

GOVERNANCE

Loopholes in Aadhaar-Enabled Payments

A series of recent scams have exposed the vulnerabilities of the Aadhaar-enabled Payment System (AePS).

Key Points

Aadhaar-enabled Payment System (AePS):

- AePS is a bank led model which allows online interoperable financial transactions at PoS (Point of Sale/Micro ATM) through the Business Correspondent (BC)/Bank Mitra of any bank using the Aadhaar authentication.
- 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.
- It was taken up by the National Payments Corporation of India (NPCI) - a joint initiative of Reserve Bank of India (RBI) and Indian Banks' Association (IBA).

Advantages Associated with AePS:

- **Decongesting Banks:** Like other micro-ATM systems, it has helped to decongest banks. It can be particularly useful to migrant workers who have no ATM facility.
- **Deepening Social Security:** It will help in deepening social services after the proliferation of cash transfer schemes from governments to vulnerable citizens.
- **Enabling Last-Mile Service:** It will ease the payments which will be done at the doorstep instead of travelling long distances. Interoperable system ensures that the customer is not tied to one bank's BC.
- **Removing Middlemen:** The middlemen who exploited the poor and illiterate would now be eliminated.

Existing Loopholes:

- **Fraudulent BC:** Sometimes BC, leveraging the financial illiteracy of people, provides less money to the consumer but enters more money to be credited into the BC's account.
 1. Manytimes, BCs deny receipts to poor people, if they demand one at all.
 2. A corrupt BC can even get away with asking a gullible customer to put her finger in the PoS machine under some pretext, without giving her any money.
- **No accounting of Fraudulent Transactions:** AePS has no record of the fraudulent BC, it only shows the transaction records. This makes poor people more vulnerable, who already are facing scarcity of funds.
- **Systemic Issues:** Failure in transactions owing to biometric mismatches, poor connectivity or weaker systems of certain banking partners, also affect the AePS.

Way Forward

1. Providing financial literacy will help in reduction of cases of fraudulent BC.
2. Roaming BCs should perhaps be banned, at least in states with low literacy levels.
3. Better grievance redressal facilities must be made available to the victims of AePS fraud.

POLITY

Anti-Defection Law

Recently, the Calcutta High Court has given West Bengal Assembly Speaker a deadline to pass an order in the defection case involving a Member of Legislative Assembly (MLA). Anti-defection proceedings are also going on in other states such as Jharkhand and Rajasthan.

Key Points

About:

- The anti-defection law punishes individual Members of Parliament (MPs)/MLAs for leaving one party for another.
- Parliament added it to the Constitution as the Tenth Schedule in 1985. Its purpose was to bring stability to governments by discouraging legislators from changing parties.
 1. The Tenth Schedule - popularly known as the Anti-Defection Act - was included in the Constitution via the 52nd Amendment Act, 1985 and sets the provisions for disqualification of elected members on the grounds of defection to another political party.
 2. It was a response to the toppling of multiple state governments by party-hopping MLAs after the general elections of 1967.
- However, it allows a group of MP/MLAs to join (i.e. merge with) another political party without inviting the penalty for defection. And it does not penalise political parties for encouraging or accepting defecting legislators.

1. As per the 1985 Act, a 'defection' by one-third of the elected members of a political party was considered a 'merger'.
2. But the 91st Constitutional Amendment Act, 2003, changed this and now at least two-thirds of the members of a party have to be in favour of a "merger" for it to have validity in the eyes of the law.
- The members disqualified under the law can stand for elections from any political party for a seat in the same House.
- The decision on questions as to disqualification on ground of defection are referred to the Chairman or the Speaker of such House, which is subject to 'Judicial review'. However, the law does not provide a time-frame within which the presiding officer has to decide a defection case.

Grounds of Disqualification:

- If an elected member voluntarily gives up his membership of a political party.
- If he votes or abstains from voting in such House contrary to any direction issued by his political party or anyone authorised to do so, without obtaining prior permission. As a pre-condition for his disqualification, his abstention from voting should not be condoned by his party or the authorised person within 15 days of such incident.
- If any independently elected member joins any political party.
- If any nominated member joins any political party after the expiry of six months.

Related Issues:

- **Undermining Representative & Parliamentary Democracy:**
 1. After enactment of the Anti-defection law, the MP or MLA has to follow the party's direction blindly and has no freedom to vote their judgment.
 2. Due to Anti-Defection law, the chain of accountability has been broken by making legislators accountable primarily to the political party.
- **Controversial Role of Speaker:** In many instances, the Speaker (usually from the ruling party) has delayed deciding on the disqualification.
- **No Recognition of Split:** Due to the 91st amendment, the anti-defection law created an exception for anti-defection rulings. However, the amendment does not recognise a 'split' in a legislature party and instead recognises a 'merger'.
- **Subversion of Electoral Mandates:** Defection is the subversion of electoral mandates by legislators who get elected on the ticket of one party but then find it convenient to shift to another, due to the lure of ministerial berths or financial gains.
- **Affects the Normal Functioning of Government:** The infamous "Aaya Ram, Gaya Ram" slogan was coined against the background of continuous defections by the legislators in the 1960s. The defection leads to instability in the government and affects the administration.
- **Promote Horse-Trading:** Defection also promotes horse-trading of legislators which clearly go against the mandate of a democratic setup.

Suggestions:

- The Election Commission has suggested it should be the deciding authority in defection cases.
- Others have argued that the President and Governors should hear defection petitions.
- The Supreme Court has suggested that Parliament should set up an independent tribunal headed by a retired judge of the higher judiciary to decide defection cases swiftly and impartially.
- Some commentators have said the law has failed and recommended its removal. Former Vice President Hamid Ansari has suggested that it applies only to save governments in no-confidence motions.

Way Forward

- If government stability is an issue due to people defecting from their parties, the answer is for parties to strengthen their internal part of democracy.
- There is an ardent need for legislation that governs political parties in India. Such a law should bring political parties under RTI, strengthen intra-party democracy, etc.
- Chairman/Speaker of the house, being the final authority in terms of defection, affects the doctrine of separation of powers. In this context, transferring this power to higher judiciary or to Election Commission may curb the menace of defection.

- In order to shield the detrimental effect of the anti-defection law on representative democracy, the scope of the law can be restricted to only those laws, where the defeat of government can lead to loss of confidence.

INTERNATIONAL RELATION

India's Path to Power: Foreign Policy

Recently, a report titled "India's Path to Power: Strategy in a World Adrift" highlighted several foreign policy recommendations for India in the present context. It underlined that strategic autonomy, openness and inclusive economic growth are the key guiding principles.

Key Points

- **Shift of Global Economy:** With the rise of China and India, and parallel decline of European Union and US' hegemony, the global balance of power is shifting towards Asia. This gets reflected in the growing popularity of the Indo-Pacific region among western countries.
- **Reinforcing Multipolar World Order:** There is an increasing trend towards multipolarity in Asia and the world. It is in India's interest to reinforce this trend.
 1. In this context, India should re-orient its foreign policy towards mobilising the larger constituency of developing countries and emerging economies with which it has convergent interests.
 2. Such interests should be advanced through reinforcing multilateral institutions and processes.
- **Maintaining Strategic Autonomy:** Strategic autonomy must go in parallel with the further strengthening of partnerships with the US, Japan and Europe, which share India's security concerns and development prospects. Also, India-Russia relations will continue to be relevant in dealing with issues in the region and in responding to global challenges.
- **Keeping Up With Globalisation:** Even though in some respects, globalisation may have stalled, in the past and in the coming future, it will be driven by rapid technological advancement. Therefore, in order to enhance its economic prospects and improve the welfare of its people, India must maintain an outward orientation of its economy.
- **Managing the Neighbourhood First:** If India wants to play an expanded regional & global role and become a net security provider, it needs to better manage the threats and opportunities emanating from neighbouring countries.
 1. In this context, India should deal with the Chinese challenge. This is because China acknowledges that India is the only country in the neighbourhood with the comparable area, population, history, manpower, and scientific and technological capabilities, who can surpass it.
 2. It also asserted that China-Pakistan collusion demands India to adopt a politically guided strategic approach.
- **Preventing Domestic Politics Affecting Foreign Policy:** There have been several instances where many countries have cited reservations to various domestic policies of India. Citizenship Amendment Act, 2019 is an example.
 1. In this context, domestic policies should reflect inclusivity, reducing inequalities, and delivering core responsibilities of health, education and public security to all its citizens.
 2. Also, there is a need to realise that India's innate cosmopolitanism is derived from its extraordinary diversity.

IMPORTANT FACTS FOR PRELIM

Nobel Prize in Physics, 2021

The 2021 Nobel Prize in Physics is awarded with one half jointly to Syukuro Manabe, Klaus Hasselmann and the other half to Giorgio Parisi "for groundbreaking contributions to our understanding of complex physical systems."

This is the first time climate scientists (Manabe and Hasselmann) have been awarded the Physics Nobel. Last year, the award was given for the research into black holes. The Nobel Prize in Physiology or Medicine 2021 has already been announced.

Key Points

About:

- **Manabe and Hasselmann:**
 1. Awarded for work in physical modelling of Earth's climate, quantifying variability and reliably predicting global warming. Demonstrated how increases in the amount of carbon

dioxide in the atmosphere would increase global temperatures, laying the foundations for current climate models.

• **Parisi:**

2. Awarded for “the discovery of the interplay of disorder and fluctuations in physical systems from atomic to planetary scales.” He “built a deep physical and mathematical model” that made it possible to understand complex systems in fields such as mathematics, biology, neuroscience and machine learning.

Climate Science and Nobel Prize Recognition:

- The Intergovernmental Panel on Climate Change (IPCC) had won the Peace Nobel in 2007, an acknowledgement of its efforts in creating awareness for the fight against climate change.
- A Chemistry Nobel to Paul Crutzen in 1995, for his work on the ozone layer, is considered the only other time someone from atmospheric sciences has won this honour.

2. New Biodegradable Polymer

Recently, scientists have developed a New biodegradable polymer, using Guar Gum, and Chitosan, which has high potential for packaging material.

Key Points:

About:

- It is a guar gum-chitosan composite film which is a cross-linked polysaccharide developed with the help of solution casting method (a simple technique to make polymer films). It overcomes the challenges of polysaccharides.
- 3. Polysaccharides is one of the biopolymers with high potential for use in synthesis of packaging material.
- 4. However, due to some drawbacks of polysaccharides, such as low mechanical properties, high water-solubility, and low barrier properties, they are not preferred.
- 5. Guar Gum, and Chitosan are polysaccharides extracted from guar beans and shells of crab and shrimps.

Properties of the Film:

- High water stability, high mechanical strength as well as excellent resistance towards harsh environmental conditions. The fabricated cross-linked film is not easily soluble in water. As per scientists, it did not dissolve even after 240 hours.
- It is highly water repellent or hydrophobic because of its high contact angle of 92.8°.
- Water vapor permeability is low as compared to the film made only from chitosan. Vapour permeability is a material's ability to allow a vapour (such as water vapour or, indeed any gas) to pass through it.

Significance:

- It is likely to help effectively deal with the menace of piling non-biodegradable packaging materials, including water and soda bottles. Normally, Polymers have a wide variety of industrial and commercial uses but it is not biodegradable and hence poses a major challenge to the environment and earth's ecosystem.

DAILY ANSWER WRITING PRACTICE

Qns. Overstretched drainage, unplanned construction, no regard to the natural buffers and rejuvenating ecosystems, all together make urban floods a man-made disaster. Comment. (250 words)

Ans:

Introduction

As the incidence of climate variability and extreme weather events increases, urban flooding becomes more and more common. While the untimely heavy rains can be attributed to climate variability, the urban flooding is largely due to an unplanned urbanisation.

Recently, torrential rains that took place in Hyderabad have caused massive urban floods. In many Indian cities, the urban floods have become a frequent phenomenon in recent years. Overburdened drainage, unregulated construction, no regard to the natural topography and hydro-geomorphology all make urban floods a man-made disaster.

Body:

Causes for the rise in urban floods

- **Inadequate Drainage Infrastructure:** Cities like Hyderabad, Mumbai rely on a century-old drainage system, covering only a small part of the core city. In the last 20 years, the Indian

cities have grown manifold with its original built-up area. As the city grew beyond its original limits, not much was done to address the absence of adequate drainage systems.

- **Terrain Alteration:** Lasting irreversible damage has been done to the city by property builders, property owners, and public agencies by flattening terrain and altering natural drainage routes.
- **Reducing Seepage:** Indian cities are becoming increasingly impervious to water, not just because of increasing built up but also because of the nature of materials used (hard, non-porous construction material that makes the soil impervious).
- **Lax Implementation:** Even with provisions of rainwater harvesting, sustainable urban drainage systems, etc, in regulatory mechanisms like the Environmental Impact Assessment (EIA), adoption at user end as well as enforcement agencies remains weak.
- **Encroaching Natural Spaces:** The number of wetlands has reduced to 123 in 2018 from 644 in 1956. Green cover is only 9 per cent, which ideally should have been at least 33 per cent.

Way forward

- **Need for Holistic Engagement:** Urban floods of this scale cannot be contained by the municipal authorities alone. Floods cannot be managed without concerted and focused investments of energy and resources.
 1. The Metropolitan Development Authorities, National Disaster Management Authority, State revenue and irrigation departments along with municipal corporations should be involved in such work together.
 2. Such investments can only be done in a mission mode organisation with active participation of civil society organisations at the metropolitan scale.
- **Developing Sponge Cities:** The idea of a sponge city is to make cities more permeable so as to hold and use the water which falls upon it.
 1. Sponge cities absorb the rain water, which is then naturally filtered by the soil and allowed to reach urban aquifers.
 2. This allows for the extraction of water from the ground through urban or peri-urban wells.
 3. This water can be treated easily and used for city water supply.
- **Wetland Policy:** There is a need to start paying attention to the management of wetlands by involving local communities.
 1. Without doubt, terrain alteration needs to be strictly regulated and a ban on any further alteration of terrain needs to be introduced.
 2. To improve the city's capacity to absorb water, new porous materials and technologies must be encouraged or mandated across scales.
 3. Examples of these technologies are bioswales and retention systems, permeable material for roads and pavement, drainage systems which allow storm water to trickle into the ground, green roofs and harvesting systems in buildings.
- **Drainage Planning:** Watershed management and emergency drainage plan should be clearly enunciated in policy and law.
 1. Urban watersheds are micro ecological drainage systems, shaped by contours of terrain.
 2. Detailed documentation of these must be held by agencies which are not bound by municipal jurisdictions; instead, there is a need to consider natural boundaries such as watersheds instead of governance boundaries like electoral wards for shaping a drainage plan.
- **Water Sensitive Urban Design:** These methods take into consideration the topography, types of surfaces (permeable or impervious), natural drainage and leave very less impact on the environment.
 1. Vulnerability analyses and risk assessments should form part and parcel of city master plans.
 2. In a changing climate, the drainage infrastructure (especially storm water drainage) has to be built considering the new 'normal'.
 3. Tools such as predictive precipitation modelling can help do that and are also able to link it with the adaptive capacity of urban land use.

Conclusion:

These can all be delivered effectively through an urban mission along the lines of the Atal Mission for Rejuvenation and Urban Transformation (AMRUT), National Heritage City Development and Augmentation Yojana (HRIDAY) and Smart Cities Mission. Urban Flood management will not just

help control recurring floods but also respond to other fault lines, provide for water security, more green spaces, and will make the city resilient and sustainable.

DAILY QUIZ

Q1. Consider the following statements about Atal Mission for Rejuvenation and Urban Transformation (AMRUT):

1. It is a restructured version of the Jawaharlal Nehru National Urban Renewal Mission.
2. It aims to provide basic civic amenities to the urban areas to improve the quality of life.

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

Q2. Consider the following statements.

1. The Constitution of India empowers the Parliament to enact a law to provide for matters relating to citizenship.
2. In India only a citizen by birth is eligible for the office of President.
3. The Constitution confers the Cultural and educational rights only to the citizens of India and denies the same to aliens.

Which of the above statements is/are correct?

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

Q3. Which one of the following statements is correct?

- a. Diabetes is a disease that occurs when your blood glucose, also called blood sugar, is too high.
- b. Diabetes is a major cause of blindness, kidney failure, heart attacks, stroke and lower limb amputation.
- c. The exact cause of type1 diabetes is unknown.
- d. **All of the above**

Q4. Vayoshreshtha Samman is a Scheme of awards instituted by the:

- a) Ministry of Personnel, Public Grievances and Pensions
- b) Ministry of Minority Affairs
- c) Ministry of Education
- d) **Ministry of Social Justice & Empowerment**

Q5. In which one of the following States is Mudumalai Tiger Reserve located?

- a. Kerala
- b. Karnataka
- c. Orissa
- d. **Tamil Nadu**