

GOVERNANCE**Merger of Schools in Odisha: SATH Project**

The Odisha government has identified around 8,000 schools in 15 districts which will be merged with other schools due to low enrollment (less than 20 students).

The merger is being carried out under the NITI Aayog's Sustainable Action for Transforming Human Capital in Education (SATH-E) project, and has been termed Consolidation and Rationalisation of schools.

Key Points**SATH-E Project:**

- Sustainable Action for Transforming Human Capital (SATH) focusses on two main sectors - Education and Health and to build three 'Role Model' States.
- SATH-E aspires to be a 'saathi', to the educational system with the student and the teacher at its centre".
- In 2017, Odisha was among three states, along with Jharkhand and Madhya Pradesh, to be selected by NITI Aayog for the project.
- The initiative aims to transform elementary and secondary school education through goal driven exercise and create role model states for education. The initiative culminates at the end of the 2020 academic year.
- Critical interventions including school mergers, remediation program, training, monitoring teacher recruitment/rationalization, institutional reorganization at district and state level and proper utilization of Management Information System (MIS) are in execution mode since January, 2018.
- Merger of schools is advocated to help consolidate resources such as teachers, libraries, laboratories and play equipment.
- MIS can assist the school manager in determining the aims of the school, formulating strategic plans, distributing resources, and evaluating staff performance as well as organizational success.
- Progress of the project is being monitored through a National Steering Group (NSG) and Central Project Monitoring Unit (CPMU) at national level and State Project Monitoring Unit (SPMU) at State level.

Concerns with Merger of Schools:

- Activists have argued that closure or merger of schools is in violation of section 3 and 8 of the Right to Education (RTE) Act, 2009.
- Section 3 provides to every child of the age of six to fourteen years the right to free and compulsory education in a neighbourhood school till the completion of elementary education.
- Section 8 assigns duties to the appropriate Government to ensure that it provides free and compulsory elementary education to every child, in a neighbourhood school.
- Majority of these schools are from tribal belts on hilly terrains. Closure of schools in a village will only increase the dropout rate as it won't be feasible for students to travel far to attend school.
- Parents are also concerned that if their children fail to attend school, they will also be deprived of the midday meals.

State Government's Response:

- Students who will have to travel to a distant school will be provided with a daily allowance of Rs. 20 and students from schools facing closure will also be provided a one-time facilitation allowance of Rs 3,000.
- If the distance to school is more than 1 km, students will be provided travel allowance as per Right To Education (RTE) norms.
- Further, the district collectors have been authorised to cancel the merger if genuine concerns arise.

Way Forward

The merger would make schools aspirational for students and result in improvement of Pupil-Teacher Ratio. There would be better infrastructure facilities, better academic environment with additional e-

Learning and co-curricular facilities. However, geographical constraints and other hurdles should be considered before closing/merging down schools.

The entire process must be enabled through clear channels of communication, a rigorous grievance redressal system and thorough counseling.

INDIAN ECONOMY

UPI Transactions

According to the data released by the National Payments Corporation of India (NPCI), the total number of transactions conducted on the Bharat Interface for Money-Unified Payments Interface (BHIM-UPI), known more simply as the UPI, crossed the 2 billion transactions count in a month in October 2020.

Key Points

- UPI is currently the biggest among the NPCI operated systems including National Automated Clearing House (NACH), Immediate Payment Service (IMPS), Aadhaar enabled Payment System (AePS), Bharat Bill Payment System (BBPS), RuPay etc.
- Digital transactions were already on the rise but the lockdown imposed during the pandemic provided a thrust and the value of UPI transactions crossed the 200 crore-mark.
- The Reserve Bank of India (RBI) had advised to resort to digital payment due to the threat of coronavirus spreading through physical exchange of currency. This resulted in businesses accepting mostly prepaid orders and in turn rise in digital transactions.
- Further, after being able to conveniently pay utility bills and even receive cashback at times, people might now be preferring to transact digitally. So, their habit may have played an important role in this thrust.
- India's digital payments industry is likely to grow from Rs. 2,153 trillion at 27% Compounded Annual Growth Rate (CAGR) to Rs. 7,092 trillion by 2025.
- The growth is likely to come on the back of strong use cases of merchant payments, government policies including Jan Dhan Yojana, personal data protection bill along with the growth of MSMEs, growth of millennials and high smartphone penetration.

Challenges:

The threat of cybercrime on the global banking and financial services industry has increased amid the coronavirus pandemic.

E.g. Malicious Software Cerberus.

Fraudulent claims, chargebacks, fake buyer accounts, promotion/coupon abuse, account takeover, identity theft, card detail theft and triangulation frauds are emerging as challenges.

National Payments Corporation of India

- National Payments Corporation of India (NPCI), an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of Reserve Bank of India (RBI) and Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007.
- It is a "Not for Profit" Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013), with an intention to provide infrastructure to the entire Banking system in India for physical as well as electronic payment and settlement systems.

Various NPCI Operated Systems

- Bharat Interface for Money-Unified Payments Interface (BHIM-UPI):
- It is an initiative to enable fast, secure, reliable cashless payments through the mobile phone. BHIM is based on Unified Payment Interface (UPI) to facilitate e-payments directly through banks. It is an app.
- UPI is an advanced version of Immediate Payment Service (IMPS) - round-the-clock funds transfer service to make cashless payments faster, easier and smoother.
- This is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.
- It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience.

Aadhaar enabled Payment System (AePS):

- AePS allows people to carry out financial transactions on a Micro-ATM by furnishing just their Aadhaar number and verifying it with the help of their fingerprint/iris scan.
- This system adds another layer of security to financial transactions as bank details would no longer be required to be furnished while carrying out these transactions.

National Electronic Toll Collection (NETC):

- It helps in electronic toll collection at toll plazas using FASTag.
- FASTag is a device that employs Radio Frequency Identification (RFID) technology for making toll payments directly while the vehicle is in motion.
- FASTag (RFID Tag) is affixed on the windscreen of the vehicle and enables a customer to make the toll payments directly from the account which is linked to FASTag.
- RFID tagging is a system that uses small radio frequency detection devices for identification and tracking purposes.

National Automated Clearing House (NACH):

- It is a service offered by NPCI to banks which aims at facilitating interbank high volume, low value debit/credit transactions, which are repetitive and electronic in nature.

Immediate Payment Service (IMPS):

- It offers an instant 24X7 interbank electronic fund transfer service through mobile phones.
- IMPS is an emphatic tool to transfer money instantly within banks across India through mobile, internet and ATM.

Bharat Bill Payment System (BBPS):

- Bharat Bill Payment System is a tiered structure for operating a unified bill payment system.
- NPCI functions as the authorised Bharat Bill Payment Central Unit (BBPCU), which is responsible for setting business standards, rules and procedures for technical and business requirements for all the participants.
- Under BBPS, the Bharat Bill Payment Operating Units (BBPOUs) function as/entities facilitating collection of repetitive payments for everyday utility services, such as, electricity, water, gas, telephone and Direct-to-Home (DTH).

RuPay:

- RuPay is the first-of-its-kind domestic card payment network of India, with wide acceptance at ATMs, POS devices and e-commerce websites across India. It is a highly secure network that protects against anti-phishing.
- The name, derived from the words 'Rupee and 'Payment', emphasizes that it is India's very own initiative for Card payments.

Way Forward

To further penetrate digital transactions, the government's constant push to digitisation through necessary education, digital rewards and incentives along with intelligent innovations in financial transactions focussed on improving customer experience is necessary.

Further, there is a need for the convergence of anti-money laundering, fraud and cybersecurity processes in Financial Institutions (FIs). This includes more information sharing, tightening due diligence requirements and investing in maintaining systems to strengthen their defences.

BIODIVERSITY AND ENVIRONMENT**Shivalik Elephant Reserve: Uttarakhand**

The Ministry of Environment, Forest and Climate Change (MoEFCC) has asked the Uttarakhand government to consider avoiding sensitive areas of the Shivalik Elephant Reserve while exploring land suitable to use for the expansion of Dehradun's Jolly Grant Airport.

Key Points

- Background: The area proposed for the expansion, is a part of the Shivalik Elephant Reserve and it falls within a 10-km radius of Rajaji National Park.
- Protests: Children and social activists have tied protective strings around the trees marked to be cut, similar to the Chipko movement of the 1970s, when villagers in Chamoli hugged trees to stop contractors from felling them.

- Concerns: The expansion will threaten hundreds of species of fauna in Thano (near Rajaji National Park) and the elephant corridor nearby.
- The State also falls in seismic Zone IV and V, as per the Earthquake Zoning Map, and uprooting Thano will lead to soil erosion, a factor that exacerbated the 2013 Kedarnath floods, endangering countless lives.
- Earlier, social activists had criticised Chardham Pariyojana on environmental grounds.
- It is a programme taken up by the Ministry of Road Transport and Highways for connectivity improvement for Chardham (Kedarnath, Badrinath, Yamunotri and Gangotri) in Uttarakhand.
- Recently, the Supreme Court upheld the 2011 order of the Madras High Court (HC) on the Nilgiris elephant corridor, affirming the right of passage of the animals and the closure of resorts in the area.

Shivalik Elephant Reserve:

- It was notified in 2002 under the 'Project Elephant'.
- Project Elephant was launched by the Government of India in the year 1992 as a Centrally Sponsored Scheme with following objectives:
 - To protect elephants, their habitat & corridors.
 - To address issues of man-animal conflict.
 - Welfare of captive elephants.
- The Kansora-Barkot Elephant Corridor is located near to it.
- It is considered to have one of the highest densities of elephants found in India.
- The Indian elephant (*Elephas maximus*) occurs in the central and southern Western Ghats, North-east India, eastern India and northern India and in some parts of southern peninsular India. As per the Elephant Census, 2017, Karnataka has the highest population of Indian elephants.
- It is included in Schedule I of the Indian Wildlife (Protection) Act, 1972 and in Appendix I of the Convention on International Trade in Endangered Species of Flora and Fauna (CITES).
- It is 'Endangered' as per the IUCN Red List.

Rajaji National Park:

- Location: Haridwar, along the foothills of the Shivalik range, spans 820 square kilometres.
- Background: Three sanctuaries in the Uttarakhand i.e. Rajaji, Motichur and Chila were amalgamated into a large protected area and named Rajaji National Park in the year 1983 after the famous freedom fighter C. Rajgopalachari; popularly known as "Rajaji".

Features:

- This area is the North Western Limit of habitat of Asian elephants.
- Forest types include sal forests, riverine forests, broad-leaved mixed forests, scrubland and grassy.
- It possesses as many as 23 species of mammals and 315 bird species such as elephants, tigers, leopards, deers and ghorals, etc.
- It was declared a Tiger Reserve in 2015.
- It is home to the Van Gujjars in the winters. Van Gujjars are one of the few forest-dwelling nomadic communities in the country.
- Other Protected Areas in Uttarakhand:
 - Jim Corbett National Park (first National Park of India).
 - Valley of Flowers National Park and Nanda Devi National Park which together are a UNESCO World Heritage Site.
 - Govind Pashu Vihar National Park and Sanctuary.
 - Gangotri National Park.
 - Nandhaur Wildlife Sanctuary.

Way Forward

Though the expansion project is of strategic importance, the government needs to remember that the Shivalik Elephant Reserve is a biodiversity hub of Uttarakhand, home to elephants, leopards and endless other avian and mammals species.

Government before passing laws should consider that India is on board global climate agreements like the United Nations Framework Convention on Climate Change (UNFCCC) and the Kyoto Protocol, implying that it has some international commitments.

INTERNATIONAL AFFAIRS

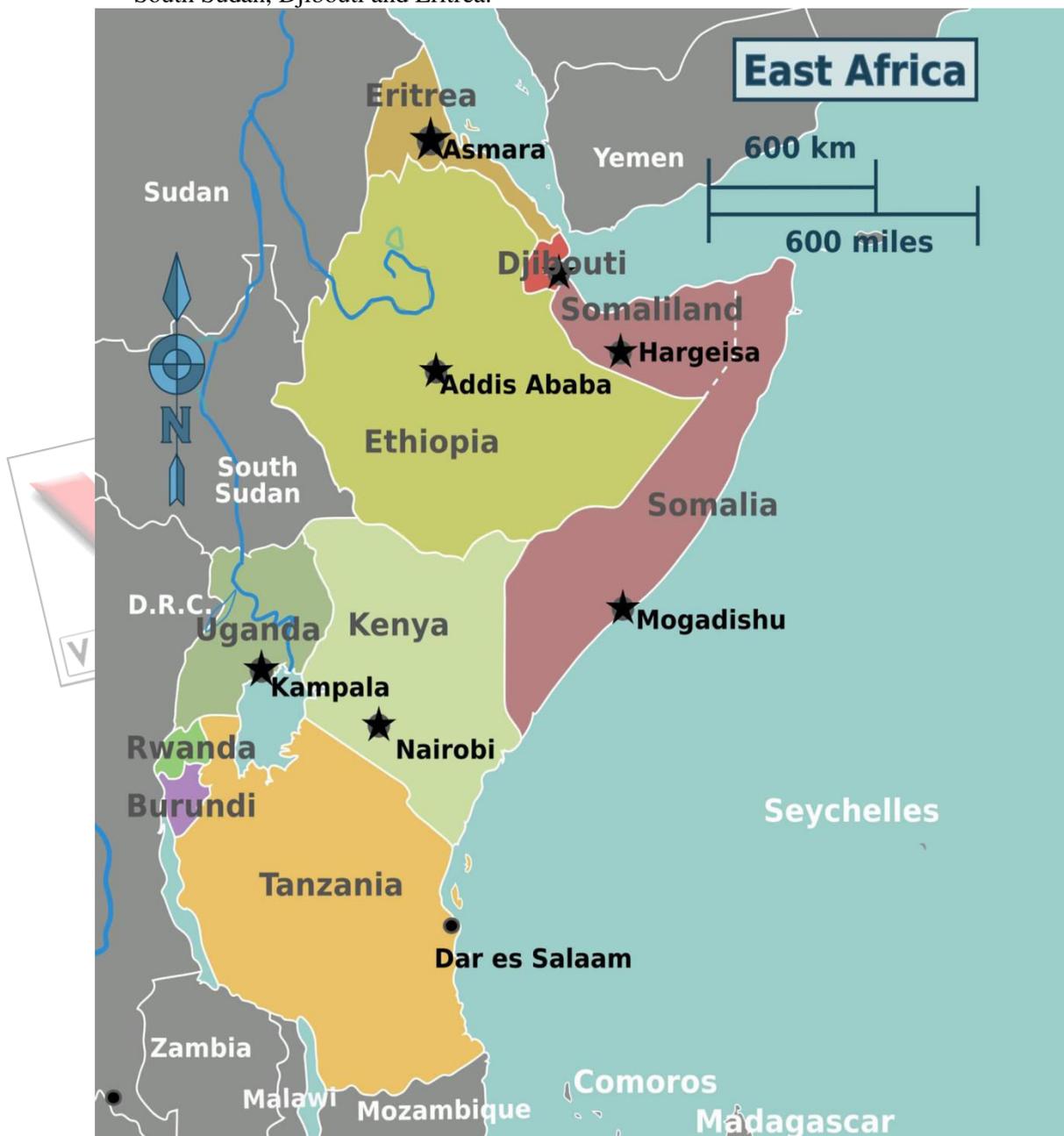
Mission Sagar – II

As part of ‘Mission Sagar-II’, the Government of India is providing assistance to Friendly Foreign Countries to overcome natural calamities and Covid-19 pandemic.

Towards the same INS Airavat is delivering food aid for the people of Sudan.

Key Points

- Mission Sagar-II, follows the first ‘Mission Sagar’ undertaken in 2020.
- As part of Mission Sagar-II, Indian Naval Ship Airavat will deliver food aid to Sudan, South Sudan, Djibouti and Eritrea.



- Mauritius, Madagascar, Comoros and Seychelles along with La Réunion are part of Indian Ocean Commission. India has recently become an observer to the Commission.
- The assistance is in line with India’s role as the first responder in the Indian Ocean region.

- The deployment is also in consonance with the Prime Minister's vision of Security and Growth for All in the Region (SAGAR)
- Earlier, India had sent Indian Naval Ship (INS) Kesari, carrying food items and medical assistance teams, to countries in the southern Indian Ocean to deal with Covid-19 pandemic as part of a "Mission Sagar" initiative.

Strategic Significance of the Island Countries:

- The strategic importance of these island nations is highlighted by their location along key Sea Lines of Communication (SLOCs).
- These islands are vital and can facilitate a navy's continuous presence along key international shipping routes, allowing a navy to patrol and secure SLOCs during peace times and an option to interdict and cut off an adversary's communications during times of conflict.

Other Related Initiatives:

- India on the 65th anniversary of the landmark Bandung Conference emphasized that members of the Non-Aligned Movement (NAM) must work to reduce the socio-economic impact of the pandemic on the most vulnerable sections of society and promote South-South cooperation.
- In the wake of the global pandemic, the International Solar Alliance (ISA) responded by setting up ISA CARES (like PM-CARES in India), an initiative dedicated to the deployment of solar energy in the healthcare sector.
- With Covid-19 and trade tensions between China and the United States are threatening supply chains, Japan has mooted the Supply Chain Resilience Initiative (SCRI) as a trilateral approach to trade, with India and Australia as the key-partners.
- The Coalition of Epidemic Preparedness for Innovation (CEPI), a global initiative, has named Translational Health Science and Technology Institute (THSTI), Faridabad as one of the six laboratories for assessing Covid-19 vaccine candidates that are under development
- India has contributed 10 million USD to SAARC Covid-19 Emergency Fund and manufactured essential drugs, Covid protection and testing kits, for countries in the SAARC region (Eg. Operation Sanjeevani for Maldives).

SAGAR

- Security and Growth for All in the Region (SAGAR) was launched in 2015. It is India's strategic vision for the Indian Ocean Region (IOR).
- Through SAGAR, India seeks to deepen economic and security cooperation with its maritime neighbours and assist in building their maritime security capabilities.
- Further, India seeks to safeguard its national interests and ensure Indian Ocean region to become inclusive, collaborative and respect international law.
- The key relevance of SAGAR emerges when seen in conjunction with India's other policies impacting the maritime domain like Act East Policy, Project Sagarmala, Project Mausam, India as 'net security provider', focus on Blue Economy etc.

Other Important Groupings Associated with Indian Ocean Region

- Indian Ocean Rim Association: The Indian Ocean Rim Association (IORA) was established in 1997.
- It is aimed at strengthening regional cooperation and sustainable development within the Indian Ocean region.
- Indian Ocean Naval Symposium: The 'Indian Ocean Naval Symposium' (IONS) is a voluntary initiative that seeks to increase maritime cooperation among navies of the littoral states of the Indian Ocean Region by providing an open and inclusive forum for discussion of regionally relevant maritime issues.
- Indian Ocean Commission: Recently, India has been approved as an observer of the Indian Ocean Commission, the inter-governmental organization that coordinates maritime governance in the south-western Indian Ocean.

- Asia Africa Growth Corridor: The idea of Asia Africa Growth Corridor (AAGC) emerged in the joint declaration issued by India and Japan in 2016.
- The AAGC is raised on four pillars of Development and Cooperation Projects, Quality Infrastructure and Institutional Connectivity, Enhancing Capacities and Skills and People-to-People partnership.

IMPORTANT FACTS FOR PRELIM**Media Registrations for Aero India 2021**

Recently, the online media registration for the 13th edition of Aero India has been started, which will be held at Air Force Station, Bengaluru (Karnataka) in February 2021.

Key Points

- Aero India is a biennial international military and civil airshow.
- It is a premier event that draws international and Indian military and civil aircraft makers, their support industries, military brass and government dignitaries and business visitors.
- It provides a unique opportunity for the exchange of information, ideas and new developments in the aviation industry, in addition to giving a fillip to the domestic aviation industry furthering the cause of Make in India.
- The Yelahanka air base, about 30 km from the city centre Bengaluru, has been hosting the air show in February since it was started in 1996.
- In 2019, it was organised by Hindustan Aeronautics Ltd. (HAL) and in 2021, it will be organised by the Defence Exhibition Organisation, Ministry of Defence.
- DEO is an autonomous organisation of the Indian Government established in 1981, to promote the export potential of the Indian defence industry.
- It is responsible for organising international exhibitions such as DefExpo and Indian participation at overseas exhibitions.

DAILY ANSWER WRITING PRACTICE

Qns. Discuss how far Environment Impact Assessment (EIA) has been useful for our environment as well as society? (250 words)

Ans.

UN Environment Programme (UNEP) defines Environmental Impact Assessment (EIA) as a tool used to identify the environmental, social and economic impacts of a project prior to decision-making. It aims to predict environmental impacts at an early stage in project planning and design, find ways and means to reduce adverse impacts, shape projects to suit the local environment and present the predictions and options to decision-makers.

Environment Impact Assessment in India is statutorily backed by the Environment Protection Act, 1986 which contains various provisions on EIA methodology and process.

Importance of EIA for environment as well as society

- EIA links the environment with development for environmentally safe and sustainable development.
- EIA provides a cost effective method to eliminate or minimize the adverse impact of developmental projects.
- EIA enables the decision makers to analyse the effect of developmental activities on the environment well before the developmental project is implemented.
- EIA encourages the adaptation of mitigation strategies in the developmental plan.
- EIA makes sure that the developmental plan is environmentally sound and within the limits of the capacity of assimilation and regeneration of the ecosystem.

Shortcomings of EIA

- Applicability: There are several projects with significant environmental impacts that are exempted from the notification either because they are not listed in schedule I, or their investments are less than what is provided for in the notification.
- Lack of experts: It has been found that the team formed for conducting EIA studies is lacking the expertise in various fields such as environmentalists, wildlife experts, Anthropologists and Social Scientists.

- Public hearing: Public comments are not considered at an early stage, which often leads to conflict at a later stage of project clearance.
- A number of projects with significant environmental and social impacts have been excluded from the mandatory public hearing process.
- The data collectors do not pay respect to the indigenous knowledge of local people.
- Quality of EIA: One of the biggest concerns with the environmental clearance process is related to the quality of EIA reports that are being carried out.
- Lack of Credibility: There are so many cases of fraudulent EIA studies where erroneous data has been used, same facts used for two totally different places etc.
- Often, and more so for strategic industries such as nuclear energy projects, the EMPs are kept confidential for political and administrative reasons.
- Details regarding the effectiveness and implementation of mitigation measures are often not provided.
- Emergency preparedness plans are not discussed in sufficient details and the information not disseminated to the communities.

Way forward

- Applicability: All those projects where there is likely to be a significant alteration of ecosystems need to go through the process of environmental clearance, without exception.
- No industrial developmental activity should be permitted in ecologically sensitive areas.
- Public hearing: Public hearings should be applicable to all hitherto exempt categories of projects which have environmental impacts.
- The focus of EIA needs to shift from utilization and exploitation of natural resources to conservation of natural resources.
- It is critical that the preparation of an EIA is completely independent of the project proponent.
- Grant of clearance: The notification needs to make it clear that the provision for site clearance does not imply any commitment on the part of the impact Assessment agency to grant full environmental clearance.
- Composition of expert committees: The present executive committees should be included with expert people from various stakeholder groups, who are reputed in environmental and other relevant fields.
- Citizens should be able to access the authority for redressal of all violations of the EIA notification as well as issues relating to non-compliance.
- Capacity building: NGOs, civil society groups and local communities need to build their capacities to use the EIA notification towards better decision making on projects.

Conclusion

Recently, the government has drafted new rules for EIA, 2020, the most controversial rule being reducing the time for public scrutiny.

EIA is essentially a useful component of sound environment management and the government must understand that reducing the time for public scrutiny is essentially diluting the EIA process.

DAILY QUIZ

- With reference to the Indus Valley Civilisation sites, consider the following pairs:

Site	Findings
1. Amri	Antelope evidence
2. Kalibangan	Wooden plough
3. Surkotada	Dockyard

Which of the pairs given above is/are correctly matched?

 - 1 only
 - 1 and 2 only**
 - 2 and 3 only
 - 1, 2 and 3
- With reference to Goods and Services Tax (GST), consider the following statements:
 - It was added to Indian constitution by the 102nd constitutional amendment.
 - It is a destination-based direct tax.

3. GST council is a constitutional body.

Which of the statements given above is/are correct?

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

3. Consider the following pairs:

Cyclones	Areas Affected
1. Hurricane Marco	Cuba
2. Molave	Puerto Rico
3. Goni	Philippines
4. Hurricane Hanna	Vietnam

Which of the pairs given above is/ are not correctly matched?

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

4. With reference to Budapest Convention, consider the following statements:

- 1. It is a non-binding international multilateral treaty on cybercrime.
- 2. India recently became a party to this convention.

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. With reference to Pre-Matric Scholarship Scheme, consider the following statements:

- 1. It is a centrally funded scholarship scheme for students in the backward states only.
- 2. It aims to help students of minority communities only.

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