

INDIAN HERITAGE AND CULTURE, HISTORY**Maharaja Suraj Mal**

Members of the Jat community in Rajasthan have opposed the release of the movie Panipat in Rajasthan, accusing its makers of wrongly portraying the 18th century ruler of Bharatpur, Maharaja Suraj Mal.

About:

- Maharaja Suraj Mal (1707 – 1763) or Sujana Singh was a Jat ruler of Bharatpur in Rajasthan.
- The Jats, under Suraj Mal, overran the Mughal garrison at Agra and plundered the city taking with them the two great silver doors of the entrance of the Taj Mahal which were then melted down by Suraj Mal in 1763.
- He was killed in an ambush by the Mughal Army on the night of 25 December 1763 near Hindon River.

GEOGRAPHY- PHYSICAL AND ECONOMIC**White Island**

A volcanic eruption took place at White Island in New Zealand.

About:

- White Island is New Zealand's most active cone volcano which has been built up by continuous volcanic activity over the past 1,50,000 years.
- About 70% of the volcano lies under the sea and the Island forms the tip of the volcano.
- The volcano is located in the Bay of Plenty, about 48km (29 miles) from the east coast of New Zealand's North Island.
- Including its underwater base, White Island is the largest volcanic structure in New Zealand.
- The island became a private scenic reserve in 1953.
- The island is also known by name Whakaari.

CONSTITUTION AND POLITY**Citizenship (Amendment) Bill 2019**

The Lok Sabha passed the Citizenship (Amendment) Bill 2019.

About:

- The bill amends The Citizenship Act, 1955 which regulates who may acquire Indian citizenship and on what grounds.
- The Bill seeks to grant Indian Citizenship to persons belonging to Hindu, Sikh, Buddhist, Jain, Parsi and Christian communities who have migrated to India after facing persecution on grounds of religion in Pakistan, Afghanistan and Bangladesh.
- The Bill make applicants belonging to the said communities from the aforesaid countries eligible for citizenship by naturalisation if they can establish their residency in India for 5 years instead of the existing 11 years.
- The provisions of the amendments to the Act would not apply to tribal area of Assam, Meghalaya, Mizoram or Tripura as included in the Sixth Schedule to the Constitution and the area covered under 'The Inner Line' notified under the Bengal Eastern Frontier Regulation, 1873. Manipur would be brought under the ILP regime.
- The Bill seeks to amend section 7D of the act to empower the Central Government to cancel registration as Overseas Citizen of India (OCI) Cardholder in case of violation of any provisions of the Citizenship Act or any other law for the time being in force.

Concerns:

- The bill makes illegal migrants eligible for citizenship on the basis of religion – a move that may violate Article 14 of the Indian Constitution, which guarantees right to equality.
- The Bill classifies migrants based on their country of origin to include only Afghanistan, Pakistan and Bangladesh. it is not clear why migrants from these countries are differentiated from migrants from other neighbouring countries such as Sri Lanka and Myanmar.

- There has been a strong resistance to the Bill in North east esp. Assam who fear it would pave the way for granting citizenship mostly to illegal Hindu migrants from Bangladesh, who came after March 1971, in violation of the 1985 Assam Accord.

GOVERNANCE- WELFARE SCHEMES, E-GOVERNANCE, SERVICES ETC.**Pashu Kisan Credit Cards**

The First Pashu Kisan credit cards in India were distributed to 101 animal farmers in Bhiwani in Haryana.

About:

- Haryana Government has set a target to issue 10 lakh Pashu Kisan Credit cards by March 2021.
- Under the Scheme, banks give Rs 40783 for a cow and Rs 60249 for a buffalo. The credit amount for goat and sheep each is Rs 4063. In the case of a pig, it is Rs 16337 per pig. For Hens, it is Rs 720 per layer and Rs 161 per broiler hen.
- Haryana is the first state to implement this scheme. As many as 101 livestock owners have been handed over cards and can use these to pay for animal feed, etc. They can repay within a stipulated period
- The card is along lines of the Kisan credit card scheme and will allot credit according to the animal you own.

INTERNATIONAL AFFAIRS- BILATERAL, GROUPINGS, ORGANISATIONS**WADA**

The World Anti-Doping Agency (WADA) banned Russia from international sporting events for 4 years, including the 2020 Tokyo Olympics and the 2022 Beijing Winter Olympics, after accusing Russia of falsifying data from an anti-doping laboratory.

About:

- The ruling means Russian athletes will still be allowed to compete at the Tokyo Olympics as neutrals, but only if they can demonstrate that they were not part of what WADA believes was a state-sponsored system of doping.
- Participants will have to prove that they were not involved in the doping schemes as described by the McLaren report, or they did not have their samples affected by the manipulation.
- In 2016, Professor Richard McLaren, an independent investigator working on behalf of WADA published a report showing that more than 1,000 Russians athletes in over 30 sports were involved in or benefited from state-sponsored doping between 2011 and 2015.

World Anti-Doping Agency (WADA)

- The World Anti-Doping Agency is a foundation initiated by the International Olympic Committee to promote, coordinate and monitor the fight against drugs in sports.
- The agency's key activities include monitoring of the World Anti-Doping Code, whose provisions are enforced by the UNESCO International Convention against Doping in Sport.
- Headquarters: Montreal, Quebec, Canada.
- Established in: 1999.

The Sipri Top 100 Arms- Producing And Military Services Companies, 2018

The Stockholm International Peace Research Institute (SIPRI) released a new report titled "The SIPRI Top 100 Arms- Producing And Military Services Companies, 2018."

About:

- Sales of arms and military services by the sector's largest 100 companies (excluding those in China) totalled \$420 billion in 2018, marking an increase of 4.6 % compared with the previous year.
- The turnover of the 100 biggest arms manufacturers came to 420 billion dollars. US manufacturers alone accounted for 59 % of the market, or a turnover of 246 billion dollars, up 7.2 % on the previous year.

- Russia was second in the rankings for arms production, with 8.6 % of the market, just ahead of the United Kingdom on 8.4 % and France on 5.5 %. The study did not include China, for lack of sufficient data
- The top five spots in the ranking are held exclusively by arms companies based in the United States: Lockheed Martin, Boeing, Northrop Grumman, Raytheon and General Dynamics. These five companies alone accounted for 35 % of total Top 100 arms sales in 2018.
- The combined arms sales of the three Indian arms companies listed in the Top 100 were \$5.9 billion in 2018—a decrease of 6.9 % on 2017. The decline is mainly a result of Indian Ordnance Factory's significant 27 % drop in arms sales.

Stockholm International Peace Research Institute (SIPRI):

- Location: SIPRI is an international institute based in Stockholm, Sweden.
- Established in:
- Purpose: It is dedicated to research into conflict, armaments, arms control and disarmament. It provides data, analysis and recommendations, based on open sources, to policymakers, researchers, media and the interested public.
- The SIPRI Arms Industry Database was created in 1989. Chinese companies are not included in the database because of a lack of available data.

Sanna Marin

Finland's Social Democrats elected Sanna Marin, a 34-year-old former transport minister to the post of the prime minister, making her the world's youngest serving prime minister.

About:

- Sanna Mirella Marin (born 1985) is a Finnish politician. A Social Democrat, she has been member of the Parliament of Finland since 2015 and the Minister of Transport and Communications since June 2019.
- After Antti Rinne left his position as prime minister, Social Democratic Party of Finland selected Marin as its candidate for new prime minister 8 December 2019.
- If confirmed, Marin will become the world's youngest currently-serving prime minister, Finland's youngest-ever prime minister and Finland's third female prime minister.
- When she takes office, Ms Marin will be the world's youngest sitting prime minister. New Zealand PM Jacinda Ardern is 39, while Ukrainian premier Oleksiy Honcharuk is 35.

INDIAN ECONOMY

IS 10500:2012

Consumer Affairs Minister Ram Vilas Paswan said that the Bureau of Indian Standards (BIS) is preparing the ground for enforcement of piped water quality standards in the states.

About:

- He was speaking at a workshop organised by BIS to disseminate information about the requirements of IS 10500:2012, the piped water quality standard.
- However, it is not yet clear whether the Centre's own flagship mission to provide piped water to all households by 2024 will implement the BIS standard.
- Unlike the BIS standard for bottled water, which is mostly produced by private companies, the standard for piped water — largely supplied by government agencies — is not yet mandatory.
- Jal Shakti is the nodal Ministry for the Jal Jeevan Mission to provide functional household tap connections to 14.6 crore rural households by 2024.

Small Finance Banks (SFBS)

The Reserve Bank of India (RBI) released, "Guidelines for 'on tap' Licensing of Small Finance Banks in the Private Sector".

Major changes from the earlier Guidelines on SFBs are:

- The licensing window will be open on-tap.
- minimum paid-up voting equity capital / net worth requirement shall be ₹ 200 crore.

- for Primary (Urban) Co-operative Banks (UCBs), desirous of voluntarily transiting into Small Finance Banks (SFBs) initial requirement of net worth shall be at ₹ 100 crore, which will have to be increased to ₹ 200 crore within five years.
- SFBs will be given scheduled bank status immediately upon commencement of operations.
- Payments Banks can apply for conversion into SFB after five years of operations, if they are otherwise eligible as per these guidelines.

Background:

- RBI had last issued guidelines for licensing of Small Finance Banks in the private sector in 2014.
- Consequently, the RBI issued in-principle approval to ten applicants and they have since established the banks.
- It was mentioned in the guidelines that after gaining experience in dealing with these banks, RBI would consider receiving the applications on a continuous basis.

ISSUES RELATED TO INTERNAL SECURITY AND DISASTER MANAGEMENT

Arms (Amendment) Bill, 2019

The Arms (Amendment) Bill, 2019 was passed by the Lok Sabha.

About:

- The Bill seeks to amend the Arms Act, 1959.
- License for acquiring firearms: Under the Act, a license must be obtained to acquire, possess, or carry any firearm. The Bill reduces the number of permitted firearms from three to one. The Bill also increases the duration of the validity of a firearm license from three years to five years.
- Ban on firearms: The Bill prohibits procuring un-licensed firearms, and the conversion of one category of firearms to another without a license. It also allows members of rifle clubs or associations to use any firearm for target practice instead of only point 22 bore rifles or air rifles.
- Increase in punishment: The Bill increases the punishment to imprisonment between seven and 14 years for carrying of prohibited ammunition without a license.
- New offences: The Bill adds following new offences –
- Forcefully taking a firearm from police or armed forces: This is punishable with imprisonment between 10 years and life imprisonment
- Celebratory gunfire which endangers safety of others: This is punishable with imprisonment of up to two years, or fine of up to one lakh rupees, or both.
- Tracking of firearms: The central government may make rules to track firearms and ammunition from manufacturer to purchaser to detect, investigate, and analyse illicit manufacturing and trafficking.

Related Info: Firearms is in the Union List and the State governments have only limited jurisdiction relating to ammunition.

PRELIMS SPECIFIC FACTS- INDICES, DAYS, EVENTS, AWARDS ETC

Human Rights Day

Human Rights Day is being celebrated on the 10th December.

About:

- Human Rights Day is celebrated on the 10th December every year to commemorate the Universal Declaration of Human Rights (UDHR), which was adopted and proclaimed by the General Assembly of the United Nations in 1948.
- The Declaration recognizes that the inherent dignity and the equal and inalienable rights of mankind are the foundation of justice, freedom and peace in the world.
- The United Nations' theme for this year's Human Rights Day is: "Youth Standing up for Human Rights."

National Human Rights Commission of India (NHRC)

- Since its inception on the 12th October, 1993, the National Human Rights Commission of India (NHRC) has endeavoured to promote a culture of human rights.

- The NHRC, like most of the human rights institutions in the world, is a recommendatory body as per the Protection of Human Rights Act passed by Parliament.

Human Development Report (HDR) 2019

The United Nations Development Programme (UNDP) released the 2019 Human Development Report (HDR), entitled “Beyond income, beyond averages, beyond today: inequalities in human development in the 21st Century”.

Human Development Index (HDI):

- The HDI measures average achievement in three basic dimensions of human development — life expectancy, education and per capita income.
- India ranks 129 out of 189 countries on the 2019 HDI — up one slot from the 130th position last year. India’s HDI value increased by 50% (from 0.431 to 0.647), which places it above the average for other South Asian countries (0.642).
- Norway, Switzerland and Ireland occupied the top three positions in that order. Germany is placed fourth along with Hong Kong, and Australia secured the fifth rank on the global ranking.
- Among India’s neighbours, Sri Lanka (71) and China (85) are higher up the rank scale while Bhutan (134), Bangladesh (135), Myanmar (145), Nepal (147), Pakistan (152) and Afghanistan (170) were ranked lower on the list.
- South Asia was the fastest growing region in human development progress witnessing a 46% growth over 1990-2018, followed by East Asia and the Pacific at 43%.

inequality-adjusted HDI (IHDI):

- The Inequality-adjusted HDI (IHDI) indicates percentage loss in HDI due to inequalities.
- For IHDI, India’s position drops by one position to 130, losing nearly half the progress (.647 to .477) made in the past 30 years.

Gender Inequality Index (GII):

- In the Gender Inequality Index (GII), India is at 122 out of 162 countries. Neighbours China (39), Sri Lanka (86), Bhutan (99), Myanmar (106) were placed above India.
- The world is not on track to achieve gender equality by 2030 as per the UN’s Sustainable Development Goals. It may take 202 years to close the gender gap in economic opportunity — one of the three indicators of the GII.

Social Norms Index:

- The Report presents a new social norms index that looks at the links between social beliefs and gender equality in multiple dimensions.
- The new “social norms index” in the Report says that in half of the countries assessed, gender bias has grown in recent years. It shows that only 14% of women and 10% of men worldwide have no gender bias.

ODISHA DEVELOPMENT

Financial Crisis Looms Large On Odisha, Revenue Collection ‘Not Satisfactory’ In 2019

Recently during a meeting of all Secretaries and Special Secretaries in Lok Seva Bhawan, a report presented by Principal Secretary, Finance Department on fiscal performance of the State during 2019-20 till end of October 2019 based on Treasury figures, revealed that revenue collection has not been satisfactory for 2019..

- Odisha government has set a target of collecting Rs 45,500 crore revenue in 2019-20 fiscal year. While the state’s own tax collection amount has been fixed at Rs 33,000 crore, the non-tax revenue collection is estimated at Rs 12,500 crore during the 2019-20 fiscal.
- However, recent reports suggest that total own revenue has increased only 8.91% ‘which is not satisfactory’. The State’s own tax revenue has registered a growth of only 7.56% till October, 2019, whereas own non-tax revenue has registered 12.24% growth during the period.
- Based on these findings, the department has directed to collect pending electricity and water cess from companies and organisations in order to boost revenue growth.

- While Odisha government has already decided to converge KALIA with PM-KISAN due to financial crunch, many state government offices and PSUs not complying with TDS & TCS for GST and Income Tax has become another burden for finance department.
- It is also being assumed that State's other flagship schemes like Mission Shakti, Mamata, Biju Swasthya Kalyan Yojana, Biju Pucca Ghar Yojana and Biju Yuva Vahini would meet a similar fate like KALIA.
- While the current borrowings of the State stand at Rs 87000 crore, finance department has estimated that by the end of this financial year, the total debt burden could touch Rs 1,06,000 crore. For experts, this is a matter of concern for the government and time will tell how it manages the flagship schemes by increasing its income.

DAILY ANSWER WRITING PRACTICE

Qns: Self-Help Groups have emerged as the most effective mechanism for the delivery of microfinance services to the poor. Critically examine.

Ans:

Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. They help to build social capital among the poor, especially women.

- The most important functions of an SHG are:
 - to encourage and motivate its members to save,
 - to persuade them to make a collective plan for generation of additional income, and
 - to act as a conduit for formal banking services to reach them.
- Microfinance is basically very small loans (micro-loans) to below poverty and small entrepreneurial segment.
- These individuals lack collateral guarantee, regular income and therefore cannot meet even the most minimal qualifications to gain access to traditional credit.
- SHGs have emerged as the most effective mechanism for the delivery of microfinance services to the poor as evident through the following examples:
- SHG development through NABARD: NABARD provides refinance and promotional support to Banks for credit disbursement under the SHG – Bank linkage programme. A full-fledged project involving a partnership among SHGs, banks and NGOs was launched by NABARD in 1992. It enabled SHGs to open bank accounts based on a simple inter-se agreement.
- Rashtriya Mahila Kosh: It was set up to facilitate credit support to poor women for their socio-economic upliftment by providing loans in a quasi-formal credit delivery mechanism. The Kosh lends with a unique credit delivery model “RMK – NGO-SHG Beneficiaries”.
- Poverty eradication through social mobilization and empowerment of women in Andhra Pradesh: Women have been placed at the forefront of the development agenda through the formation of women's SHGs. The State Government assists the groups by providing Revolving Fund / Matching Grant under various programmes.
- SHGs for Rural Development in Tamil Nadu: The Department of Rural Development has taken initiative to encourage members of SHG to save regularly and convert their savings into a common fund known as the group corpus. This fund is used by the group through a common management strategy.
- Kudumbashree Mission in Kerala: Under Kudumbashree, women are organised into Neighbourhood Groups (NHGs). Thrift and Credit Societies are set up at NHG level to encourage the poor to save and to avail easy credits.
- These facilities have gradually grown into informal Doorstep Banks for Kudumbashree members. Groups which are mature enough to avail loans are linked with Banks under the Bank-linkage programme of the NABARD.

Weaknesses of the SHG movement

- Many of the activities undertaken by the SHGs are still based on primitive skills related mostly to primary sector enterprises. With poor value addition per worker and prevalence of subsistence-level wages, such activities often do not lead to any substantial increase in the income of group members.

- There is a lack of qualified resource personnel in the rural areas who could help in skill up-gradation / acquisition of new skills by group members.
- Contrary to the vision for SHG development, members of a group do not come necessarily from the poorest families.
- The SHG model has led to definite social empowerment of the poor but whether the economic gains are adequate to bring a qualitative change in their life is a matter of debate.

Way forward

- The mutually participatory, solidarity-based character of SHG movement needs to be retained and protected. For this, the role of government should be only to facilitate and create a supportive environment, rather than 'manage' the SHG movement directly.
- There is a need to expand SHG movement to credit deficient areas of the country such as Bihar, Uttar Pradesh, Madhya Pradesh, Odisha, Rajasthan and those in the North-East.
- Also, there is a need to extend the SHG movement to peri-urban and urban areas as well since the locus of poverty is gradually shifting to urban areas.
- Need to extend the reach of Regional Rural Banks to all the remaining districts to speed up the process of inclusive banking and help in extending microfinance to local SHGs.

DAILY CURRENT AFFAIRS MCQs

1. With reference to the IS 10500:2012, the piped water quality standard, consider the following statements:
 1. Unlike the BIS standard for bottled water, which is mostly produced by private companies, the standard for piped water — largely supplied by government agencies — is not yet mandatory.
 2. Jal Shakti is the nodal Ministry for the Jal Jeevan Mission to provide functional household tap connections to 14.6 crore rural households by 2024.

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. With reference to the Social Norms Index, consider the following statements:
 1. The Human Development Report (HDR) 2019 has presented a new social norms index that looks at the links between social beliefs and gender equality in multiple dimensions.
 2. It shows that only 14% of women and 10% of men worldwide have no gender bias.

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
3. With reference to the “Guidelines for ‘on tap’ Licensing of Small Finance Banks in the Private Sector” by RBI, consider the following statements:
 1. The minimum paid-up voting equity capital / net worth requirement shall be ₹ 500 crore.
 2. Small Finance Banks will be given scheduled bank status immediately upon commencement of operations.

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
4. Who among the following has been recently elected as the Prime minister Finland, making her the world's youngest serving prime minister?
 - (a) **Sanna Marin**
 - (b) Angela Merkel
 - (c) Jacinda Ardern
 - (d) Julia Gillard

5. With reference to the Arms (Amendment) Bill, 2019, consider the following statements:
 1. Forcefully taking a firearm from police or armed forces is a punishable offence with imprisonment between 10 years and life imprisonment.
 2. Celebratory gunfire which endangers safety of others is a punishable offence with imprisonment of up to two years, or fine of up to one lakh rupees, or both.
 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 Human Rights Day, consider the following statements:
 1. It is celebrated on the 10th December every year to commemorate the Universal Declaration of Human Rights (UDHR), which was adopted and proclaimed by the General Assembly of the United Nations in 1948.
 2. The United Nations' theme for this year's Human Rights Day is: 'Let's stand up for equality, justice and human dignity'.
 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. Which of the following is the first state to implement Pashu Kisan credit cards in India?
 - (a) **Haryana**
 - (b) Uttar Pradesh
 - (c) Madhya Pradesh
 - (d) Odisha
8. With reference to a new report titled "The SIPRI Top 100 Arms- Producing And Military Services Companies, 2018" by Stockholm International Peace Research Institute (SIPRI), consider the following statements:
 1. The top five spots in the ranking are held exclusively by arms companies based in the Russia.
 2. The combined arms sales of the three Indian arms companies marked a decrease of 6.9 % on 2017.
 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
9. With reference to the World Anti-Doping Agency (WADA), consider the following statements:
 1. Recently the World Anti-Doping Agency (WADA) banned Russia from international sporting events for 4 years after accusing Russia of falsifying data from an anti-doping laboratory.
 2. It is a foundation initiated by the International Olympic Committee to promote, coordinate and monitor the fight against drugs in sports and headquarters is in New York.
 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