

VEDHIK
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ANALYSIS

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FOREWORD

We, at Team Vedhik is happy to introduce a new initiative - "Daily Current Affairs_The Hindu" compilations to help you with UPSC Civil Services Examination preparation. We believe this initiative - "Daily Current Affairs_The Hindu" would help students, especially beginners save time and streamline their preparations with regard to Current Affairs. A content page and an Appendix has been added segregating and mapping the content to the syllabus.

It is an appreciable efforts by Vedhik IAS Academy helping aspirants of UPSC Civil Services Examinations. I would like to express my sincere gratitude to Dr. Babu Sebastian, former VC - MG University in extending all support to this endeavour. Finally I also extend my thanks to thank Ms. Shilpa Sasidharan and Mr. Shahul Hameed for their assistance in the preparing the compilations.

We welcome your valuable comments so that further improvement may be made in the forthcoming material. We look forward to feedback, comments and suggestions on how to improve and add value for students. Every care has been taken to avoid typing errors and if any reader comes across any such error, the authors shall feel obliged if they are informed at their Email ID.

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Sabz Burj restored to its Mughal-era glory

3 years of scientific cleaning to remove plaster has revealed surviving painted ceiling

JAIDEEP DEO BHANJ
NEW DELHI

Hidden in plain sight on a traffic island on Mathura Road, with an estimated 60 lakh vehicles passing by annually, is one of Delhi's earliest Mughal-era monuments – Sabz Burj. It has been conserved and restored over the last four years using traditional materials and building-craft techniques favoured by 16th Century craftsmen.

Immense significance

The tomb, which was built in 1530, does not have any markings pointing to the identity of those buried under it. However, it is of immense significance due to the ceiling on its double dome structure painted in pure gold and lapis and revealed after conservation efforts began.

It is thought to be the earliest surviving painted ceiling for any monument in India.



Hidden in plain sight, Sabz Burj in New Delhi. • SANDEEP SAXENA

Conservationists believe that the painting on the ceiling that has floral motifs predates similar work that was seen in miniature paintings and textiles from the Mughal era and was covered with plaster sometime in 20th Century, when the structure was used as a police station.

The missing glazed tiles on the dome and the tall, elongated drum on which it rests have been restored to

its original turquoise-blue hue. The original tiles that remain have been preserved even though they have lost the glaze.

Original hue

Ratish Nanda, project director of the Aga Khan Trust for Culture, said that art conservators spent three years in scientific cleaning to remove plaster and chemical layers to reveal the extent of the surviving

painted ceiling. “The conservation effort stopped at revealing the original painted surface and no effort to restore the missing portions was attempted for the inner dome. For the glazed tiles on the exterior of the dome, artists from Uzbekistan trained local craftsmen on how to get the exact hue of it,” Mr. Nanda said.

The monument stands at the entrance to Humayun's Tomb and would have originally stood within an enclosed garden. The conservation works have been undertaken with the support of Havells by the Aga Khan Trust for Culture in partnership with the ASI. It has been done in a way to ensure the authenticity of material, form and design while ensuring the integrity of the monument is retained for future centuries.

The tomb has been illuminated at night and is open for visitors.

‘Xi tightened control over the PLA’

Steps taken during his rule include “major operations on border defence”, says party document

ANANTH KRISHNAN
HONG KONG

The new resolution on history passed last week by China's ruling Communist Party has said that President Xi Jinping had tightened control over the military to address the party's “obviously lacking” leadership of the armed forces under his predecessors.

The full text of the resolution, released on Tuesday evening, listed some of the actions taken by the People's Liberation Army (PLA) under Mr. Xi, who is also the chairman of the Central Military Commission. These included what the document described as “major operations related to border defence”.

No specifics

It did not specify what those major operations were. China has unresolved land borders with India and Bhutan. In April 2020, the PLA mobilised two divisions and carried out multiple transgressions across the Line of Actual Control (LAC) in Eastern Ladakh, sparking the worst crisis along the border in many years. Talks to resolve the tensions are still on-going.

“The armed forces have remained committed to carrying out military struggles in a flexible manner to counter military provocations by external forces, and they have created a strong deterrent against separatist activities seeking ‘Taiwan independence,’” the resolution said.

“They have conducted major operations related to border defence, protecting China's maritime rights, countering terrorism and maintaining stability, disaster rescue and relief, fighting COVID-19, peacekeeping and escort services, humanitarian assistance, and international military cooperation.”

Last week's resolution on history was only third such document putting forth the official view on party history, following resolutions passed by Mao Zedong in 1945 and Deng Xiaoping in 1981.

The new resolution dealt more with the future than the past. It essentially reaffirmed the official view on history, saying that the “basic points and conclusions” of past resolutions “remain valid to this day.”

It repeated the conclusion reached in 1989 on Mao's errors noting that “mistakes



Reining in: The new resolution called for the party to support President Xi Jinping's 'core' status. • FILE PHOTO

were made” and that “Mao Zedong's theoretical and practical errors concerning class struggle in a socialist society became increasingly serious” leading to the disasters of the Cultural Revolution.

Criticism of predecessors

Much of the new resolution focuses on emphasising Mr. Xi's leadership and calling for the party to support his “core” status. It only briefly mentioned Mr. Xi's predecessors Jiang Zemin and Hu Jintao, and implicitly criticised some aspects of their leadership including on mili-

tary matters.

“For a period of time, the party's leadership over the military was obviously lacking,” it noted. “If this problem had not been completely solved, it would not only have diminished the military's combat capacity, but also undermined the key political principle that the party commands the gun.”

The document said Mr. Xi's leadership had tightened supervision on the military including boosting “troop training and battle preparedness”, and it repeated China's stated goals of completing the modernisation of its

armed forces by 2035 and building a “world class” military by 2050, which observers see as meaning on par with the U.S.

‘Working vigorously’

“To build strong people's armed forces, it is of paramount importance to uphold the fundamental principle and system of absolute party leadership over the military, to ensure that supreme leadership and command authority rest with the party Central Committee and the Central Military Commission (CMC), and to fully enforce the system of the CMC chairman assuming overall responsibility,” the resolution said, adding that “setting their sights on this problem, the Central Committee and the CMC have worked vigorously to strict discipline in every respect.”

It noted how “grave violations of party discipline and state laws including those involving Guo Boxiong, Xu Caihou, Fang Fenghui, and Zhang Yang were thoroughly investigated and punished, and their negative influence was completely eliminated”, referring to top Generals who had been purged.

Maldives rejects 'India out' campaign

India has always been the Maldives' closest ally and trusted neighbour, Govt. says

MEERA SRINIVASAN
COLOMBO

The Government of Maldives on Wednesday said it “strongly rejects attempts to spread false information” criticising its ties with India, its “closest ally and trusted neighbour”.

A statement issued by the Ministry of Foreign Affairs said allegations that bilateral cooperation between the Governments of Maldives and India undermines the national security and sovereignty of Maldives are “mis-guided” and “unsubstantiated”.

Solih's policy

The statement comes amid an ongoing social media campaign in the Maldives called '#Indiaout'. Maldivians critical of the Ibrahim Mohamed Solih administration's 'India first' policy in international relations, have in the past vehemently opposed “any Indian military presence”, and the opening of an Indian consulate in its southern Addu atoll.

However, according to the Maldivian Foreign Ministry,



Indian envoy Munu Mahawar presenting his credentials to Maldives President Solih on Wednesday. ■ SPECIAL ARRANGEMENT

the anti-India sentiments are not widely prevalent in the Indian Ocean archipelago.

“The Government firmly believes that these views are not the sentiments of the general public, but rather that of a small group of individuals with the objective of tarnishing the country's long-standing cordial ties with India,” the Ministry statement said.

“The cooperation and support provided by the Government of India, specifically on issues of maritime security, is aimed at streng-

thening the strategic partnership between the two countries and to ensure the safety and stability of the Indian Ocean region,” it said.

'Direct benefits'

It also added that Indian support in areas such as search and rescue capabilities, casualty evacuation, coastal surveillance, and maritime reconnaissance, “directly benefit” the Maldivian people.

Further, the Maldives observed that addressing threats of trans-border terro-

rism, piracy, narco-trafficking, climate change, cyber security and human trafficking, requires the support and cooperation of all regional and international partners.

“No one country alone can address these issues on its own,” the statement added.

India's response

The Ministry's response appeared to reiterate President Solih's own position in regard to his government's ties with New Delhi. In an interview to *The Hindu* in January this year, Mr. Solih said the Maldives makes no apology for its close ties with India.

Meanwhile, India's recently appointed High Commissioner to the Maldives Munu Mahawar presented his credentials to President Solih on Wednesday. “The President and the High Commissioner expressed their desire for further cooperation and assistance in all efforts towards the mutual benefit of both nations,” a statement from the President's office said.

Reading the forecast from China's sixth plenum

It is evident that the Chinese leadership is determined to withstand pressure on it to alter its attitude and policies



M.K. NARAYANAN

The Sixth Plenary Session or Plenum of the 19th Central Committee of the Communist Party of China (CPC) which concluded on November 11, 2021, proved to be a true curtain-raiser for next year's 20th National Party Congress of the Chinese Communist Party. The communiqué issued after the Plenum is specially significant, in as much for what it states as for what it portends.

Providing insights

The contents of the resolution adopted at the Plenum have a special significance, as it is only the third 'historical resolution' passed by the Party in the 100 years of its existence. Among the concrete outcomes of the Plenum that need mentioning is the decision to convene the 20th Party Congress in 2022, but the Plenum will be remembered more for providing an insight into the evolving shape of the CPC as it completes 100 years of its existence.

In keeping with the kind of hyperbole normally associated with any CPC Plenum, the communiqué states that the 20th Congress would be held at an important time when the Party had 'embarked upon a new journey to build a modern socialist country and realize the Party's Second Centenary Goal'. Another claim made is that the Party had fundamentally transformed the future of the Chinese people who had been freed from oppression and subjugation and become the 'masters of the country'. Furthermore, that this development had a profound influence on the course of world history. Adding to the paean of praise regarding the Party's rule, the Plenum observed that 'it had pioneered a unique Chinese

modern path to modernization and created a new model of human advancement, launching a new journey to build a modern socialist country in all respects'. The communiqué highlights Chinese President Xi Jinping's core position on the Central Committee and in the Party, and his role in leading the Chinese people on a new journey to realise the Second Centenary Goal.

Elevating Xi as helmsman

Interpreting the contents of the 'historical resolution', what appears most significant is the elevation of Xi Jinping to the position of helmsman, thus bringing him on a par with Mao Zedong, and ahead of Deng Xiaoping. Xi Jinping's 'Thought on Socialism with Chinese Characteristics for a New Era' now appears to rank alongside Mao Zedong Thought, and eclipses 'Deng Xiaoping Theory'. It clearly sends into oblivion both Jiang Zemin's 'Theory of Three Represents' and Hu Jintao's 'Scientific Outlook on Development'.

The Plenum document affirms that Xi Jinping Thought contains a series of original ideas, revolving around the major questions of our time; what kind of Socialism with Chinese Characteristics should be upheld and developed; what kind of Marxist Party should be developed; as well as how the Party should go about achieving these tasks. It reiterates time and again, that the Party had established Xi Jinping's core position on the Party Central Committee and in the Party, and that this reflects the common will of the Party, the armed forces and the Chinese people.

The message from the Sixth Plenum is loud and clear. Collective leadership of the kind favoured by Deng Xiaoping, and to which his two immediate successors, Jiang Zemin and Hu Jintao largely adhered, has come to an end. The limits placed on leadership terms by Deng Xiaoping, viz., two terms, have been given the go by. Mr. Xi appears set to continue without



GETTY IMAGES

any restrictions being placed on the number of years he can remain in office. Ideological rigidity will, and has already, replaced the limited flexibility that was seen during the period under Deng and his two immediate successors – though Deng himself had faltered on this count following the Tiananmen Square incident.

For the West to ponder over

By temperament, Mr. Xi appears unlikely to follow the Great Helmsman Mao's example and embark on hazardous exploits such as (Mao's) Great Leap Forward. Notwithstanding this, having been crowned as the unchallenged leader and further fortified by the fact that there were no term limits, it could provoke erratic behaviour. This is particularly likely in the event of fresh problems arising in China, including for instance, a persistent economic downturn after almost three decades of continuous growth. The events of June 2020, when China carried out an unprovoked act of aggression against India in Ladakh, may not, however, be a proper example of this, but it should serve as a timely reminder of what can happen. Hence, the situation is fraught with many possibilities.

This should not mean that going forward, China is likely to act more erratically than hitherto, a view held by many leaders across the world, specially those in the West. The absence of ideological flexibility or need for pragmatism, need not necessarily translate into China becoming more impulsive or ir-

rational. Over centralisation of power can, no doubt, result in new fragilities, but the current policy followed by the West of 'strategic confrontation and economic decoupling' may not yield the kind of results they seek. The Chinese economy may not be performing as well today as it has been wont to in the past three decades, but an erroneous belief that support for the leadership of the CPC rests solely on economic success would be a mirage, which the West seems to harbour. An economic downturn in China could create problems, but it would be foolhardy to believe that the rule of the Communist oligarchy in China rests solely on this narrow or brittle plank.

Wider support base for CPC

Reading between the lines of the communiqué issued after the recent Plenum, it is evident that the leadership in China is determined to go to any extent to withstand pressure on it to alter its attitude and policies. The rest of the world may also need to come to terms with the claim – however bizarre it may seem – made by the Communist oligarchy in China that it governs with the consent of the majority. The CPC has probably a wider support base than most governments headed by dictators who have seized power through various means, and also possibly more than many ruling parties in quite a few democracies. The reasons for this are both historical and ideological, and the more the West carries on a rant against the Chinese leadership, the more the Chinese people are likely to be reminded of their humiliation in the past at the hands of the West. This only bolsters grass-root support for the Communist Party leadership.

Given all this, it may not be too far wrong to think that the Chinese leadership believes in effect that it has in place an alternate type of representative government, though one that is very different from that practised in democracies. Data

collected by various sources also indicate that a lack of liberalised policies has not undermined faith in the Beijing government among ordinary Chinese citizens. This is something that the rest of the world needs to ponder over. Consequently, the West may be making a grave mistake in believing that a mere lack of political freedoms – as understood in democracies – automatically translates into opposition to the leadership.

Strategy for India

For India, and its policy planners, these issues are hardly academic. With India being increasingly drawn into an anti-China phalanx led by the United States, the question uppermost should be whether some changes in policy need to be effected, given that Mr. Xi's current rule over China appears to be carved in stone. How best to deal with China's idiosyncrasies under Mr. Xi, involves opening a debate on whether to effect a change in strategy or continue with the present policy of confrontation based to a large extent on western attitudes and beliefs.

An additional problem for India is that across large parts of Asia, most countries faced with a choice between China and India, may be inclined to side with Beijing due to various exigencies. With the exception of Pakistan and Cambodia (which are near-client states of China), none of the others have any particular affection for China, but are compelled by circumstances to lean more towards China than India (which might otherwise have been their natural choice). In the circumstances, India could well take a hard look – given that Mr. Xi's rule in China is likely to continue for not merely another five years, but for much longer – as to whether it should devise a different strategy to subserve India's best interests.

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India to hold first 2+2 with Russia on December 6

Pacts on defence, science and technology, trade expected

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External Affairs Minister S. Jaishankar and Defence Minister Rajnath Singh are likely to hold their first “2+2” format talks with their Russian counterparts Sergey Lavrov and Sergey Shoygu, along with Russian President Vladimir Putin, who is expected to meet Prime Minister Narendra Modi in Delhi for the annual summit on December 6, as well as the inter-governmental joint commission meeting, sources confirmed here.

Officials said the India-U.S. 2+2 meeting, with Secretary of State Antony Blinken and Defense Secretary Lloyd Austin that was earlier to be held in Washington in November, may be put off to January, owing to scheduling difficulties including the winter session of Parliament that ends on December 23.

The 2+2 format agreed to during a Modi-Putin phone conversation in April is particularly significant, given that India conducts joint foreign and defence ministerial only with its closest ‘Quad’ partners – the U.S., Japan and Australia.

According to an expert, conversely, Russia thus far has the 2+2 format for “problem solving” with countries such as Japan, France and earlier with the U.S. The 2+2



Strengthening ties: Vladimir Putin with Narendra Modi at the BRICS Summit in Brasilia on November 13, 2019. ■FILE PHOTO

is also expected to look further afield in building India’s ties with Central Asia and Russia’s engagement in the Indo-Pacific, the sources said. Newly appointed Ambassador Pavan Kapoor will join the consultations.

According to officials privy to the planning of the intensive India-Russia exchanges, a number of agreements on defence, science and technology and trade are expected to be announced during Mr. Putin’s visit. The most closely watched will be defence agreements that could be launched, given considerable heat in Washington already over India’s purchase of the \$5.43-billion S-400 air defence system, and the debate over placing U.S. sanctions for its delivery this month.

Outgoing Ambassador to Russia Venkatesh Varma had

told Tass news agency earlier this month that orders for additional Sukhoi (Su30-MKI), MiG 29 jets and 400 more T-90 tanks are in the works.

He pointed out that a “fundamental change” in the defence relationship since 2018 has taken bilateral contracts from \$2-3 billion per year to \$9-10 billion, making Russia India’s “top defence partner”.

Two major defence deals awaiting conclusion are the AK-203 assault rifles and the Igla-S very short range air defence systems. However, the deal for Ka-226T light utility helicopters, announced by the two leaders earlier, is unlikely to see conclusion, one official said. India and Russia are expected to sign the Reciprocal Exchange of Logistics Support Agreement and a Navy-to-Navy cooperation MoU.

The path to righting historical wrongs

The T.N. Govt. needs to set aside its electoral interest to create a self-governed path for tribal development



C. LAKSHMANAN & APARAJAY

The Tamil movie *Jai Bhim* portrayed the discrimination experienced by the Irula community, the second largest of the 36 tribal communities in Tamil Nadu. They are traditional healers, snake and rat catchers, but now primarily migrate to different places to work in brick kilns, rice mills, etc. Like many Adivasi groups in India, the Irulas also continue to suffer the stigma of criminality due to the Habitual Offenders Act, 1952, which replaced the colonial Criminal Tribes Act, 1871. This law is a “crude colonial construct”, which should be repealed at the earliest. The movie exposed the police atrocities, the insensitivity of Government officials and the struggles faced by the community.

The film generated a lot of discussion on the violence and negligence that the Irulas face, but not on the structural issues with governance and the negation of tribal communities' concerns. For instance, a study by Jocelyn I. Lee and Steven A. Wolf in 2018 on the rate of the formal distribution of rights claims under the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, commonly known as the Forest Rights Act, found that no title rights were issued in Tamil Nadu because of a ban on the issuance of titles by the High Court till early 2016. The ban was stayed only after the intervention of the Supreme Court.

The “development-induced displacement” trajectory adopted by the country has often been at the expense of the Scheduled Tribes (STs), either by way of exclusion or forced “inclusion” in a “mainstream” that is completely alien to their “world view” through what the Xaxa Committee in 2014 had called the “ashramisation” of the tribal. Displacement due to the encroachment and appropriation of land inhabited by STs, which are generally rich in forest and mineral resources, has been further intensified in the post-liberalisation period due to corporate interests.



Members of the Irula community playing traditional instruments near Karamadai in Coimbatore, Tamil Nadu. •SPECIAL ARRANGEMENT

Hence, the makers of the Constitution, even while underlining the importance of sharing the values of modernity with the STs, who have a great deal of heterogeneity among themselves, had been careful enough to provide a certain degree of autonomy to them to have a say in their development pursuit. Nation states have realised that certain elements in the tribal “world view”, with respect to ecology, language, democracy, equality, property rights, etc., hold important lessons for human progress and sustainable development. Accordingly, the Fifth and Sixth Schedules, which are governed by Articles 244 (1) and (2) of the Constitution, provides certain rights to tribes in the northeast and across India.

Creation of Scheduled Areas

The Fifth Schedule had been also termed by the Mungekar Committee in 2009 for tribal development as a “Constitution within Constitution”. It allows for the creation of Scheduled Areas by the President of India. Though there are no criteria mentioned regarding the creation of Scheduled Areas, it has become the norm to use four factors, following the Dhebar Commission (1960-61), for the creation of these areas: preponderance of the tribes in the population; compact and reasonable size; underdeveloped nature of the area; and marked disparity in the economic standards of the people.

According to the 2011 Census, with a 1.1% ST population in Tamil Nadu,

Community Development (CD) blocks like Kalrayan hills in Viluppuram district, Kolli Hills in Namakkal district, Yercaud in Salem district and Jawadhu Hills in Tiruvannamalai district have a ST population of 80%, 96%, 67% and 91%, respectively.

The literacy rate in the four CD blocks range between 44% and 62%, whereas the overall literacy rate in Tamil Nadu as per the Census was around 80%. The proportion of non-agricultural main workers, an important marker of urbanisation, is less than 10% in three out of the four CD blocks, whereas it is 60% in Tamil Nadu overall.

The comparative economic backwardness of the STs living in Tamil Nadu is evident from the fact that as per the National Family Health Survey (NFHS) in 2015-16, only 55%, 65% and 37% of ST households compared to 75%, 78% and 61% of all the households in Tamil Nadu had access to clean fuel, concrete houses and sanitation facilities, respectively. The primary survey conducted by the Madras Institute of Development Studies in 2014-15 also revealed that the average size of agricultural land among all landowning sample tribal households in Tamil Nadu was a mere 1.42 acres with a landlessness of 52%. The landlessness among the Irula and Paniyan communities was 89% and 68%, respectively.

These four blocks should be declared Scheduled Areas. Till now, areas with more than 50% ST population had been declared Integrated Tribal Development Project (ITDP)

areas in Tamil Nadu. With the enforcement of the Fifth Schedule, not only are Panchayati Raj Institutions reserved for STs under the Panchayat (Extension to the Scheduled Areas) Act, 1996, but three kinds of autonomy are made available to the STs through the gram sabhas: developmental autonomy pertaining to land alienation, land acquisition, tribal sub-plan, social sector institutions, etc; autonomy over the resolution of disputes as per tribal laws and customs; and autonomy over the ownership and management of natural resources.

Need to be reconfigured

Additionally, compact tribal areas of reasonable size, constituting villages with no less than 50% tribal population, can be identified in CD blocks with a significant tribal population to demarcate new administrative areas, which can then be brought under the purview of the Fifth Schedule by declaring them Scheduled Areas. This would be only fulfilling a commitment made in 1976 by the Government of India and reiterated by the Mungekar Committee.

Apart from the Scheduled Areas, villages where STs are in minority but still in sizeable numbers should be brought under already existing ITDP areas, which are being governed in Tamil Nadu with the advice of the Tribes Advisory Council (TAC). The TAC is an advisory body and three-fourth of its members must be from ST communities.

The Tamil Nadu Government needs to show political will and set aside its electoral interest to create a self-governed path for tribal development. Of course, these measures alone are not the panacea to all tribal problems. It should be complemented with clear policies and a plan for tribal development reflected in the yearly Tribal Sub-Plan (TSP). The formulation of this plan must include representatives of different tribes in Tamil Nadu. In this context, the promulgation of the Tamil Nadu State Commission for the Scheduled Castes and Scheduled Tribes Act, 2021, is a step in the right direction.

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More a private sector primer than health-care pathway

A new NITI Aayog report defies accepted logic that universal health coverage entails a strong role for the Government



SOHAM D. BHADURI

The central government's flagship health insurance scheme, the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), aims to extend hospitalisation cover of up to ₹5 lakh per family per annum to a poor and vulnerable population of nearly 50 crore people. Apart from AB-PMJAY and State-level government health insurance schemes, small segments of the Indian population are covered under social health insurance schemes and private health insurance. Covering the left out segment of the population, commonly termed the 'missing middle' sandwiched between the poor and the affluent, has been discussed by the Government recently. Towards this, NITI Aayog recently published a road map document entitled "Health Insurance for India's Missing Middle". However, to say the least, the report confounds all hopes and expectations of a credible pathway to universal health coverage (UHC) for India.

The report proposes voluntary, contributory health insurance dispensed mainly by private commercial health insurers as the prime instrument for extending health insurance to the 'missing middle'. Government subsidies, if any at all, will be reserved for the very poor within the 'missing middle' and only at a later stage of deve-

lopment of voluntary contributory insurance. This is a major swerve from the vision espoused by the high-level expert group on UHC a decade ago, which was sceptical about such a health insurance model as the instrument of UHC and advocated a largely tax-financed health system albeit with private sector participation.

In-patient care

Those with even a rudimentary understanding of health policy would know that no country has ever achieved UHC by relying predominantly on private sources of financing health care. Evidence shows that in developing countries such as India, with a gargantuan informal sector, contributory health insurance is not the best way forward and can be replete with problems. But even when we look at international precedents of contributory social health insurance models, some very important traits stand out, for example, significant levels of government subsidy to schemes; not-for-profit mode of operation; and some important guarantees for health. The NITI report sweepingly ignores these fundamental precepts.

For hospitalisation insurance, the report proposes a model similar to the Arogya Sanjeevani scheme, albeit with lower projected premiums of around ₹4,000-₹6,000 per family per annum (for a sum insured of ₹5 lakh for a family of five). There would be a standard benefit package for all, and the insured sum will be between ₹5,00,000 and ₹10,00,000. Insurance will be dispensed largely by commercial insurers who would compete among themselves.



GETTY IMAGES/ISTOCKPHOTO

It is clear how this model is a little different from commercial private insurance, except for somewhat lower premiums. These low premiums are achieved by reducing administrative costs of insurers through an array of measures, including private use of government infrastructure, and possibly by switching to low-powered modes of physician payments.

Most importantly, low premiums are not achieved on account of government subsidies or regulation. One can see how this model is vulnerable to nearly every vice that characterises conventional private insurance.

For instance, consider countries such as Switzerland. Despite relying predominantly on private insurers and a competitive model of insurance, certain important checks and balances exist: benefits are etched in legislation; basic insurance is mandatory and not-for-profit; cream-skimming and risk-discrimination are prohibited. Such checks and balances are a long shot in the Indian scenario, neither have they been discussed in the NITI report.

The report suggests enrolment in groups as a means to counter adverse selection. The prevailing

per capita expenditure on hospital care is used to reflect affordability of hospital insurance, and thereby, a possible willingness to pay for insurance.

Both these notions are likely to be far-fetched in practice, and the model is likely to be characterised by widespread adverse selection notwithstanding. It is important to remember that even free-of-cost government health insurance for the poor has little penetration in the country, despite a nearly two decade-long legacy. The possible destiny of contributory private health insurance with modestly lower premiums, for a target group that is not significantly well-off, is obvious.

Out-patient care

An even more untenable case has been made with respect to out-patient department (OPD) care insurance coverage, which includes doctor consultations, diagnostics, medicines, etc. The report rightly acknowledges that OPD expenses comprise the largest share of out-of-pocket expenditure on health care, and concomitantly have a greater role in impoverishment of families due to health-care expenses. The report proposes an OPD insurance with an insured sum of ₹5,000 per family per annum, and again uses average per capita OPD spending to justify the ability to pay. However, the OPD insurance is envisaged on a subscription basis, which means that insured families would need to pay nearly the entire insured sum in advance to obtain the benefits.

This is the last thing one would equate with UHC.

Clearly, this route is unlikely to

result in any significant reduction of out-of-pocket expenditure on OPD care, which beats the whole purpose of providing insurance. Any cost savings or benefits that accrue would be due to using low-powered physician payment modes and a more integrated and coordinated pathway of care. However, their contribution is likely to be nominal and at least be partly offset by the administrative costs involved in insurance. Individuals are likely to be largely indifferent to such an OPD insurance scheme, particularly if it restricts choice of health-care providers.

Wrong disposition

The NITI report defies the universally accepted logic that UHC invariably entails a strong and overarching role for the Government in health care, particularly in developing countries. Rather than plot a pathway for UHC in India, the report is more about expanding the footprints and penetration of the private health insurance sector.

Further, the report looks to attain the elusive UHC with few or no fiscal implications for the Government, which is an absurd idea by any stretch of the imagination. Such a disposition is highly dismaying in the aftermath of COVID-19. The National Health Policy 2017 envisaged increasing public health spending to 2.5% of GDP by 2025. Let us not contradict ourselves so early and at this crucial juncture of an unprecedented pandemic.

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India refutes allegations on 'weakening' Glasgow pact

"Merely read out a 'consensus' statement on the final day of the COP conference"

JACOB KOSHY
SUHASINI HAIDAR
NEW DELHI

Rebutting allegations that it had weakened the Glasgow climate pact by having the final text of the agreement read that coal would be "phased down" instead of "phased out," Indian officials said it had merely read out a 'consensus' statement agreed to by all countries on the final day of the COP conference.

India, the U.S. and China are three of the largest fossil fuel emitters in the world though India and China are far more dependent on coal than the U.S.

"Phase down" [the term] came from U.S. and China joint statement and we tried to find a consensus. The Chair asked us to introduce the text and that is why we did," said senior officials, who did not want to be named, adding that the blame on India was 'unfair'.

COP President and Cabinet Minister in the U.K. Alok



India's position is that developing countries are entitled to the responsible use of fossil fuels like coal. •AFP

Sharma has said the change of text by India and China had left him "deeply frustrated". "We are on the way to consigning coal to history. This is an agreement we can build on. But in the case of China and India, they will have to explain to climate-vulnerable countries why they did what they did," Mr. Sharma told *The Guardian*.

U.S. climate envoy John Kerry, at the conclusion of the COP 26 on November 13,

told reporters: "Did I appreciate we had to adjust one thing tonight in a very unusual way? No. But if we hadn't done that, we wouldn't have a deal. I'll take 'phase it down' and take the fight into next year."

"Fossil fuel includes natural gas which much of the developed world is dependent on, so why single out coal? They are just trying to make it hard for those dependent on coal while they them-

selves are using other fossil fuels," an official said on Wednesday.

The sources also clarified that India has not yet decided on when it would update its Nationally Determined Contributions (NDCs) and clarified that Prime Minister Narendra Modi's *Panchamrit* or five-fold declarations were only "targets for India", not its commitment to the United Nations.

At the World Leaders Summit on Nov 2, Mr. Modi said India would be net zero by 2070, that India's non-fossil energy capacity will reach 500 GW by 2030; it will meet 50% of its energy requirements with renewable energy by 2030; it will reduce its projected carbon emissions by a billion tonnes by 2030 and reduce the carbon intensity of its economy to less than 45%.

"Prime Ministers speech was not linked to NDCs, they were national goals. He spoke in non-technical jargon," an official said.

Wide fault lines within the Global Climate Risk Index

Effective methods to manage climate change are needed



VEENU SINGH & TANVI BRAMHE

The address by Barbados Prime Minister Mia Mottley at the 26th United Nations Conference of Parties, or COP-26, in Glasgow, Scotland, attracted global attention with her remark that failure to provide critical adaptation finance as well as measuring the extent of loss caused by climate change with respect to “lives and livelihoods” was immoral. This has again brought the complexity in measuring climate risk to the forefront.

The Intergovernmental Panel on Climate Change (IPCC), under the aegis of the United Nations, defines climate risk as the likelihood of unfavourable impacts occurring as a result of severe climate events interacting with vulnerable environmental, social, economic, political or cultural conditions. Quantitatively, it is the product of the probability of a climate event occurring and its adverse consequences.

Recent discussions around climate risk assessment and management have been based on the “Global Climate Risk Index” (GCRI), published annually by GermanWatch, a non-profit organisation. The latest version of the GCRI, published in January 2021, ranked 180 countries based on the impact of extreme weather events and associated socio-economic data from 2000-2019. According to the publishing agency, the rankings are meant to forewarn countries about the possibility of more frequent and/or severe climate-related events in the future. This index uses historical data to provide insights on exposure to extreme events. It cannot be used for linear forecasts about future climate impact. There are deep fault lines in the methodology and interpretation of the country rankings. Recommendations based on this index should be generated with caution.

First, the GCRI ranks countries based on four key indicators: number of deaths; number of deaths per 1,00,000 inhabitants; sum of losses in Purchasing Power Parity (in U.S. dollars); and losses per unit of the Gross Domestic Product (GDP). Of these indicators, two are absolute while the other two are relative. However, the GCRI report does not provide a rationale for the selection of these macro indicators.

Second, the index suffers from exclusion errors and selection bias. Composite indica-

tors are better constructed using micro indicators instead of macro indicators, which measure loss because isolating the effect of the loss of elements on GDP is fraught with errors. Instead, a number of key micro indicators such as the total number of people injured, loss of livestock, loss of public and private infrastructure, crop loss and others are better candidates for assessing the composite loss resulting from climate change events. Third, the index accounts for information on weather-related events like storms, floods, temperature extremes and mass movements. However, it omits geological incidents like earthquakes, volcanic eruptions or tsunamis, which may be potentially triggered by climate change and can have economic and humanitarian impact.

Fourth, the ranking under the GCRI is done based on data collected by Munich Re’s NatCatService, which is not validated at the ground-level. The data gaps particularly with regard to economic losses are based on experience, the prevailing intellectual property of MunichRe and the market value of elements at risk that are at best approximate values of economic losses.

Delays in action and response

Any discussion on measurement and management of climate risk is incomplete without accounting for issues of uncertainty, scale and delays between action and response to climate change. Therefore, climate change can at best be managed within a comprehensive risk assessment framework, which uses climate information to better cope with the impact of climate change.

In this context, India’s latest module on the National Disaster Management Information System (NDMIS) captures damages and losses caused by disasters and monitors the targets of the Sendai Framework for Disaster Risk Reduction. The NDMIS captures details on parameters like death, injury, affected population by categories as well as economic losses in social and infrastructure sectors due to weather and geological events on a daily basis. The data captured by the NDMIS includes all major climatic events.

Deploying effective approaches and principles to foster collaboration among climate risk information users and providers, along with enabling the implementation of effective management actions, will allow India to leapfrog on the targets envisaged in the Sendai Framework.

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General Studies Paper I	
A	History of Indian culture will cover the salient aspects of art forms, literature and architecture from ancient to modern times;
B	Modern Indian history from about the middle of the eighteenth century until the present-significant events, personalities, issues;
C	Freedom struggle-its various stages and important contributors / contributions from different parts of the country;
D	Post-independence consolidation and reorganization within the country;
E	History of the world will include events from 18 th century such as industrial revolution, world wars, re-drawal of national boundaries, colonization, decolonization,
F	Political philosophies like communism, capitalism, socialism etc.-their forms and effect on the society
G	Salient features of Indian Society, Diversity of India;
H	Effects of globalization on Indian society;
I	Role of women and women's organization;
J	Social empowerment, communalism, regionalism & secularism
K	Salient features of world's physical geography;
L	Geographical features and their location- changes in critical geographical features (including water bodies and ice-caps) and in flora and fauna and the effects of such changes;
M	Important Geophysical phenomena such as earthquakes, Tsunami, Volcanic activity, cyclone etc.
N	Distribution of key natural resources across the world (including South Asia and the Indian subcontinent);
O	Factors responsible for the location of primary, secondary, and tertiary sector industries in various parts of the world (including India);
P	Population and associated issues;
Q	Urbanization, their problems and their remedies
General Studies Paper II	
A	India and its neighbourhood- relations;
B	Important International institutions, agencies and fora- their structure, mandate;
C	Effect of policies and politics of developed and developing countries on India's interests;
D	Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.
E	Indian Constitution, historical underpinnings, evolution, features, amendments, significant provisions and basic structure;
F	Comparison of the Indian Constitutional scheme with other countries;
G	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; Inclusive growth and issues arising from it;
H	Parliament and State Legislatures - structure, functioning, conduct of business, powers & privileges and issues arising out of these;
I	Structure, organization and functioning of the executive and the judiciary, Ministries and Departments;

J	Separation of powers between various organs dispute redressal mechanisms and institutions;
K	Appointment to various Constitutional posts, powers, functions and responsibilities of various Constitutional bodies;
L	Statutory, regulatory and various quasi-judicial bodies;
M	Mechanisms, laws, institutions and bodies constituted for the protection and betterment of these vulnerable sections;
N	Salient features of the Representation of People's Act;
O	Important aspects of governance, transparency and accountability, e-governance- applications, models, successes, limitations, and potential;
P	Citizens charters, transparency & accountability and institutional and other measures;
Q	Issues relating to poverty and hunger,
R	Welfare schemes for vulnerable sections of the population by the Centre and States, Performance of these schemes;
S	Issues relating to development and management of social sector / services relating to education and human resources;
T	Issues relating to development and management of social sector / services relating to health
General Studies Paper III	
A	Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment;
B	Effects of liberalization on the economy, changes in industrial policy and their effects on industrial growth;
C	Inclusive growth and issues arising from it;
D	Infrastructure Energy, Ports, Roads, Airports, Railways etc. Government budgeting;
E	Land reforms in India
F	Major crops, cropping patterns in various parts of the country, different types of irrigation and irrigation systems;
G	Storage, transport and marketing of agricultural produce and issues and related constraints;
H	e-technology in the aid of farmers; Technology Missions; Economics of Animal-Rearing.
I	Issues of buffer stocks and food security, Public Distribution System- objectives, functioning, limitations, revamping;
J	Food processing and related industries in India – scope and significance, location, upstream and downstream requirements, supply chain management;
K	Issues related to direct and indirect farm subsidies and minimum support prices
L	Awareness in the fields of IT, Space, Computers, robotics, nano-technology, bio-technology;
M	Indigenization of technology and developing new technology;
N	Developments and their applications and effects in everyday life;
O	Issues relating to intellectual property rights
P	Conservation, environmental pollution and degradation, environmental impact assessment
Q	Disaster and disaster management
R	Challenges to internal security through communication networks, role of media and social networking sites in internal security challenges, basics of cyber security;
S	Money-laundering and its prevention;

T	Various forces and their mandate;
U	Security challenges and their management in border areas;
V	Linkages of organized crime with terrorism;
W	Role of external state and non-state actors in creating challenges to internal security;
X	Linkages between development and spread of extremism.
General Studies Paper IV	
A	Ethics and Human Interface: Essence, determinants and consequences of Ethics in human actions;
B	Dimensions of ethics;
C	Ethics in private and public relationships. Human Values - lessons from the lives and teachings of great leaders, reformers and administrators;
D	Role of family, society and educational institutions in inculcating values.
E	Attitude: Content, structure, function; its influence and relation with thought and behaviour;
F	Moral and political attitudes;
G	Social influence and persuasion.
H	Aptitude and foundational values for Civil Service , integrity, impartiality and non-partisanship, objectivity, dedication to public service, empathy, tolerance and compassion towards the weaker sections.
I	Emotional intelligence-concepts, and their utilities and application in administration and governance.
J	Contributions of moral thinkers and philosophers from India and world.
K	Public/Civil service values and Ethics in Public administration: Status and problems;
L	Ethical concerns and dilemmas in government and private institutions;
M	Laws, rules, regulations and conscience as
N	sources of ethical guidance;
O	Accountability and ethical governance; strengthening of ethical and moral values in governance; ethical issues in international relations and funding;
P	Corporate governance.
Q	Probity in Governance: Concept of public service;
R	Philosophical basis of governance and probity;
S	Information sharing and transparency in government, Right to Information, Codes of Ethics, Codes of Conduct, Citizen's Charters, Work culture, Quality of service delivery, Utilization of public funds, challenges of corruption.
T	Case Studies on above issues.