



PM SVANidhi Scheme Extended

For Prelims: PM SVANidhi Scheme, SVANidhi Se Samridhi, Atmanirbhar Bharat Abhiyan, Economic Stimulus-II

For Mains: Microfinance, its Significance and the Related Initiatives.

Why in News?

The [Prime Minister Street Vendor's AtmaNirbhar Nidhi \(PM SVANidhi\) Scheme](#) has been extended beyond March, 2022.

What are the Provisions for the Extended Scheme?

- **Extension of lending period** till December 2024.
- **Introduction of 3rd loan of up to ₹50,000** in addition to 1st & 2nd loans of ₹10,000 and ₹20,000 respectively.
- **Extension of [‘SVANidhi Se Samridhi’ component](#)** for all beneficiaries of PM SVANidhi scheme across the country.
 - ‘SVANidhi Se Samridhi’ was launched in January 2021 to **map the socio-economic profile of the PM SVANidhi beneficiaries** and their families.

What is PM SVANidhi Scheme?

- **About:**
 - The scheme was announced as a **part of the [Economic Stimulus-II](#) under the [Atmanirbhar Bharat Abhiyan](#).**
 - It has been **implemented since 1st June 2020, for providing affordable working capital loans to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdowns.**
 - A total of **13,403 vending zones** have been **identified so far.**
 - **42 lakh street vendors** are to be provided benefits under PM SVANidhi Scheme by **December, 2024.**
- **Funding:**
 - It is a **Central Sector Scheme** i.e., fully funded by Ministry of Housing and Urban Affairs with the following objectives:
 - To facilitate **working capital loan;**
 - To **incentivize regular repayment;** and
 - To **reward digital transactions**
- **Significance:**
 - The scheme will open up **new opportunities for street vendors to move up the economic ladder.**
- **Eligibility:**
 - **States/Union Territories (UTs):**
 - The Scheme is available for beneficiaries belonging to **only those States/UTs** which have notified **Rules and Scheme under Street Vendors (Protection of**

Livelihood and Regulation of Street Vending) Act, 2014.

- Beneficiaries from **Meghalaya, which has its own State Street Vendors Act may, however, participate.**
- **Street Vendors:**
 - The Scheme is available to **all street vendors engaged in vending in urban areas.**
 - Earlier the Scheme **was available to all street vendors engaged in vending** on or before March 24, 2020.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Can the vicious cycle of gender inequality, poverty and malnutrition be broken through microfinancing of women SHGs? Explain with examples. **(2021)**

[Source: PIB](#)

Wild Life (Protection) Amendment Bill, 2022

For Prelims: Wild Life Protection Act, 1972, Wild Life (Protection) Amendment Bill, 2022, UNEP, CITES.

For Mains: Importance of biodiversity and Wildlife, Significance of the Wild Life (Protection) Amendment Bill, 2022.

Why in News?

Recently, the **Rajya Sabha** passed the **Wild Life (Protection) Amendment Bill, 2022** which seeks to give effect to India's obligations under the [Convention on International Trade on Endangered Species of Wild Fauna and Flora \('CITES'\)](#).

What is the Objective of Bill?

- **Protection of Endangered Species:** Bill seeks to **enhance punishment for [illegal Wildlife trade](#).**
- **Better Management of Protected Areas:** It provides for certain permitted activities like [grazing or movement of livestock](#) and **Bonafide use of drinking and household water by local communities.**
- **Protection of Forest Lands:** It is so critical because it equally inculcates in itself the **protection of rights of the people** who have been residing there since ages.

What are the Proposed Amendments?

- This amendment proposed a **new schedule for species** listed in the **Appendices** under **CITES**.
- **Section 6** has been amended to constitute **Standing Committee** to exercise such powers and duties as may be delegated to it by the **State Board for Wildlife**.
- **Section 43** of the act amended which permitted the **use of elephants** for '**religious or any other purposes**'.

- To enable the **Central government** to appoint a **Management Authority Section 49E** has been inserted.
- To allow the **Central Government** to appoint a **Scientific Authority** to provide guidance on matters relating to the **impact on the survival of the specimens on being traded**.
- The Bill also empowers **Central government** to regulate and stop the import, trade or possession of invasive plant or animal alien species.
- The Bill also **enhances the penalties** prescribed for violation of provisions of the Act.
 - For 'General violations', maximum fine is increased from **25,000 to 1 lakh**.
 - In case of **Specially protected animals**, the minimum fine of **Rs. 10,000** has been enhanced to **Rs. 25,000**.

What are the Concerns Associated with the Bill?

- Phrase "**any other purpose**" is vague and has potential of encouraging commercial trade of elephants.
- Some important issues regarding **Human-Wildlife conflict, Eco-sensitive zone rule**, etc., has not been addressed.
- According to the report provided by the **Parliamentary Standing Committee**, species listed in all three schedules of the Bill are incomplete.
- The **scientists, botanists, biologists** are short in number and needed **greater inclusion** of them to accelerate the process of listing all existing species of **wildlife**.

What is the Wild Life (Protection) Act, 1972?

- The [Wild Life \(Protection\) Act, 1972](#) provides a **legal framework** for the **protection of various species of wild animals and plants, management of their habitats, regulation and control of trade in wild animals, plants and products** made from them.
- The **act** also lists **schedules of plants and animals** that are afforded various degrees of protection and monitoring by the government.

What is the CITES?

- The **CITES** is an **international agreement** to which States and regional economic integration organizations adhere voluntarily.
- **CITES** was drafted as a result of a resolution adopted in **1963** at a meeting of members of the [International Union for Conservation of Nature \(IUCN\)](#).
- **CITES** entered into force in **July 1975**.
- The **CITES Secretariat** is administered by [UNEP \(The United Nations Environment Programme\)](#) and is located at **Geneva, Switzerland**.
- **India is a signatory** to the CITES.

What are the Constitutional Provisions for Wildlife Conservation?

- The [42nd Amendment Act, 1976](#), Forests and Protection of Wild Animals and Birds was transferred from **State to Concurrent List**.
- **Article 51A(g)** of the Constitution states that **it shall be the fundamental duty of every citizen to protect and improve the natural environment including forests and Wildlife**.
- [Article 48 A](#) in the **Directive Principles of State policy**, mandates that **the State shall endeavor to protect and improve the environment and to safeguard the forests and wildlife of the country**.

Way Forward

- Strict **enforcement of law** is necessary for the conservation of the wildlife.
- **Businesses** and **corporations** involved in **real estate** must adhere to the **law** rigorously to balance out their **financial and muscle strength**.
 - **Nicobar jungles** are being completely ruined and removed for the benefit of some **corporations**.

- So essentially, the wildlife is actually attacked not by humans but by the **corporations**.
- Only having **regulations** and **technological understanding** are not sufficient, local communities must also **realize** the value of their **engagement**.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. If a particular plant species is placed under Schedule VI of the Wild Life Protection Act, 1972, what is the implication? (2020)

- (a) A licence is required to cultivate that plant.
- (b) Such a plant cannot be cultivated under any circumstances.
- (c) It is a Genetically Modified crop plant.
- (d) Such a plant is invasive and harmful to the ecosystem.

Ans: (a)

[Source: TH](#)

Biodiversity Framework & Indigenous People

For Prelims: United Nations Convention on Biological Diversity, Indigenous People, Post-2020 Global Biodiversity Framework, International Indigenous Forum on Biodiversity

For Mains: Indigenous People and Their Difficulties, Post-2020 Global Biodiversity Framework, International Indigenous Forum on Biodiversity

Why in News?

Recently, at the **15th Conference of Parties (COP15)** to the [United Nations Convention on Biological Diversity \(CBD\)](#), a group representing [indigenous people](#) stressed that the [Post-2020 Global Biodiversity Framework \(GBF\)](#) must work on respecting, promoting and supporting the rights of [indigenous peoples and local communities \(IPCL\)](#).

- Members of the **International Indigenous Forum on Biodiversity (IIFB)** have also stressed upon the rights of indigenous people.

What are the Key Areas Stressed by Indigenous People?

- The rights of indigenous peoples and local communities, who have always been the **most effective guardians of biodiversity**, also need to be recognised and protected.
- The framework should follow a **“human rights-based approach**, by respecting, protecting and fulfilling the rights, and particularly indigenous and collective rights, and **gender equity**” by actively seeking ways to support and promote indigenous communities and their rights.
- The implementation of the post-2020 GBF must include **traditional knowledge**, practices and technologies while respecting the principles of free, prior and informed consent.

What is the Role of Indigenous People in Biodiversity Conservation?

- **Conserving Natural Flora:**
 - The **magico-religious belief** of plants' tribal communities as a god and goddess habitat leads to their conservation in their natural habitat.
 - Further, a wide variety of plants such as crop plants, wild fruits, seeds, bulb, roots and tubers are **conserved by the ethnic and indigenous people** as they have to depend on these sources for edible purposes.
- **Application of Traditional Knowledge:**
 - Indigenous people and biodiversity **complement each other**.
 - Over time, the rural communities have gathered a **pool of indigenous knowledge** for the **cultivation of the medicinal plants** and their propagation.
 - These plants conserved are **antidotes to snake bites** and **scorpion bites** or even for **broken bones or orthopaedic** treatments.
- **Conserving the Sacred Groves:**
 - India's ethnic people have played a vital role in **preserving the biodiversity** of several virgin forests and have conserved flora and fauna in sacred groves of tribals. Otherwise, these flora and fauna might have disappeared from the natural ecosystem.

What are the Difficulties Faced by Indigenous People?

- **Disruption After Designation of the Status of World Heritage Site:**
 - The approach adopted to **isolate the indigenous people** from their natural habitats to protect biodiversity is the **root cause of conflict between them and conservationists**.
 - With the announcement of **natural habitat as a [World Heritage Site](#), the [United Nations Educational, Scientific and Cultural Organization \(UNESCO\)](#)** takes charge of the region's conservation.
 - This leads to an infusion of many outside people and technological equipment, which in turn disrupt the lives of the Indigenous people.
- **Lax Implementation of the Forest Rights Act:**
 - Many states in India have a dismal record in implementing the **[Forest Rights Act \(FRA\)](#)**.
 - FRA's constitutionality has been challenged in the **[Supreme Court](#)** several times by various conservation organisations.
- **Development vs Conservation:**
 - Often, the combined stretch of land claimed by Indigenous people has been taken away for building dams, mining, laying railway lines and roads, power plants, etc.
 - Moreover, forcibly removing tribal peoples from their land will only result in environmental damage and violate human rights.

What is the Post-2020 Global Biodiversity Framework?

- **About:**
 - The post-2020 global biodiversity framework builds on the **Strategic Plan for Biodiversity 2011-2020**.
 - As the **United Nations Decade on Biodiversity 2011-2020** comes to an end, the **[International Union for Conservation of Nature \(IUCN\)](#)** actively supports the development of what needs to be an ambitious new global biodiversity framework.
- **Goals and Targets:**
 - The new frameworks have four goals to achieve by 2050.
 - To halt the extinction and decline of biodiversity.
 - To enhance and retain nature's services to humans by conserving.
 - To ensure fair and equitable benefits to all from use of genetic resources.
 - To close the gap between available financial and other means of implementation and those necessary to achieve the 2050 Vision.
 - **2030 Action Targets:** The framework has **21 action-oriented targets** for urgent action over the decade to 2030, which includes:
 - To bring **at least 30% of land and sea** under the world's protected areas.
 - A **50% greater reduction in the rate of introduction of invasive alien species**, and controls or eradication of such species to eliminate or reduce their impacts.

- **Reducing nutrients lost to the environment** by at least half, and pesticides by at least two thirds, and eliminating the discharge of plastic waste.
- Nature-based contributions to global [climate change mitigation efforts](#) of at least 10 GtCO₂e (gigatonnes of equivalent carbon dioxide) per year, and that all mitigation and adaptation efforts avoid negative impacts on biodiversity.

What is the International Indigenous Forum on Biodiversity?

- **The IIFB** is a **collection of representatives** from indigenous governments, indigenous non-governmental organizations and indigenous scholars and activists that organize around the **CBD** and other important international environmental meetings.
- Its aim is to help **coordinate indigenous strategies** at the meetings, provide advice to the government parties, and influence the interpretation of government obligations to recognize and respect indigenous rights to the knowledge and resources.
- The IIFB was formed during the **III Conference of the Parties to the Convention on Biological Diversity (CoP III) in Buenos Aires, Argentina**, in November 1996.

What should be the Approach Moving Forward?

- **Recognition of the Rights of the Indigenous People:**
 - For preserving the rich biodiversity of the region, the **recognition of the rights of the forest dwellers** who depend on the forests is as important as the declaration of natural habitat as a World Heritage Site.
- **Effective Implementation of the FRA:**
 - The government must make an effort to **build trust between its agencies in the area and the people who depend on these forests** by treating them as equal citizens like everyone else in the country.
- **Traditional Knowledge of the Tribal People for Conservation:**
 - **The Biodiversity Act, 2002** mentions the equitable sharing of the benefits arising out of the use and knowledge of biological resources with the local communities.
 - Therefore, all the stakeholders should realise that **indigenous people's traditional knowledge is a way forward** for more effective conservation of biodiversity.
- **Tribals, The Forest Scientists:**
 - Tribal peoples are generally regarded as the **best conservationists**, as they connect with **nature more spiritually**.
 - The cheapest and quickest way to conserve areas of high biodiversity is to **respect tribal peoples' rights**.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Examine the uniqueness of tribal knowledge systems when compared with mainstream knowledge and cultural systems. **(2021)**

[Source: DTE](#)

Need to Restructure the District Collector's Role

For Prelims: Indian legal system, 15th report of the Second ARC Report, Panchayati Raj, All India Services.

For Mains: Need to restructure the role and responsibility of the district collectors.

Why in News?

Recently, the **Vidhi Centre for Legal Policy** (Delhi based independent think-tank) in its book **“From Rule by law to the Rule of Law”** suggested reforms regarding role of the **District Collector/ District Magistrate (DC/DM)**.

What is the Jurisdiction of the DM/DC?

- Head of **land and revenue** administration.
- District head of the executive magistracy and overall supervision of **law and order, security and police matters, licensing and Regulatory Authority (such as Arms Act), conduct of elections, disaster management, public service delivery, and Chief Information and Grievance Redressal Officer.**
- **District Magistrate** can deploy and trigger the movement of armed forces in the district in times of **emergency** and **crisis** is done under his guidance.
- He is the authority that issues various kinds of licenses in the district related to **Arms, Explosives, Cinematography Acts etc.**
- In many states, it is the **collector** who is the overall supervisory authority responsible for the proper management of **jails** and **remand/juvenile homes** in the district.
- He is also the authority empowered to issue detention orders/custody warrants under **special security/anti-crime laws.**

What is the Need to Restructure the District Collector's Role?

- The **Indian legal system** still has remnants of **colonial authority** despite having a modern **Constitution.**
- The name of the positions of the **District Collector** varies from place to place in the country which creates confusion related its role and responsibilities.
 - Post of **District Collector comes** in ambit of **All India Services** so the name should be homogeneous in entire India.
- Different nomenclatures represent diverse administrative developments in various regions of **British-administered India.**
- The lack of devolution of powers and responsibilities to **local governing bodies** is an indication of the vested interest in mystifying governance.
- **Article 50** of the **Constitution** states that **“The State shall take steps to separate the judiciary from the executive in the public services of the State.”**

Conclusion

- District administration was covered in the **15th report** of the **Second Administrative Reforms Commission (ARC)**. It is now vital to reevaluate and redefine the district administration's function after the constitutionally mandated establishment of **Panchayati Raj Institutions (PRI)** and municipal bodies.
 - Although it has been asserted that the introduction of PRIs in several states has restricted the role of district collectors to that of offering guidance and assistance. This arrangement has been pressed by the **15th ARC** report to remove any obstacles in the way of the devolution of decision-making to local levels.
 - All of this requires an entire restructuring of the administrative machinery at the district level.

Source: IE

Greater Tipraland, Demand of Tripura

For Prelims: Tripura, Centre State Relations, Separate State Demand

For Mains: Constitutional Provision for Separate State, Tripura Demand for Separate State

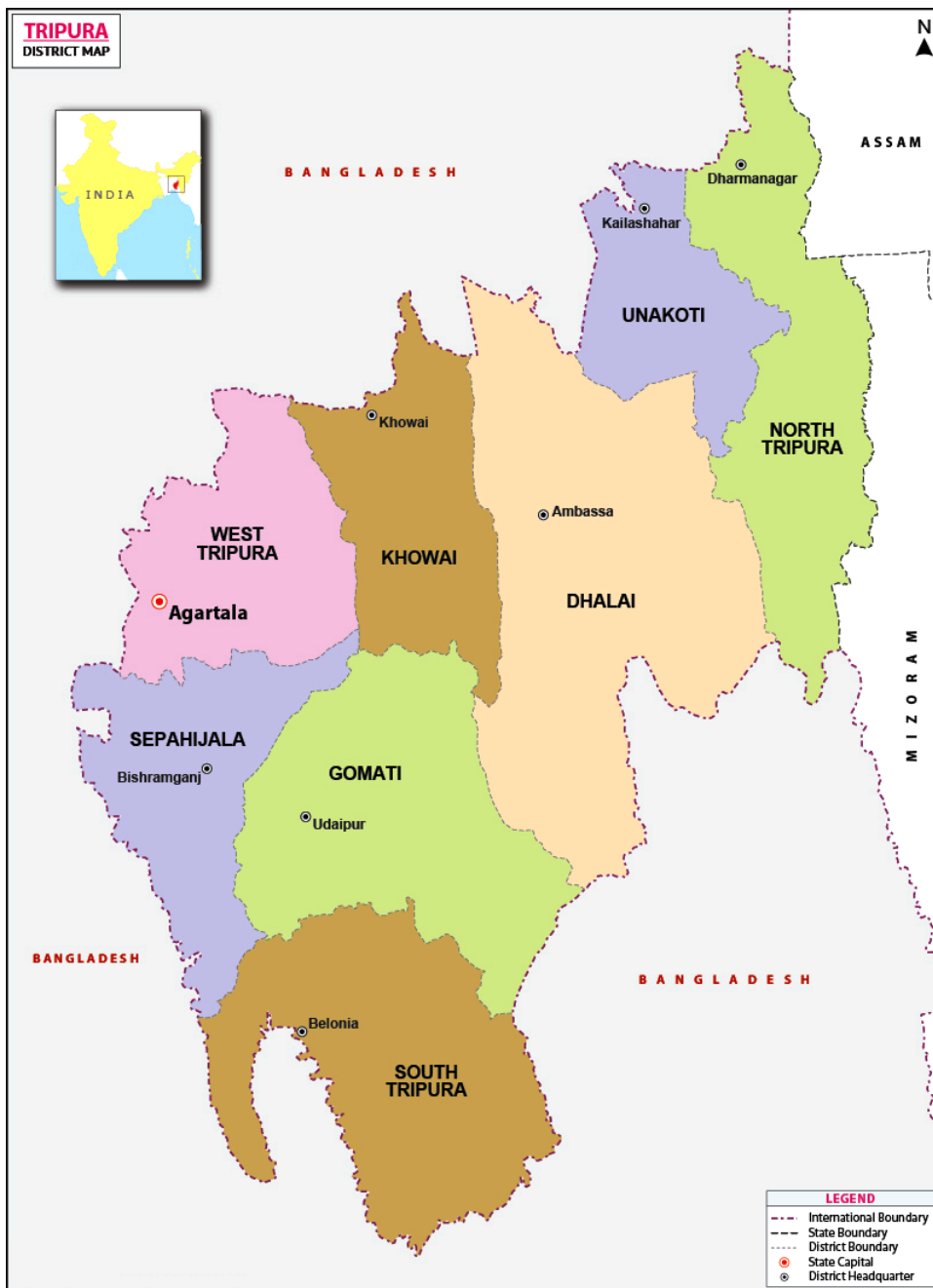
Why in News?

Recently, chief of a **political party of Tripura** led a two-day dharna at Jantar Mantar, New Delhi, to raise the demand for a **“Greater Tipraland”**.

- The objective is to **secure the rights of indigenous communities in the state.**

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What is the Issue?

▪ Demand:

- The party is demanding a separate state of '**Greater Tipraland**' for the **indigenous communities** of the north-eastern state.
- They want the Centre to carve out the separate state under [Article 2 and 3 of the Constitution](#).
 - Among the 19 notified **Scheduled Tribes** in Tripura, **Tripuris** (aka Tipra and Tiprasas) are the largest.
 - According to the 2011 census, there are at least 5.92 lakh Tripuris in the state, followed by **Bru or Reang** (1.88 lakh) and Jamatias (83,000).
- They are demanding a separate state not only for the indigenous people but also for all communities who live in the **Tripura Tribal Areas Autonomous District Council (TTAADC)** area.

▪ Historical Background:

- **Tripura** was a kingdom ruled by the **Manikya dynasty** from the late 13th century until the signing of the **Instrument of Accession** with the Indian government in 1949.

- The demand stems from the **anxiety of the indigenous communities** in connection with the change in the demographics of the state, which has reduced them to a minority.
- It happened due to the **displacement of Bengalis from the erstwhile East Pakistan** between 1947 and 1971.
- From 63.77% in 1881, the population of the tribals in Tripura **was down to 31.80% by 2011**.
- In the intervening decades, ethnic conflict and insurgency gripped the state, which shares a nearly 860-km long boundary with Bangladesh.
- The joint forum has also pointed out that the **indigenous people have not only been reduced to a minority**, but have also been **dislodged from land reserved for them** by the penultimate king of the Manikya dynasty Bir Bikram Kishore Debbarman.
- **Other Demands in the North East:**
 - **Greater nagalim** (Parts of Arunachal Pradesh, Manipur, Assam and Myanmar)
 - **Bodoland** (Assam)
 - **Tribal Autonomy Meghalaya**

Does Parliament have Powers to Create a New State?

- **Parliament** derives powers to create a new state from **Article 2 and Article 3** of the **Constitution of India**.
- **Article 2:**
 - Parliament may by law **admit into the Union, or establish, new States** on such terms and conditions as it thinks fit.
 - States like Sikkim (previously not within India) became a part of the country under Article 2.
- **Article 3:**
 - It empowered the **Parliament to make law relating to the formation** of new states and alteration of existing states.

What Initiatives have the Government taken to Address the Issue?

- **Tripura Tribal Areas Autonomous District Council:**
 - **The Tripura Tribal Areas Autonomous District Council (TTADC)** was formed under the **sixth schedule of the Constitution** in 1985 to ensure development and secure the rights and cultural heritage of the tribal communities.
 - **'Greater Tipraland'** envisages a situation in which the entire TTADC area will be a separate state. It also proposes **dedicated bodies to secure the rights of the Tripuris** and other aboriginal communities living outside Tripura.
 - The TTADC, which has legislative and executive powers, **covers nearly two-third of the state's geographical area**.
 - The council comprises 30 members of which 28 are elected while two are nominated by the Governor.
- **Reservation:**
 - Also, out of the 60 Assembly seats in the state, **20 are reserved for Scheduled Tribes**.

What should be the Approach Moving Forward?

- **Economic and social viability** rather than political considerations must be given primacy.
- There should be certain **clear-cut parameters and safeguards** to check the unfettered demands.
- It is better to **allow democratic concerns** like development, decentralisation and governance rather than religion, caste, language or dialect to be the valid bases for conceding the demands for a new state.
- Apart from this the fundamental problems of development and governance deficit such as concentration of power, corruption, administrative inefficiency etc must be addressed.

Source: IE

National Overseas Scholarship Scheme

Why in News?

Recently, Indians who have been sent abroad to study through the **National Overseas Scholarship Scheme** have sent their gratitude towards the Indian Government for the scholarship programme.

What is the National Overseas Scholarship Scheme?

- **About:**
 - **National Overseas Scholarship Scheme** is a **Central Sector Scheme** to facilitate the **low income students** belonging to the **Scheduled Castes, Denotified Nomadic and Semi-Nomadic Tribes**, Landless Agricultural Labourers and Traditional Artisans category to obtain higher education by studying abroad.
 - The Scheme provides **financial assistance to the selected candidates** for pursuing **Masters level courses** and Ph.D. courses abroad in the Institutions/Universities accredited by the Government/an authorized body of that country in any fields of study.
 - In each Selection Year, **125 fresh awards**, subject to availability of funds, will be given under the Scheme.
- **Implementing Agency:**
 - **Department of Empowerment of Persons with Disabilities**, under the Ministry of Social Justice & Empowerment.
- **Reservation:**
 - 30% of the awards for each year are **earmarked for women candidates**.
- **Eligibility:**
 - At least **60% of marks or equivalent grade** in the qualifying examination.

[Source: PIB](#)

SAARC Currency Swap Framework

Why in News?

Recently, the **Reserve Bank of India (RBI)** has signed an agreement to extend up to a USD 200 million currency swap facility to Maldives Monetary Authority (MMA) under the SAARC Currency Swap Framework.

What is the Currency Swap Arrangement?

- The word **swap means exchange**. A currency swap between two countries is **an agreement or contract to exchange currencies** with predetermined terms and conditions.
- In the present context, the **facility is to provide swap support as an alternative source of funding for short-term foreign exchange** liquidity requirements.
 - In 2020, the RBI **signed a currency swap agreement for extending up to a USD 400 million to Sri Lanka**.
- Central banks and Governments engage in currency swaps with foreign counterparts to meet short-term foreign exchange liquidity requirements or to **ensure adequate foreign currency to avoid the Balance of Payments (BOP) crisis** till longer arrangements can be made.
- These swap operations **carry no exchange rate or other market risks as transaction terms are set in advance**.

- Exchange rate risk, also known as **currency risk**, is the financial risk arising from fluctuations in the value of a base currency against a foreign currency in which a company or individual has assets or obligations.

What is the RBI's Framework for Swap Facilities for SAARC?

- The [SAARC currency swap facility](#) came into operation on 15th November, 2012.
- The RBI can offer a swap arrangement **within the overall corpus of USD 2 billion**.
- The swap draws can be made in **US dollar, euro or Indian rupee**. The framework provides certain concessions for swap draws in Indian rupee.
- The facility will be **available to all SAARC member countries**, subject to their signing the bilateral swap agreements.

What is South Asian Association for Regional Cooperation (SAARC)?

- **Establishment:** SAARC was established with the signing of the SAARC Charter in Dhaka (Bangladesh) on 8th December 1985.
- **Member States:** Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka.
- **Secretariat:** Kathmandu (Nepal)
- **Objective:** To promote the welfare of the people of South Asia and to improve their quality of life, and accelerate economic growth, among other things.

UPSC Civil Services Examination, Previous Year Questions (PYQs)

Q. In the context of India, which of the following factors is/are contributor/contributors to reducing the risk of a currency crisis? (2019)

1. The foreign currency earnings of India's IT sector
2. Increasing the government expenditure
3. Remittances from Indians abroad

Select the correct answer using the code given below:

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

Ans: (b)

Source: IE