

## GS II

SYLLABUS: ISSUES RELATING TO EDUCATION.

### NATIONAL EDUCATION POLICY 2020

THE HINDU, PG.NO: 8.

**News:** "Stuck in the classroom – students, teachers, NEP 2020."

#### Implementation Challenges:

- **Financial Constraints:**
  - India allocated approximately **4 to 4.5 percent of GDP between 2015 and 2024**, falling short of the **NEP 2020 recommended 6 percent**.
  - **States underutilised allocated education funds**, as noted by CAG reports.
- **Circular and Assessment overhaul challenges:**
  - **From Rote to Competency-Based Learning:** a slow and iterative process NCERT must revamp textbooks and curricula to reflect experiential, inquiry-based learning.
  - **Integration of Vocational and Multidisciplinary Education:** Schools to provide lab facilities, skilled instructors, and industry linkages is limited—**AISHE report**.
  - **Increased classroom time (20 hours a week while 12h ours in EU & USA)** runs the risk of students becoming passive recipients, affecting the vision of the NEP 2020.
- **Structural challenges:**
  - **Resistance to change with various stakeholders:** Teachers, institutions etc.
  - **Lack of clear Roadmaps and timelines:** Eg. NEP 2020 emphasises the importance of Early Childhood Care and Education for children aged 3-6 years but there are **no specific timelines for achieving universal access** to quality ECCE.
  - **Complex federal structure:** Education being on the **Concurrent List** requires effective Centre-State coordination Eg. Issue in Tamil Nadu over tied grants nature.
- **Social and Cultural Factors:**
  - **Digital Divide:** only about **15% of rural households** had internet access at home. This limits online teacher training, e-learning, digital assessments etc.
  - **Language Barriers:** NEP recommends 3 language formula but uniform implementation is a challenge.
- **Human Resource challenges:**
  - **Continuous Professional Development (CPD) Hurdles:** while NEP recommends 50 hours of annual CPD for teachers, many rural teachers lack access to updated training modules.
  - **India faces a teacher shortage by 2030:** with 250 million students enrolling and a **teacher-student ratio of 1:35**. To meet this demand, India needs an estimated 7 million qualified teachers.

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## GS II

SYLLABUS: ISSUES RELATING TO DEVELOPMENT AND MANAGEMENT OF HEALTH SECTOR.

### PM-JAY

THE HINDU, PG.NO: 9.

**News:** "The challenge of universal health coverage."

"India is one of the top countries with highest Out-Pocket-Expenditure in the world (60% of total health expenditure), higher than global average of 20%". — **WHO Report 2021**.

#### PM-Jan Arogya Yojana component:

- One of the four components of **Ayushman Bharat**.
- Deals with **Secondary and Tertiary healthcare**.
- World's largest Government funded health assurance scheme.
- Provides health assurance of up to **Rs. 5 Lakh per family per year** for secondary and tertiary healthcare hospitalisation to approximately **60 crore beneficiaries**.
- Completely cashless and paperless scheme.
- **30 crore Ayushman cards** are created under PM-JAY.

#### Facts:

- Centrally **Sponsored** Scheme.
- Implemented by **National Health Authority**.
- Benefits under PM-JAY are portable across the country.
- Beneficiaries are **identified** from **Social Economic Caste Census of 2011** on the **basis of Deprivation, Occupational criteria**.
  - There is **no cap on family size, age or gender**.
  - **All senior citizens of age 70 years and above, irrespective of income**, are covered.
- It is not mandatory for private hospitals to join PM-JAY. PM-JAY is **voluntary for private hospitals**.

#### Issues:

- **Limited to** Secondary and Tertiary hospitalisation.
- **Out-patient care, diagnostics, medicines** are **not covered**.
- Most of the **expenditure (40-80%) by elderly is on outpatient care** due to burden of chronic diseases among elderly, thus making outpatient care critical.
- **Still limited reach** in smaller cities and towns despite its launch in 2018.
- **Political interests:** Eg. **Delhi and West Bengal expressed concerns over joining** the scheme.
- **Profits to private sector:** about **two-thirds of money spent on PM-JAY goes to private hospitals**. This highlights the weak public sector health infrastructure.
- **Demand for inclusion of persons with disabilities without any income or age criteria** to bridge the health equity gap.

#### Suggestions:

**Thailand Approach:** Achieved universal health coverage.

- Funds were **redirected from urban hospitals to build rural health centres**. This made healthcare system accessible and affordable to entire population.

**USA Model: Insurance Model.**

- The U.S. system's **heavy reliance on insurance-based schemes** has driven up healthcare costs and inequalities, raising concerns that **India's focus on schemes like PM-JAY** could lead to similar outcomes.

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## GS III

SYLLABUS: ISSUES RELATING TO GROWTH.

### CURRENT ACCOUNT DEFICIT

THE HINDU, PG.NO: 8.

**News:** "Trade shocker."

"India's CAD reflects our heavy reliance on imports like crude oil and gold, but also underscore the untapped potential of our export sectors."

#### Factors affecting Current Account Deficit

##### Merchandise Trade Deficit:

- **Impact of oil prices:**
  - India is **third largest oil importer(2023)**. In 2018, India's CAD widened to 2.1% of GDP primarily due to surge in global crude oil prices.
- **Domestic economic growth and rising imports:**
  - During **2008-10 Indian economy expanded rapidly**, which increased demand for capital goods leading to CAD to 4% of GDP in 2011.
- **Gold imports:**
  - India is one of the largest importer of gold. Any reduction in import duties on gold will surge its imports widening CAD — **2024 August**.

##### Remittances or Private Transfers:

- India is **world's largest recipient of remittances**, their significant contribution in 2019, reduced CAD to 1% of GDP.

##### Services and Tourism exports:

- **During periods of 2005-10**, services exports from India's IT sector helped balance the CAD. Even merchandise trade deficits were high.

##### Foreign investments:

- **During period of 2014-16**, India became one of the top investment destination for FDI globally. Helped CAD to stand at 1% of GDP in 2015.

##### Exchange Rate depreciation:

- During **Taper Tantrum 2013**, Indian rupee depreciated significantly losing 15% of its value against USD. This widened CAD to almost 5% in 2013.

##### Geopolitical risks impact on exports:

- **Due to COVID-19**, India experienced **first CAD surplus in over a decade**, due to sharp drop in both Indian exports and imports in 2020.
- **Slowdown of major economies** Eg. China, USA etc.
- **Adoption of tariffs and non tariffs barriers** by countries adopting 'active industrial policies' after pandemic.
- **New trade walls like:** EU's Carbon Border Adjustment Mechanism and Deforestation rules.

"Trade Deficit should not be a mater of concern for a developing economy with high growth and to the extent there are no foreign exchange reserves issue."

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## POLITY

PRE-CONTEXT

### MINORITIES

THE HINDU, PG.NO: 10.

**News:** "The Constitution on minority rights."

#### Minority Protection:

##### Under Part III:

- **Article 30(1):** guarantees **religious and linguistic minorities** to establish and manage educational institutions of their **choice**.
- **Article 30(2):** State must ensure "**equality of treatment**" in granting **aid** to all educational institutions, regardless of their minority status.
- **Article 15(5):** Minority institutions are **exempted** from providing reservations for SCs and STs, and may **reserve up to 50% of seats for students** from their own community.
- **T.M.A. Pai Foundation (2002) case:** the Supreme Court clarified that a '**minority**' status should be determined based on the **demographic composition of the concerned State**, rather than the national population.

##### Outside Part III:

- **Art. 350 A** provides for instruction in the **primary stages** of education in the mother tongue.
- **Article 350 B** for the appointment of a **special officer for linguistic minorities**.

#### 2024 Supreme Court Verdict on Minority Institutions:

- Educational institutions established before the Constitution's adoption are **entitled to the protections granted in Article 30(1)**.
- **Statutory enactments recognizing institutions** do not compromise their minority character.
- **An institution retains its minority character** even if its administration is no longer community-based.
- **Recognising an institution as one of national importance** does not inherently diminish its minority character.

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## AGRICULTURE

PRE-CONTEXT

### MINIMUM SUPPORT PRICE

THE HINDU, PG.NO: 1.

**News:** "Committee recommends statutory MSP, says it can help end suicides by farmers."

#### About MSP:

- MSP is **announced before the beginning of sowing season for certain crops** and acts as an insurance against market prices for farmers.
- **Recommended by:** Commission for Agriculture Costs & Prices (**CACP**).
- **Approved by:** Cabinet Committee on Economic Affairs.
- MSP is **not legally backed by law** (No statutory status).

#### Formula:

- **MSP** = "Cost A2 + FL".
  - **Cost A2** = All agriculture inputs costs by farmer (i.e seeds, leased land, fertiliser's etc).
  - **FL** = imputed cost of unpaid labor (Including family labor).
- **Current MSP Formula:** 1.5 times of (A2 + FL).

#### Crops Types under MSP:

##### Kharif Crops (2024):

- **Cereals:** Paddy, Jowar, Bajra, Ragi, Maize.
- **Pulses:** Arhar/ Tur, Moong, Urad.
- **Commercial crops:** Cotton.
- **Oilseeds:** Groundnut, Sunflower Seed, Soyabean, Sesamum, Nigarseed.

##### Rabi crops (2024):

- **Cereals:** Wheat, Barley.
- **Pulses:** Gram, Masur.
- **Oilseeds:** Rapeseeds & Mustard, Safflower.

#### Factors considered by CACP:

- Production, domestic and international prices, demand-supply conditions, inter-crop price parity, terms of trade between agricultural and non-agricultural sectors.

#### Procurement of crops:

##### Wheat and Paddy:

- **Procured by Food Corporation of India (FCI).**
- They are distributed under Targeted Public Distribution System (TPDS) & NFSA.

##### Pulses and oilseeds & Copra:

- **Procured by:** National Agriculture Cooperative Marketing Federation of India (**NAFED**).

##### Procurement of Cotton:

- Done at MSP by the **Cotton Corporation of India**.

**Payment method:** Indirect (through Direct Benefit Transfer).

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## SCHEMES

PRE-CONTEXT

### NAMASTE

THE HINDU, PG.NO: 1

**News:** "Sewer, septic tank cleaning an occupation-based work: govt."

"92% of workers cleaning urban sewers, septic tanks belong to SC, ST, OBC groups, finds survey."

#### About NAMASTE Programme:

- **National Action for Mechanized Sanitation Ecosystem.**
- Ensuring Safety and Dignity of Workers engaged in cleaning of Sewer lines and Septic Tank.
- **Central Sector Scheme.**
- Initiated by the **Ministry of Social Justice and Empowerment (MoSJ&E)** and the **Ministry of Housing and Urban Affairs (MoHUA).**
- **Implemented by** the National Safai Karamcharis Finance and Development Corporation (**NSKFDC**).

#### Components:

- **Profiling of Sewer and Septic tank Workers (SSWs)** in ULBs through digital tools and create a central database.
- **Health Insurance** of SSW under PM-JAY.
- **Occupational safety** training of SSWs and Sanitation Response Units for **NAMASTE**.
- **Capital Subsidy** up to Rs. 5.00 lakh for procurement of Sanitation Related Vehicles/ Equipment.
- Distribution of safety devices to Emergency Response Sanitation Unit (**ERSU**).
- IEC Campaign for awareness on SSW safety and dignity.

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**Thank you!**