



Maternal Mortality in India

For Prelims: Maternal Mortality Ratio, Registrar General of India, World Health Organisation.

For Mains: Issues Related to Women, Health, Human Resource, Maternal Mortality Ratio and Related Initiatives.

Why in News?

Recently, the [Registrar General of India's Sample Registration System \(SRS\)](#) released the latest special bulletin on **Maternal Mortality in India (2017-19)**.

- As per the [World Health Organisation](#), maternal death is the death of a woman while pregnant or within 42 days of termination of pregnancy, from any cause related to or aggravated by the pregnancy or its management.
- **Maternal Mortality Ratio (MMR)** is defined as the number of maternal deaths during a given time per 1,00,000 live births during the same time.

What is the Registrar General of India?

- It is under the **Ministry of Home Affairs**.
- Apart from conducting the Population [Census](#) and monitoring the implementation of the Registration of Births and Deaths in the country, **it has been giving estimates on fertility and mortality using the Sample Registration System (SRS)**.
- **SRS is the largest demographic sample survey in the country** that among other indicators provide direct estimates of maternal mortality through a nationally representative sample.
- Verbal Autopsy (VA) instruments are administered for the deaths reported under the SRS on a regular basis to **yield a cause-specific mortality profile in the country**.

Where does India Stand on MMR?

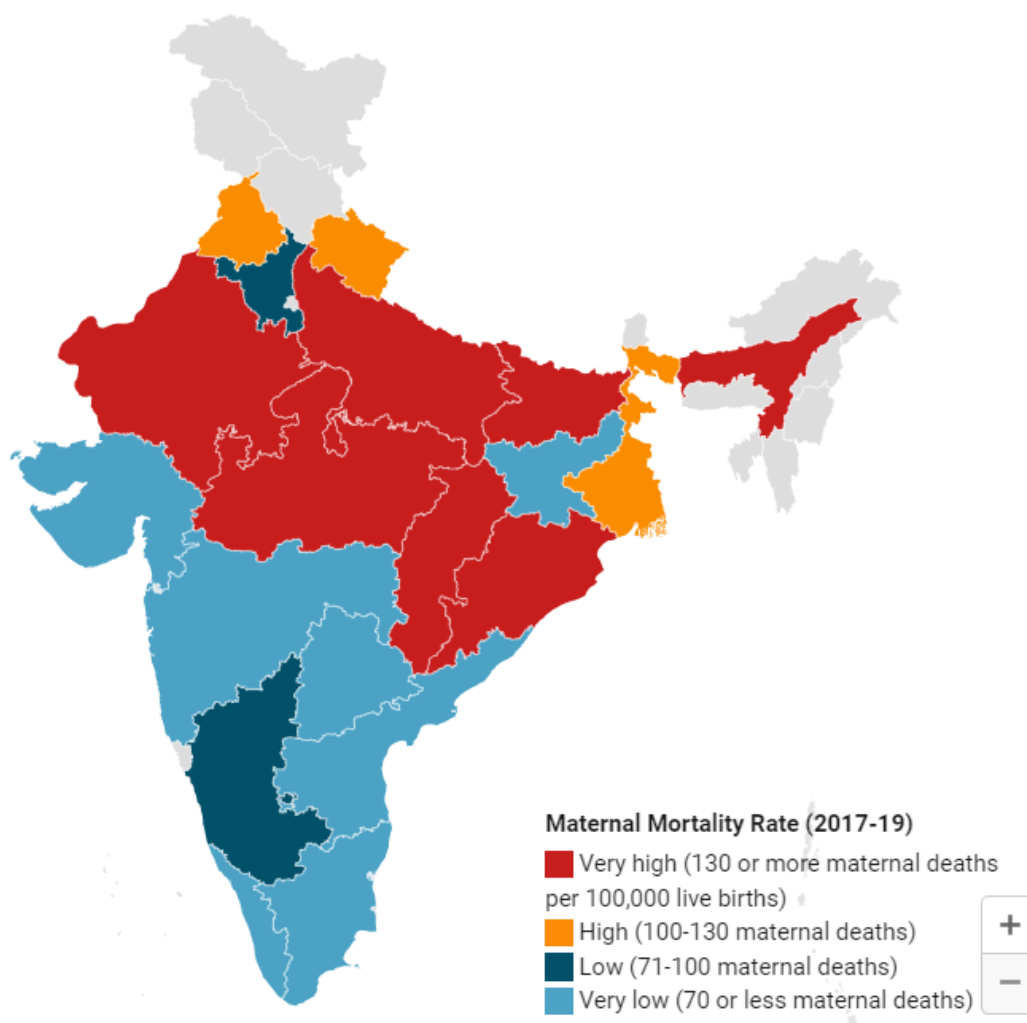
- The MMR of India has **declined by 10 points**. It has **declined from 113 in 2016-18 to 103 in 2017-19** (8.8 % decline).
- The country had been witnessing a **progressive reduction in the MMR** from 130 in 2014-2016, 122 in 2015-17, 113 in 2016-18, and to 103 in 2017-19.
 - India was on the verge of achieving the **National Health Policy (NHP)** target of 100/lakh live births by 2020 and certainly on track to achieve the [United Nations Sustainable Development Goals](#) target of **70/ lakh live births by 2030**.
- Many developed countries have successfully brought down MMR to single digits. **Italy, Norway, Poland and Belarus have the lowest MMR** of two, while it is seven in both Germany and the UK, 10 in Canada and 19 in the US.
- Most of **India's neighbours** — **Nepal** (186), **Bangladesh** (173) and **Pakistan** (140) — have a higher MMR. However, **China** and **Sri Lanka** are way ahead with MMRs of 18.3 and 36 respectively.

What are the State Specific Findings?

- The number of States that have achieved the SDG target has now risen from five to seven -- **Kerala (30), Maharashtra (38), Telangana (56), Tamil Nadu (58), Andhra Pradesh (58), Jharkhand (61), and Gujarat (70).**
 - **Kerala** has recorded the **lowest MMR** which puts Kerala way ahead of the **national MMR of 103.**
 - Kerala's Maternal MMR has dropped by 12 points. The last SRS bulletin (2015-17) had put the State's **MMR at 42** (later adjusting it to 43).
- There are now nine States that have achieved the MMR target set by the NHP, which include the above seven and Karnataka (83) and Haryana (96).
- **Uttarakhand (101), West Bengal (109), Punjab (114), Bihar (130), Odisha (136) and Rajasthan (141)** -- have the MMR in between 100-150, while **Chhattisgarh (160), Madhya Pradesh (163), Uttar Pradesh (167) and Assam (205)** have the MMR above 150.

// Seven states have very high maternal mortality

India's maternal mortality ratio (MMR) has improved from 113 in 2016-18 to 103 in 2017-19. The ratio has worsened in West Bengal, Haryana, Uttarakhand and Chhattisgarh.



MMR is defined as the number of maternal deaths during a given time period per 100,000 live births during the same time period. Sustainable Development Goals (target 3.1) says the global maternal mortality ratio should be less than 70 per 100,000 live births by 2030

What are some Related Government Initiatives?

- [Janani Suraksha Yojana](#) under the [National Health Mission](#) to link cash assistance to institutional deliveries.
- The **Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)** provides a fixed day for assured, comprehensive and quality antenatal care free of cost to pregnant women on 9th of every month.
- [Pradhan Mantri Matru Vandana Yojana](#), [Poshan Abhiyan](#) and [LaQshya Guidelines](#).

Way Forward

- Maternal mortality in a region is a **measure of reproductive health of women in the area**.
- The WHO has already appreciated India's efforts in reducing the maternal mortality rate. **India needs to give a special focus to states with higher MMR.**

[Source: TH](#)

National Strategy and Roadmap for Medical and Wellness Tourism

For Prelims: Medical Visa, Medical and Wellness Tourism

For Mains: Government Policies & Interventions, National Strategy and Roadmap for Medical and Wellness Tourism, India as a Medical and Wellness Tourism destination,

Why in News?

Recently, the Ministry of Tourism has formulated a **National Strategy and Roadmap for Medical and Wellness Tourism**.

- **The policy envisages promoting** India as a **Medical Value Travel (MVT)** and Wellness destination.

What is Medical and Wellness Tourism?

- **Medical & Wellness tourism** may be defined as **'activities related to travel and hosting a foreign tourist** who stays at least one night at the destination region for the purpose of **maintaining, improving or restoring health through medical intervention'** .

What are the Key Points of the Roadmap?

- **Mission:** To create a robust framework and synergy amongst the **Ministries of Central Government and State Governments and Private Sector** for promoting India as a **Medical Value Travel (MVT)** and Wellness destination.
- **New Agency:** For this, a new **National Medical and Wellness Tourism Board** will be created as Minister of Tourism as its Chairman.
 - It will provide a **dedicated institutional framework** to take forward the cause of promotion of Wellness & Medical Tourism.
- **Key Strategic Pillars:** The Strategy has identified the following key pillars:
 - **Develop a brand for India** as a wellness destination.
 - **Strengthen the ecosystem** for medical and wellness tourism.
 - **Enable digitalization** by setting up Online MVT Portal.
 - **Enhancement of accessibility** for MVT.
 - **Promoting** Wellness Tourism.

- Governance and **Institutional Framework**.

What does SWOT Analysis of Medical Tourism in India Rev

Strengths:	<ul style="list-style-type: none"> ▪ India has world-class doctors and hospitals ▪ The cost of the treatment is a fraction of the cost in the source markets ▪ The increasing popularity of India as a tourist destination in the west. <ul style="list-style-type: none"> ◦ India offers a range of tourism opportunities to Medical Value Traveller to con tourist destinations. ▪ Eastern Healthcare Wisdom along with the expertise of Western Medicine <ul style="list-style-type: none"> ◦ Eastern: Traditional Healthcare Therapies like Yoga, Ayurveda & Naturopathy ◦ Western: Allopathy ▪ Fast track appointments.
Weaknesses:	<ul style="list-style-type: none"> ▪ Unorganised MVT Framework: There are no regulations to govern MVT sector, which lack of monitoring the quality of services. ▪ Lack of a nodal body to spearhead Medical Value Travel. ▪ No campaign for India as a MVT destination. ▪ Lack of awareness about National Accreditation Board for Hospitals (NABH) accreditation. ▪ Lack of uniform pricing policies across the Hospitals. ▪ Western perception of India as an unhygienic country.
Opportunity:	<ul style="list-style-type: none"> ▪ Demand from Countries with an Ageing population. ▪ Demand for Wellness and Alternative cures. ▪ Long waiting periods in developed countries. ▪ Demand from countries with undeveloped medical facilities. ▪ India has a huge diaspora and they can combine their visit to India with medical treatment. ▪ Improved Connectivity.
Threat:	<ul style="list-style-type: none"> ▪ Regional Competition. ▪ Lack of international accreditation. ▪ Overseas medical care not covered by the insurer. ▪ Exploitation by middlemen.

What are the Steps taken for the Promotion of Medical and Wellness Tourism?

- The Ministry of Tourism, releases **global print, electronic and online media campaigns** in important and potential markets overseas, under the 'Incredible India' brand line.
- **'Medical Visa'** has been introduced, which can be given for specific purposes to foreign travellers coming to India for medical treatment.
 - **'E- Medical Visa'** and **'E-Medical Attendant Visa'** have also been introduced for 156 countries.
- The Ministry of Tourism provides financial Assistance under Market Development Assistance Scheme to Medical Tourism Service Providers accredited by **National Accreditation Board for Hospitals & Healthcare Providers (NABH)** for participation in Medical/ Tourism activities.

What are Other Major Schemes of the Ministry of Tourism?

- [Iconic Tourist Sites Initiative](#)
- [DekhoApnaDesh Campaign](#)
- [PRASHAD Scheme](#)
- [Swadesh Darshan Scheme](#)

Way Forward

- **'One India One Tourism' Approach:** Tourism encompasses multiple ministries and takes place in and within many states and thus requires collective efforts and cooperation with centre and other states.

- **Promoting Ease of Tourism:** To truly ensure a seamless tourist transportation experience we need to standardise all interstate road taxes and make them payable at a single point which will facilitate the [ease of doing business](#).

[Source: PIB](#)

River Rejuvenation Detailed Project Report

For Prelims: River Rejuvenation Detailed Project Report, Net Zero Emissions, India's Net Zero by 2070 targets, CoP-26, Renewable Energy Targets, CoP-26

For Mains: Government Policies & Interventions, River Rejuvenation Detailed Project Report, benefits and associated challenges

Why in News?

Recently, the **Ministry of Environment, Forest and Climate Change** released **Rs. 19,000-crore Detailed Project Reports (DPRs)** on rejuvenation of 13 major rivers through forestry interventions.

- These 13 rivers are Jhelum, Chenab, Ravi, Beas, [Sutlej](#), [Yamuna](#), [Brahmaputra](#), [Narmada](#), [Godavari](#), [Mahanadi](#), [Krishna](#), [Cauvery](#), and [Luni](#).

What was the idea behind these DPRs?

- It is **modelled on the lines of the work done** as part of the [National Mission for Clean Ganga \(NMCG\)](#) in 2015-16 for the river and acknowledging that the growing water crisis is on account of degradation of river ecosystems,
- The project adopted a **multi-scale, multi-stakeholder, multidisciplinary and holistic approach** so as to accomplish broad objectives of **'Aviral Dhara' (uninterrupted flow)**, **'Nirmal Dhara' (clean water)**, and ecological rejuvenation.

How much area/landscape is Expected to be Rejuvenated?

- The **13 rivers collectively cover a total basin area of 18,90,110 square kilometres** that represents **57.45% of the geographical area of the country**.
- The length of 13 rivers, including **202 tributaries** within the delineated riverscapes, is **42,830 km**.
 - The **Brahmaputra Riverscape incorporated the highest number of tributaries (30)** and 1,54,456 sq km area, respectively.
- The documents propose **many kinds of afforestation for the rivers**. They include timber species, medicinal plants, grasses, shrubs and fuel fodder and fruit trees.

What are the Interventions Planned?

- The DPRs recognise the **merit of adopting a holistic riverscape approach for forestry interventions** in three types of landscapes viz., **natural, agriculture, and urban** within the vast expanse of a riverscape besides conservation interventions including soil and moisture conservation measures, **riverine and riparian wildlife management**, and [wetland management](#).
- These are done with **supporting activities** such as policy level interventions, strategic and

adaptive research, capacity development, awareness creation, project management and participatory monitoring & evaluation).

What are the Potential Benefits of the Proposed Interventions?

- **Increase in Forest Cover:**
 - It is expected to **increase the cumulative forest cover** of 7,417.36 sq km across 13 riverscapes.
- **Help in Sequestration of CO₂:**
- Proposed interventions would **help in sequestration of CO₂** to the extent of 50.21 million tonnes of CO₂ equivalent in 10-year-old plantations while the value of estimated CO₂ sequestered in 20-year-old plantations would be 74.76 million tonnes of CO₂.
- **Help in Groundwater Recharge:**
 - They would help **recharge groundwater, reduce sedimentation**, generate Rs. 449.01 crore from non-timber and other forest produce.
- **Employment Generation:**
 - They are also expected to make a **significant contribution towards employment generation** by way of nearly 344 million man-days of work.
- **Achieving International Commitments:**
 - These efforts would **help India meet its international climate commitments** of:
 - Creating an **additional carbon sink of 2.5 -3 billion tonnes** of CO₂ equivalent through additional **forest and tree cover** by 2030 under the **Paris Agreement of the United Nations Framework Convention on Climate Change (UNFCCC)**,
 - Restore 26 million hectares of degraded lands by 2030 and
 - Halt biodiversity loss by 2030 under **Convention on Biological Diversity (CBD)** and **Sustainable Development Goals.**
 - At the **COP26** meeting, India promised to reduce its projected **carbon emission by one billion tonnes by 2030**, meet 50% of energy requirements with **renewable energy** by 2030, enhance **non-fossil energy** capacity to 500 gigawatt by 2030, reduce the carbon intensity of its economy by 45% by 2030 and **achieve net zero emission** by 2070.
 - Under the **Bonn Challenge**, India had also **pledged in 2015 to restore five million hectares of degraded land by 2030.**

PYQ

Momentum for Change: Climate Neutral Now” is an initiative launched by (2018)

- (a) The Intergovernmental Panel on Climate Change
- (b) The UNEP Secretariat
- (c) The UNFCCC Secretariat
- (d) The World Meteorological Organisation

Ans: (c)

What are the associated Challenges?

- **Growing water crisis** on account of depleting fresh water resources especially due to **shrinking and degradation of river ecosystems** is a major impediment to achieving national goals pertaining to **environment, conservation, climate change and sustainable development.**
- The **success of the project hinges on several factors**, including the correct method of plantation and changes in climate.

Way Forward

- To avoid risks of plantation and changes in climate, the forest department **should ensure the “quality of planting stock, particularly age and size are important aspects,”** and that

conservation of soil and moisture should be done before plantation to further mitigate risk.

PYQ

Which of the following are the key features of 'National Ganga River Basin Authority (NGRBA)'? (2016)

1. River basin is the unit of planning and management.
2. It spearheads the river conservation efforts at the national level.
3. One of the Chief Ministers of the States through which the Ganga flows becomes the Chairman of NGRBA on rotation basis.

Select the correct answer using the code given below:

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

Ans: (a)

[Source: PIB](#)

RBI's Regulatory Framework for Microfinance Loans

For Prelims: Reserve Bank of India, Small finance banks, Non-Government Organisations, NGOs, self-help groups, Non Banking Finance Company, Reserve Bank of India, Microfinance institutions

For Mains: RBI's Regulatory Framework for Microfinance Loans and its benefits, Microfinance institutions and its functions

Why in News?

Recently, the [Reserve Bank of India \(RBI\)](#) allowed [Microfinance Institutions\(MFI\)](#) the freedom to set interest rates they charge borrowers, with a caveat that the rates should not be usurious.

- The guidelines will take effect **1st April 2022**.
- Earlier in 2021, the RBI proposed to lift the [interest rate cap on MFI](#).

What are the Highlights of the Guidelines?

- **Definition of a Microfinance Loan:**
 - The RBI revised the **definition of a microfinance loan to indicate a collateral-free loan** given to a household having annual income of up to Rs. 3 lakh.
 - Earlier, the upper limits were **Rs.1.2 lakh for rural borrowers and Rs.2 lakh for urban borrowers**.
- **For Regulated Entities (REs):**
 - As per the revised norms, **Regulated Entities (REs) should put in place a board-approved policy** regarding pricing of microfinance loans, a ceiling on interest rate and all

other charges applicable to microfinance loans.

- Each RE **shall disclose pricing-related information** to a prospective borrower in a standardised, simplified factsheet.
- **Penalty on Microfinance Loans:**
 - There shall be **no prepayment penalty on microfinance loans.**
 - Penalty, if any, for delayed payment shall be **applied on the overdue amount and not on the entire loan amount.**
 - Any change in interest rate or any other charge shall be **informed to the borrower well in advance** and these changes shall be effective only prospectively.
- **Recovery of Loans:**
 - RE would have to **put in place a mechanism for identification of the borrowers facing repayment-related difficulties**, engagement with such borrowers and providing them necessary guidance about the recourse available.
 - To ensure due notice and appropriate authorisation, the RE will **provide the details of recovery agents to the borrower** while initiating the process of recovery.

What will be the Applicability of the Guidelines?

- All **Commercial Banks** (including Small Finance Banks, Local Area Banks, and Regional Rural Banks) **excluding Payments Banks.**
- All Primary (Urban) **Co-operative Banks**/ State Co-operative Banks/ District Central Co-operative Banks.
- All **Non-Banking Financial Companies** (including Microfinance Institutions and Housing Finance Companies).

PYQ

In India, which of the following have the highest share in the disbursement of credit to agriculture and allied activities? (2011)

- (a) Commercial Banks
- (b) Cooperative Banks
- (c) Regional Rural Banks
- (d) Microfinance Institutions

Ans: (a)

What will be the Benefits?

- **Expand Market Opportunity:** The revision of the income cap to Rs. 3 lakh will **expand the market opportunity and interest rate cap removal** will promote risk-based underwriting.
- **Encourage Healthy Competition:** It will go a **long way in harmonising the regulatory framework** for different types of lenders, **encouraging healthy competition** and enabling customers to make an informed choice regarding their credit needs.
- **Financial Inclusion:** The new framework will **help scale the industry further, ensure better risk mitigation and financial inclusion.**
- **Level Playing Field:** It will **create a level playing field and both borrowers and lenders will now have options.**
- **Cater the Needy:** It will **safeguard the interests of the borrowers** and help the sector to cater to the needy borrowers.

What is a Microfinance Institution?

- MFI is an **organisation that offers financial services to low income populations.**
 - These services include microloans, microsavings and microinsurance.

- MFIs are **financial companies that provide small loans** to people who do not have any access to banking facilities.
- In most cases the **so-called interest rates are lower than those charged by normal banks**, certain rivals of this concept accuse microfinance entities of creating gain by manipulating the poor people's money.
- Microfinance sector has **grown rapidly over the past few decades** and currently it is serving around 102 million accounts (including banks and [small finance banks](#)) of the poor population of India.
- Different types of financial services providers for poor people have emerged - [Non-Government Organisations \(NGOs\)](#), cooperatives, community-based development institutions like [self-help groups](#) and credit unions, commercial and state banks, insurance and credit card companies, telecommunications and wire services, post offices, and other points of sale - offering new possibilities.
- **NBFC-MFIs** in India are regulated by the Non-Banking Financial Company -Micro Finance Institutions (Reserve Bank) Directions, 2011 of the [Reserve Bank of India \(RBI\)](#).

PYQ

Microfinance is the provision of financial services to people of low-income groups. This includes both the consumers and the self-employed. The service/ services rendered under microfinance is/are (2011)

1. Credit facilities
2. Savings facilities
3. Insurance facilities
4. Fund Transfer facilities

Select the correct answer using the codes given below the lists:

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

Ans: (d)

[Source: TH](#)

Flood Plain Zoning

For Prelims: Flood Plain Zoning, Floods, India's Vulnerability to Floods.

For Mains: Disaster Management, Significance and Challenges to the Model Bill for Flood Plain Zoning.

Why in News?

Recently, the Ministry of Jal Shakti has informed the [Rajya Sabha](#) that the states of Manipur, Rajasthan, Uttarakhand and erstwhile State of Jammu & Kashmir had enacted the [National Floodplains Zoning Policy](#).

- However, **delineation and demarcation of flood plains is yet to be undertaken.**
- Earlier, the [Comptroller and Auditor General of India \(CAG\)](#) presented a report on preparedness and response to floods in the Kerala assembly.
 - The report pointed out that the state is yet to enact flood plain zoning legislation, 45 years after the Union Government circulated to all states a **model draft bill for flood plain zoning legislation.**

What is Flood Plain Zoning?

- **About:**
 - Flood Plain Zoning has been recognized as an effective non-structural measure for [flood management](#).
 - The basic concept of flood plain zoning is **to regulate land use in the flood plains to restrict the damage** caused by floods.
- **Features:**
 - **Determining Developmental Activities:** It aims at **determining the locations and the extent of areas** for developmental activities in such a fashion that the damage is reduced to a minimum.
 - **Adds Limitations:** It envisages **laying down limitations on development of both the unprotected as well as protected areas.**
 - In the unprotected areas, boundaries of areas in which developmental activities will be banned, are to be established to prevent indiscriminate growth.
 - In the protected areas, only such developmental activities can be allowed, which will not involve heavy damage in case the protective measures fail.
 - **Utility:** Zoning cannot remedy existing situations, although, **it will definitely help in minimising flood damage in new developments.**
 - Flood plain zoning is not only necessary in the case of floods by rivers but it is also useful in reducing the damage caused by drainage congestion particularly in urban areas.

What is India's Status of Vulnerability to Floods:

- India's **high risk and vulnerability is highlighted** by the fact that 40 million hectares out of a geographical area of 3290 lakh hectares is prone to [floods](#).
- On an average every year, **75 lakh hectares of land is affected, 1600 lives are lost and the damage caused to crops, houses and public utilities is Rs. 1805 crores** due to floods.

What is a Model Bill for Flood Plain Zoning?

- **About:** The Bill provides **clauses about flood zoning authorities, surveys and delineation of flood plain area, notification of limits of flood plains, prohibition of the use of the flood plains,** compensation and most importantly removing obstructions to ensure free flow of water.
 - It **seeks to replace dwellings in low-lying areas** by parks and playgrounds as absence of human settlement in those areas would cut down loss of lives and property.
- **Challenges in Implementation:**
 - There has been **resistance on the part of the states to follow-up the various aspects** of floodplain management including possible legislation.
 - The reluctance of the states is mainly due to population pressure and want of alternative livelihood systems.
 - The lukewarm response of the states towards the enactment and enforcement of the floodplain regulations has **fuelled a significant increase in the encroachments into the flood plains,** sometimes authorised and duly approved by the town planning authorities.

What are the Related Constitutional Provisions and Other Measures?

- Based on the inclusion of drainage and embankments as **entry 17 of List II (State List)**, **flood control has been seen to fall under the purview of the state government**, except in the case of “regulation and development of inter-state rivers and river valleys,” which is mentioned in **entry 56 of List I (Union List)**.
 - Floodplain zoning is firmly **within the state government’s ambit** as it deals with the land along the riverbanks and land is a state subject under entry 18 of List II.
 - The central government’s role can only be to issue advisories and prescribe guidelines.
- Flood control and mitigation are not directly mentioned in any of the three legislative lists included in the [seventh schedule Constitution](#).
- The [National Disaster Management Authority \(NDMA\)](#) in 2008 has issued guidelines for states for floodplain zoning as an important “non-structural measure” to mitigate floods.
 - It suggested that areas likely to be affected by floods in a frequency of 10 years should be reserved for green areas like parks, gardens and others while concrete structures should not be allowed there.
 - It also talked about other zones in the floodplain like in areas of flooding in a 25-year frequency and asked states to make plans accordingly in those areas.

Way Forward

- As floods cause major damage to life and property every year, **it is time the central and the state governments prepare a long-term plan** that goes beyond piecemeal measures like building embankments and dredging to control floods.
- There is a **need for an integrated basin management plan** that brings all the river-basin sharing countries as well Indian states on board.

[Source: PIB](#)

Phosphorus Bombs

For Prelims: Phosphorus Bomb, Donbas region, Chemical Weapons Convention (CWC), Australia Group

For Mains: Important International Institutions, Russia-Ukraine War

Why in News?

Recently, Ukrainian police has accused Russian forces of launching **phosphorus bomb attacks** (chemical weapon) in the **Lugansk and Donetsk regions of eastern Ukraine, collectively known as the Donbas**.

- **International law** prohibits the use of white phosphorus shells in heavily populated civilian areas, but allows them in open spaces to be used as cover for troops.

What is Phosphorus Bomb?

- **Allotropes:** White phosphorus munitions are weapons that use one of the common allotropes of

the chemical element phosphorus.

- **Pyrophoric:** White phosphorus is pyrophoric (it is ignited by contact with air), **burns fiercely, and can ignite cloth, fuel, ammunition**, and other combustibles.
 - Apart from this, it is also used in **smoke, illumination, and burning elements** of tracer ammunition.
- **Chemical Reaction:** In addition to its offensive capabilities, white phosphorus is a **highly efficient smoke-producing agent, reacting with air to produce an immediate blanket** of phosphorus pentoxide vapour.
- **Effects:** In addition to direct injuries caused by fragments of their casings, white phosphorus munitions can cause injuries in two main ways: **burn injuries and vapour inhalation.**

What are Chemical Weapons?

- A Chemical Weapon is a **chemical used to cause intentional death** or harm through its toxic properties.
- **Munitions, devices** and other equipment specifically designed to **weaponize toxic chemicals also fall under the definition of chemical weapons.**

What is International Law regarding Use of Chemical Weapons?

- **Chemical Weapons Convention (CWC)** is a multilateral treaty banning chemical weapons and requiring their destruction within the stipulated time.
- Negotiations for the **CWC began in 1980 at the United Nations Conference on Disarmament.**
- The convention was drafted in **September 1992** and opened for signature in January 1993. It became effective from April 1997.
- It makes it mandatory to **destroy old and abandoned chemical weapons.**
- Members should also declare the **riot-control agents (sometimes referred to as ‘tear gas’) in possession of them.**
- **India** signed the treaty in January 1993. The **Chemical Weapons Convention Act, 2000** was passed to implement the CWC.
- **Convention Prohibits:**
 - The development, production, acquisition, stockpiling, or retention of chemical weapons.
 - Transferring of chemical weapons.
 - Using chemical weapons.
 - Assisting other States to indulge in activities that are prohibited by the CWC.
 - Using riot-control devices as ‘warfare methods’.
- Apart from CWC, **Australia Group** seeks to check proliferation of chemical or biological weapons.

What is the Australia Group?

- The Australia Group (AG) is an informal forum of countries which, through the harmonisation of export controls, seeks to ensure that **exports do not contribute to the development of chemical or biological weapons.**
- The formation of the Australia Group (AG) in **1985 was prompted by Iraq’s use of chemical weapons during the Iran-Iraq War (1980-1988)**
- Coordination of National export control measures assists Australia Group members to fulfil their obligations under the **Chemical Weapons Convention and Biological & Toxin Weapons Convention.**
- It has **43 members (including the European union).** The members work on a consensus basis. The **annual meeting is held in Paris, France.**
- **India joined (as 43rd Participant) the Australia Group (AG) on 19th January 2018.**
- The Australia Group decided to admit India as the **Group’s through a consensus decision.**

PYQ

Consider the following pairs: (2020)

International agreement/set-up	Subject
1. Alma-Ata Declaration :	Healthcare of the people
2. Hague Convention :	Biological and chemical weapons
3. Talanoa Dialogue :	Global climate change
4. Under2 Coalition :	Child rights

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

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

Ans: (c)

[Source: TH](#)

First Gati Shakti Cargo Terminal

For Prelims: PM Gati Shakti Scheme, National Infrastructure Pipeline.

For Mains: Mobilisation of Resources, Government Budgeting, Fiscal Policy, Government Policies & Interventions, Significance of PM Gati Shakti Scheme.

Why in News?

Indian Railways' **first Gati Shakti Cargo Terminal** commissioned in Asansol Division in pursuance of the Prime Minister's vision "[Gati Shakti](#)".

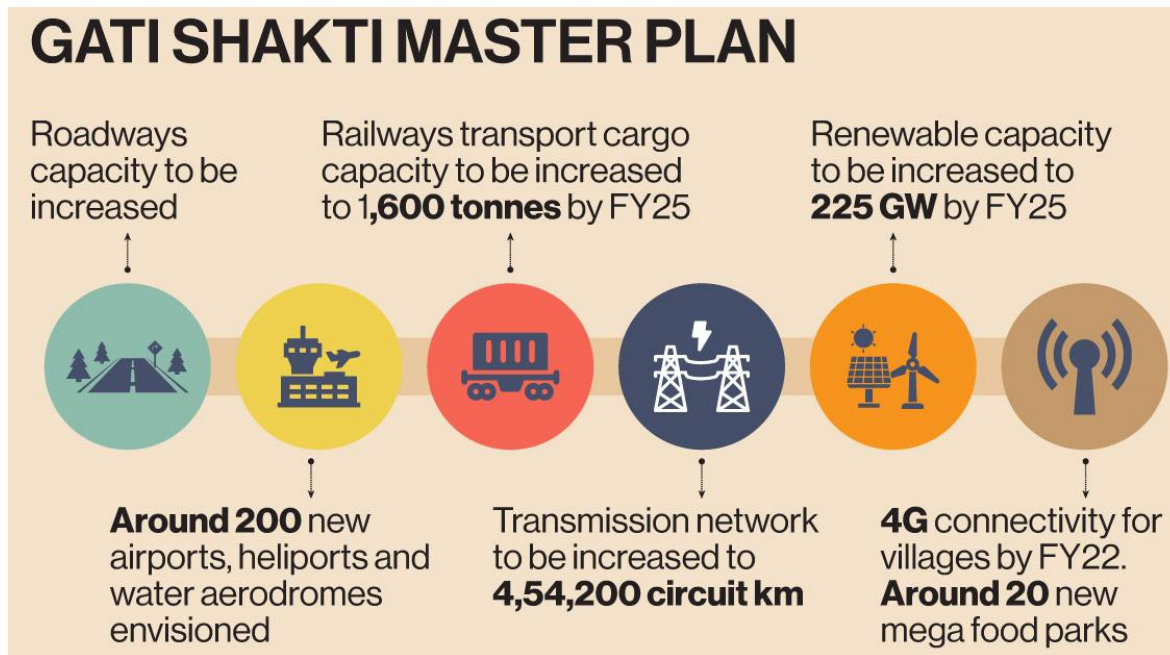
- This is the first such GCT commissioned in Indian Railways since the publication of GCT policy in December 2021
- It is **expected to enhance Indian Railways' earnings**. The commissioning of this terminal and more such terminals will have a very positive impact on the economy of the nation.

What is the PM Gati Shakti Scheme?

- **About:**
 - In 2021 the government launched the ambitious **Gati Shakti scheme or National Master Plan for multi-modal connectivity plan**, with the aim of coordinated planning and execution of infrastructure projects to bring down logistics costs.
- **Aim:**
 - To ensure **integrated planning and implementation of infrastructure projects in the next four years**, with focus on expediting works on the ground, saving costs and

creating jobs.

- The Gati Shakti scheme will subsume the Rs 110 lakh crore [National Infrastructure Pipeline](#) that was launched in 2019.
- Besides cutting logistics costs, the scheme is also aimed at increasing cargo handling capacity and reducing the turnaround time at ports to boost trade.
- It also aims to have **11 industrial corridors** and two new **defence corridors** - one in **Tamil Nadu and other in Uttar Pradesh**.
- Extending **4G connectivity** to all villages is another aim. Adding 17,000 kms to the gas pipeline network is being planned.
- It will help in fulfilling the ambitious targets set by the government for 2024-25, including **expanding the length of the national highway network to 2 lakh kms**, creation of more than 200 new airports, heliports and water aerodromes.



▪ Expected Outcomes

- The scheme will **help mapping the existing and proposed connectivity** projects.
- Also, there will be immense clarity on how different regions and industrial hubs in the country are linked, particularly for last mile connectivity.
- A holistic and integrated transport connectivity strategy will greatly support [Make in India](#) and integrate different modes of transport.
- It will **help India become the business capital of the world**.

▪ Need for Integrated Infrastructure Development:

- There exists a **wide gap between macro planning and micro implementation due to the lack of coordination** and advanced information sharing as departments think and work in silos.
- According to a study, the logistical cost in India is about 13% of GDP, which is higher than developed countries.
 - Due to this high logistical cost, the competitiveness of India's exports is greatly reduced.
- It is **globally accepted that the creation of quality infrastructure for Sustainable Development is a proven way**, which gives rise to many economic activities and creates employment on a large scale.
- The scheme is in synergy with the [National Monetisation Pipeline \(NMP\)](#).
 - The NMP has been announced to provide a clear framework for monetisation and give potential investors a ready list of assets to generate investment interest.

What are the Challenges?

- **Low Credit Off-take:** Although the government had taken up 'strong' banking sector reforms and

the [Insolvency and Bankruptcy Code](#) had yielded about Rs. 2.4 lakh crore of recoveries on bad loans, there are concerns about declining credit offtake trends.

- Banks give credit off-takes to help businesses acquire financing for future projects through the promise of future income and proof of an existing market.
- **Lack of Demand:** In the [post-Covid-19 scenario](#), there is a lack of private demand and investment demand.
- **Structural Problems:** Due to land acquisition delays and litigation issues, the rate of implementation of projects is very slow on global standards.
 - Getting approvals is very difficult in terms of land access, environmental clearances; also impending litigation in court delays the infrastructure projects.

Way Forward

- PM Gati Shakti is **a step in the right direction**. However, **it needs to address structural and macroeconomic stability concerns**, emanating from high public expenditure.
- Thus, **it is imperative that this initiative is underpinned by a stable and predictable regulatory** and institutional framework.

PYQ

Recently, India's first 'National Investment and Manufacturing Zone' was proposed to be set up in (2016)

- (a) Andhra Pradesh
- (b) Gujarat
- (c) Maharashtra
- (d) Uttar Pradesh

Ans: (a)

[Source: PIB](#)

Rohingya Muslims in India

For Prelims: National Investigation Agency (NIA), Rohingya Muslims, United Nations, South Asia Association for Regional Cooperation (SAARC), 1951 Refugee Convention and its 1967 Protocol.

For Mains: Security Concern of India & its Neighbourhood.

Why in News?

Recently, the [National Investigation Agency \(NIA\)](#) has arrested six people who were allegedly part of a syndicate involved in the illegal trafficking of [Rohingya Muslims](#) into **Indian territory**.



Who are Rohingya Muslims?

- Rohingya Muslims are described by the [United Nations](#) as the most persecuted minority in the world.
- They fled their homes in 2017 to escape an alleged **crackdown by the Myanmar military**.
- To **escape discrimination and violence in Myanmar**, minority **Rohingya** Muslims have for decades fled from the Buddhist-majority country to neighbouring Bangladesh and other countries, including India.

What are Issues & Concerns to India's Security?

- **Threat to National Security:** The continuance of the illegal immigration of Rohingyas into India and their continued stay in India is found to be having serious national security ramifications and poses serious security threats.
- **Clash of Interests:** It impacts the interests of local populations in the areas seeing large-scale influxes of illegal immigrants.
- **Political Instability:** It also increases the political instability when leaders start mobilising the perception of the citizens of the country against the migrants by the elites to grab political power.
- **Rise of Militancy:** The persistent attacks against the Muslims perceived as illegal migrants have given way to radicalisation.
- **Human trafficking:** In recent decades, trafficking of women and human smuggling has become quite rampant across the borders.
- **Disturbance in Law and Order:** The rule of law and integrity of the country are undermined by the illegal migrants who are engaged in illegal and anti-national activities.

What is the National Investigation Agency?

- It was constituted under the **National Investigation Agency (NIA) Act, 2008**. It is a central agency to investigate and prosecute offences:
 - Affecting the sovereignty, security and integrity of India, security of State, friendly relations with foreign States.
 - Against atomic and nuclear facilities.
 - Smuggling in High-Quality Counterfeit Indian Currency.
- It **implements international treaties, agreements, conventions and resolutions** of the United Nations, its agencies and other international organisations.
- It's objective is also to **combat terror in India**. It acts as the **Central Counter-Terrorism Law Enforcement Agency**.
- **Headquarters:** New Delhi.

Way Forward

- **Need for Refugee Protection Framework:** In spite of not being a party to the [1951 Refugee Convention and its 1967 Protocol](#), India has been one of the largest recipients of refugees in the world.
 - Therefore, if India had domestic legislation regarding refugees, it could have deterred any oppressive government in the neighbourhood from persecuting their population and making them flee to India.
- **SAARC Framework on Refugees:** India should take the initiative to encourage other countries in the [South Asia Association for Regional Cooperation \(SAARC\)](#) to develop a SAARC convention or declaration on refugees.

[Source: IE](#)

Increased NPAs in MSMEs

For Prelims: MSME and Related Schemes.

For Mains: Government Policies and Interventions, MSME sector

Why in News

Despite a host of loan restructuring schemes and packages announced by the [Reserve Bank of India \(RBI\)](#) and the government, the [Covid pandemic](#) has hit the [Micro, Small and Medium Enterprises \(MSMEs\)](#) very hard.

- Gross [Non-Performing Assets \(NPAs\)](#) of MSMEs, or loans defaulted by these enterprises, rose by Rs 20,000 crore to Rs 1,65,732 crore as of September 2021 from Rs 1,45,673 crore in September 2020.
- [Bad loans](#) of MSMEs now account for 9.6 % of gross advances of Rs 17.33 lakh crore as against 8.2 % in September 2020.
- Earlier, the Ministry of MSME launched the [MSME Innovative Scheme](#) (Incubation, Design and IPR) along with the MSME IDEA HACKATHON 2022.

MSME BAD LOANS

	AMOUNT*	NPA RATIO
Sept'21	1,65,732	9.6
Sept'20	1,45,673	8.2
Sept'19	1,47,260	8.8

**in Rs crore*

What is a Non-Performing Asset?

- NPA refers to a classification for **loans or advances that are in default or are in arrears** on scheduled payments of principal or interest.
- In most cases, **debt is classified as non-performing, when the loan payments have not been made for a minimum period of 90 days.**
- **Gross non-performing assets** are the sum of all the loans that have been defaulted by the individuals who have acquired loans from the financial institution.
- **Net non-performing assets** are the amount that is realised after provision amount has been deducted from the gross non-performing assets.

What was the Effect of Covid on MSMEs?

- The rise in bad loans happened **even after the RBI announced four [loan restructuring schemes for MSMEs](#)** in January 2019, February 2020, August 2020 and May 2021.
 - Loans of as many as 24.51 lakh MSME accounts worth Rs 1,16,332 crore were restructured under these schemes. Under the May 2021 circular issued by the RBI, loans for Rs 51,467 crore were restructured.
- The Sector being among the most pandemic afflicted sectors, **thousands of MSMEs either shut down or became sick after the government announced a nationwide strict lockdown** in March 2020 in the wake of the Covid pandemic.

What were the Initiatives Taken to Revive the MSMEs?

- To revive activity, the RBI and the government introduced several measures including the

Emergency Credit Line Guarantee Scheme (ECLGS) which provided Rs 3 lakh crore of unsecured loans to MSMEs and businesses.

- The RBI also **extended the scheme of one-time restructuring of loans** to MSMEs without an asset classification downgrade and permitted bank lending to **NBFCs** (non banking Financial Companies-other than MFIs) for on-lending to agriculture, MSMEs and housing to be classified as **Priority Sector Lending (PSL)**.
- The **restructuring schemes and packages didn't benefit thousands of units which were already in default**.
- This is because to be eligible under the ECLGS scheme, borrower accounts were to be less than or equal to 60 days due as on **29th February, 2020**.
 - According to the **RBI's Financial Stability Report**, credit to the MSME segment slowed down (year-on-year) by the end of September 2021 vis-a-vis March 2021.
 - The decline was particularly noticeable in the sub Rs 25 crore ticket size across major bank groups.

What are the Laws and Provisions Related to NPA/Bad loans?

- **(SARFAESI) Act, 2002.**
- **Insolvency and Bankruptcy Code (IBC)**
- **Bad Bank**

PYQ

Which of the following can aid in furthering the Government's objective of inclusive growth? (2011)

1. Promoting Self-Help Groups
2. Promoting Micro, Small and Medium Enterprises
3. Implementing the Right to Education Act

Select the correct answer using the codes given below:

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

Ans: (d)

Source: IE
