India-Tajikistan Bilateral Relations

For Prelims: UNSC, SCO, ECOSOC, Ajanta Pharma, ICCR, India-Central Asia Dialogue

For Mains: India-Tajikistan Relations, East-West Trans-Eurasian transit economic corridors, Indian Technical & Economic Cooperation Programme (ITEC), ICCR, India-Central Asia Relations

Why in News?

India's Minister for Science and Technology and Earth Sciences held a bilateral meeting with the Minister for Energy and Water resources of Republic of Tajikistan.

 Issues like water resources research especially <u>Glacier monitoring</u>, <u>Non-conventional Energy</u>, Peaceful Use of <u>Space Technology</u> and <u>Disaster Management</u> were discussed to support <u>global</u> <u>water action</u> and climate resistance on Water for <u>Sustainable Development</u>.

How is India's Relations with Tajikistan?

- Consultative Mechanism:
 - Foreign Office Consultations
 - Joint Working Group on <u>Counter-terrorism</u>
 - Joint Commission on Trade, Economic, Scientific and Technical Cooperation
 - JWG on Defence Cooperation
 - JWG on Peaceful Use of Space Technology for Development
- Cooperation in International Forums:
 - In 2020, Tajikistan extended support for India's candidature for a non-permanent seat in <u>United Nation Security Council</u> for the term 2021-22.
 - Tajikistan strongly supported <u>Shanghai Cooperation Organisation (SCO)</u> Member status for India.
 - India has consistently supported Tajikistan's proposals at the <u>United Nations</u> on water related issues.
 - India also supported **Tajikistan's candidature to** <u>United Nations' Economic and Social</u> <u>Council (ECOSOC)</u> and accession to <u>WTO</u> in March 2013.

Development & Aid Partnership:

- Development Assistance:
 - With a grant of USD 0.6 million, an Information and Technology Centre (Bedil Centre) was commissioned in 2006.
 - The project ran for a full hardware cycle of 6 years and trained almost all first-generation IT experts in the government sector in Tajikistan.
 - A project for setting up computer labs in 37 schools in Tajikistan was completed and delivered in August 2016.
- Humanitarian Assistance:
 - In June 2009, USD 200,000 cash assistance was given by India to overcome damage caused by floods in Tajikistan.
 - After the **outbreak of** <u>Polio</u> **in southwest Tajikistan**, India provided 2 million doses of <u>oral polio vaccine</u> **through** <u>UNICEF</u> in November 2010.

- Human Capacity Building:
 - Since the establishment of the Indian embassy in Dushanbe in 1994, Tajikistan has been a beneficiary of the Indian Technical & Economic Cooperation Programme (ITEC).
 - In 2019, under India-Central Asia Dialogue Process, some Tajik diplomats were trained at Foreign Service Institute, Delhi.
- Trade & Economic Relation:
 - Indian exports to Tajikistan mainly consist of pharmaceuticals, medical preparations, cane or beet sugar, tea, handicraft and machinery.
 - Indian pharmaceutical products occupy approximately 25% of Tajik market.
 - Different types of ores, slag and ash, aluminium, organic chemicals, herbal oils, dried fruits and cotton are exported to India by Tajikistan.
 - In 2018, Eight MoU's were signed in the areas of Peaceful Use of Space Technology, Disaster Management, Renewable Energy, and Agricultural Research and **Education.**
- Cultural & People-to-People Relation:
 - Deep rooted historical and cultural linkages have helped expand and widen the relationship to a new level.
 - Cooperation between the two countries encompasses all aspects of human endeavour with special focus on military and defence ties.
 - Swami Vivekananda Cultural Centre in Dushanbe offers courses in Kathak & Tabla through teachers deployed by Indian Council for Cultural Relations from India. The centre also offers Sanskrit and Hindi language classes.
 - In 2020 'My Life My Yoga' video blogging competition saw participation from Tajikistan yoga enthusiasts.



- About:
 - India has had relations with Central Asia since the 3rd century B.C as the nation's fell on route to the Legendary Silk Route.

- Buddhism found inroads in several of Central Asian cities such as Merv, Khalachayan, Tirmiz and Bokhara etc in the form of <u>Stupas and Monasteries</u>.
- Central Asia serves as a **land bridge between Asia and Europe**, making it **geopolitically axial for India.**
 - The region is **rich in natural resources** such as petroleum, natural gas, antimony, aluminium, gold, silver, coal and uranium which can be best utilised by Indian energy requirements.
- Central Asian Regions are fast getting linked to the global market for production, supplies of raw materials and services.
 - They are also increasingly getting integrated into the <u>East-West Trans-Eurasian</u> transit economic corridors.
- India-Central Asia Dialogue:
 - It is a **ministerial-level dialogue between India and the Central Asian countries** namely **Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan and Uzbekistan.**
 - All five nations became independent states after the collapse of the <u>USSR</u> in 1991, post-<u>Cold war.</u>
 - All the countries participating in the dialogue, except for Turkmenistan, are also members of the SCO.
 - The dialogue focuses on a number of issues including ways to **improve connectivity and stabilise war-ravaged Afghanistan.**
- Recent Development between India and Central Asia Relations:
 - India's USD 1 billion Line of Credit for projects in Central Asia, connectivity endeavours by using the <u>Chabahar Port</u> for enhancing trade between the two sides, and the<u>Turkmenistan-Afghanistan-Pakistan-India (TAPI) gas pipeline</u>.
 - International North-South Transport Corridor (INSTC) in conjunction with Ashgabat Agreement on International Transport and Transit Corridor (ITTC) is enhancing connectivity between India and the Central Asian countries.
 - The Foreign ministers of the five Central Asian nations visited New Delhi in December 2021 to attend the third India-Central Asia Dialogue
 - Dealing with Covid-19, while the Central Asian countries appreciated India's assistance in supply of Covid-19 vaccines and essential medicines during their early stage of the pandemic.
 - In January, 2022 the Prime Minister of India hosted the <u>first India-Central Asia Summit</u> in virtual format.

UPSC Civil Services Examination, Previous Year Questions (PYQ)

Q. Consider the following countries: (2022)

- 1. Azerbaijan
- 2. Kyrgyzstan
- 3. Tajikistan
- 4. Turkmenistan
- 5. Uzbekistan

Which of the above have borders with Afghanistan?

A. 1, 2 and 5 only **B.** 1, 2, 3 and 4 only

- **C.** 3, 4 and 5 only
- **D**. 1, 2, 3, 4 and 5

Ans: C

Self Help Groups

For Prelims: SHGs, Microfinance, Grameen Banks, NABARD, RBI.

For Mains: Significance of SHGs and Issues, its historical background and Evolution.

Why in News?

Government is aiming at raising the annual income of each woman in <u>Self-Help Groups (SHGs)</u> to Rs 1 lakh by 2024.

What are SHGs?

About:

- Self-Help Groups (SHGs) are **informal associations of people who choose to come together to find ways** to improve their living conditions.
- It can be defined as self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose.
- SHG rely on the notion of "Self Help" to encourage self-employment and poverty alleviation.
- Objectives:
 - To build the **functional capacity of the poor and the marginalized** in the field of employment and income generating activities.
 - To resolve conflicts through collective leadership and mutual discussion.
 - To provide <u>collateral free loan</u> with terms decided by the group at the market driven rates.
 - To work as a collective guarantee system for members who propose to borrow from organised sources.
 - The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise.

What is the Need for SHGs?

- One of the reasons for rural **poverty** in our country is low access to credit and financial services.
- A Committee constituted under the chairmanship of Dr. C. Rangarajan to prepare a comprehensive report on 'Financial Inclusion in the Country' identified four major reasons for lack of financial inclusion:
 - Inability to provide collateral security,
 - Poor credit absorption capacity,
 - Inadequate reach of the institutions, and
 - Weak community network.
- The existence of sound community networks in villages is increasingly being recognised as one of the most important elements of credit linkage in the rural areas.
- They help in accessing credit to the poor and thus, play a critical role in poverty alleviation.

- They also help to build social capital among the poor, especially women. This empowers women and gives them greater voice in the society.
- Financial independence through self-employment has **many externalities such as improved literacy levels, better health care** and even better family planning.

What is the Significance of SHGs?

- Social integrity:
 - SHGs encourages collective efforts for combating practices like dowry, alcoholism etc.
- Gender Equity:
 - SHGs empowers **women and inculcates leadership skill** among them. Empowered women participate more actively in gram sabha and elections.
 - There is evidence in this country as well as elsewhere that formation of Self-Help Groups has a multiplier effect in improving women's status in society as well as in the family leading to improvement in their socio-economic condition and also enhances their selfesteem.
- Voice to Marginalized Section:
 - Most of the beneficiaries of government schemes have been from weaker and marginalized communities and hence their participation through SHGs ensures social justice.
- Financial Inclusion:
 - Priority Sector Lending norms and assurance of returns incentivize banks to lend to SHGs. The SHG-Bank linkage programme pioneered by NABARD has made access to credit easier and reduced the dependence on traditional money lenders and other noninstitutional sources.
- Alternate source of Employment:
 - It eases dependency on agriculture by providing support in setting up microenterprises e.g., personalised business ventures like tailoring, grocery, and tool repair shops.

What are the Issues?

- Lacks up-gradation of skills:
 - Most SHGs are not making use of new technological innovations and skills. This is because there is limited awareness with regards to new technologies and they do not have the necessary skills to make use of the same. Furthermore, there is a lack of effective mechanisms.
- Weak Financial Management:
 - It is also found that in certain units the return from the business is not properly invested further in the units, **and the funds diverted for other personal and domestic purposes** like marriage, construction of house etc.
- Inadequate Training Facilities:
 - The training facilities given to the members of SHGs in the specific areas of product selection, quality of products, production techniques, managerial ability, packing, other technical knowledge **are not adequate to compete with that of strong units.**
- Lack of Stability and Unity Especially among Women SHGs:
 - In the case of SHGs dominated by women, it is found that **there is no stability of the units as many married women** are not in a position to associate with the group due to the shift of their place of residence.
 - Moreover, there is no unity **among women members** owing to personal reasons.
- Inadequate Financial Assistance:
 - It is found that in most of the SHGs, **the financial assistance provided to them by the agencies concerned is not adequate** to meet their actual requirements. The financial authorities are not giving adequate subsidies to meet even the labour cost requirements.

What is the Role of SHGs in Women Empowerment?

 Self-help group (SHG) movement is one of the most powerful incubators of female resilience and entrepreneurship in rural areas. It is a powerful channel for altering the social construct of

gender in villages.

- Women in rural areas are now able to create independent sources of income. While there
 were many young semi-literate women who have home-grown skills, the absence of capital and
 regressive social norms prevents them from taking a full plunge in any decision-making role and
 setting up their own independent business.
- Women are working in multiple sectors as Business Correspondents (BC), Bank Sakhis, Kisan Sakhis and Pashu Sakhis.

Way Forward

- In this era of liberalization, privatization and globalization, women are more conscious for their liberty, rights and freedom, security, social status etc, but till date they are deprived from same; hence, they should be provided with their deserving rights and liberties with dignity.
- SHGs play a very important role in the economic and social advancement of women from rural strata of society.
- Further, government programmes can be implemented through various SHGs. This will not only improve the transparency and efficiency but also bring our society closer to 'self-governance' as envisioned by Mahatma Gandhi.

Source: IE

Forest (Conservation) Rules, 2022

For Prelims: Afforestation, India State of Forest Report, 2019, Forest Conservation Act, 1980, Wildlife Protection Act of 1972, Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006

For Mains: Provisions of Forest (Conservation) Rules,2022, Forest Conservation Act, 1980, National Forest Policy, 1988, Wildlife Protection Act of 1972

Why in News?

Recently, the **Ministry of Environment, Forest and Climate Change** (MoEFCC) has issued the **Forest** (Conservation) Rules, 2022.

It is conferred by Section 4 of the Forest (Conservation) Act, 1980 and in supersession of the Forest (Conservation) Rules, 2003.

What are the Provisions of Forest (Conservation) Rules, 2022?

- Formation of Committees:
 - It constituted an Advisory Committee, a regional empowered committee at each of the integrated regional offices and a screening committee at State/Union Territory (UT) government-level.
- Advisory Committee:
 - The role of the Advisory Committee is restricted to advise or recommend with regards to grant of approval under relevant sections in respect of proposals referred to it and any matter connected with the conservation of forests referred to it by the Central government.
- Project Screening Committee:

- The MoEFCC has directed the constitution of a **project screening committee in each state/UT for an initial review of proposals involving diversion of forest land.**
- The five-member committee **will meet at least twice every month** and will advise the state governments on projects in a time bound manner.
- All **non-mining projects between 5-40 hectares** must be reviewed within a period of 60 days and all such mining projects must be reviewed within 75 days.
- For projects involving a larger area, the committee gets some more time 120 days for non-mining projects involving more than 100 hectares and 150 days for mining projects.
- Regional Empowered Committees:
 - All linear projects (roads, highways, etc), projects involving forest land up to 40 hectares and those that have projected a use of forest land having a canopy density up to 0.7 irrespective of their extent for the purpose of survey — shall be examined in the Integrated Regional Office.
- Compensatory Afforestation:
 - The applicants for diverting forest land in a hilly or mountainous state with green cover covering more than two-thirds of its geographical area, or in a state/UT with forest cover covering more than one-third of its geographical area, will be able to take up compensatory afforestation in other states/UTs where the cover is less than 20%.

What are the other Initiatives for Forest Conservation?

Indian Forest Policy, 1952:

- It was a simple **extension of colonial forest policy**. However, it became conscious about the need to increase the forest cover to one-third of the total land area.
 - At that time maximum annual revenue from forests was the vital national need. The two World Wars, need for defence, developmental projects such as river valley projects, industries like pulp, paper and plywood, and communication heavily depended on forest produce for national interest, as a result, huge areas of forests were cleared to raise revenue for the State.

Forest Conservation Act, 1980:

- It stipulated that the central permission is necessary to practice sustainable <u>agro-forestry</u> in forest areas. Violation or lack of permit was treated as <u>a criminal offence</u>.
 - It is targeted to limit <u>deforestation</u>, conserve biodiversity and save wildlife. Though this Act provides greater hope towards forest conservation it was not successful in its target.

National Forest Policy, 1988:

- The ultimate objective of the National Forest policy was **to maintain environmental stability** and **ecological balance** through conservation of forests as a natural heritage.
 - It made a very significant and categorical shift from commercial concerns to **focus**
 - on the ecological role of the forests and participatory management.
 - It envisages a goal of achieving 33% of the geographical area of the country under forest and tree cover.

National Afforestation Programme :

 It has been implemented by the Ministry of Environment, Forest and Climate Change since 2000 for the afforestation of degraded forest lands.

Other Related Acts:

- The <u>Wildlife Protection Act of 1972</u>, The <u>Environment Protection Act of 1986</u>, and The <u>Biodiversity Diversity Act of 2002</u>.
- Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act,
 2006:
 - It has been enacted to recognize and vest the forest rights and occupation of forest land in forest-dwelling Scheduled Tribes and other traditional forest dwellers, who have been residing in such forests for generations.

Forest in India

- About:
 - According to India State of Forest Report, 2021, the Total Forest and Tree cover is now 7,13,789 square kilometres, 21.71% of the country's geographical area, an

increase from 21.67% in 2019.

 Forest Cover (Area-wise): Madhya Pradesh> Arunachal Pradesh> Chhattisgarh> Odisha> Maharashtra.

Category:

• Reserved Forests:

- Reserve forests are the most restricted forests and are constituted by the State Government on any forest land or wasteland which is the property of the Government.
- In reserved forests, local people are prohibited, unless specifically allowed by a Forest Officer in the course of the settlement.
- Protected Forests:
 - The State Government is empowered to constitute any land other than reserved forests as protected forests over which the Government has proprietary rights and the power to issue rules regarding the use of such forests.
 - This power has been used to establish State control over trees, whose timber, fruit or other non-wood products have revenue-raising potential.
- Village forest:
 - Village forests are the one in which the State Government may assign to 'any village community the rights of Government to or over any land which has been constituted a reserved forest'.

• Degree of Protection:

• Reserved forests > Protected forests > Village forests.

Constitutional Provisions:

- Through the 42nd Amendment Act, 1976 Forests and Protection of Wild Animals and Birds were transferred from State to Concurrent List along with Education, Weights & Measures and Administration of Justice.
- Article 48 A in the <u>Directive Principles of State policy</u>, mandates that the State shall endeavour to protect and improve the environment and to safeguard the forests and wildlife of the country.
- Article 51 A (g) of the Constitution states that it shall be the <u>Fundamental Duty</u> of every citizen to protect and improve the natural environment including forests and Wildlife.

UPSC Civil Services Examination, Previous Year Questions (PYQ)

Q. A particular State in India has the following characteristics: (2012)

- 1. It is located on the same latitude which passes through northern Rajasthan.
- 2. It has over 80% of its area under forest cover.
- 3. Over 12% of forest cover constitutes Protected Area Network in this State.

Which one among the following States has all the above characteristics?

- (a) Arunachal Pradesh
- (b) Assam
- (c) Himachal Pradesh
- (d) Uttarakhand

Ans: (a)

Exp:

- Arunachal Pradesh is located between 26.28° N and 29.30° N latitude. It lies on same latitude which passes through northern Rajasthan (Rajasthan's longitudinal extent is approximately from 23° N to 30° N).
- As per 2011 data forest cover of Arunachal Pradesh is 80.50% but according to current data forest

cover is 79.63%. Two National Parks and 11 Wildlife Sanctuaries constitute the Protected Area network of the State covering 11.68% of its geographical area.

• Therefore, option (a) is the correct answer.

Source: HT

Coalition for Disaster Resilient Infrastructure (CDRI)

Why in News?

The Union Cabinet approves categorizing the Coalition for Disaster Resilient Infrastructure (CDRI) as an "International Organization".

It also approved the signing of the Headquarters Agreement further granting it the exemptions, immunities, and privileges contemplated by the United Nations (Privileges and Immunities) Act, 1947, which means that member's property and assets wherever located and by whomsoever held, shall enjoy immunity from every form of legal process except in any particular case it the Visio has expressly waived its immunity.

What is its Significance of the Categorisation?

- Expert Consultations:
 - It would help in delegating experts to other countries that are particularly vulnerable to disaster risk and/or require assistance with post-disaster recovery, as well as bringing experts from member countries to India for similar purposes.
 - It will make technical expertise available to assist countries in developing resilient infrastructure in accordance with their disaster and climate risks and resources;
 - It will provide assistance to countries in developing appropriate risk governance arrangements and resilient infrastructure strategies.
- Enhanced Funding and Cooperation:
 - It will help in deploying funds globally and receiving contributions from member countries for CDRI activities.
 - It will provide all possible assistance to member countries in upgrading their systems to ensure disaster and climate resilience of existing and future infrastructure, in accordance with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and the Sendai Framework for Disaster Risk Reduction.
 - It will use international engagement to foster disaster-resilient infrastructure at home and providing an opportunity for Indian scientific and technical institutions as well as infrastructure developers to interact with global experts.

What is Coalition for Disaster Resilient Infrastructure (CDRI)?

- About:
 - CDRI is a global partnership of national governments, <u>United Nations</u> agencies and programmes, multilateral development banks and financing mechanisms, the private sector, and academic and research institutions.
 - It aims to increase the resilience of infrastructure systems to climate and disaster risks, thereby ensuring sustainable development.
 - It was launched in 2019, at the **United Nations Climate Action Summit** in New York.
 - It is the Government of India's second major global initiative after the International

Solar Alliance, and it demonstrates India's leadership in climate change and disaster resilience issues.

- Members:
 - Since its inception, **31 countries, 6 international organisations and 2 private sector organisations** have joined CDRI as members.
 - 6 International Organisations: <u>Asian Development Bank (ADB), World Bank</u> <u>Group, United Nations Development Programme (UNDP), United Nations</u> <u>Office for Disaster Risk Reduction (UNDRR), European Union, European</u> <u>Investment Bank.</u>
 - 2 Private Sector Organisations: The Private Sector Alliance for Disaster Resilient Societies and Coalition for Climate Resilient Investment.
 - CDRI has steadily increased its membership by attracting a diverse range of economically advanced, developing, and vulnerable countries to climate change and disasters.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Consider the following statements: (2016)

- 1. The Sustainable Development Goals were first proposed in 1972 by a global think tank called the 'Club of Rome'.
- 2. The Sustainable Development Goals have to be achieved by 2030.

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

Ans: (b)

Exp:

- The 17 Sustainable Development Goals (SDGs), also known as the Global Goals, are a universal call for action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. They are built upon the success of the Millennium Development Goals, including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace and justice, among other priorities.
- The goals are interconnected often the key to success on one will involve tackling issues more commonly associated with another. Adopted in 2015, SDGs came into effect in January 2016. They are meant to be achieved by 2030. Hence, statement 2 is correct. The SDGs were born at the United Nations Conference on Sustainable Development in Rio de Janeiro in 2012. The Club of Rome advocated resource conservation for the first time in a more systematic way in 1968. Hence, statement 1 is not correct. Therefore, option (b) is the correct answer.

Source: PIB

National Statistics Day

Why in News?

India observes National Statistics Day on 29th June every year to honour the work and contribution of late **Professor and Scientist Prasanta Chandra Mahalanobis** in the field of Statistics and economic planning.

On this occasion, MoSPI (Ministry of Statistics and Programme Implementation) also recognizes
outstanding contributions to the official statistical system through high-quality research in the
fields of applied and theoretical statistics through awards established for this purpose.

What are the Key Highlights of the Day?

- Aim:
 - To popularise the **use of statistics in everyday life** and sensitise the public as to how statistics help in shaping and framing policies.
 - **To raise public awareness**, especially among the younger generation, about the role of statistics in socio-economic planning.
- Theme for 2022
 - 'Data for Sustainable Development.'
 - Every year, Statistics Day is commemorated with a theme of current national importance.

the Vision

Who was Prasanta Chandra Mahalanobis?



- About:
 - Prasanta Chandra Mahalanobis was a **world-renowned Indian statistician** who **founded the Indian Statistical Institute (ISI) in 1932.**
 - He was a physicist by training when he became interested in statistics after reading Biometrika, a reputable peer-reviewed statistics journal at the time. Fascinated, he purchased the entire set of volumes of the journal.
 - He soon discovered that statistics could be used in a variety of fields, including meteorology and anthropology, and this proved to be a watershed moment in his scientific career.
 - Dr. Mahalanobis made numerous contributions to statistics, including the 'Mahalanobis

distance,' which is a statistical measure. In addition, he was a pioneer in the field of anthropometry, or the **study of human measurements**, in India, and he assisted in the design of large-scale sample surveys and sampling methods.

- He also created the **Feldman-Mahalanobis model**, a Neo-Marxian model of economic development that was **used in India's Second Five Year Plan**, which **promoted rapid industrialization of the country.**
- Mahalanobis also served on India's first Planning Commission. He also received several awards, including the Padma Vibhushan.

Relations with Rabindranath Tagore:

- They first met in shanti Niketan in 1910.
- Rabindranath Tagore, who was close to Mahalanobis, wrote in the second volume of Sankhya, "These are the dance steps of numbers in the arena of time and space, which weave the maya of appearance, the incessant flow of changes that ever is and is not."
- Mahalanobis wrote a series of essays titled 'Rabindra Parichay' ('Introduction to Rabindra') for the prestigious Bengali magazine, Probashi.
- PC Mahalnobis also helped Rabindranath Tagore in setting up Vishva Bharti.
- Timeline:
 - **1930:** Proposed the **Mahalanobis Distance** for the first time, which is a measure of comparison between two data sets.
 - The formula is used to find the distance between a point and a distribution, based on measurements in multiple dimensions. It is widely used in the field of cluster analysis and classification.
 - 1932: Founded the ISI in Kolkata (formerly Calcutta) which was declared as an institute of national importance in 1959.
 - 1933: Launched 'Sankhya: The Indian Journal of Statistics'.
 - 1950: Established the National Sample Survey and set up the Central Statistical Organisation to coordinate statistical activities.
 - **1955:** Became a member of the Planning Commission and continued in that capacity till 1967.
 - He was instrumental in formulating India's second five-year-plan (1956-1961), which laid the blueprint for industrialisation and development in India.
 - 1968: Honoured with the Padma Vibhushan.
 - He was also conferred a large number of awards by international organisations.

Source: PIB

Small Savings Schemes

Why in News?

Recently, the government kept interest rates unchanged on Small Savings Schemes, including NSC (National Savings Certificate) and PPF (Public Provident Fund), for the second quarter of 2022-23 **amid high** <u>inflation</u> **and rising interest rate.**

- The interest rate on small savings schemes has not been revised since the first quarter of 2020-21.
- A hike in the rate was expected **in view of a surge in yields on** <u>government bonds</u>, to which their returns are linked as per a formula.

What are the Small Saving Schemes/Instruments?

About:

- They are the major source of household savings in India and comprise 12 instruments.
- $\circ~$ The depositors get an assured interest on their money.
- Collections from all small savings instruments are credited to the <u>National Small Savings</u> <u>Fund (NSSF)</u>.
- Small savings have emerged as a key source of financing the <u>government deficit</u>, especially after the <u>Covid-19 pandemic</u> led to a ballooning of the government deficit, necessitating higher need for borrowings.
- Classification: Small savings instruments can be classified under three heads:
 - **Postal Deposits** (comprising savings account, recurring deposits, time deposits of varying maturities and monthly income scheme).
 - Savings Certificates: National Small Savings Certificate (NSC) and Kisan Vikas Patra (KVP).
 - **Social Security Schemes:** <u>Sukanya Samriddhi Scheme</u>, Public Provident Fund (PPF) and Senior Citizens' Savings Scheme (SCSS).
- Determination of Rates:
 - Interest rates on small savings schemes are reset on a quarterly basis, in line with the movement in benchmark government bonds of similar maturity. The rates are reviewed periodically by the **Ministry of Finance**.
 - The Shyamala Gopinath panel (2010) constituted on the Small Saving Scheme had suggested a market-linked interest rate system for small savings schemes.

The Vision

Source: TH

Ease of Doing Business Ranking: BRAP 2020

Why in News?

Recently, the Ministry of Commerce and Industry has released a **Ease of Doing Business (EoDB) Ranking,** which is based on **Business Reforms Action Plan (BRAP)** report 2020.

What is the Ranking all About?

- Aim:
 - To boost investor confidence, foster a business-friendly climate and augment the ease of doing business across the country by introducing an element of healthy competition through a system of assessing states based on their performance in the BRAP.
- Parameters:
 - The parameters include various areas, such as construction permit, labour regulation, environmental registration, access to information, land availability and single window system.

What are the Findings of the EoDB?

- Top Achievers:
 - Seven states Andhra Pradesh, Gujarat, Haryana, Karnataka, Punjab, Telangana and Tamil Nadu - were categorised as 'top achievers' in the Ease of Doing Business ranking of states and union territories.
- Achievers:
 - Himachal Pradesh, Uttar Pradesh, Odisha, and Madhya Pradesh are the other states

categorised as achievers in the ranking.

Emerging Business Ecosystems:

- Six states Manipur, Meghalaya, Nagaland, Tripura, Puducherry and Jammu and Kashmir were 'emerging business ecosystems'.
- Aspirers:
 - Seven states Goa, Assam, Kerala, Rajasthan, Jharkhand, Chhattisgarh and Bengal were categorised as 'Aspirers'.

What is BRAP?

About:

- It was launched in 2015.
- $\circ\,$ The Ease of Doing Business Index is based on BRAP.
- It was introduced to encourage a healthy competition between states.
- This would help in attracting investments and increasing Ease of Doing Business in each State.
- The <u>Department for Promotion of Industry and Internal Trade (DPIIT)</u>, since 2014, has been assessing states/UTs based on their performance in the implementation of prescribed reforms in the BRAP exercise.
- So far, assessments of states/UTs have been released for the years 2015, 2016, 2017-18, 2019 and 2022.

BRAP 2020:

- The report includes **301 reform points that cover 15 business regulatory areas** like access to information, single window system, labour, environment, sectoral reforms and other reforms spanning the life cycle of a typical business.
- Sectoral reforms have been introduced for the first time in BRAP 2020 wherein 72 reforms were identified across 9 sectors, namely, trade licence, healthcare, legal metrology, cinema halls, hospitality, fire NOC, telecom, movie shooting and tourism.

Source: HT

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