added on over and above the seven principles of public service.
 - **Codes of Conduct:** All public bodies should draw up Codes of Conduct incorporating these principles.
 - **Independent Scrutiny:** Internal systems for maintaining standards should be supported by independent scrutiny.
 - **Education:** More needs to be done to promote and reinforce standards of conduct in public bodies, in particular through guidance and training, including induction training.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Identify ten essential values that are needed to be an effective public servant. Describe the ways and means to prevent non-ethical behaviour in the public servants. **(2021)**

Q. Distinguish between “Code of ethics” and “Code of conduct” with suitable examples. **(2018)**

Source: [BS](#)

Compensation to Climate Change

For Prelims: Greenhouse Gas, emissions gap report for 2022, Paris goals

For Mains: Greenhouse Gas, Paris Agreement, Net Zero, Climate Change and Conservation

Why in News?

At the G-20 summit in Bali, **rich nations including the U.S, Japan, and Canada have pledged USD 20 billion to wean Indonesia off coal** and reach **carbon neutrality** by 2050.

What is the Importance of Compensation?

- Between 1900 and now, **developed countries have benefited from industrial development**, which also led to **Greenhouse Gas (GHG) emissions**.
 - Data from the Global Carbon Project shows that between 1751 and 2017, 47% of the CO₂ emissions came from the U.S. and the EU-28. In total, just 29 countries.
- Developing countries **were relatively late in starting out** on economic development.
 - They may be **contributing to emissions now**, but that is a weak reason to ask them to stop economic development.
 - **For Example:** A farmer in rural Africa can claim that his country has not added to emissions historically, but because of the U.S. or Russia's industrialisation, his agriculture yields are declining. Or an urban worker in South America has to work, without choice, in unforgiving heat wave conditions caused by the developed world's emissions of the past.

What are the Consequences of the State of Emission?

- **Emissions attributable to the U.S. over 1990-2014 caused losses** that are concentrated around 1-2% of per capita GDP across nations in South America, Africa, and South and Southeast Asia, where temperature changes have likely impacted labour productivity and agricultural yields.
 - But emissions may have also helped a few countries, such as those in Northern Europe and Canada.
- Moody's Analytics estimates that by the **middle of the century, Canada would see a rise in GDP of 0.3% as warmer climates** spur agriculture and labour productivity.
- According to the UN Environment Programme's annual **emissions gap report for 2022**, the **international community is falling far short of the Paris goals**, with no credible pathway to 1.5°C in place.

Where about India's Emissions?

- According to the '**Emissions Gap Report 2022**', **India is among the top seven emitters** (others being China, the EU-27, Indonesia, Brazil, the Russian Federation and the U.S.).
 - These seven, plus international transport, accounted for 55% of global GHG emissions in 2020.
 - Collectively, **G-20 members** are responsible for 75% of global GHG emissions.
- **Some GHG emissions are unavoidable**. In the context of India's population, **its emissions are far lesser per head, than for others**.
 - **World average per capita GHG emissions were 6.3 tonnes of CO₂ equivalent (tCO₂e) in 2020.**
 - The U.S. is way above this level at 14, followed by 13 in the Russian Federation and 9.7 in China. India remains far below the world average at 2.4.

What are the Related Steps by India?

- India announced that it will reach **carbon neutrality by 2070**.
- India has also **committed to generate 500 GW of renewable energy capacity by 2030**, bringing down emission intensity of **Gross Domestic Product (GDP)**, as well as raising **forest cover**.
- In last year's coal agreement, India drafted the language.
 - It was **changed from "phase-out" to "phase-down" of coal**.
 - It **reflects the country's ground realities of large energy requirements**, met predominantly by thermal power, to spur economic development.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. With reference to the Agreement at the UNFCCC Meeting in Paris in 2015, which of the following statements is/are correct? (2016)

1. The Agreement was signed by all the member countries of the UN and it will go into effect in 2017.
2. The Agreement aims to limit greenhouse gas emissions so that the rise in average global temperature by the end of this century does not exceed 2°C or even 1.5°C above pre-industrial levels.
3. Developed countries acknowledged their historical responsibility in global warming and committed to donate USD 1000 billion a year from 2020 to help developing countries to cope with climate change.

Select the correct answer using the code given below:

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

Ans: (b)

Exp:

- The Paris Agreement was adopted in December 2015 at COP21 in Paris, France by the Conference of the Parties (COP) to the United Nations Framework Convention on Climate Change (UNFCCC).
- The Agreement aims to limit the greenhouse gas emissions so that the rise in average global temperature by the end of this century does not exceed 2°C or even 1.5°C above pre-industrial levels. **Hence, statement 2 is correct.**
- The Paris Agreement entered into force on 4 November 2016, thirty days after the date on which at least 55 Parties to the Convention accounting in total for at least an estimated 55 % of the total global greenhouse gas emissions had deposited their instruments of ratification, acceptance, approval or accession with the depositary. **Hence, statement 1 is not correct.**
- Additionally, the agreement aims to strengthen the ability of countries to deal with the impacts of climate change, in line with their own national objectives.
- The Paris Agreement requires all Parties to put forward their best efforts through Nationally Determined Contributions (NDCs) and to strengthen these efforts in the years ahead. This includes requirement that all Parties report regularly on their emissions and on their implementation efforts.
- There will also be a global stocktake every 5 years to assess the collective progress towards achieving the purpose of the Agreement and to inform further individual actions by the Parties.
- Through the Cancun Agreements in 2010 developed country Parties committed to a goal of mobilizing jointly USD 100 billion per year by 2020 to address the needs of developing countries.
- Further, they also agreed that prior to 2025 the Conference of the Parties serving as the meeting of the Parties to the Paris Agreement shall set a new collective quantified goal from a floor of USD 100 billion per year. **Hence, statement 3 is not correct.**

Source: TH

Waste Water Management

For Prelims: Waste Water Management, SBM 2.0, Open Defecation-Free (ODF) status, AMRUT Mission, Water (Prevention and Control of Pollution) Act, 1974, The Environment (Protection) Act, 1986, Central Pollution Control Board, Eutrophication, Bioremediation, Phytoremediation.

For Mains: Challenges in Waste Water Management and Related Government Initiatives.

Why in News?

Almost half, or **43% of the world's rivers are contaminated with active pharmaceutical ingredients** in concentrations that can have disastrous effect on health.

- The pharmaceutical industry must prioritise [waste water management](#) and **process controls to limit antibiotic pollution** and [Antimicrobial Resistance \(AMR\)](#).
 - Widescale pharmaceutical pollution has been reported across the different states of India, particularly in pharmaceutical hubs like **Himachal Pradesh, Andhra Pradesh, and Telangana.**

What is Waste Water?

- **About:**
 - Wastewater is the **polluted form of water generated from rainwater runoff and human activities** and is also called sewage.
 - It is typically categorized by the manner in which it is generated—**specifically, as domestic sewage, industrial sewage, or storm sewage (stormwater).**
 - Normally, raw sewage dumped into a water body can clean itself through a natural process of **stream cleaning and self-purification.**
 - But the rise in population, as well as **large-scale urbanization, has led to an increase in sewage discharge** that far **exceeds the rate of natural purification.**
 - The excess nutrients thus generated cause [eutrophication in the water body](#) and **gradual deterioration of the water quality.**
 - **Eutrophication** is the process of a **water body becoming overly enriched** with minerals and nutrients which induces **excessive growth of algae or algal bloom**, thereby, leading to **oxygen depletion of the water body.**
- **Waste Water Treatment:**
 - Wastewater treatment, **also called [sewage treatment](#)**, is the **removal of impurities from wastewater, or sewage**, before it reaches aquifers or natural bodies of water such as rivers, lakes, estuaries, and oceans.
 - On-site **Sewage Treatment Plants (STPs)** treat and purify wastewater and render it suitable for reuse.
 - STPs remove contaminants from waste water primarily from household sewage.

WASTE? WATER

FROM WASTE TO RESOURCE

Worldwide, the majority of wastewater is neither collected nor treated. Wastewater is a valuable resource, but it is often seen as a burden to be disposed of. This perception needs to change.



What is the Status of Waste Water Management in India?

▪ About:

- According to a report published by [Central Pollution Control Board \(CPCB\)](#) in 2021, India's **current water treatment capacity is 27.3% and the sewage treatment capacity is 18.6%** (with another 5.2 % capacity being added).
 - Although India's waste and sewage treatment capacity is **higher than the global average of around 20%**, it is **far from adequate, and without swift measures** and not scaling up the sewage treatment capacity may have serious consequences.
- As per government statistics, **62.5% of wastewater in urban India remained untreated or partially treated.**
- According to a 2019 research report, **most of the sewage treatment plants** established under the [Ganga Action Plan](#) and [Yamuna Action Plan](#) are **not working**, and out of the **33000 million litres per day (MLD)** of waste generated, **only 7000 MLD is collected and treated.**

▪ Regulation:

- **The Water (Prevention and Control of Pollution) Act, 1974, (Amended in 1988)**
 - This legislation was introduced to provide for the prevention and control of water pollution and the maintaining or restoring of wholesomeness of water.
- **The Water (Prevention and Control of Pollution) Cess Act, 1977, (Amended in 2003)**
 - It aims to provide for the levy and collection of a cess on water consumed by persons carrying on certain industries and by local authorities.
- **The Environment (Protection) Act, 1986**
 - It empowers the Central government to prescribe sewage and effluent discharge standards, investigate and ensure compliance, and conduct research.
 - This Act applies to all kinds of environmental pollution, including water, land, air, and noise.

▪ Government Initiatives:

- The Indian government shifted its focus to **solid waste, sludge and greywater management** under the [Swachh Bharat Mission 2.0 \(SBM 2.0\)](#).
 - Following a sustained focus on achieving [Open Defecation-Free \(ODF\) status](#),

- the **Ministry of Housing and Urban Affairs (MoHUA)** developed detailed criteria for cities to achieve **ODF+, ODF++ and Water+ statuses**.
- Under **Atal Mission for Rejuvenation and Urban Transformation (AMRUT) Mission**, sewerage & septage management projects were launched by MoHUA.

What are the Challenges in the Waste Water Management?

- **Schedule 7** of the Indian constitution identifies **water as a State matter**, but it is **explicitly subjected to the provisions mentioned in the Union List**.
 - It enables the **Parliament to legislate on regulating and developing inter-state waters in the larger public interest** while the **State retains the autonomy to frame laws regarding the use of water within the State** on matters like water supply, irrigation, drainage and embankments, water storage, etc.
 - This disintegrated approach to wastewater and its fallouts can also be seen within the States. The governance of water resources is **further fragmented at local levels, rural and urban, as per the 73rd and 74th constitutional amendment acts**.
 - These constitutional mechanisms have resulted in power imbalances between the Centre and the States, creating **federal jurisdictional ambiguity**.
 - Particularly, in the case of wastewater management, **one State's inaction affects the interests of one or more other States and causes disputes**.
- While **centralised wastewater treatment** solutions require a well-developed network of interconnected sewers and drainage for the wastewater to be collected in a central location. This makes them **expensive, labour-intensive, and time-consuming**.

Way Forward

- Although a **decentralised approach is needed for better assessment and redressal of wastewater issues**, but for the efficient functioning of policies and overall development of water bodies, water governance needs to be recognized at all levels.
 - In this regard, **wastewater must be seen not only as an environmental pollution issue** but as a **water sector matter to be addressed coherently** by all central, state, and local governments.
- It is imperative to **complement centralised treatment plants with cheaper alternative solutions such as:**
 - **Decentralised wastewater treatment plants** can be set up in small townships, urban and rural clusters, gated colonies, factories, and industrial parks. **They can be installed directly on-site, thus treating the wastewater directly at its source**.
 - **Bioremediation** utilises microbes such as fungi and bacteria in order to **break down pollutants and hazardous effluents**.
 - **Phytoremediation** refers to the **use of plants and associated soil microbes to reduce the concentrations or toxic effects of contaminants** and has been proven quite effective at cleaning lakes and ponds throughout the country.

UPSC Civil Services Examination, Previous Year Questions (PYQ)

Q1. Biological Oxygen Demand (BOD) is a standard criterion for (2017)

- (a) Measuring oxygen levels in blood
- (b) Computing oxygen levels in forest ecosystems
- (c) Pollution assay in aquatic ecosystems
- (d) Assessing oxygen levels in high altitude regions

Ans: (c)

Exp:

- Biological Oxygen Demand (BOD) is the amount of Dissolved Oxygen needed by aerobic organisms to decompose organic material in a given sample of water at a certain temperature over a

particular time period.

- BOD is one of the most common measures of pollutive organic material in water. BOD indicates the amount of putrescible organic matter present in water. Therefore, a low BOD is an indicator of good quality water, while a high BOD indicates polluted water.
- Sewage and untreated water discharge results in the decreased amount of Dissolved Oxygen as much of the available dissolved oxygen is consumed by aerobic bacteria in the degradation process, robbing other aquatic organisms of the Oxygen they need to live.
- **Therefore, option C is the correct answer.**

Q2. In the context of solving pollution problems, what is/are the advantage/advantages of bioremediation technique? (2017)

1. It is a technique for cleaning up pollution by enhancing the same biodegradation process that occurs in nature.
2. Any contaminant with heavy metals such as cadmium and lead can be readily and completely treated by bioremediation using microorganisms.
3. Genetic engineering can be used to create microorganisms specifically designed for bioremediation.

Select the correct answer using the code given below:

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

Ans: (c)

Exp:

- Bioremediation is a treatment process that uses naturally occurring microorganisms (yeast, fungi, or bacteria) to break down, or degrade, hazardous substances into less toxic or nontoxic substances.
- The microorganisms break down the organic contaminants into harmless products-mainly Carbon Dioxide and water. It is a cost effective, natural process applicable to many common organic wastes. Many bioremediation techniques can be conducted on-site. **Hence, statement 1 is correct.**
- All contaminants cannot be easily treated by bioremediation using microorganisms. For example, heavy metals such as Cadmium and Lead are not readily absorbed or captured by microorganisms. **Hence, statement 2 is not correct.**
- Genetic engineering can be used to create microorganisms designed for specific purposes for bioremediation. For example, Bacterium Deinococcus radiodurans (the most radioresistant organism known) has been modified to consume and digest Toluene and ionic Mercury from highly radioactive nuclear waste. **Hence, statement 3 is correct.**
- **Therefore, option C is the correct answer.**

Source: DTE

UIDAI Enrollment of Prisoners

For Prelims: CAG, UIDAI, Aadhaar Act 2016

Why in News?

Recently, as a special measure to enroll prison inmates across the country, the [Unique Identification Authority of India \(UIDAI\)](#) has agreed to accept the **Prisoner Induction Document (PID) as a valid document** for enrolment or update of Aadhaar.

- Though the campaign to extend Aadhaar facility to prisoners was launched in 2017, **the process did not take off on expected lines** since enrolment to the scheme required valid supporting documents prescribed by the UIDAI.

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.
 - The overall Aadhaar saturation level in the country has crossed 93%, and in the case of the adult population it is nearly 100%

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’](#).

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.**

Way Forward

▪ **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 Gol 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: TH](#)

No Money for Terror Conference 2022

For Prelims: No Money for Terror Conference

For Mains: Use of technology in terrorism, Initiatives to tackle terrorism, Challenges in tackling terrorism

Why in News?

Recently, third '[No Money for Terror](#)' (NMFT) Ministerial Conference on Counter-Terrorism Financing was held in New Delhi, India.

- The Prime Minister of India has strongly asked for **avoiding any ambiguity in dealing with terrorism** and also warned against nations that **use terrorism as a tool of foreign policy**.

What is No Money for Terror Conference?

- **About:**
 - The **“No Money for Terror”** conference was started in 2018, as an initiative of the **French government**, to specifically focus on **cooperation between countries to choke terror funding**.
 - In 2019, the conference was held in Australia.
 - It was to be held in India in 2020 but was postponed due to the [Covid-19 pandemic](#).
- **Significance:**
 - It offered a unique platform for participating nations and organisations to **deliberate on the effectiveness of the current international regime** on Counter Terrorism Financing and the steps required to address emerging challenges.
- **Conference 2022:**
 - It was attended by delegates from **72 countries and 15 international organisations**.
 - During the Conference, **deliberations were held in four sessions with focus on:**
 - Global Trends in Terrorism and Terrorist Financing.
 - Use of Formal and Informal Channels of Funds for Terrorism.
 - Emerging Technologies and Terrorist Financing.
 - International Co-operation to Address Challenges in Combating Terrorist Financing.

What was India’s Stand at NMFT Conference 2022?

- **Regime Change in Afghanistan:**
 - India urged the international community to take cognisance of **threats emerging from [regime change in Afghanistan](#)**, as the last one had **led to 9/11 attacks**.
 - The regime changes and the growing influence of **Al Qaeda & Islamic State of Iraq and Syria (ISIS)** have emerged as a significant challenge to regional security.
- **Stress on Terrorist's Safe Havens:**
 - India stressed that the international community should never ignore **terrorists’ safe havens or their resources**.

- It is important to expose the **double-speak of such elements who sponsor and support them.**
- It is important that this conference, the participating countries, and the organisations, should not take a **selective or complacent perspective of the challenges of this region.**
- **Threats from Emerging Technologies:**
 - Terrorists and terrorist groups understand the nuances of modern weapons and information technology such as [Dark Net](#) and [Cryptocurrency](#) very well.
 - This transformation of terrorism from dynamite to metaverse and AK-47 to virtual assets is definitely a matter of concern for the countries.
 - The infrastructure used for [cyber terrorism](#) and **online** [radicalisation](#) is distributed.
 - Each country can and must act against the part of the chain within reach.
- **Cost of Terrorism Supportive Countries:**
 - Certain countries support terrorism as part of their foreign policy. They offer **political, ideological and financial support** to them.
 - There must be a **cost imposed upon countries that support terrorism.** Organisations and individuals that try to create sympathy for terrorists must also be isolated.
- **Threats from Organised Crime:**
 - [Organised crime](#) should not be seen in isolation and these gangs often have deep links with terrorist outfits.
 - The money made in **gun-running, drugs and smuggling** is pumped into terrorism.
 - Even activities like [money laundering](#) and financial crimes have been known to help terror funding.

What are the Initiatives to Counter Terrorism?

- **National:**
 - In January 2009, in the wake of the **26/11 terrorist attack**, the [National Investigation Agency](#) was established to deal with terrorist crimes.
 - In India, the [Unlawful Activities \(Prevention\) Amendment Act](#) is the primary anti-terrorism law.
 - To gather information related to security, the [National Intelligence Grid \(NATGRID\)](#) has been established.
 - An operational hub has been created for the [National Security Guard](#) to ensure a rapid response to terrorist attacks.
- **Global:**
 - [United Nations Office of Counter-Terrorism \(UNOCT\)](#)
 - [Terrorism Prevention Branch \(TPB\) of United Nations Office on Drugs and Crime \(UNODC\)](#)
 - [Financial Action Task Force \(FATF\)](#)
 - [India's Annual Resolution on Counter-Terror](#)

UPSC Civil Services Examination, Previous Year Question (PYQ)

- Q.** Analyse the complexity and intensity of terrorism, its causes, linkages and obnoxious nexus. Also suggest measures required to be taken to eradicate the menace of terrorism. **(2021)**
- Q.** The banning of 'Jamaat-e-islami' in Jammu and Kashmir brought into focus the role of over-ground workers (OGWs) in assisting terrorist organizations. Examine the role played by OGWs in assisting terrorist organizations in insurgency affected areas. Discuss measures to neutralize the influence of OGWs. **(2019)**
- Q.** "Increasing cross-border terrorist attacks in India and growing interference in the internal affairs of several member-states by Pakistan are not conducive for the future of SAARC (South Asian Association for Regional Cooperation)." Explain with suitable examples. **(2016)**

Muli Bamboo

Why in News?

Recently, a research study observed and **listed a large variety of animal visitors/predators** attracted by the fruit and flowers of **Muli Bamboo (Melocanna baccifera)**.

- The study found that **predation is mainly due to the high content of sugars**.
- The **highest-ever fruit production** in a bamboo clump of this species was also reported.

What is Muli Bamboo?

- **About:**
 - Muli is the **tropical evergreen species of [bamboo](#)**.
 - It is the **largest fruit-producing bamboo** and is native to the northeast India-Myanmar region.
 - It accounts for **90% of the bamboo forests found in the north-eastern state**.
 - It can be recognised easily by **diffused clump habit**.
 - The plant is also grown as an **ornamental**.
 - **'Mautam'** is a strange ecological phenomenon associated with Muli Bamboo that **occurs once every 48 years**.
- **Mautam:**
 - 'Mautam' means **'Bamboo death'** in Mizo (mau means bamboo and tam means death).
 - During 'Mautam', **the cyclical, mass bamboo flowering and large fruit production occurs**.
 - This **attracts animal visitors/predators** including pollen predators (honey bees), fruit predators (millipedes, slugs and snails, fruit borers, monkeys, rats, porcupines, wild boars and palm civets), seedling predators (rabbits, deer), and insect/pest predators (ants, mantis).
 - **Black rats greatly relish the fleshy, berry-like fruit** of the Muli Bamboo and during this period, the black rats also **multiply rapidly**, a phenomenon dubbed as **'Rat Flood.'**
 - **Once the fruits are gone**, they start quickly **eating-up standing crops**.
 - **This leads to famines** claiming thousands of human lives.
 - Due to the occurrence of 'Mautam', Muli bamboo is **locally known as 'Mautak'**.

What are the Initiatives Related to Bamboo?

- **Global Initiatives:**
 - **[World Bamboo Day](#):**
 - It is celebrated every year on 18th September.
 - **The International Bamboo and Rattan Organisation (INBAR):**
 - It is a multilateral development organisation which **promotes environmentally sustainable development using bamboo and rattan**.
 - In addition to its **Secretariat headquarters in China**, INBAR has **regional offices in India, Ghana, Ethiopia, and Ecuador**.
- **Indian Initiatives:**
 - **[Bamboo Clusters](#)**
 - **[National Bamboo Mission \(NBM\)](#)**
 - **Removal of Bamboo from 'Tree' Category:**
 - **The [Indian Forest Act 1927](#) was amended in 2017** to remove bamboo for the category of trees.

- As a result, **anyone can undertake cultivation and business in bamboo and its products** without the need of a felling and transit permission.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Consider the following statements: (2019)

1. As per recent amendment to the Indian Forest Act, 1927, forest dwellers have the right to fell the bamboos grown on forest areas.
2. As per the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, bamboo is a minor forest produce.
3. The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006 allows ownership of minor forest produce to forest dwellers.

Which of the statements given above is/are correct?

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

Ans: (b)

Exp:

- The Indian Forest (Amendment) Bill 2017 permits felling and transit of bamboo grown in non-forest areas. However, bamboo grown on forest lands would continue to be classified as a tree and would be guided by the existing legal restrictions. Hence, statement 1 is not correct.
- The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, recognises bamboo as a Minor Forest Produce and vests the “right of ownership, access to collect, use and dispose of minor forest produce” with Scheduled Tribes and Traditional Forest Dwellers. **Hence, statements 2 and 3 are correct.**
- **Therefore, option B is the correct answer.**

[Source: TH](#)

Finfluencers

Why in News?

The [Securities and Exchange Board of India \(SEBI\)](#) is working on guidelines for financial influencers — popularly known as ‘finfluencers’.

- Finfluencers are people with **public social media platforms offering advice and sharing personal experiences** about money and investment in stocks.
 - Their videos cover budgeting, investing, property buying, cryptocurrency advice and financial trend tracking.

What is the Need of the Regulations?

- The number of 'unregistered' investment advisors giving unsolicited 'stock' tips on social media platforms has increased dramatically.
- In addition, **certain companies used social media platforms to boost their share prices** through influencers.
- There is no difference between listed companies and non-listed companies when it comes to fraud, more so now that **digital data thefts and technological risks** are on the rise.
 - Diversion of funds/ assets not only leads to erosion of wealth for shareholders, creates anarchy and financial crisis but also leads to ethical crisis and reputational risk.

What is SEBI?

- **About:**
 - SEBI is a **statutory body established in 1992** in accordance with the provisions of the Securities and Exchange Board of India Act, 1992.
 - The basic functions of the Securities and Exchange Board of India is to protect the interests of investors in securities and to promote and regulate the securities market.
 - It's headquartered in Mumbai, India.
- **Structure:**
 - SEBI Board shall consist of the following members, namely: -
 - Chairman
 - Two members from amongst the officials of the Ministry of the Central Government dealing with Finance
 - One member from amongst the officials of the Reserve Bank of India
 - Five other members of whom at least three shall be the whole-time members to be appointed by the central Government.
 - SEBI also appoints various committees, whenever required to look into the pressing issues of that time.
 - Further, a Securities Appellate Tribunal (SAT) has been constituted to protect the interest of entities that feel aggrieved by SEBI's decision.
 - SAT consists of a Presiding Officer and two other Members.
 - It has the same powers as vested in a civil court. Further, if any person feels aggrieved by SAT's decision or order can appeal to the Supreme Court.

[Source: IE](#)

World Toilet Day

Why in News?

Each year [World Toilet Day](#) is observed on the **19th November** to raise awareness about the importance of sustainable sanitation to keep people healthy.

- **The theme for 2022:** " Making the invisible visible "

Why is World Toilet Day Celebrated?

- **Background:**
 - World toilet day is observed annually since 2013.
- **Aim:**
 - It is about taking action to tackle the global sanitation crisis and achieve [Sustainable Development Goal \(SDG\) 6: sanitation and water for all by 2030](#).

- The theme of this year explores how inadequate sanitation systems spread human waste into rivers, lakes and soil, polluting underground water resources.

▪ **India's Approach & Achievements:**

- This year, the [Ministry of Jal Shakti](#), under the [Swachh Bharat Mission Grameen \(SBM-G\)](#) is organising 'Swachhta Run' across rural India.
 - SBM-G is **recognised as the world's largest behavior change program.**
- India has already achieved SDG Target 6.2 pertaining to access to safe sanitation, when the entire country achieved [Open Defecation Free State \(ODF\) status](#) in 2019; it is persistent in its efforts to now achieve [ODF+ status](#).

What is Swachh Bharat Mission Grameen (SBM-G)?

▪ **About:**

- It was **launched in 2014 by the Ministry of Jal Shakti** to accelerate the efforts to achieve universal sanitation coverage and to put focus on sanitation.
- The mission was implemented as nation-wide campaign/Janandolan which **aimed at eliminating open defecation in rural areas.**

▪ **SBM(G) Phase-I:**

- The rural sanitation coverage in the country at the time of launch of SBM (G) on 2nd October, 2014 was **reported as 38.7%.**
- More than 10 crore individual toilets have been constructed since the launch of the mission, as a result, **rural areas in all the States have declared themselves ODF as on 2nd October, 2019.**

▪ **SBM(G) Phase-II:**

- It emphasises the sustainability of achievements under phase I and to provide adequate **facilities for Solid/Liquid & plastic Waste Management (SLWM)** in rural India.
- It will be implemented from 2020-21 to 2024-25 in a mission mode with a total outlay of Rs. 1,40,881 crores.
- The SLWM component of ODF+ will be **monitored on the basis of output-outcome indicators for 4 key areas:**
 - Plastic waste management,
 - Biodegradable solid waste management (including animal waste management),
 - Greywater (Household Wastewater) management
 - Fecal sludge management.
- **Top Performing States:**
 - The **top five performing states** are Telangana, Tamil Nadu, Odisha, Uttar Pradesh and Himachal Pradesh where maximum number of villages have been declared as ODF Plus.

UPSC Civil Services Examination, Previous Year Questions (PYQs)

Q. "To ensure effective implementation of policies addressing the water, sanitation and hygiene needs the identification of the beneficiary segments is to be synchronized with anticipated outcomes." Examine the statement in the context of the WASH scheme. **(2017)**

Q. How could social influence and persuasion contribute to the success of Swachh Bharat Abhiyan? **(2016)**

[Source: PIB](#)

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