

NATIONAL SOCIAL ISSUES- WOMEN, POPULATION, URBANISATION, EMPOWERMENT ETC**All India Survey On Higher Education (Aishe) 2018-19**

Union Minister for HRD released the All India Survey on Higher Education (AISHE) 2018-19.

About:

Ministry of Human Resource Development (MHRD) collects online information on Universities, Colleges and other Higher Educational Institutions under the All India Survey on Higher Education (AISHE). The annual publication started in 2010-11.

Main findings of the survey:

- The top 8 States in terms of highest number of colleges in India are Uttar Pradesh, Maharashtra, Karnataka, Rajasthan, Haryana, Tamil Nadu, Gujarat and Madhya Pradesh.
- Bangalore Urban district tops in terms of number of colleges with 880 colleges.
- College density, i.e. the number of colleges per lakh eligible population (population in the age-group 18-23 years) varies from 7 in Bihar to 53 in Karnataka as compared to All India average of 28.
- 60.53% Colleges are located in Rural Area.
- 11.04% Colleges are exclusively for Female
- 77.8% Colleges are privately managed of which 64.3% are Private-unaided and 13.5% Private-aided.
- Total enrolment in higher education has been estimated to be 37.4 million. Female constitute 48.6% of the total enrolment.
- Gross Enrolment Ratio (GER) in Higher education has increased from 25.8 in 2017-18 to 26.3 in 2018-19, which is calculated for 18-23 years of age group. GER for male population is 26.3% and for females, it is 26.4%. For Scheduled Castes, it is 23% and for Scheduled Tribes, it is 17.2% as compared to the national GER of 26.3%.
- Uttar Pradesh comes at number one with the highest student enrolment followed by Maharashtra and Tamil Nadu.
- Highest share of foreign students come from the neighbouring countries of which Nepal is 26.88% of the total, followed by, Afghanistan (9.8%), Bangladesh (4.38%), Sudan (4.02%), Bhutan constitutes (3.82%) and Nigeria (3.4%).
- Pupil Teacher Ratio (PTR) in Universities and Colleges is 29 if regular mode enrolment is considered whereas PTR for Universities and its Constituent Units is 18 for regular mode.
- student enrolment in B.Tech and M.Tech programmes has seen a dramatic fall.

GEOGRAPHY**Bahamas**

Officials in Bahamas are still struggling on how to deal with the devastation caused by the Hurricane Dorian. Earlier India said it will extend a relief of \$1 million to the Bahamas which faced the wrath of Hurricane Dorian.

About:

- The Bahamas is a country within the Lucayan Archipelago, in the Caribbean.
- The archipelagic state consists of more than 700 islands in the Atlantic Ocean, and is located north of Cuba and Hispaniola Island (Haiti and the Dominican Republic), northwest of the Turks and Caicos Islands and southeast of the U.S. state of Florida.
- The capital is Nassau.

Lucayan Archipelago:

- The Lucayan Archipelago is an island group comprising The Bahamas and the British Overseas Territory of the Turks and Caicos Islands.
- The archipelago is in the western North Atlantic Ocean, north of Cuba along with the other Antilles, and east and southeast of Florida.

GOVERNANCE- WELFARE SCHEMES, E-GOVERNANCE, SERVICES ETC.**Facilitation Through Margadarshan And Margadarshak**

Union Human Resource Development Minister launched several initiatives of All India Council for Technical Education (AICTE) including Facilitation through Margadarshan and Margadarshak.

- Under the initiative of Facilitation through Margadarshan and Margadarshak, the topmost institutions will mentor other institutions, so that they can improve their rankings and follow best practices of the mentor institute.
- The teachers (Margdarshak) will also be guiding other institutions for their betterment.

Margadarshan:

- Under this scheme, institutions having good accreditation record / highly performing institutions are supposed to mentor relatively newer 10 - 12 potential institutions.
- These institutions are also provided funding upto Rs. 50 lakhs per institution over a period of three years in instalments for carrying out various activities like trainings, workshops, conferences and travel.

Margdarshak:

- Under this scheme, mentor teachers or Margdarshaks who are either serving or superannuated but willing and motivated with good knowledge of accreditation and who can devote adequate time to make required visits to these Institutions are identified.
- These Margdarshaks will regularly visit to the mentee institutions, stay on their campus and guide them for their improvement in quality so that institutions are able to get accreditation by NBA.

Pradhan Mantri Matru Vandana Yojana (Pmmvy)

Pradhan Mantri Matru Vandana Yojana (PMMVY) has achieved a significant milestone by crossing one crore beneficiaries. The total amount disbursed to the beneficiaries under the scheme has crossed Rs. 4,000 crores.

About:

- The Ministry of Women and Child Development is implementing Centrally Sponsored Pradhan Mantri Matru Vandana Yojana (PMMVY).
- Implementation of the scheme started with effect from 01.2017.
- PMMVY is a direct benefit transfer (DBT) scheme under which cash benefits are provided to pregnant women in their bank account directly to meet enhanced nutritional needs and partially compensate for wage loss.
- Under the 'Scheme', Pregnant Women and Lactating Mothers (PW&LM) receive a cash benefit of Rs. 5,000 in three installments on fulfilling the respective conditionality, viz. early registration of pregnancy, ante-natal check-up and registration of the birth of the child and completion of first cycle of vaccination for the first living child of the family.
- The eligible beneficiaries also receive cash incentive under Janani Suraksha Yojana (JSY). Thus, on an average, a woman gets Rs. 6,000.

INTERNATIONAL AFFAIRS- BILATERAL, GROUPINGS, ORGANISATIONS

Growing challenges for the world's children by UNICEF

In an open letter issued by the UNICEF's executive director Henrietta Fore marking 30 years since the adoption of the Convention on the Rights of the Child, UNICEF outlines eight growing challenges for the world's children.

About:

- Protracted conflicts, the worsening climate crisis, a decline in mental health, mass migration and online misinformation are some of the most concerning emerging global threats to children.
- Majority of children will grow up as natives of a digital environment saturated with online misinformation. For example, so-called 'deep fake' technology uses artificial intelligence techniques to create convincing fakes of audio and video content, relatively easily.
- According to UNICEF, here are eight reasons why It is worried for future of world's children:
- Children's need clean water, clean air and a safe climate
- One in four Children is likely to live, and learn, in conflict and disaster zones
- We must make it OK to talk about mental health
- Over 30 million of Children have migrated from their place of birth
- Thousands of Children will officially never exist, unless we act
- Children need twenty-first century skills for a twenty-first century economy
- Their digital footprint must be protected
- They might be the least trusting generation of citizens ever

INDIAN ECONOMY**Ishaat Hussain Working Group**

The Securities and Exchange Board of India (SEBI) has constituted a working group on Social Stock Exchanges (SSE).

About:

- Composition: The working group has been constituted under the chairmanship of Ishaat Hussain, Director, SBI Foundation.
- Mandate: The working group shall examine and make recommendations with respect to possible structures and mechanisms, within the securities market domain, to facilitate the raising of funds by social enterprises and voluntary organizations.
- Background: In Budget in July, Finance Minister Nirmala Sitharaman proposed a social stock exchange for social enterprises and voluntary organisations working for social welfare to help them raise capital through debt, equity and mutual fund.

Liquid Funds

The Securities and Exchange Board of India (SEBI) has made it mandatory for Liquid funds to hold at least 20% of its net assets in liquid assets while mandating an exit load on investors that exit within seven days of making an investment.

About:

- Liquid funds belong to the debt category of mutual funds.
- They invest in very short-term market instruments like treasury bills, government securities and call money.
- They are getting popular with retail investors due to their higher than savings bank account returns and easy liquidity.

New Norms:

- Liquid funds shall hold at least 20% of their net assets in liquid assets. For this purpose, liquid assets shall include cash, government securities, T-bills and repo on government securities.
- In case the exposure in such liquid assets falls below 20% of net assets of the scheme, the fund house will first have to meet the 20% norm before making any further investments.
- It also barred liquid funds and overnight funds from parking money, pending deployment, in short-term deposits of scheduled commercial banks and also debt securities having structured obligations and/or credit enhancements. Debt securities with government guarantee have been excluded from such restriction.
- The new norms, which will be effective from April 1, 2020, is an attempt to strengthen the risk management framework for liquid funds.

Corporate Tax Rate For Domestic Investors

Finance Minister Nirmala Sitharaman announced big cuts in corporate tax rate, giving a Rs.1.45 lakh crore stimulus aimed at reviving private investment and lifting growth from a six-year low.

Key changes announced in Income Tax Act:

- The government slashed basic corporate rate tax to 22% from 30% for domestic companies that don't avail any exemption/incentive. The effective tax rate for these companies shall be 25.17% inclusive of surcharge and cess. Also, such companies shall not be required to pay Minimum Alternate Tax (MAT)
- To boost manufacturing and the 'Make-in-India' initiative, the government has slashed corporate tax rate to 15%, from 25%, for domestic companies incorporated on or after 1st October 2019 making fresh investment in manufacturing.
- To provide relief to companies which continue to avail exemptions/incentives, the government has reduced the rate of Minimum Alternate Tax or MAT to 15%, from 18.5%.
- To increase the flow of funds into capital markets, the government rolled back increased surcharge introduced in this year's Budget on capital gains.
- To provide relief to listed companies that had announced share buyback before 5th July 2019, the government exempted such companies from buyback tax announced in the Budget.
- Total revenue foregone for the reduction in corporate tax rate and other relief are estimated to be at 1.45 lakh crore rupees.

37th GST Council Meeting

The GST Council, headed by Union Finance Minister and comprising representatives of all States and Union Territories (UTs), had its 37th meeting in Goa in the backdrop of economic growth hitting a six-year low of 5% for the first quarter of the current fiscal.

Highlights: The following are the highlights of the 37th GST Council meeting held in Panaji on September 20, 2019. All these rate changes will be effective from October 1 2019.

- GST Council recommends lower 12% cess on 1,500 cc diesel, 1,200 cc petrol vehicles with capacity to carry up to 13 people.
- Group insurance schemes for paramilitary forces under the Home Affairs ministry to be exempted from GST.
- GST rate on caffeinated beverages raised from 18% to 28% with 12% compensation cess. Aerated drink manufacturers shall not be under the composition scheme anymore.
- Uniform GST rate of 12% to be levied on polypropylene bags and sacks used for packing of goods
- GST exempted on specified defence goods not manufactured in India
- Rate levied on cut and polished semi precious stones has been dropped from 3% to 0.25%. Jewellery exports to now attract zero GST.
- GST on fishmeal used by fishermen being exempted from July 2017 to September 30 this year. There was lack of clarity on their GST coverage and no tax was collected so that has been resolved.
- GST rate hiked on railway wagon, coaches from 5% to 12%.
- Rate reduction on hotel accommodation services. For Transaction value per unit per day of Rs.1000 or less, will attract nil GST. For Rs.1001 upto Rs.7500, now the tax rate will be 12%. Anything above Rs.7501 will attract 18%. It was 28% till now.
- Job work services related to diamonds reduced from 5% to 1.5%. For machine job works in engineering industry, GST down from 18 to 12. But bus body building works still taxed at 18%.

Regulation Of Payment Gateways

The Reserve Bank has placed on its website a discussion paper on 'Guidelines for Payment Gateways and Payment Aggregators' for public comments.

Key Highlights of Discussion Paper:

- The RBI has proposed norms that will subject payment gateways to greater regulation, including capital requirements (Rs 100 crore).
- Capital requirements will be minimum net-worth as prescribed for Bharat Bill Payment Operating Unit (BBPOUs) (currently Rs 100 crore) to be maintained at all times.
- Entities not able to comply with the net-worth requirement within the stipulated time frame, need not apply for authorisation but should wind-up payment aggregation business within one year of issuance of guidelines.
- The entity should be professionally managed where the promoters of the company should satisfy the fit and proper criteria prescribed by RBI.
- It also wants to separate the payment aggregation services provided by e-commerce firms from their main business.
- It wants to hold the payment gateways and aggregators accountable if merchants pass on charges to the customer.
- RBI has also sought to bar the use of ATM pin for authentication.

ENVIRONMENT- CONSERVATION, BIO-DIVERSITY AND ISSUES**PACEsetter Fund programme**

The Ministry of New and Renewable Energy awarded Grants to the awardees of the second round of PACEsetter fund programme.

About:

- Constituted by: India and the USA.
- Constituted in: 2015.
- Objective: It is a joint fund to provide early-stage grant funding to accelerate the commercialization of innovative off-grid clean energy products, systems, and business models.

- Features: The Fund's main purpose is to improve the viability of off-grid renewable energy businesses that sell small scale (under 1 megawatt) clean energy systems to individuals and communities without access to grid connected power or with limited/intermittent access (less than 8 hours per day).

Kodiakkarai Wild Life Sanctuary

A unique exercise of rehabilitating deer population has been started in the Kodiakkarai Wild Life sanctuary in Tamilnadu. The deers are being brought up from the protected environment in the Sivagangai park.

About:

- Kodiakkarai Wild Life sanctuary is also known as Point Calimere Wildlife and Bird Sanctuary (PCWBS).
- It is a protected area in Tamil Nadu, along the Palk Strait where it meets the Bay of Bengal at Point Calimere (Kodiakkarai) at the tip of Nagapattinam District.
- The sanctuary was created in 1967 for conservation of the near threatened blackbuck antelope, an endemic mammal species of India.

SCIENCE AND TECHNOLOGY- EVERYDAY SCIENCE, SPACE, NUCLEAR, DEFENCE ETC

Shodh Shuddhi

- Union Minister for HRD launched the Plagiarism Detention Software (PDS) "Shodh Shuddhi".
- This service is being implemented by INFLIBNET, an Inter University Centre (IUC) of University Grants Commission (UGC).
- PDS will significantly help to improve the quality of research outcome by ensuring the originality of ideas and publication of the research scholars.
- Initially, about 1000 Universities/ Institutions (Central Universities; Centrally Funded Technical Institutions (CFTIs); State Public Universities; Deemed Universities; Private Universities; Inter University Centre (IUCs) & Institutes of National Importance are being provided with this service.

Controlled Human Infection Model (CHIM)

The Department of Biotechnology (DBT) is close to finalising three projects worth Rs.135 crore, involving Indian and European scientists, to develop new influenza vaccines using a Controlled Human Infection Model (CHIM).

About:

- Meaning: Under Controlled Human Infection Model (CHIM), volunteers who take part in trials will be infected, under expert supervision, with infectious viruses or bacteria.
- Benefits: A CHIM approach will speed up the process whereby scientists can quantify whether potential vaccine candidates can be effective in people and identify the factors that determine why some vaccinated people fall sick and others do not.
- Concerns: The risk in such trials is that intentionally infecting healthy people with an active virus and causing them to be sick is against medical ethics. It also involves putting human lives in danger.

Indian scenario:

- Such studies, which are being employed in vaccine development in the United States, the United Kingdom and Kenya, are being considered in India.
- Rather than influenza trials, India would likely develop CHIM protocols to study bacterial or enteric viruses (residing in the intestine) such as cholera or typhoid. If successful, these would serve to create back-ups to the existing cholera and typhoid vaccines.

QUOTE OF THE DAY

If you are working on something exciting that you really care about, you don't have to be pushed.

DAILY ANSWER WRITING PRACTICE

Qns: What steps can be taken to make the present day education system more inclusive?

Ans :

A more inclusive education system can provide better opportunities to all the citizens where everyone can contribute to the nation's growth, innovation, and progress. Prejudice and bias, based on gender, social and economic status, and special needs, among other factors, affect India's capacity to benefit from the present education system.

Some of the causes for exclusion in the present education system are-

- Lack of access to schools, especially quality schools.
- Poverty, which plays a major role in both exclusion and discrimination.
- Lack of quality infrastructure, functional and secure toilets, and safe drinking water in schools in poorer areas.
- Social biases contributing to discriminatory practices. For example, many communities believe that girls need not go through formal schooling. Differential classroom seating based on caste, or only girls doing domestic chores in school.
- Exclusionary school curricula. For some communities, curricula do not integrate what is familiar, valuable, or relatable to them, like using language and examples from culture more familiar to students from tribal communities.
- Exclusionary pedagogy exhibits a biased picture of life where the view of the powerful prevails. For example, the earning member of a family is almost always male in our textbooks; names of children in stories might not reflect all communities; there are almost no references to people that are differently-abled.

Steps that should be taken to make the education system more inclusive

- Special Education Zones (SEZs): As suggested in the draft National Education Policy, 2019, certain regions of the country with large populations from under represented groups should be declared Special Education Zones (SEZs).
- All the schemes and policies, in these zones, should be implemented to the maximum through additional concerted efforts and funding from the Centre and States in order to truly change the educational landscape of these Zones.
- Women: The policies and schemes designed to uplift students from under represented communities should be especially targeted towards the girls as they form half of the excluded population from the mainstream education system. Beti Bachao Beti Padhao, Sukanya Samridhi Scheme, Kanyashree Prakalpa scheme of West Bengal, Kanya Ratna Yojana of Odisha are some of the steps taken in this direction. More policies can be framed on these lines.
- Disabled: As recommended by the Kothari Commission, disabled children need special education which will ensure equalization of educational opportunity. 78% of Indian population lives in rural

areas without provision for special schools. Teachers and students in mainstream schools should be sensitized and school infrastructure should be more inclusive towards the disabled students.

- Children from tribal communities often report finding their school education irrelevant and foreign to their lives, both culturally and academically. Corresponding changes should be introduced in the school curriculum any biases in school curriculum should be removed, and more material should be included that is relevant and relatable to all communities, and which develops these human values.
- Change in school culture: All participants in the school education system, including teachers, principals, administrators, social workers, counsellors, and students, will need to be sensitised to the requirements of all students, the notions of inclusion and equity, and the respect and dignity of all persons.
- Transgenders: There is a need to address matters related to the education of transgender children and initiating appropriate measures to remove the stigma and discrimination they face in their life, including with respect to education.
- Urban Poor: The lack of literacy and proper schooling and playing opportunities, often leads children and adolescents turn to unfortunate and harmful activities, including petty crime and drugs; an estimated one third of street children are dealing with substance abuse. The neighbourhood school concept under the Right to Education Act that relates to availability of a school within safe and accessible distance from the habitation where a child lives, is a progressive step. Substance abuse, poverty, health issues, stigma and discrimination faced by these students due to their background should be taken into account by the education system.
- More teachers, community counselors, translators should be encouraged from underrepresented communities to enable a more understanding education environment in the country. Along with this, research should be encouraged in the areas of curriculum design and pedagogical methods.

Conclusion

- Steps already taken by the Government towards an inclusive education system such as targeted scholarships, conditional cash transfers to incentivise parents to send their children to school, providing bicycles for transport must be renewed and significantly strengthened for under represented communities across the country.
- Inclusion is not an experiment to be tested but a value to be followed. All the children have the right to education as they are the future citizens of the country.

DAILY CURRENT AFFAIRS MCQS

1. With reference to the All India Survey on Higher Education (AISHE) 2018-19, consider the following statements:
 1. Gross Enrolment Ratio (GER) in Higher education has increased from 25.8 in 2017-18 to 26.3 in 2018-19.
 2. Maharashtra comes at number one with the highest student enrolment.
 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
2. Ishaat Hussain working group, recently seen in news, is related to:
 - (a) **Social Stock Exchanges (SSE)**
 - (b) Participatory notes
 - (c) Corporate governance
 - (d) Inflation Targetting
3. Which of the following are the growing challenges for the world's children outlined by the UNICEF?
 1. Their digital footprint must be protected
 2. Children's need clean water, clean air and a safe climate
 3. One in four Children is likely to live, and learn, in conflict and disaster zones
 Select the correct answer using the code given below:
 - (a) 1 only
 - (b) 1 and 2
 - (c) 2 and 3
 - (d) **1, 2 and 3**
4. With reference to the Pradhan Mantri Matru Vandana Yojana (PMMVY), consider the following statements:
 1. Ministry of Health and Family Welfare is implementing Centrally Sponsored Pradhan Mantri Matru Vandana Yojana (PMMVY).
 2. Under the 'Scheme', Pregnant Women and Lactating Mothers (PW&LM) receive a cash benefit of Rs. 5,000 in three installments on fulfilling the respective conditionality.
 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
5. Consider the following statements:
 1. The government slashed basic corporate rate tax to 15% from 30% for domestic companies that don't avail any exemption/incentive.
 2. To provide relief to companies which continue to avail exemptions/incentives, the government has reduced the rate of Minimum Alternate Tax or MAT to 15%, from 18.5%.
 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
6. With reference to the 37th GST Council meeting, consider the following statements:
 1. Group insurance schemes for paramilitary forces under the Home Affairs ministry to be exempted from GST.
 2. It recommends lower 12% cess on 1,500 cc diesel, 1,200 cc petrol vehicles with capacity to carry up to 13 people.
 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
7. With reference to Reserve Bank of India's paper on regulation of 'Payment

Gateways', consider the following statements:

1. Capital requirements will be minimum net-worth as prescribed for Bharat Bill Payment Operating Unit (BBPOUs) (currently Rs 100 crore) to be maintained at all times.
2. RBI has sought to bar the use of ATM pin for authentication.

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
8. Facilitation through Margadarshan and Margadarshak is an initiative of which of the following agencies?
- (a) **All India Council for Technical Education (AICTE)**
 - (b) University Grants Commission (UGC)
 - (c) Medical Council of India (MCI)
 - (d) Central Board of Secondary Education
9. With reference to the Controlled Human Infection Model (CHIM), consider the following statements:
1. Under CHIM volunteers who take part in trials will be infected, under expert supervision, with infectious viruses or bacteria.
 2. Recently Department of Biotechnology (DBT) developed new influenza vaccine using a Controlled Human Infection Model (CHIM).
- 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
10. With reference to PACEsetter fund programme, consider the following statements:

1. It was constituted by France in 2015 at the COP 21, United Nations Climate Change Conference.

2. Its objective is to provide early-stage grant funding to accelerate the commercialization of innovative off-grid clean energy products, systems, and business models.

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
11. Kodiakkarai Wild Life sanctuary, recently seen in news, is located in which of the following states?
- (a) **Tamil Nadu**
 - (b) Kerala
 - (c) Andhra Pradesh
 - (d) Karnataka
12. Lucayan Archipelago, recently in news, is located in which of the following oceans?
- (a) Pacific Ocean
 - (b) **Atlantic Ocean**
 - (c) Indian Ocean
 - (d) Arctic Ocean
13. With reference to "Shodh Shuddhi", consider the following statements:
1. It is being implemented by All India Council for Technical Education (AICTE).
 2. It will significantly help to improve the quality of research outcome by ensuring the originality of ideas and publication of the research scholars.
- 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