

ECONOMY

Card on File Tokenisation (CoFT)

The Reserve Bank of India (RBI) has extended the timeline for implementation of the new credit and debit card data storage norms, or card-on-file tokenisation (CoF) by six months to 30th June, 2022. The digital payment firms, merchant bodies and banks had sought more time to integrate the systems and onboard all the stakeholders amid fears over disruption of business transactions.

In September 2021, the RBI prohibited merchants from storing customer card details on their servers with effect from 1st January, 2022, and mandated the adoption of CoF tokenisation as an alternative to card storage.

Key Points

About:

- **Tokenisation:** It refers to replacement of actual credit and debit card details with an alternate code called the “token”, which will be unique for a combination of card, token requestor and device.
 1. A tokenised card transaction is considered safer as the actual card details are not shared with the merchant during transaction processing.
 2. Customers who do not have the tokenisation facility will have to key in their name, 16-digit card number, expiry date and CVV each time they order something online.
- **Card-on-File:** A CoF transaction is a transaction where a cardholder has authorised a merchant to store the cardholder’s Mastercard or Visa payment details.
 1. The cardholder then authorises that same merchant to bill the cardholder’s stored Mastercard or Visa account.
 2. E-commerce companies and airlines and supermarket chains normally store card details in their system.

More Time Sought for Implementation:

- If the new RBI mandate is implemented in the present state of readiness, it could cause major disruptions and loss of revenue, especially for merchants.
 1. Online merchants can lose up to 20-40 % of their revenues post 31st December due to tokenisation norms, and for many of them, especially smaller ones, this would sound the death knell, causing them to shut shop.
 2. Disruptions of this nature erode trust in digital payments and reverses consumer habits back towards cash-based payments.
- Merchants cannot start the testing and certification of their payment processing systems until banks and card networks are certified and live with stable APIs (Application Programming Interface) for consumer-ready solutions.

Way Forward

The RBI has said that after June 2022, credit and debit card data should be purged from the online systems of merchants.

In addition to tokenisation, industry stakeholders may devise alternate mechanisms to handle any use case, including recurring e-mandates and EMI option or post-transaction activity, including chargeback handling, dispute resolution, reward or loyalty programme, that currently involves storage of CoF data by entities other than card issuers and card networks.

GOVERNANCE

Hate Speech

Recently, an FIR was filed against a leader in Uttarakhand for promoting enmity amongst different sections of the society.

Key Points

About:

- In general, it refers to words whose intent is to create hatred towards a particular group, that group may be a community, religion or race. This speech may or may not have meaning, but is likely to result in violence.
- The Bureau of Police Research and Development recently published a manual for investigating agencies on cyber harassment cases that defined hate speech as a language that denigrates, insults, threatens or targets an individual based on their identity and other traits (such as sexual orientation or disability or religion etc.).
- In the 267th Report of the Law Commission of India, hate speech is stated as an incitement to hatred primarily against a group of persons defined in terms of race, ethnicity, gender, sexual orientation, religious belief and the like.
- In order to determine whether a particular instance of speech is a hate speech or not, the context of the speech plays an important role.

- One of the greatest challenges is not to exercise the principle of autonomy and free speech principles that are detrimental to any section of society. Free speech is necessary to promote a plurality of opinions where hate speech becomes an exception to Article 19(1) (a) (Freedom of Speech and Expression).

Major Reasons of Hate Speech:

- **Feeling of Superiority:** Individuals believe in stereotypes that are ingrained in their minds and these stereotypes lead them to believe that a class or group of persons are inferior to them and as such cannot have the same rights as them.
- **Stubbornness to Particular Ideology:** The stubbornness to stick to a particular ideology without caring for the right to co-exist peacefully adds further fuel to the fire of hate speech.

Legal Position of Hate Speech:

- **Under Indian Penal Code:**
 1. Sections 153A and 153B of the IPC: Punishes acts that cause enmity and hatred between two groups.
 2. Section 295A of the IPC: Deals with punishing acts which deliberately or with malicious intention outrage the religious feelings of a class of persons.
 3. Sections 505(1) and 505(2): Make the publication and circulation of content which may cause ill-will or hatred between different groups an offence.
- **Under Representation of People's Act:**
 1. Section 8 of the Representation of People's Act, 1951 (RPA): Prevents a person convicted of the illegal use of the freedom of speech from contesting an election.
 2. Sections 123(3A) and 125 of the RPA: Bars the promotion of animosity on the grounds of race, religion, community, caste, or language in reference to elections and include it under corrupt electoral practices.

Suggestion for Changes in IPC:

- **Viswanathan Committee 2019:** It proposed inserting Sections 153 C (b) and Section 505 A in the IPC for incitement to commit an offence on grounds of religion, race, caste or community, sex, gender identity, sexual orientation, place of birth, residence, language, disability or tribe. It proposed punishment of up to two years along with Rs. 5,000 fine.
- **Bezbaruah Committee 2014:** It proposed amendment to Section 153 C of IPC (promoting or attempting to promote acts prejudicial to human dignity), punishable by five years and fine or both and Section 509 A IPC (word, gesture or act intended to insult member of a particular race), punishable by three years or fine or both.

Some Cases Related to Hate Speech:

- **SC's Recent Judgement:** In the context of discussing the limits of free speech and what may tantamount to hate speech, the Supreme Court (SC) has recently held that "Historical truths must be depicted without in any way disclosing or encouraging hatred or enmity between different classes or communities."
- **Shreya Singhal v. Union of India:** Issues were raised about Section 66A of the Information Technology Act, 2000 relating to the fundamental right of free speech and expression guaranteed by Article 19(1) (a) of the Constitution, where the Court differentiated between discussion, advocacy, and incitement and held that the first two were the essence of Article 19(1).
- **Arup Bhuyan vs State of Assam:** The Court held that a mere act cannot be punished unless an individual resorted to violence or inciting any other person to violence.
- **S. Rangarajan Etc vs P. Jagjivan Ram:** In this case, the Court held that freedom of expression cannot be suppressed unless the situation so created is dangerous to the community/ public interest wherein this danger should not be remote, conjectural or far-fetched. There should be a proximate and direct nexus with the expression so used.

Way Forward

- The most efficient way to dilute hatred is by means of Education. Our education system has a prominent role to play in promoting and understanding compassion with others.
- Fight against hate speech cannot be isolated. It should be discussed on a wider platform such as the United Nations. Every responsible government, regional bodies, and other international and regional actors should respond to this threat.
- Cases of hate speech can be addressed through Alternative Dispute Resolution as it proposes a shift from the long procedures of the court to the settlement of the dispute between parties by way of negotiation, mediation, arbitration and/or conciliation.
- Also, Public authorities must be held accountable for dereliction of the duty of care and also for non-compliance with this court's orders by not taking action to prevent vigilante groups from

inciting communal disharmony and spreading hate against citizens of the country and taking the laws into their own hands.

INTERNATIONAL GOVERNANCE

India-Myanmar

Recently, India has provided 10 lakh doses of 'Made in India' coronavirus vaccines and a grant of 10,000 tonnes of rice and wheat to Myanmar as part of its continued humanitarian support for the neighbouring country. It was the first visit of an Indian Foreign Secretary to Myanmar since Myanmar's military deposed the democratically-elected government of Aung San Suu Kyi in a coup on 1st February 2021.

Key Points

- Called for "return of democracy" at the "earliest" in the country and "release" of political prisoners; resolution of issues through dialogue; and complete cessation of all violence.
- Reaffirmed India's strong and consistent support to the ASEAN initiative and expressed hope that progress would be made in a pragmatic and constructive manner, based on the five point consensus. The ASEAN five-point consensus states that there shall be an immediate cessation of violence in Myanmar and all parties shall exercise utmost restraint; constructive dialogue among all parties concerned shall commence to seek a peaceful solution in the interests of the people.
- Expressed India's continued support for people-centric socio-economic developmental projects, including those along the India-Myanmar border areas, as well as India's commitment for expeditious implementation of ongoing connectivity initiatives such as the Kaladan Multimodal Transit Transport Project and the Trilateral Highway.
- Reiterated India's commitment to continue with the projects under Rakhine State Development Programme and Border Area Development Programme for the benefit of the people of Myanmar.
- Emphasized that peace and security in the North East states are affected if there is instability in Myanmar. In the recent past, it is not just the Rohingyas who tried to enter India from Myanmar. According to reports, police personnel and others serving in Myanmar forces fled the country and took shelter in the North East states like Mizoram, Manipur.

India-Myanmar Ties

Background:

- India and Myanmar relationship officially got underway after the Treaty of Friendship was signed in 1951, after which the foundation for a more meaningful relationship was established during Prime Minister Rajiv Gandhi's visit in 1987.

Muti-faceted Relationship:

- India and Myanmar have traditionally had much in common, with cultural, historical, ethnic, and religious ties, in addition to sharing a long geographical land border and maritime boundary in the Bay of Bengal.

Geo-Strategic Location of Myanmar:

- Myanmar is geopolitically significant to India as it stands at the center of the India-Southeast Asia geography.
- Myanmar is the only Southeast Asian country that shares a land border with northeastern India, stretching some 1,624 kilometers.
- The two countries also share a 725-km maritime boundary in the Bay of Bengal.

Confluence of Two Foreign Policy Doctrines:

- Myanmar is the only country that sits at the intersection of India's "Neighborhood First" policy and its "Act East" policy.
- Myanmar is an essential element in India's practice of regional diplomacy in the Indo-Pacific and serves as a land bridge to connect South Asia and Southeast Asia.

Competition with China:

- If India is to become an assertive regional player in Asia, it has to work toward developing policies that would improve and strengthen its relationship with neighboring countries.
- However, in pursuance of this, China is a big roadblock, as it aims to diminish India's influence in its neighborhood. Therefore, both India and China are fighting for gaining influence in Myanmar.
- For example, as part of its policy for the Indian Ocean called Security and Growth for All in the Region (SAGAR), India developed the Sittwe port in Myanmar's Rakhine state.
- The Sittwe port is meant to be India's answer to the Chinese-fronted Kyaukpyu port, which is intended to cement China's geostrategic footprint in Rakhine.

Critical for India's National Security Interests:

- North-eastern states in India are affected by left-wing extremism and narcotics trade routes (golden triangle).

- To counter these threats, the Indian and Myanmar armies have carried out many joint military operations like Operation Sunshine.

Economic Cooperation:

- Many Indian companies made significant economic and trade agreements in infrastructure and other areas.
- Some other Indian companies such as Essar, GAIL, and ONGC Videsh Ltd. have invested in Myanmar's energy sector.
- To elevate its "Made in India" arms industry, India has identified Myanmar as key to increasing its military exports.

Way Forward

- Even as India continues to call for a restoration of the democratic process, both bilaterally and at various multilateral fora, it has to engage with the army in Myanmar to address Indian concerns as well as to make it a stakeholder that can deliver on the democratic front, including the release of political prisoners.
- Marginalising the army will only push it into China's arms. Ever since the coup, China's economic grip over Myanmar has only become tighter with a special focus on projects critical for the China-Myanmar Economic Corridor.
- India's "Buddhist Circuit" initiative, which seeks to double foreign tourist arrivals and revenue by connecting ancient Buddhist heritage sites across different states in India, should resonate with Buddhist-majority Myanmar.
- The quicker the Rohingya issue is resolved, the easier it will be for India to manage its relations with Myanmar and Bangladesh, focusing instead more on bilateral and subregional economic cooperation.
- Finally, cooperation in different multilateral forums such as ASEAN and BIMSTEC strengthens the relationship between the two countries.

PRELIMS FACT

Olive Ridley Turtles

Researchers of the Zoological Survey of India (ZSI) are carrying out tagging of Olive Ridley turtles at three mass nesting sites – Gahirmatha, Devi River mouth and Rushikulya. The exercise was undertaken in Odisha in January 2021 after a span of about 25 years and 1,556 turtles had been tagged.

Key Points

Tagging and its Significance:

- The metal tags affixed to turtles are non-corrosive, which can be removed later and they do not harm their body.
- The tags are uniquely numbered containing details such as the name of the organisation, country-code and email address.
- If researchers in other countries come across the tagged turtles, they will email their location in longitude and latitude to researchers in India. There is an established network working on turtles.
- It would help them identify the migration path and places visited by the marine reptiles after congregation and nesting.

Olive Ridley Turtles:

About:

- The Olive ridley turtles are the smallest and most abundant of all sea turtles found in the world.
- These turtles are carnivores and get their name from their olive colored carapace.
- They are best known for their unique mass nesting called Arribada, where thousands of females come together on the same beach to lay eggs.

Habitat:

- They are found in warm waters of the Pacific, Atlantic and Indian oceans.
- The Odisha's Gahirmatha Marine Sanctuary is known as the world's largest rookery (colony of breeding animals) of sea turtles.

Protection Status:

1. Wildlife Protection Act, 1972: Scheduled 1
2. IUCN Red List: Vulnerable
3. CITES: Appendix I

Threats:

1. Marine pollution and waste.
2. **Human Consumption:** They are extensively poached for their meat, shell and leather, and eggs.

3. **Plastic Garbage:** An ever-increasing debris of plastics, fishing nets, discarded nets, polythene and other garbage dumped by tourists and fishing workers.
4. **Fishing Trawlers:** Overexploitation of marine resources by use of trawlers often violates the rule to not fish 20 kilometers within a marine sanctuary. There were injury marks on many dead turtles indicating they could have been trapped under trawls or gill nets.

Initiatives to Protect Olive Ridley Turtles:

- **Operation Olivia:** Every year, the Indian Coast Guard's "Operation Olivia", initiated in the early 1980s, helps protect Olive Ridley turtles as they congregate along the Odisha coast for breeding and nesting from November to December. It also intercepts unlawful trawling activities.
- **Mandatory use of Turtle Excluder Devices (TEDs):** To reduce accidental killing in India, the Odisha government has made it mandatory for trawls to use Turtle Excluder Devices (TEDs), a net specially designed with an exit cover which allows the turtles to escape while retaining the catch.

Zoological Survey of India (ZSI)

- It is a subordinate organization of the Ministry of Environment, Forest and Climate Change, established in 1916.
- It is a national centre for faunistic survey and exploration of the resources leading to the advancement of knowledge on the exceptionally rich faunal diversity of the country.
- It has its headquarters at Kolkata and 16 regional stations located in different geographic locations of the country.

DAILY ANSWER WRITING PRACTICE

Qns. Solid waste management (SWM) has emerged as one of the most massive urbanisation challenges. Discuss role Swachh Bharat Mission (SBM) 2.0 can play to tackle it. (250 words)

Ans:

Introduction

Solid waste management (SWM) refers to the process of collecting and treating solid wastes. It also offers solutions for recycling items that do not belong to garbage or trash. In a nascent effort to look beyond toilets and kick off its ODF+ phase — that is, Open Defecation Free Plus — focussing on solid and liquid waste management, the Swachh Bharat Abhiyan (SBA) has included the prevalence of plastic litter and water-logging in villages as indicators of cleanliness in its 2019 rural survey.

Body

Current Situation of SWM in India:

- As per the SBM 2.0 guidelines, the total quantity of waste generated by urban areas in India is about 32 lakh tonnes daily. This adds up to 4.8 crore tonnes per annum.
- Of this only about 25% is being processed; the rest is disposed of in landfills every year.
- Given that the waste dumpsites have been operational since the early 2000s, more than 72 crore tonnes of waste need to be processed.
- Most cities have confined themselves to collection and transportation of solid waste. Processing and safe disposal are being attempted only in a few cases.
- The CPCB report also reveals that only 68% of the MSW generated in the country is collected of which, 28% is treated by the municipal authorities. Thus, merely 19% of the total waste generated is currently treated.
- According to a UN report, India's e-waste from old computers alone will jump 500 per cent by 2020, compared to 2007.
- Disappearance of urban water bodies and wetlands in urban areas can be attributed to illegal dumping of Construction & Demolition waste.

Role of SBM 2.0

- The recently released Swachh Bharat Mission (SBM) 2.0 guidelines continue to take forward the aims of the SBM launched in 2014, but add an important dimension focused on solid waste management.
- This goes beyond the efficient collection and transportation of waste and brings focus on processing all types of waste like plastic, construction and demolition waste, as well as providing budgetary support for remediating old waste disposed in all dumpsites across 4,372 cities in India before March 2023.
- Its components include source segregation; door-to-door collection of waste; separate transportation of different types of wastes; processing of wet waste, dry waste, and construction and demolition waste.
- The total funding dedicated for implementation of SBM 2.0 is ₹1.41 lakh crore of which about ₹39,837 crore is set aside for solid waste management.

- This mission commits to providing financial assistance to set up fresh waste processing facilities and bioremediation projects across all the ULBs.
- SBM 2.0 allocates funding only to set up waste processing facilities.
- SBM 2.0 is committing to paying a significant portion of the project cost, the ULBs are likely to take up projects by matching the shortfall with their reserved funds, thereby hoping to achieve the GoI target of waste disposal sites being free from old waste by March 2023.
- Also, the transformation of waste disposal sites to processing sites is likely to produce 72 lakh tonnes of organic compost per annum from 4.8 crore tonnes of waste generated across all ULBs in the country.

Conclusion

Solid waste management is one of the major environmental problems of Indian cities. The need of the hour is scientific, sustainable and environment friendly management of wastes.

DAILY QUIZ

Q1. Consider the following statements with reference to the Laser Communications Relay Demonstration (LCRD) Mission.

1. It is the NASA's first-ever laser communications system.
2. It will test laser communication in space for extremely long distances.
3. It is managed by NASA's Goddard Space Flight Center (GSFC) and in partnership with SpaceX.

Which of the statements given above is/are correct?

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

Q2. 'Gadgil Committee Report' and 'Kasturirangan Committee Report', sometimes seen in the news, are related to

- a. constitutional reforms
- b. Ganga Action Plan
- c. linking of rivers
- d. protection of Western Ghats**

Q3. With reference to India's Western Ghats, consider the following statements:

1. It is a UNESCO World Heritage Site.
2. It is one of the eight "hottest hot-spots" of biological diversity in the world.
3. The Western Ghats are younger than the Himalayas.

Which of the statements given above is/are correct?

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

Q4. Consider the following statements:

1. The Assam Rifles is the oldest paramilitary force of the Indian Army.
2. It is under the administrative control of the Ministry of Home Affairs.

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

Q5. Consider the following statements:

1. Hornbill Festival is celebrated in Nagaland to encourage inter-tribal interaction.
2. The 1st Hornbill Festival was inaugurated by the then Prime Minister Jawaharlal Nehru in 1963.

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