

21 Sep 2021: UPSC Exam Comprehensive News Analysis

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Category: ECONOMY

1. 'Climate change is a key driver of financial risk'

Context:

Reserve Bank of India Deputy Governor has said that climate change and its impact is increasingly being acknowledged as a key risk driver for the financial system by governments, regulators and financial firms.

Details:

Climate risks can impact the financial sector through two broad channels:

Physical Risks:

- Physical risks which mean economic costs and financial losses resulting from the increasing severity and frequency of extreme weather events and long-term climate change.
 - Physical risk drivers are directly observable and these events inflict direct economic costs and financial losses on financial firms as well as cause a longer-term but gradual shift in climate.
 - Acute physical risks arise from extreme climate events such as heatwaves, landslides, floods, wildfires and storms.
 - Chronic physical risks are longer-term events as they arise from gradual shifts of weather patterns.

Transition Risks:

- Transition risks which arise as the world tries to adjust towards a low-carbon economy.
 - Transition risks essentially reflect as compliance cost when one embarks upon adjustment to a low-carbon economy.
 - This would include changes in government policies, market and customer sentiments and the necessity for technological up-gradation.
 - Mandated climate-related mitigation plans could cause a decrease in financial valuation or a downgrade of credit ratings for businesses which are violating climate norms.
 - Such plans can also cause a shift in market power.

Therefore, it is important for the financial firms to understand these risk drivers which are likely to affect them.

Category: ENVIRONMENT AND ECOLOGY

1. Filters installed in smog tower at C.P.

Context:

The Delhi government has finished the installation of filters in the smog tower in Connaught Place, which was inaugurated in August 2021.

Read more on this topic comprehensively covered in [Aug 20th, 2021 CNA](#).

2. Stubble burning: govt. to spray bio-decomposer in paddy fields

Context:

The Delhi government will spray bio-decomposer for free in 4,000 acres of paddy fields in Delhi.

Bio-decomposer:

- Bio-decomposer is a solution, which, if sprayed in fields, decomposes straw and stubble into manure.
- A bio-decomposer capsule, developed by Pusa Institute, is made into a solution through a week-long process and then sprayed on stubble and straw left behind on fields after harvesting.
- This was tried for the first time in 2020 and the government claimed that the results were positive.
- The government sees it as a solution to stubble burning and has also been urging other States to adopt it.

Stubble burning is mainly observed during the October to November season. Read more on [stubble burning](#).

3. Western Ghats offer major additions to flora

Context:

The Botanical Survey of India, in its new publication Plant Discoveries 2020 has added 267 new taxa/species to the country's flora.

Botanical Survey of India:

- Botanical Survey of India (BSI) is the apex taxonomic research organization of India.
- It is under the Ministry of Environment, Forest & Climate Change.
- BSI was established on 13th February 1890 under the direction of Sir George King.

Details:

- The 267 new discoveries include 119 angiosperms; 3 pteridophytes; 5 bryophytes, 44 lichens; 57 fungi, 21 algae and 18 microbes.
- In 2020, 202 new plant species were discovered across the country and 65 new records were added.
- Among the new discoveries this year:
 - Nine new species of balsam (*Impatiens*) and one species of wild banana (*Musa pradhanii*) were discovered from Darjeeling.
 - One species of wild jamun (*Syzygium anamalaianum*) was recorded from Coimbatore in Tamil Nadu.
 - A species of fern (*Selaginella odishana*) was recorded from Kandhamal in Odisha.
- There are 14 new macro and 31 new micro fungi species recorded from various parts of India.
- An assessment of the geographical distribution of these newly discovered plants reveals that 22% of the discoveries were made from the Western Ghats followed by the Western Himalayas.

D. GS 4 Related

Nothing here for today!!!

E. Editorials

Category: ECONOMY

1. The end of the doing business rankings

Context:

- The **World Bank Group** has decided to discontinue publication of its ‘Doing Business’ rankings of country business climates under its ‘Doing Business’ report after findings of **data irregularities and ethical concerns in the 2018 and 2020 reports.**

Background:

Use of the index:

- The index served varied purposes.
 - The rankings helped the countries **measure domestic policies against global “best practices”**. Many countries showcased improved ranking to signal market-friendly policies to **attract foreign investments.**
 - The EDB index ranks countries by the simplicity of rules framed for setting up and conducting businesses.
 - Many nations including India set **EDB rank targets** as a policy prerogative.

Read more on the [Ease of Doing Business Report](#) in the linked article.

Details:

- The article welcomes the decision based on the fact that the index was **plagued by major deficiencies** and the reliance on this index was giving rise to **some undesirable consequences.**
- The article discusses some of these aspects.
- **The index is vulnerable to doctoring** as was reported by the study commissioned by the World Bank. Some countries seem to use their political heft to improve their rank. **Instances of data manipulation** brought to light by the independent investigating agency seems to vindicate such a view.
- The EDB index lays emphasis on aspects such as minimal state interventions being a precondition for a free market to flourish. This might not be true in all scenarios. The **index appears motivated to support the free-market ideal which might not be suitable for all nations.**
- **The index is calculated from data from select cities and larger firms.** This does not give a complete picture of the economy. Notably, there seems to be a wide disconnect between the stellar rise in EDB index rank and economic outcomes in some countries like India. This calls into question the efficacy of the index and gives rise to **doubts on the theory underlying the EDB index and the errors in measurement and data.**
- The index has been **weaponized to weaken labour regulations and their enforcement.** The dismantling of official labour inspection systems and handing over law enforcement to employers by self-reporting compliance seems to have **increased industrial unrest and accidents.**

For more related information, refer to the following article:

[UPSC Comprehensive News Analysis of 15th Sep 2020](#)

Additional information:

- India was ranked around 130-140 in the EDB index, till 2014. However, India has registered remarkable growth to reach the 63rd position in the 2019-20 EDB index.
- The **'Make in India'** campaign, launched in 2014, seeks to raise the manufacturing sector's share in GDP to 25% and create 100 million additional jobs by 2022 (later revised to 2025).

2. The endgame

Context:

- The Cabinet has cleared a Rs. **30,600 crore guarantee programme for securities to be issued by the National Asset Reconstruction Company Limited (NARCL)**.

For detailed information on the provisions and significance of this initiative, refer to the following article:

[UPSC Comprehensive News Analysis of 17th Sep 2021](#)

Challenges:

- While the initiative is a step in the right direction, the article expresses doubts on whether it would be effective in addressing the challenges being faced by the lending financial institution.
 - Notably, banks have already provided for the existing bad loans. The initiative may **not help jump-start credit flows unless accompanied by the recapitalisation of banks** which finds no mention under the new initiative.
 - Also, the fact that the Finance Ministry hopes that many of the **stressed assets would realise more value than NARCL's acquisition cost seems unreasonable** given the fact that the existing private ARCs with their expertise have failed to extract value from these bad loans.
 - There are also concerns that the **sovereign guarantee might give rise to moral hazard among the lending institutions** which might become lackadaisical about final realisation value.

Category: SOCIAL ISSUES

1. Time to criminalise marital rape

Background:

Marital rape:

- **Marital rape is not a punishable offence in India.**
- According to **Exception 2 to Section 375 of the Indian Penal Code**, sexual intercourse by a man with his own wife (provided she is over the age of 18) does not amount to the offence of rape.

Recent judgments of the High Courts:

- The **Kerala High Court** held that acts of sexual perversions of a husband against his wife amounted to (mental) cruelty and was therefore a **good ground to claim divorce**.

- The **Chhattisgarh High Court**, while discharging an accused husband, held that the charge of rape framed under Section 376 of the IPC was erroneous and illegal as it was covered under Exception 2 to Section 375 and the wife was not under 18 years of age.

Details:

- The recent judgments of two High Courts on marital rape have once again **raked up debate on whether Exception 2 to Section 375 of the Indian Penal Code is constitutional or not.**
- The article argues in favour of **scrapping the exception to marital rape** provided under Section 375 of the Indian Penal Code based on the following arguments.

Violation of fundamental rights:

- Marriage in modern times is regarded as a partnership of equals. It is an association of two individuals, each of whom has separate integrity and dignity. The violation of the bodily integrity of a woman is a clear violation of her autonomy and is a violation of **Article 21 of the Constitution.**

International practice:

- Marital rape is a **criminal offence in South Africa, Australia, and Canada**, among other countries.

Committee recommendations:

- The **Justice Verma Committee report of 2013** too recommends that the exception for marital rape be removed.

Address sexual violence against women:

- The doing away with Exception 2 would **show complete non-tolerance by the state with respect to rape and sexual violence against women.**

Counter arguments:

- One line of argument has been that once marital rape is criminalised, **it may lead to filing of false charges against husbands.** Also it will be very **difficult for the police to prove such cases beyond reasonable doubt.**

Conclusion:

- A closer examination of the counter arguments shows that the first apprehension is unfounded given that there are legal provisions to deal with false cases and also that legal remedies may be revised suitably to deal with such false cases.
- Also the difficulty of proof cannot be a criterion for not notifying **deviant behaviour such as marital rape** as an offence which amounts to a gross violation of the bodily integrity and autonomy of women.

Category: GOVERNANCE

1. Tackling hate speech

Context:

- The Bishop of Syro-Malabar Church of Pala, a small city in Kerala used the term ‘narcotic jihad’ in one of his speeches. The speech aimed at a particular religion seemed to have a divisive tone.
- This **speech by the Bishop has revived questions about hate speech regulation.**

Threat posed by hate speech:

- The **impact of hate speech on society is fatal.**
- Given that hate speech by their very utterance **goes against the dignity and equality of individuals** and lowers their social standing and tends to incite an immediate breach of the peace by **creating barriers of mistrust and hostility between individuals and groups**, there is a need for hate speech prohibition.
- It goes against the Constitution’s ideas of equality, liberty and fraternity.

The Indian legal position on hate speech:

- **Section 153-A of the Indian Penal Code (IPC)** prohibits “promoting enmity between different groups on grounds of religion, race, place of birth, residence, language, etc. and doing acts prejudicial to maintenance of harmony”.
- The **values of social tranquillity and substantive equality** justify this law.

Concerns:

- **The Section 153-A of the IPC suffers from disuse and misuse.** This is an issue at the operational level, i.e., how the law is implemented and enforced.
- Also the **lack of a comprehensive law on hate speech** is another major concern.
 - In India, hate speech is not defined under the Constitution or in the penal statutes. There is no specific legislation on it.

Recommendations:

- Given the lack of laws on hate speech there is the need to think about **countering it with political and jurisprudential means.**
 - Whenever hate speech thrives, the state should invoke the existing law judiciously in appropriate cases. It must also take a secular stand based on the rule of law and educate the masses.

F. Prelims Facts

1. ‘Fund and faculty’ count in higher education rankings

National Institutional Ranking Framework (NIRF):

- The National Institutional Ranking Framework (NIRF) was **launched by the HRD Ministry in 2016.**
- It is an annual report on the **performance of the Higher Education Institutions.**
- It assesses parameters such as **teaching and learning, student and faculty strength, use of financial resources, research papers and patents and graduation outcomes.** There is a unique provision to judge institutions on **inclusivity and outreach measures**, including gender, geographical and socioeconomic diversity and the welcoming of differently-abled students.

- While 90% of the parameters in NIRF are completely objective and fact-based, only 10% is based on the subjective parameter of perception by academic peers and employers.

Context:

- The sixth edition of the National Institutional Ranking Framework (NIRF) for higher education was released by the Union Minister of Education recently.

G. Tidbits

1. COVID-19 vaccine export to resume

What's in News?

India will resume the export of COVID-19 vaccines under its 'Vaccine Maitri' programme to fulfil the commitment towards COVAX.

What is COVAX?

- COVAX is an abbreviation for COVID-19 Vaccines Global Access.
- It is a global initiative to ensure the equitable distribution of the COVID-19 vaccine by Gavi, the Vaccine Alliance; the Coalition for Epidemic Preparedness Innovations (CEPI); and the [World Health Organization \(WHO\)](#).
- The Access to COVID-19 Tools Accelerator (ACT Accelerator) initiative was started by WHO, the French Government and the European Commission in April 2020.
 - COVAX is the vaccines pillar of this tool.
 - The other three pillars are diagnostics, therapeutics and Health Systems Connector.
- UNICEF is a delivery partner of COVAX.

Read more on [COVAX](#).

H. UPSC Prelims Practice Questions

Q1. Which of the following are the Arya Satyas in Buddhism?

1. Dukkha
2. Samudaya
3. Sangha
4. Nirodha
5. Magga

Options:

- a. 1, 2, 3 and 4 only
- b. 2, 3, 4 and 5 only
- c. 1, 2, 4 and 5 only
- d. 1, 2, 3, 4 and 5

Answer: c

Explanation:

In Buddhism, the Four Noble Truths or the four Arya satyas are the truths or realities for the spiritually worthy ones. The truths are:

- Dukkha – The truth of suffering
- Samudaya – The truth of origin of suffering
- Nirodha – The truth of the end of suffering
- Magga – The truth of the path to the end of suffering

Q2. SAMUDRA SHAKTI is a Naval Bilateral Maritime Exercise between India and

- a. Thailand
- b. Indonesia
- c. South Africa
- d. Maldives

Answer: b

Explanation:

- Exercise ‘Samudra Shakti’ was conceived in 2018 as a bilateral maritime exercise between India and Indonesia.
- The maritime exercise was conceived in pursuance of India’s Act East Policy.

Q3. With respect to Global Innovation Index, which of the following statements is/are correct?

1. It is published by World Economic Forum.
2. GII was published for the first time in 2007. The Index is published biennially ever since.
3. India has been on a rising trajectory, over the past several years in the Global Innovation Index (GII).

Options:

- a. 1 and 2 only
- b. 2 and 3 only
- c. 3 only
- d. None

Answer: c

Explanation:

- The Global Innovation Index (GII) is an annual ranking of countries by their capacity for, and success in, innovation.
- GII was published for the first time in 2007. It is published annually.
- It is published by INSEAD, Cornell University and World Intellectual Property Organization.
- India has been ranked 46th in the Global Innovation Index 2021 rankings. It has improved by 2 spots from the last ranking. India was ranked 81 in 2015. It has consistently been on a rising trajectory in the GII rankings.

Q4. Consider the following pairs:

Species

Recently discovered in

- | | |
|---------------------------------|------------|
| 1. <i>Musa pradhanii</i> | Darjeeling |
| 2. <i>Syzygium anamalaianum</i> | Coimbatore |
| 3. <i>Selaginella odishana</i> | Kandhamal |

Which of the above pairs is/are correctly matched?

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

Answer: d

Explanation:

Plant Discoveries 2020 by the Botanical Survey of India has added 267 new taxa/species to India's flora. Among the new discoveries this year are:

- *Musa pradhanii* from Darjeeling, which is a species of wild banana.
- *Syzygium anamalaianum*, a species of wild jamun from Coimbatore in Tamil Nadu.
- *Selaginella odishana* from Kandhamal in Odisha.

Q5. Consider the following pairs:

Place of Pilgrimage

Location

- | | |
|----------------|-----------------|
| 1. Srisailem | Nallamala Hills |
| 2. Omkareshwar | Satmala Hills |
| 3. Pushkar | Mahadeo Hills |

Which of the above pairs is/are correctly matched?

- a. 1 only
- b. 2 and 3 only
- c. 1 and 3 only

d. 1, 2 and 3

Answer: a

Explanation:

- The holy town of Srisailam is located on top of Nallamala Hills.
- Omkareshwar is located on the island of Mandhata, next to the banks of the Narmada River in Madhya Pradesh.
- Pushkar temple is located atop Ratnagiri hill in Rajasthan.

I. UPSC Mains Practice Questions

1. The National Register of Citizens (NRC) has seen plenty of twists and turns. Examine why bringing an early closure to this issue is necessary? (250 words; 15 marks)[GS-2, Polity].
2. The Ease of Doing Business index was plagued with problems and deserved to be scrapped. Critically analyse the statement. (250 words; 15 marks)[GS-3, Economy].