Privatisation is not the question (OPED)

Why women need financial planning

Home ministry warns of ‘lone wolf attacks by IS operatives’

Delhi chokes as air pollution levels hit a three-year high

CII backs signing of RCEP, but farmers are against it

New Indian demands may stall RCEP deal

Practice cum Revision - MCQs
Part A—Preliminary Examination

Paper I - (200 marks)

- Current events of national and international importance.
- Indian Polity and Governance-Constitution, Political System, Panchayati Raj, Public Policy, Rights Issues, etc.
- Economic and Social Development-Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Part B—Main Examination

PAPER-III

General Studies-II: Governance, Constitution, Polity, Social Justice and International relations.

- Functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels and challenges therein.
- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.
- Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

Important aspects of governance, transparency and accountability, e-governance- applications, models, successes, limitations, and potential; citizens charters, transparency & accountability and institutional and other measures.

PAPER-IV


- Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

Demands of TSRTC employees

- Merger of RTC with State Govt.
- Revision of Salaries → ‘demand for pay parity with the Govt. employees’
- Fresh recruitment to reduce overload

Demands rejected by State Government

- Warning recently
- Privatisation of routes

- Previous plan → Trifurcation of RTC
  ⇒ 50% run by RTC,
  30% will be hired by operated by private owners,
  20% entirely privately operated.

- Negative outcome → Private operators not obliged to pay staff in accordance with their experience.

Operational Inefficiencies → Problems & reasons

1. No increase in fares even when fuel cost increased
   - rapid decrease of income
2. No new capital infusion  
   - Usage of reserves  
   - Denial of general employee benefits  
   - Borrowing from banks to meet operational costs  
   - No replacement for retiring workforce

3. Growth of private and hire vehicles  
   - Developments gradually destroyed operational spaces of buses

Solution

1. Acknowledging public transportation is key capacity of the Govt.
   - Favourable impact on general economy  
   - Environment friendly

2. Focus on retaining Govt’s core capacities and roles in regional and urban economy  
   - Work with unions  
   - Provide some degree of professional autonomy to the management  
   - Admit financial obligation  
   - New capital infusion

3. Proper negotiations and careful calibration

4. Publish white paper and immediate steps to solve the issue  
   - Revitalizing RTC

Part A—Preliminary Examination

Paper I—(200 marks)
- Economic and Social Development—Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Part B—Main Examination

PAPER-II

General Studies I: Indian Heritage and Culture, History and Geography of the World and Society.
- Role of women and women’s organization, population and associated issues, poverty and developmental issues, urbanization, their problems and their remedies.

PAPER-III

General Studies II: Governance, Constitution, Polity, Social Justice and International relations.
- Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

PAPER-IV

General Studies III: Technology, Economic Development, Bio diversity, Environment, Security and Disaster Management
- Inclusive growth and issues arising from it.
• ‘What is good for the goose is good for the gander’ – Not true
• Basic differences between men and women

Need for financial planning for women – 4 factors

1. Less earnings
   • 20% less payment for women for the same job
   • Lower lifetime earnings and savings
   • Women tend to have career breaks – affects income.
   • Fall behind their peers when they re-enter

   • 66% gender gap in India in economic participation

2. Longer life expectancy
   • WHO Report – Life expectancy
     - Women – 70.3 years
     - Men – 67.4 years
     ‘living longer means, needs larger savings’

   • Women cannot rely on property
     - Men’s domination, patriarchy
     Eg: Divorce – Women – most affected

3. Lack of financial literacy
   • Globally only 20% women understood financial concepts
   • Gender gap in financial literacy – more in developed countries

   • Reasons
     - Lack of discussion among peers
     - Money management by men: belief

4. Lack of women oriented financial advice
   • More concerned about savings
   • Lack of trust on financial institutions
   • Financial advises directed to men
     - returns focused
     - risk mitigation
   • Women opts low risk investments
   • Misguided by Commission based agents

Need
• Means for financial management
• Increase financial literacy

Overall well-being of women
Home Ministry warns of ‘lone wolf’ attacks by IS operatives

High alert issued to all States ahead of Republic Day

S. VJEET KUMAR

A high alert has been issued to security forces across the country by central intelligence agencies, warning of possible ‘lone wolf’ attacks by Islamic State (IS) operatives targeting high-risk dignitaries in the run-up to the Republic Day celebrations in January next year.

A communication issued by the Ministry of Home Affairs to all the States on November 1 stated that the overall security scenario in the country remained a cause for concern on account of the threat emanating from Pakistan and the Afghanistan-Pakistan belt.

Pakistan’s Inter-Services Intelligence (ISI) continued to provide infrastructural and other financial/logistical assistance to terror groups, particularly the Lashkare-Taiba and the Jaish-e-Muhammad, operating in that country, the note said.

New dimension

“An intelligence report from the ISI has stated that the country has sent a significant number of heavily armed fighters to Syria and Iraq. The Intelligence community has received reports about the formation of a new terror group in the country. The group is said to be composed of displaced Muslims from Afghanistan and Pakistan who have been involved in terrorist activities in the past. The group is said to be under the command of a high-ranking ISIS commander,” the note said.

The Intelligence community has been monitoring the activities of the group and has been providing intelligence to the local authorities. The group is said to be involved in criminal activities, including drug trafficking and money laundering. The group is also said to be planning attacks in the country, the note said.

CONTINUED ON PAGE 10

Part A—Preliminary Examination

Paper I - (200 marks)

- Current events of national and international importance.

Part B—Main Examination

PAPER IV


- Role of external state and non-state actors in creating challenges to internal security.

- Challenges to internal security through communication networks, role of media and social networking sites in internal security challenges, basics of cyber security; money laundering and its prevention.

- Security challenges and their management in border areas - linkages of organized crime with terrorism.

Islamic State - ISIS, ISIL or Daesh

- Emerged from al-Qaeda in Iraq
- Re-emerged since 2011 - US troop withdrawal from Iraq.
- Abu Bakr al Baghdadi - formation of Caliphate
- Radical ideology + sympathisers across the world
- Death of Baghdadi ← Coalition of world leaders

Skill: IS is a threat

Reasons

- Ideology of the Caliphate is still alive
- Sleeper cells - Large network
- Lone wolf attacks
- Volatile and unstable Middle-East

Important lone wolf attacks

1. 2015 - Paris attack
2. 2015 - Sanala Mosque Bombings
3. 2016 - Orlando Nightclub shooting
4. 2017 - Westminster attack
5. 2018 - Surabaya Church bombings
6. 2019 - Sri Lanka Easter bombings

All over the World!
● MHA notification to all states

- Radicalisation of Indian youth

- Local population/diaspora - support terrorist groups

- Threat from Pakistan and Afghanistan

- Pakistan’s ISI - infrastructural, financial, logical assistance to LeT, JeM

- New Dimension: Terrorist outfits in India + Extremist organisations in Pakistan

- Threat from porous SW and SE coastlines

- Pakistani terrorist elements using Maldives, Sri Lanka for anti-India activities

- Enhanced threat - Recent developments in J&K - Pre-emptive strikes in Pakistan by IAF

Delhi chokes as air pollution levels hit a three-year high

Some weather models say plume could move to south India

Special Correspondent

New Delhi

Pollution levels in Delhi peaked to a three-year high on Sunday, prompting hundreds of doctors to urge people to take to social media to say they wanted to leave the city because of poor air quality. According to the Central Pollution Control Board (CPCB), the national capital's 24-hour average air quality index (AQI) stood at 401 at 5 p.m. on Sunday, the highest since November 2016, when it was 495.

The Ministry of Earth Sciences' air quality monitoring station in Delhi recorded levels at 700 around 5 p.m., which is 14 times the safe level of 50.

Some weather models showed that Delhi's pollution could impact even south India. A chemical-transport dispersion model called ISLAM-India, developed by the Indian Meteorological Department, indicated that the plume of dust and smoke hanging over Delhi would travel towards south India, moving into the Bay of Bengal and the pollution levels were as far away as Tamil Nadu.

"It is quite unlikely," said V.K. Joshi, scientist at the India Meteorological Department.

"The chemical transport model we are testing shows a rapid dispersion that will make its presence felt as early as Sunday night. It's unlikely for this current pattern of wind to transport pollutants," he said.

With the pollution levels worsening in Delhi, Cabinet Secretary Rajiv Garg will monitor the situation in Delhi and the NCR on a daily basis. If it was decided at a high-level meeting chaired by the Prime Minister's Principal Secretary to the Prime Minister P.K. Mishra, Mr. Mishra reviewed the situation with senior officials from the states of Punjab, Haryana and Delhi joining the meeting through video conferences, according to an announcement.

Meanwhile, the thick haze in the national capital forced flights operations at the Indira Gandhi International (IGI) airport into disarray. Poor visibility led to 400 flights being delayed, 38 getting cancelled and 32 being diverted to nearby airports.

Part A—Preliminary Examination

Paper I - (200 marks)

- Current events of national and international importance.

- General issues on Environmental ecology, Bio-diversity and Climate Change - that do not require subject specialization.

- General Science.

Part B—Main Examination

PAPER-IV


- Conservation, environmental pollution and degradation, environmental impact assessment.
National Air Quality Index

- Launched in Oct 2014 by MoEF&CC
- ‘One Number – One colour – One description’ by transforming the complex data of air quality
- Released by Central Pollution Control Board
- Pollutants monitored
  - PM 10
  - NO₂
  - CO
  - NH₃
  - PM 2.5
  - SO₂
  - O₃
  - Pb

<table>
<thead>
<tr>
<th>AQI</th>
<th>Remark</th>
<th>Color Code</th>
<th>Possible Health Impacts</th>
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<tbody>
<tr>
<td>0-50</td>
<td>Good</td>
<td>Green</td>
<td>Minimal impact</td>
</tr>
<tr>
<td>51-100</td>
<td>Satisfactory</td>
<td>Green</td>
<td>Minor breathing discomfort to sensitive people</td>
</tr>
<tr>
<td>101-200</td>
<td>Moderate</td>
<td>Green</td>
<td>Breathlessness discomfort to people with lung, asthma and heart diseases</td>
</tr>
<tr>
<td>201-300</td>
<td>Poor</td>
<td>Green</td>
<td>Increasing discomfort to most people on prolonged exposure</td>
</tr>
<tr>
<td>301-400</td>
<td>Very Poor</td>
<td>Green</td>
<td>Respiratory illness on prolonged exposure</td>
</tr>
<tr>
<td>401-500</td>
<td>Severe</td>
<td>Red</td>
<td>Affects healthy people and seriously impacts those with existing diseases</td>
</tr>
</tbody>
</table>

Map shows the PM 2.5 particulate matter levels as of 6.30 a.m. on Sunday. Deeper the orange, higher the PM 2.5.

System of Air Quality and Weather Forecasting (SAFAR)

- Introduced by Ministry of Earth Sciences
- Developed by
  - Indian Institute of Tropical Meteorology, Pune (IITM)
  - Indian Meteorological Department (IMD)
  - National Centre for Medium Range Weather Forecasting (NCMRWF)
- Provides location specific information on air quality in near real time, and forecast for 1-3 days in advance
- Reported as per AQI parameters
- Releases Advisories for human health

Pollutants monitored
- PM 1
- PM 2.5
- PM 10
- Ozone
- CO
- NOₓ (NO,NO₂)
- SO₂
- Black Carbon
- CH₄
- NHMC
- VOC
- Benzene
- Mercury

Meteorological parameters
- UV Radiation
- Wind speed
- Rainfall
- Wind direction
- Temperature
- Solar radiation
- Humidity
CII backs signing of RCEP, but farmers are against it

Ryots will stage protests across the country today

The CII, which is the apex body of the Indian industrialists, has come out in support of the government's decision to sign the Regional Comprehensive Economic Partnership (RCEP) free trade agreement with 15 nations, including China and the US. The CII said that the RCEP deal would be a "game changer" for Indian industry, as it would provide a boost to the manufacturing sector and help Indian companies to enter new markets.

However, the farmers' unions have opposed the RCEP deal, saying that it would lead to the loss of jobs and the displacement of farmers. The unions have also said that the deal would benefit only the multinational corporations and not the small and medium enterprises.

New Indian demands may stall RCEP deal

PM makes no mention of signing the pact at leaders' meet

Modi made no mention of signing the pact at the leaders' meeting of the Asia-Pacific Economic Cooperation (APEC) forum. The pact was also not discussed at the meeting of the ASEAN leaders. The Indian government has been under pressure to sign the RCEP deal, but has been insisting on certain changes to the agreement.

India's demands include a special clause for agricultural products, as well as a clause for workers' rights. India has also been seeking a commitment from the other countries to reduce their trade barriers.

PM Modi has been meeting with leaders from various countries to discuss the RCEP deal. He has been pressing for changes to the agreement, but has also been under pressure to sign the deal in order to maintain India's standing in the international community.

Hazare, who headed the Aam Aadmi Party for six years, has also been critical of the government's decision to sign the RCEP deal. He has said that the deal would lead to the loss of jobs and the displacement of farmers. Hazare has also said that the deal would benefit only the multinational corporations and not the small and medium enterprises.

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Part A—Preliminary Examination

Paper I—(200 marks)

• Current events of national and international importance.

Part B—Main Examination

PAPER-III

General Studies- II: Governance, Constitution, Polity, Social Justice and International relations.

• Bilateral, regional and global groupings and agreements involving India and/or affecting India’s interests.

• Effect of policies and politics of developed and developing countries on India’s interests.

Civilspedia Team - Powered by Shankar IAS Academy
**RCEP**

- Proposed Free Trade Agreement (FTA) between 10 ASEAN Countries + 6 FTA partners of ASEAN (India, China, Australia, New Zealand, Japan and South Korea)

- Advantages
  - Market access for India's goods and services exports
  - Encourage huge investments and technology into India
  - Facilitate India's MSMEs to effectively integrate into the regional value and supply chains

- Negotiations started in 2012; Still going on due to concerns raised by certain countries including India

- Concerns (By farmers and organisations)
  - Lowering of subsidies
  - More market access to China
  - Flooding of Chinese goods will overrun the local manufacturing

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**News**

- All India Kisan Sangharsh Coordination Committee will organise a protest against RCEP

- Confederation of Indian Industry (CII) supports RCEP deal
  - Once favourable tariffs and Rules of Origin kick in, India could become a major hub for coordinating regional value chains.
  - India will serve as a major market for final markets and a base for third-country exports
  - Trade within RCEP nations is likely to increase → India's exports will increase.

- Rule of Origin

  - Set of rules mentioning where a particular good or product has originated from in order to check the excess flow.

  - CII → If India does not sign RCEP deal, the investment flow into India will be affected in the future.
Confederation of Indian Industry (CII)

- Non-Government, not-for-profit, industry led, industry managed organisation
- Founded in 1895
- Members → Public and private sectors
- Partners with industry, Government and civil society for development of India

New Indian demands may stall RCEP deal

PM makes no mention of signing the pact at leaders' meet

Reuters
Bangkok

Leaders from China and Southeast Asian states called for swift agreement on what could become the world’s largest trade bloc at a regional summit on Sunday, but new demands from India left officials scrambling to salvage progress.

Hopes of finalising the Asia-wide Regional Comprehensive Economic Partnership (RCEP), which is backed by China, have been thrown into doubt at the summit of the Association of Southeast Asian Nations (ASEAN) in Bangkok, Thailand.

Linked by Express-India Media flanked by Singapore's and Thailand's Lee Hsien Loong, left, and Prayuth Chan-ocha. AP

Summit host Thailand said late on Sunday that the deal could be signed by February 2020.

Thailand had previously said it aimed to conclude negotiations by the end of the year.

But Prime Minister Narendra Modi did not even mention the RCEP deal in opening remarks at a meeting with Southeast Asian leaders.

A Foreign Ministry official later told a media briefing “Let’s take all the RCEP questions tomorrow.”

A person with knowledge of New Delhi’s negotiations said new demands made last week “are difficult to meet.”

PRACTICE QUESTIONS

DISCUSSION
Practice Question – Prelims
Q. Consider the following statements about System of Air Quality and Weather Forecasting (SAFAR).
1. The SAFAR system is developed by Indian Institute of Tropical Meteorology, Pune, along with India Meteorological Department and National Centre for Medium Range Weather Forecasting.
2. This system monitors only the air pollutants.
3. This initiative was introduced by the Ministry of Environment, Forests and Climate Change.
Which of the above statement/s is/are correct?
a) 1 only 
b) 2 only 
c) 3 only 
d) None of the above.

Practice Question – Prelims
Q. Which of the following countries are the free trade partners of the Association of Southeast Asian Nations (ASEAN)?
1. India
2. USA
3. Myanmar
4. Thailand
5. China
6. Australia
Choose the correct answer from the options given below.
a) 1, 3 and 5 only 
b) 1, 5 and 6 only 
c) 1, 3, 4, 5 and 6 only 
d) 1, 2, 5 and 6 only

Practice Question – Mains
GS-III/GS-II
Q. “Road Transport Corporations are the backbone of the economy.” Discuss the operational difficulties associated with the corporations by citing specific examples. Also, suggest some solutions to overcome these difficulties. (15 marks, 250 words)

Practice Question – Mains
GS-I
Q. “An efficient financial planning and management would lead to the overall wellbeing of women”. Discuss. (150 words, 10 marks)

Practice Question – Prelims
Answers
Q1. Option ‘a’ – 1 only 
Q2. Option ‘b’ – 1, 5 and 6 only