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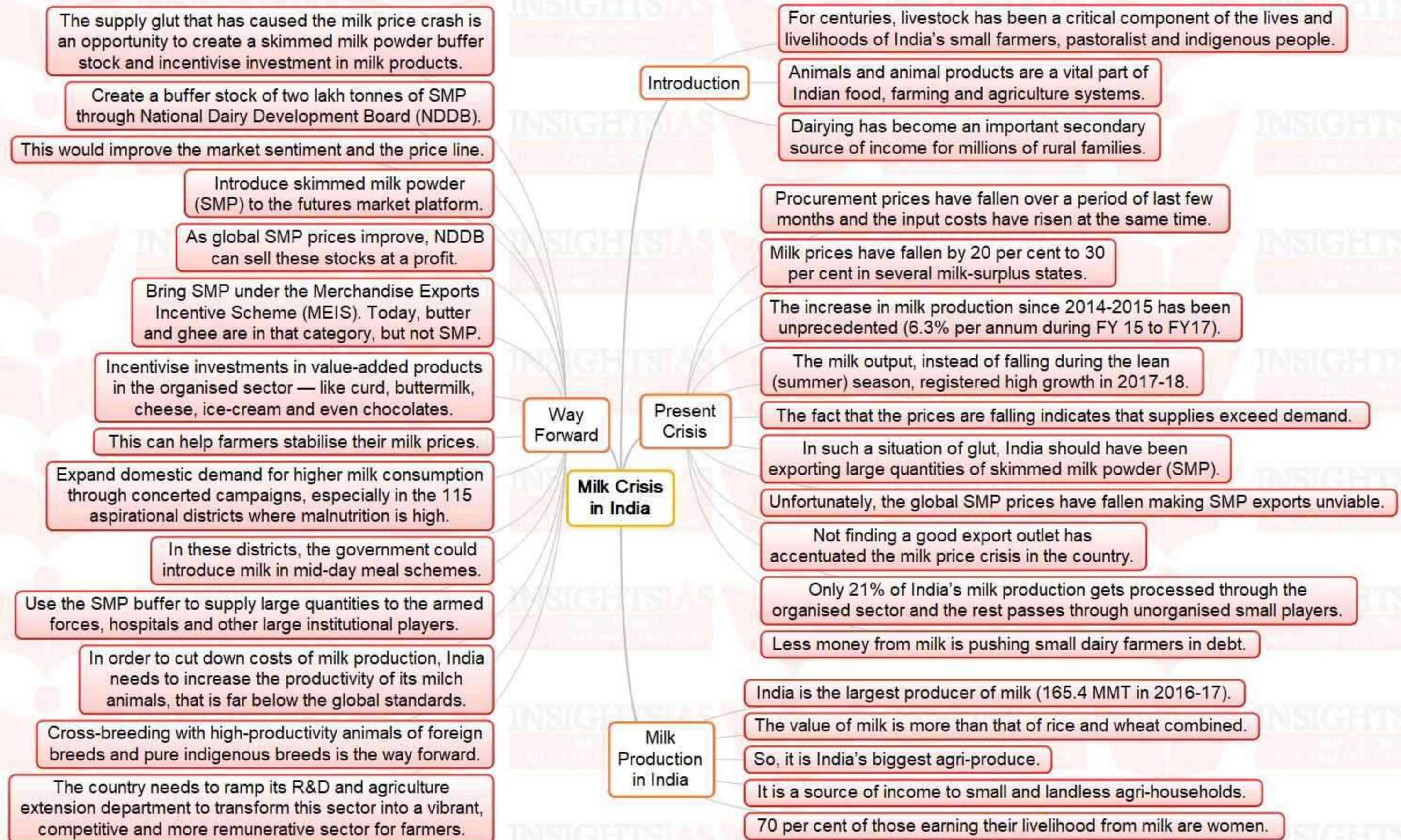
SIMPLIFYING IAS EXAM PREPARATION

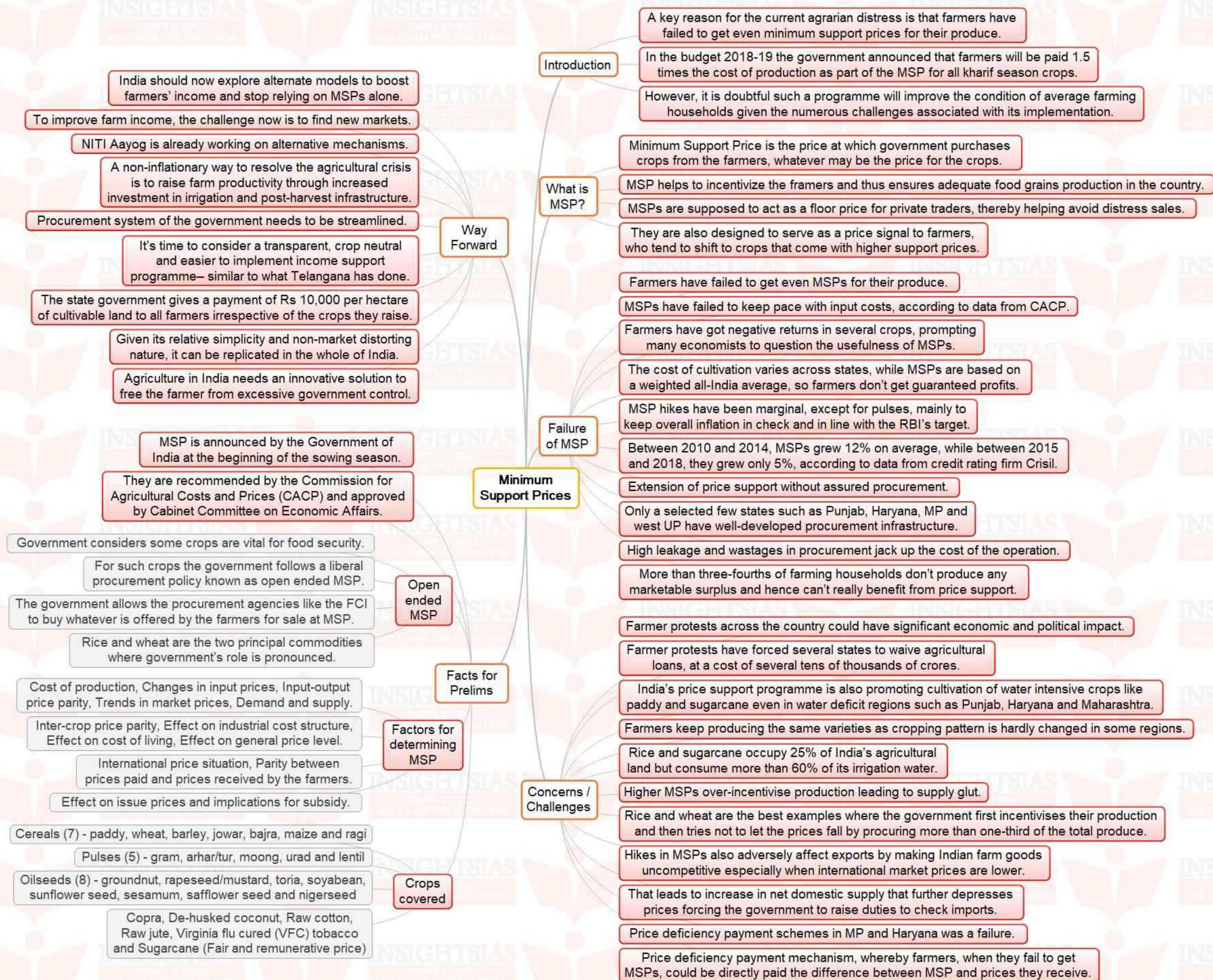
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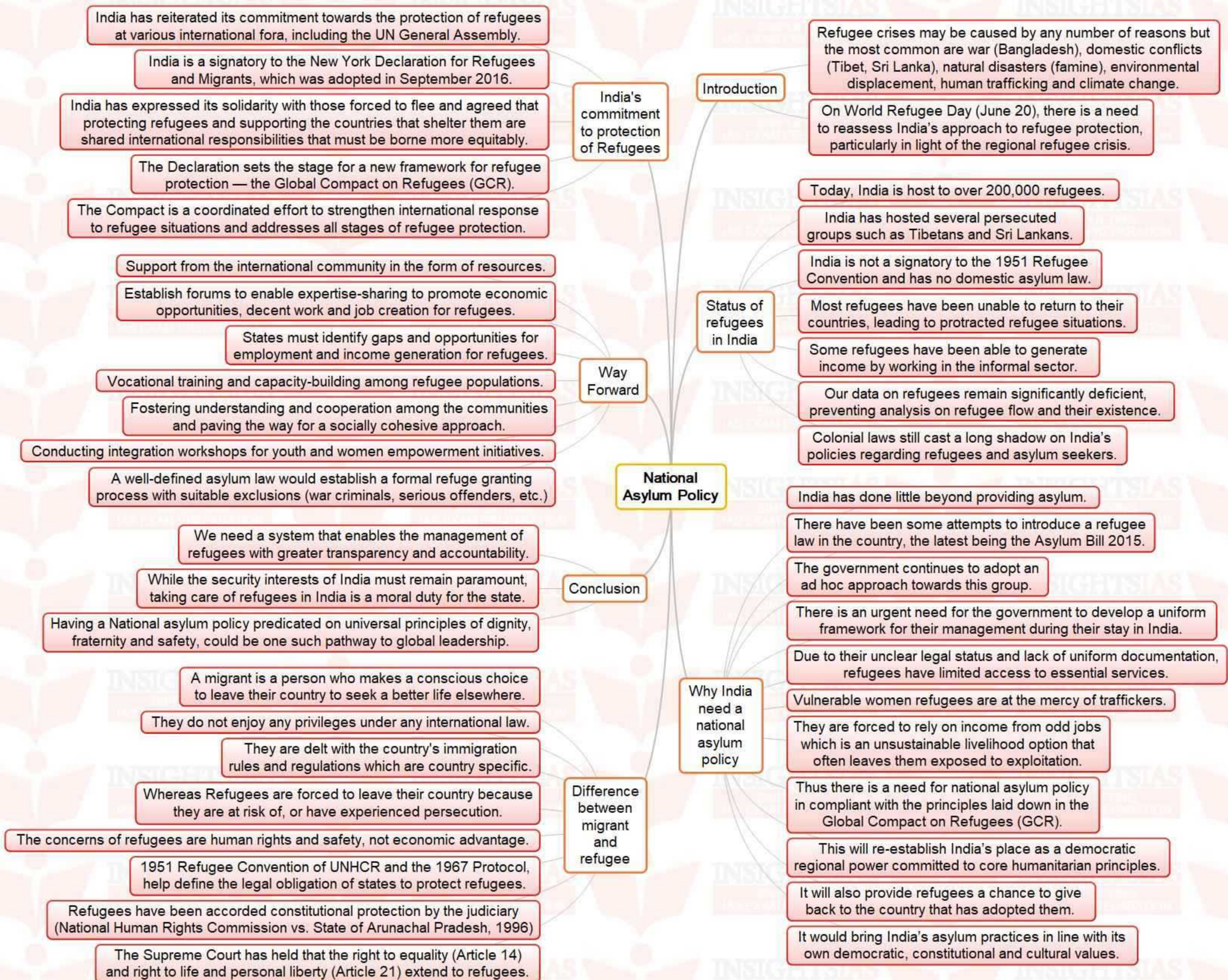
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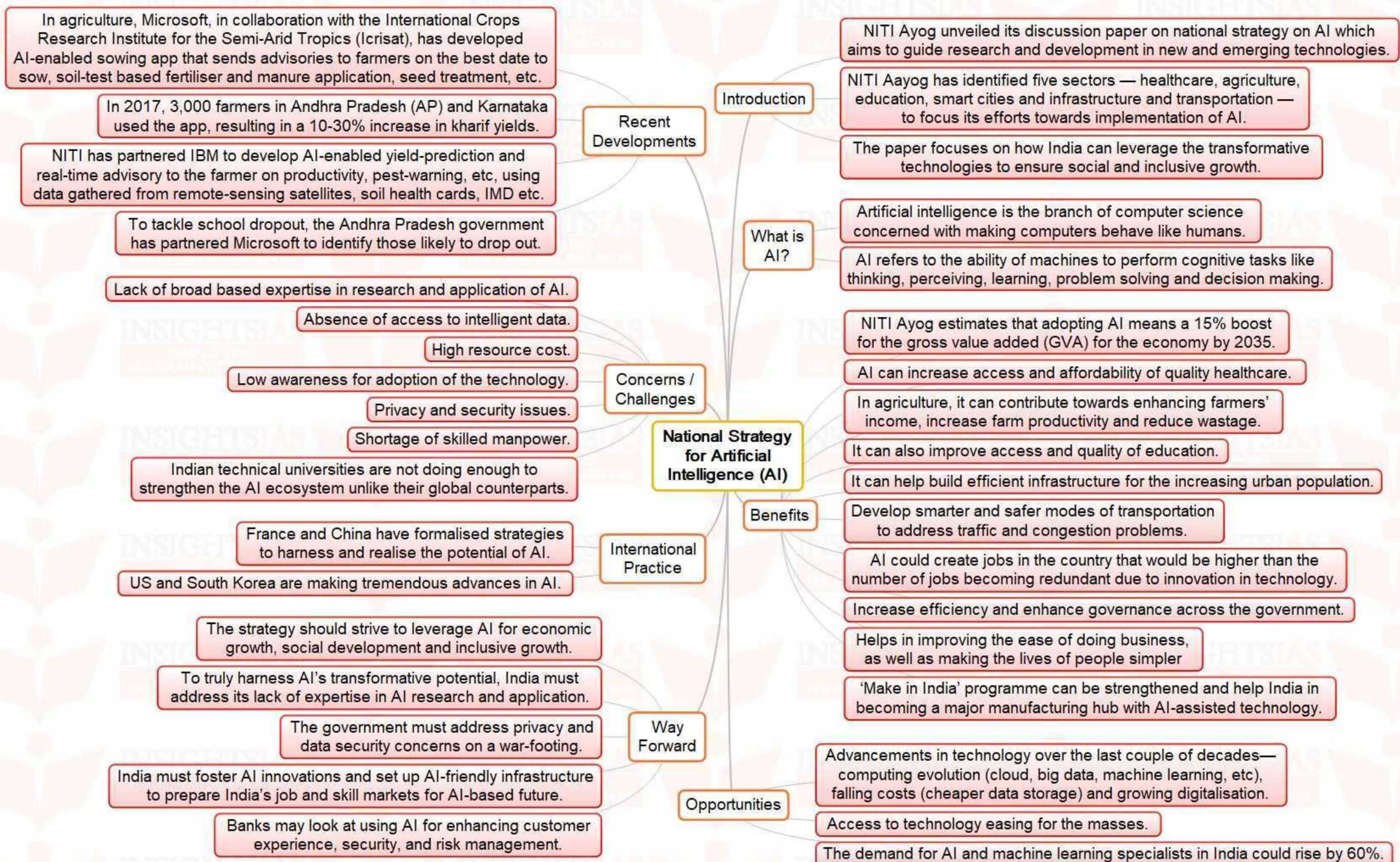
MIND MAPS

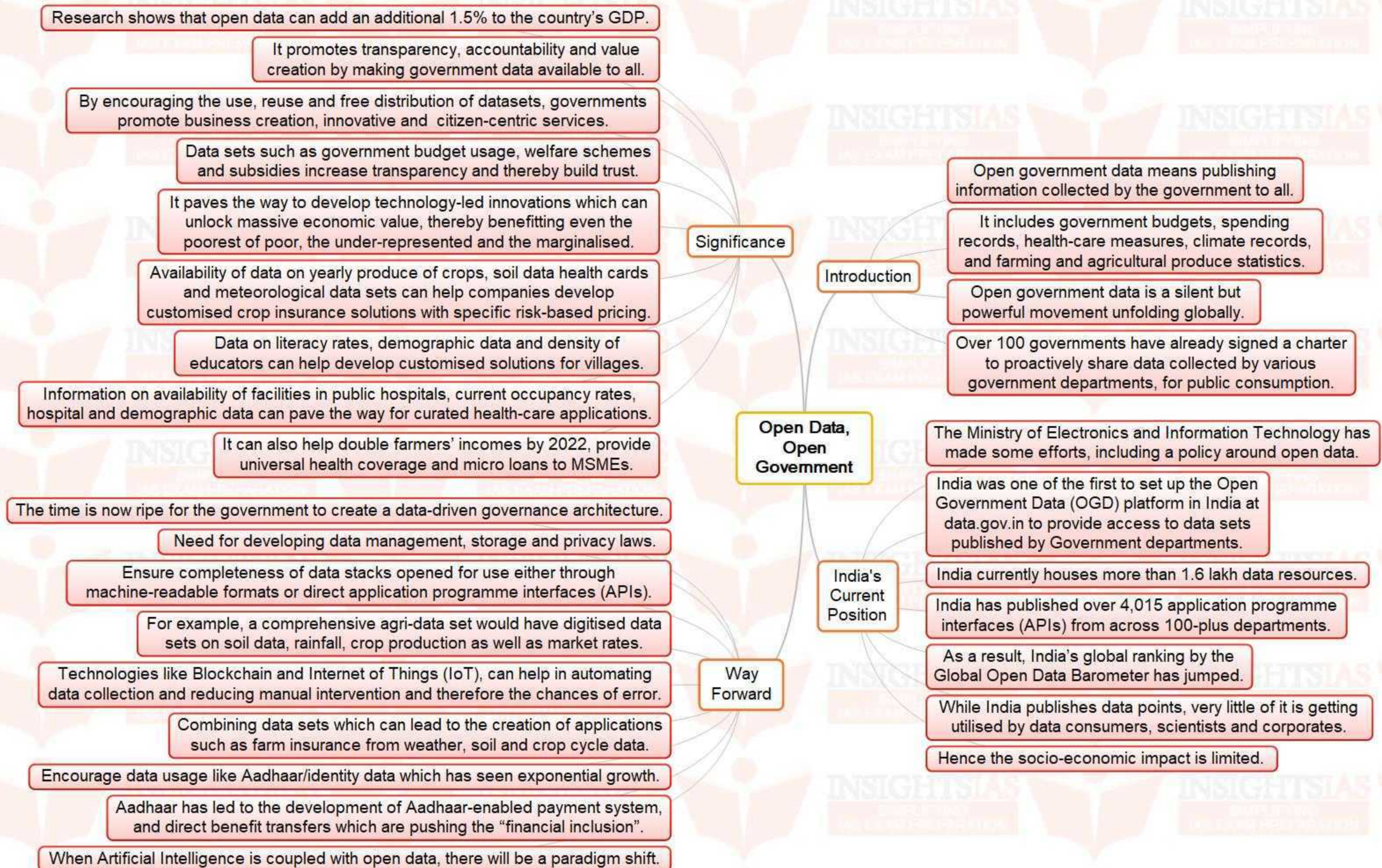
● — MAY 2018 — ●











Organ Transplantation in India

Introduction

- Recently organ transplant irregularities were found in Tamil Nadu.
- International patients were given priority in transplants, bypassing long list of Indians.
- In 2017, foreigners got about 25% of all heart transplants in the State and 33% of lung transplants.
- Hearts and lungs harvested from brain-dead patients were given to foreign nationals admitted to corporate hospitals.

Protocol of organ transplant

- The protocol is that an organ should first be offered to an Indian.
- If no Indian is available, an NRI should be considered.
- The question of an international patient arises only when both decline an organ offer.
- Allocation of organs to recipients is based on criteria that include the date of registration and the medical condition of the recipient.
- The wealth, race or gender of a person has no bearing when a person is receiving a donated organ.

Concerns / Challenges

- Hospitals have become so greedy that they don't bother to help poor Indian patients.
- There are also allegations that organs were harvested without the consent of a brain-dead patient's family to meet the needs of foreign nationals.
- The cost of a transplant, especially a heart transplant, in Chennai is so high that only foreigners are able to afford it.
- Problem of organ trafficking.
- WHO states that the sale of organs violates the Universal Declaration of Human Rights.
- The growing disparity between the rich and poor and demand for human organs makes the trading of organs a quick means to riches for some and a relief for others.
- Organ trade leads to exploitation of the poverty-stricken people by tempting them with financial gains.

Low Organ Donation

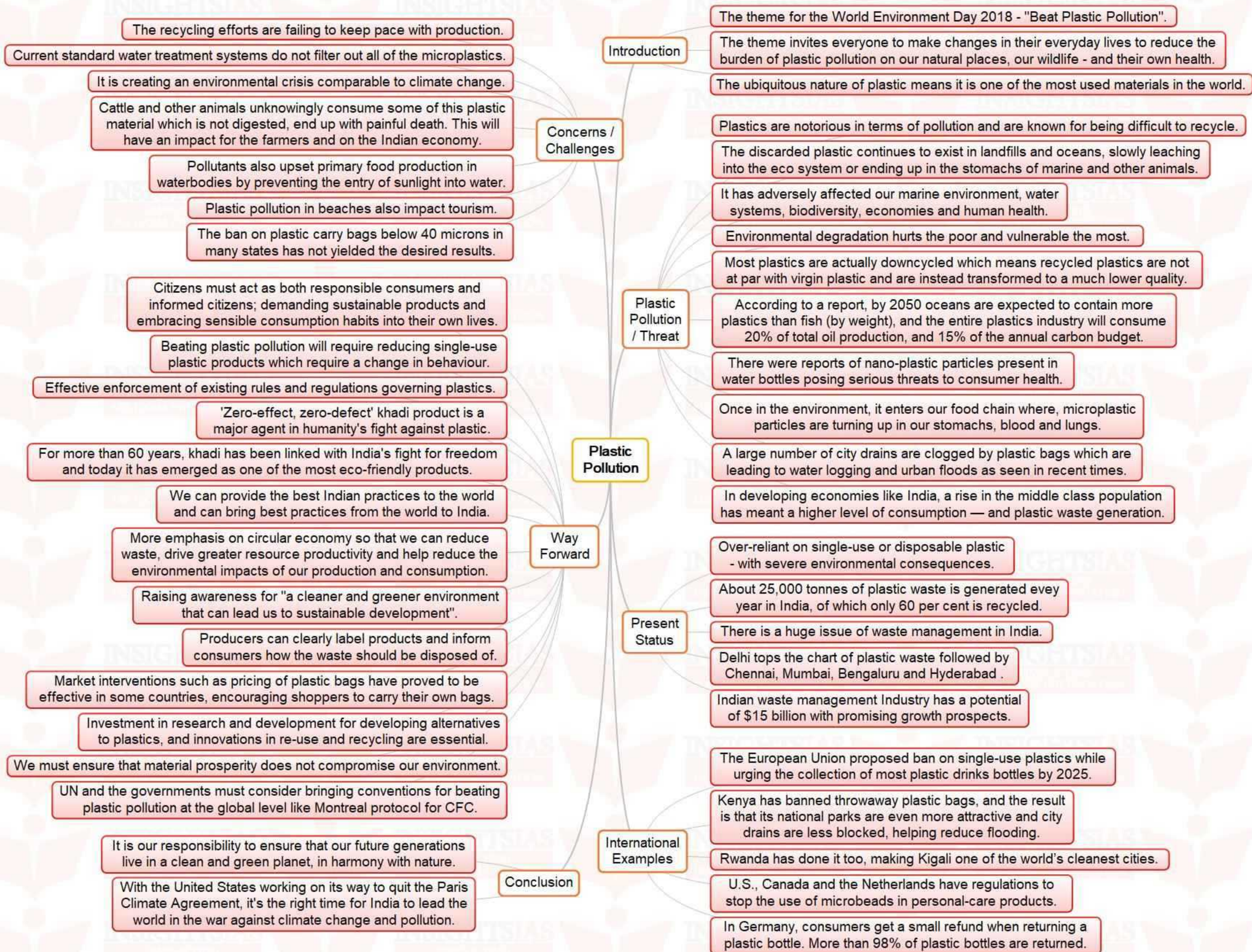
- Each year hundreds of Indians die while waiting for an organ transplant.
- Acute imbalance between the number of organs donated and the number of people waiting for a transplant.
- Finding a donor is the main issue in the country.
- Lack of awareness and improper infrastructure facilities.
- Administrative hurdles and conservative mindset further affect organ transplantation.
- Lack of a centralized registry for organ donation.
- India has low count of organ donors per million people compared to U.S, Spain and Australia.
- Myths associated with organ donation which needs to be addressed.

Way Forward

- Strict action against Hospitals and professionals who engage in commerce or unethical behaviour.
- Arrangements to air-lift organs, since domestic patients are unable to afford flight facilities.
- Such measures will make it possible to utilise more hearts and lungs, and offer them to domestic recipients.
- Bringing transparency in the organ transplantation programme to ensure that all Indian patients deserving an organ get it.
- Strict guidelines for allocation of organs to foreigners.
- Enrolling all domestic patients through State registries should be the priority for the National Organ and Tissue Transplant Organisation.
- Post-transplant data on follow-ups and outcome of transplants for every recipient must be compiled.
- Enhanced awareness among people is needed to encourage people to donate organs.
- This requires involvement of the civil society, religious leaders and other stakeholders in creating awareness.

Facts for Prelims

- National Organ and Tissue Transplant Organisation (NOTTO)**
 - NOTTO functions under the Ministry of Health & Family Welfare.
 - It is an all-India apex body for coordination and networking for procurement and distribution of organs/tissues and transplantation.
- Tamil Nadu tops in organ transplantation in the country.
- The Transplantation of Human Organs Act of 1994 makes it illegal to buy or sell human organs in India.
- Priority for citizens enrolled in the State and national waiting lists over foreign nationals is laid down in the Transplantation of Human Organs and Tissues Rules.
- Health is a State subject; Centre can only frame national guidelines. States should implement the guidelines.
- Organs that have been successfully transplanted include the heart, kidneys, liver, lungs, pancreas, intestine, and thymus.
- Tissues include bones, tendons, corneae, skin, heart valves, nerves and veins.
- Worldwide, the kidneys are the most commonly transplanted organs, followed by the liver and then the heart.
- Organ donors may be living, brain dead, or dead via circulatory death.
- Unlike organs, most tissues (with the exception of corneas) can be preserved and stored for up to five years.
- Anyone from a child to an elderly person can be a donor.



Public Sector Asset Rehabilitation Agency (PARA)

Introduction

The Central government has revived the idea of setting up an asset reconstruction or asset management company, a sort of 'bad bank'.

In the Economic Survey Report 2017, Chief Economic Adviser Arvind Subramanian had suggested the creation of Public Sector Asset Rehabilitation Agency (PARA) which will work as a "Bad bank" to absorb the losses from the PSBs.

What is a bad bank?

A bad bank is an entity that buys NPAs or stressed loans from banks and financial institutions (FIs), mostly at a discounted market price.

It then works to recover and turnaround the assets through professional management, sale or restructuring.

Benefits

This helps banks or FIs clear-off their balance sheets by transferring the bad loans and focus on its core business lending activities.

Large debtors have many creditors. Hence bad bank could solve the coordination problem, since debts would be centralised in one agency.

It can effect speedier settlements with borrowers by cutting out individual banks.

It can drive a better bargain with borrowers and take more stringent enforcement action against them.

It can raise money from institutional investors rather than looking only to the Government.

Arguments against Bad Bank

Former RBI governor Raghuram Rajan said that it would simply mean the transfer of NPAs from one entity to other.

Banks may have to take hefty hair-cuts or discounts while selling the loans, even at the cost of their profitability.

Need of Bad Bank

The stockpile of bad loans has had several ill-effects on the economy at large.

Stressed assets of banks are making it difficult for new lending.

This is constraining new investments in projects that can power the economy.

As bad debt keeps rising, it raises the costs for the government to finance the PSBs.

High NPAs force banks to keep their lending rates high to boost their profits.

Private Asset Reconstruction Companies (ARCs), Joint Lenders Forum (JLF), Strategic Debt Restructuring (SDR) and Scheme for Sustainable Structuring of Stressed Assets (S4A) haven't proved successful in resolving bad debts.

Bad Bank is expected to solve these problems, by relieving the banks of their NPAs.

Bad bank has been experimented in several countries especially after the financial crisis of 2008-09.

It has witnessed some success in Malaysia, Sweden, Spain and few other countries.

It will help relieve the banks of their NPAs and expedite ways for the corporate borrowers to settle their debts.

Once stressed assets are sold to Bad bank, the RBI can lean harder on banks to pass on its rate cuts.

A single government entity will be more competent to take decisions rather than individual PSBs.

Arguments for Bad Bank

Concerns / Challenges

The bad bank will require significant capital to purchase stressed loan accounts from public sector banks.

The chances of private participation are low unless investors are allowed a major say in the governance of the new entity.

Bad bank will not address more serious corporate governance issues plaguing public sector banks that led to the NPA problem.

Setting up a new institution would be very time-consuming.

Challenges on its ownership structure as well as the pricing of bad loans taken over from banks.

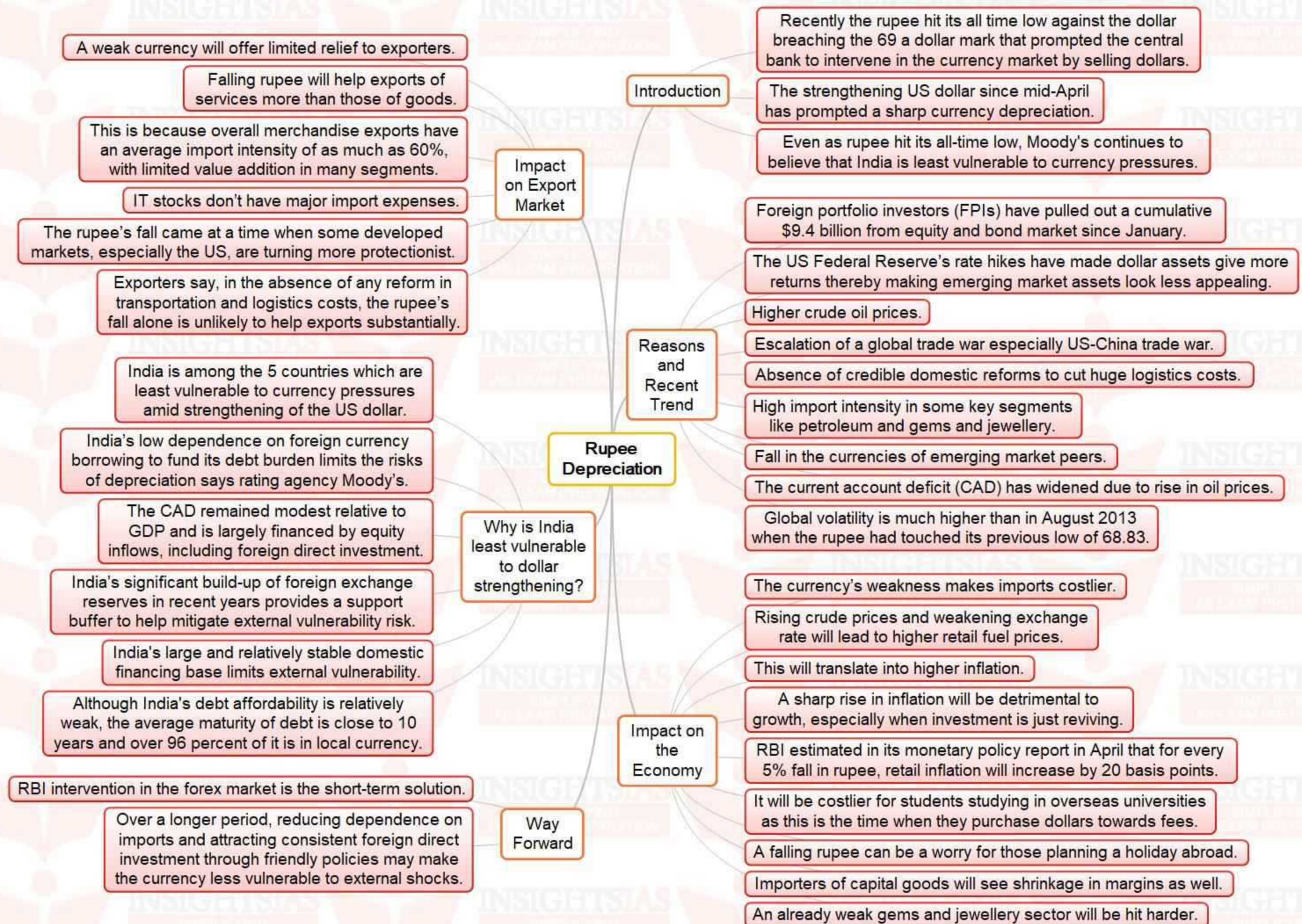
The larger focus must be on the 'Twin Balance Sheet' (TBS) problem of corporates and banks.

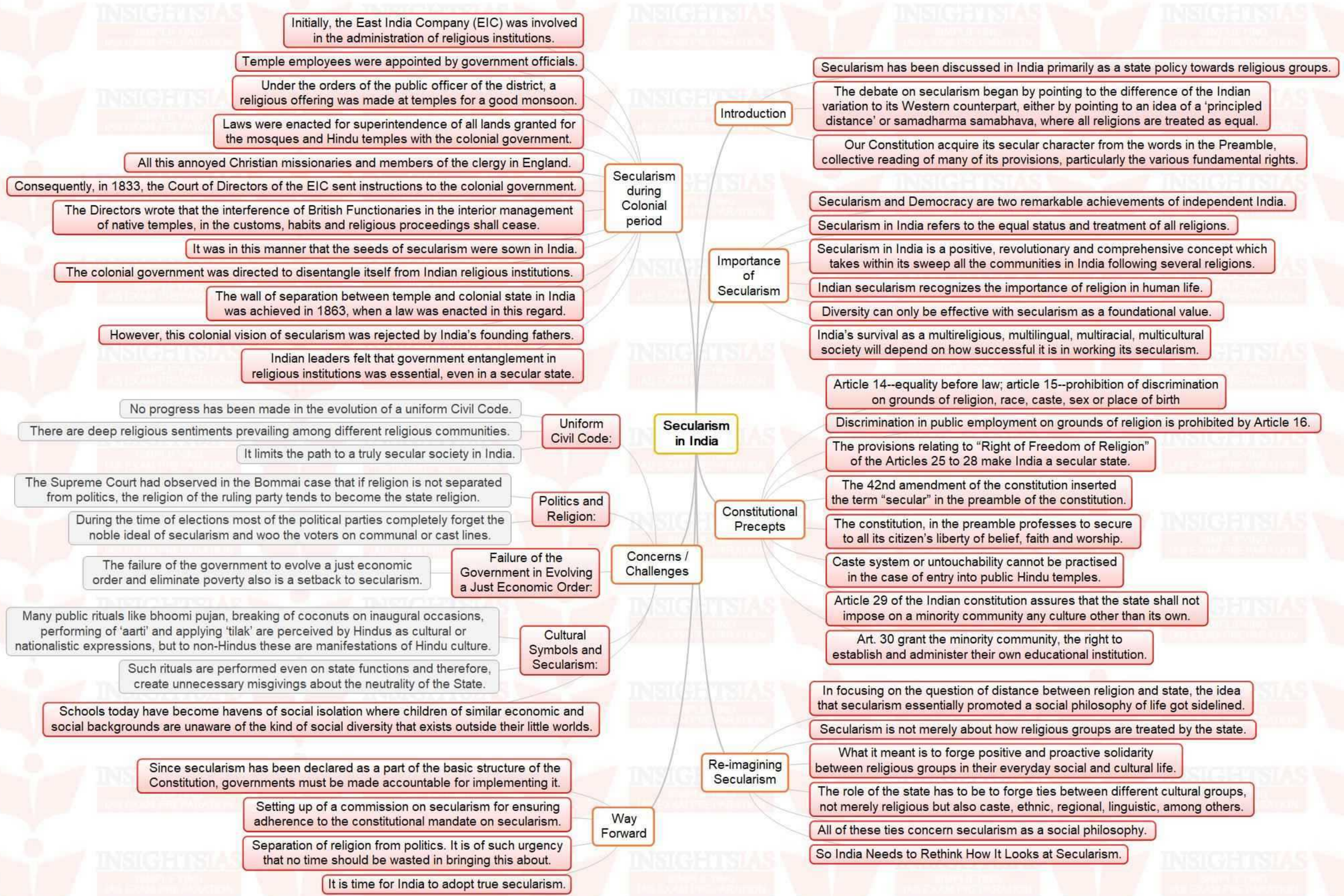
Instead of recapitalising the banks year after year, it would be better for the government to focus on recovery.

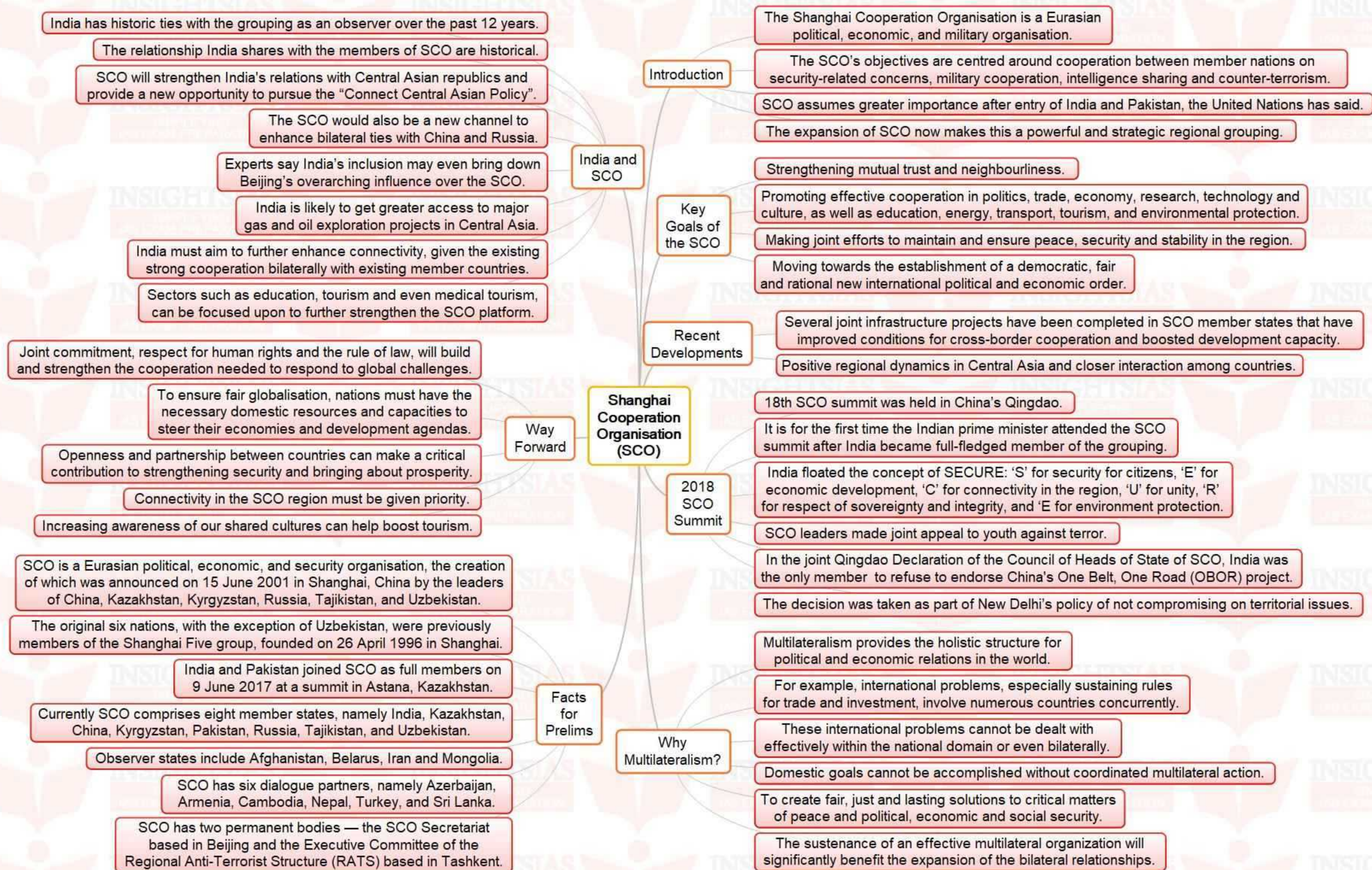
Just setting up one PARA will not be enough to get the banking sector back on track.

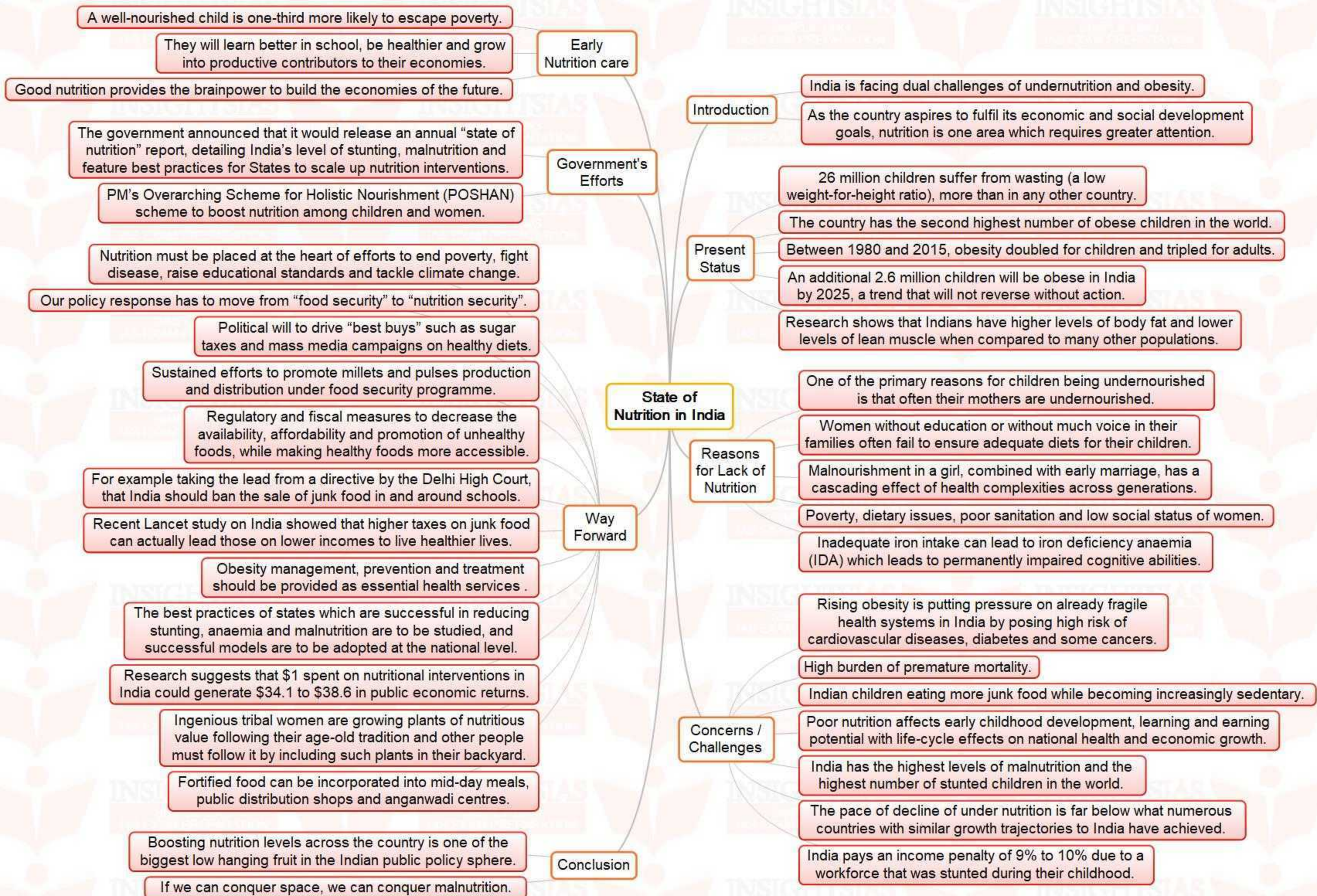
The most efficient approach would be to design solutions tailor-made for different parts of India's bad loan problem.

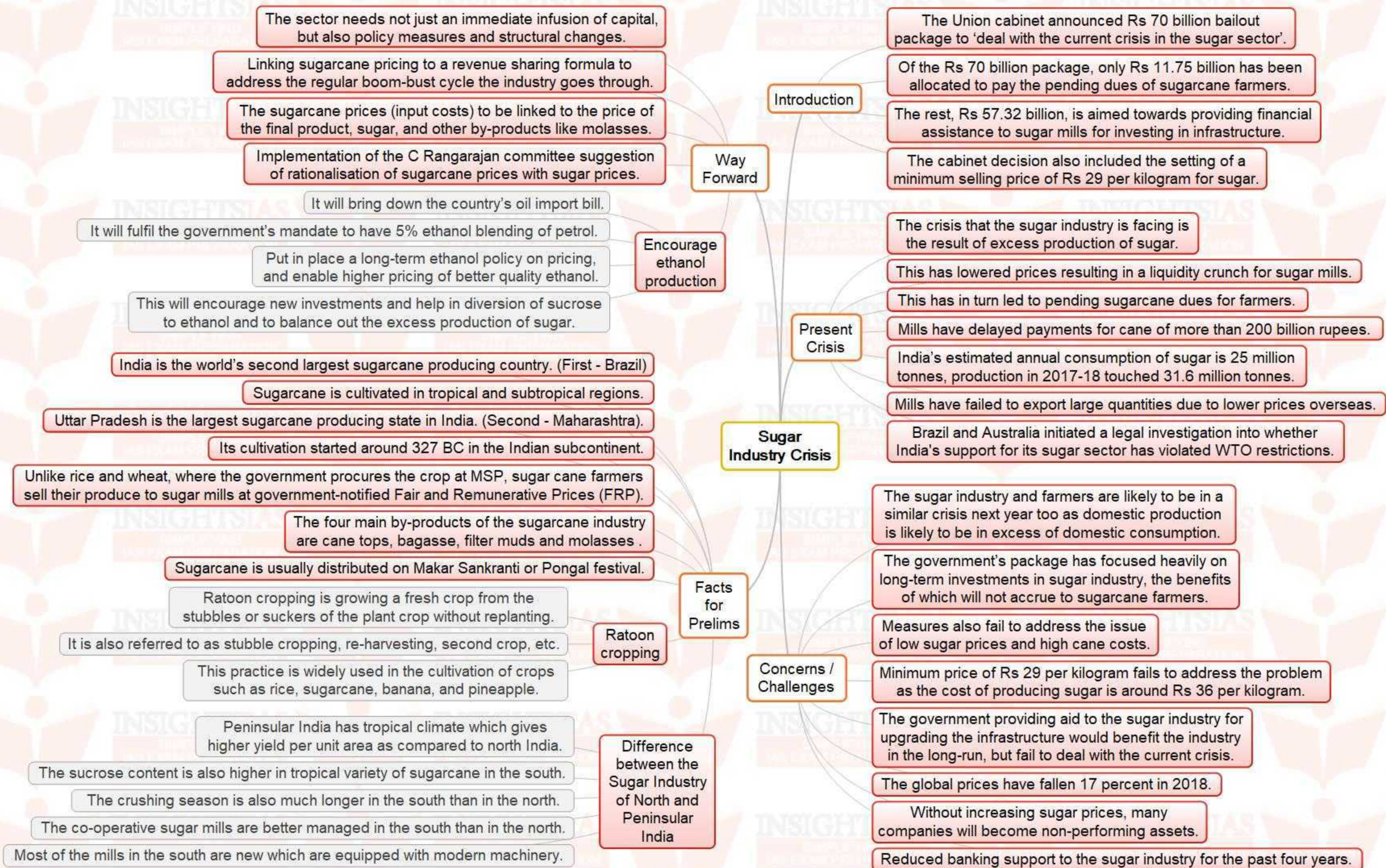
Way Forward

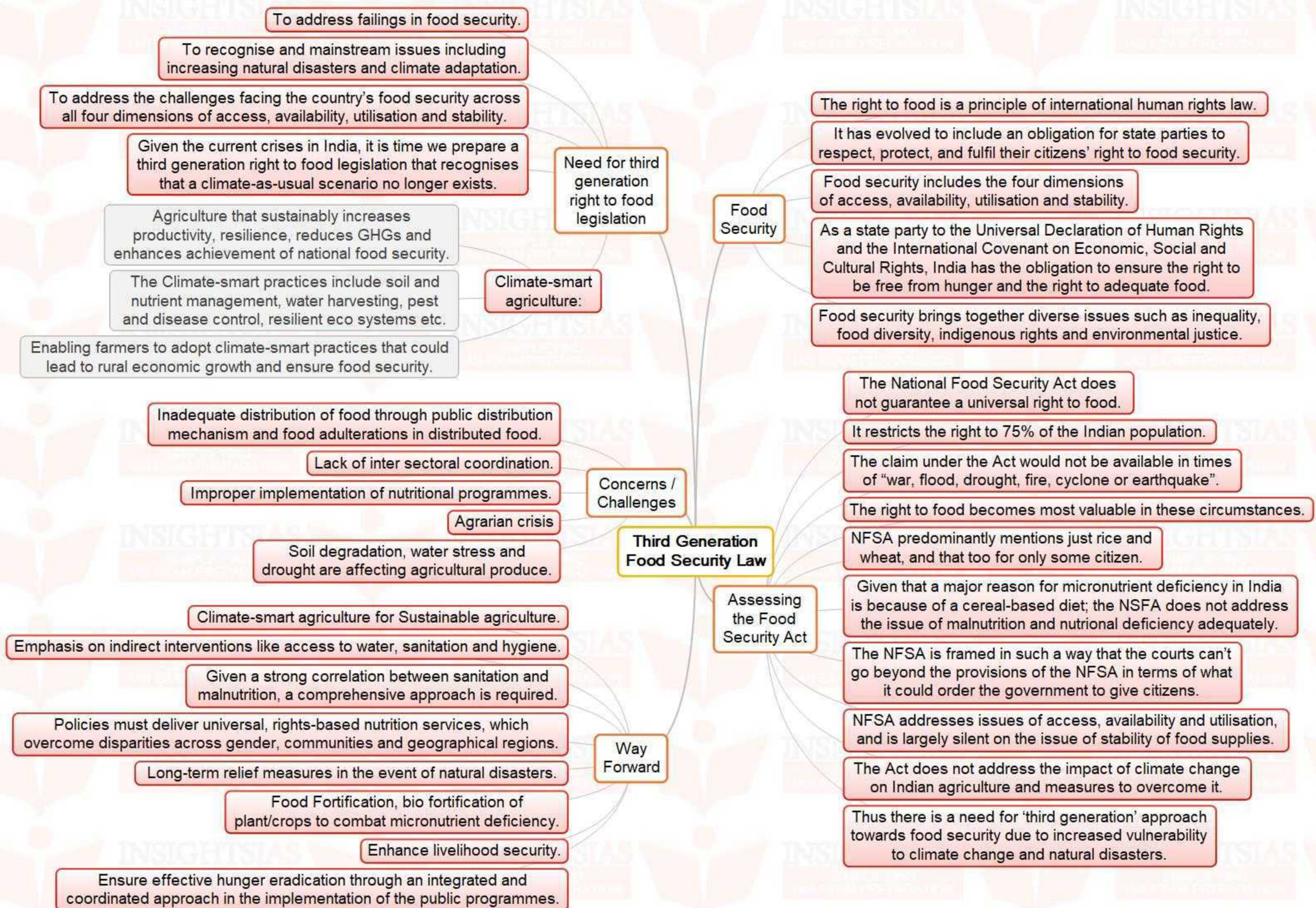












Uranium Contamination in Ground Water

Introduction

There are reports of widespread uranium contamination in groundwater across India that demands an urgent response.

Scientists have found widespread uranium contamination in groundwater from aquifers across 16 states in India, much above the WHO provisional standard for the country.

A study has found over 30 micrograms per litre (mcg/l) of the heavy metal are found in parts of northwestern, southern and southeastern India.

Drinking such water can damage one's kidneys, and the World Health Organization prescribes 30 mcg/l as an upper limit.

Evidence of uranium contamination has accumulated from across India over the last decade.

A 2015 Bangalore study, for example, found uranium levels of over 2000 mcg/l in the southern part of the city.

Other studies found levels of over 500 mcg/l in Andhra Pradesh and Telangana.

More recently, parts of Gujarat and Rajasthan recorded undesirable uranium levels in their waters.

The mechanism by which uranium enters groundwater is still under research.

In Rajasthan and other northwestern regions, uranium occurs mostly in alluvial aquifers.

In southern regions such as Telangana, crystalline rocks such as granite seem to be the source.

When groundwater is over-extracted from such soils, the uranium is exposed to air, triggering its release.

These hypotheses must be explored, because they will help determine where to find safer water.

Uranium Contamination

Present Crisis

Excessive withdrawal of groundwater across India is lowering the water table, and also contaminating water with uranium.

People are using the contaminated wells as their main source of drinking water.

Groundwater is the primary source of drinking water and irrigation in India.

These findings highlight a major gap in India's water-quality monitoring.

As the Bureau of Indian Standards does not specify a norm for uranium level, water is not tested regularly for it.

The chronic effects of uranium consumption are still unknown.

The groundwater contamination across India must be probed, and safe sources must be identified.

We need comprehensive systematic studies to establish the chronic health effects of uranium exposure.

India's water agencies must make groundwater management a priority to protect people from the harmful effects of exposure to uranium.

Make testing for uranium a routine part of groundwater quality monitoring.

Evaluation of human health risks in areas of high uranium prevalence.

Development of adequate remediation technologies, and, implementation of preventive management practices.

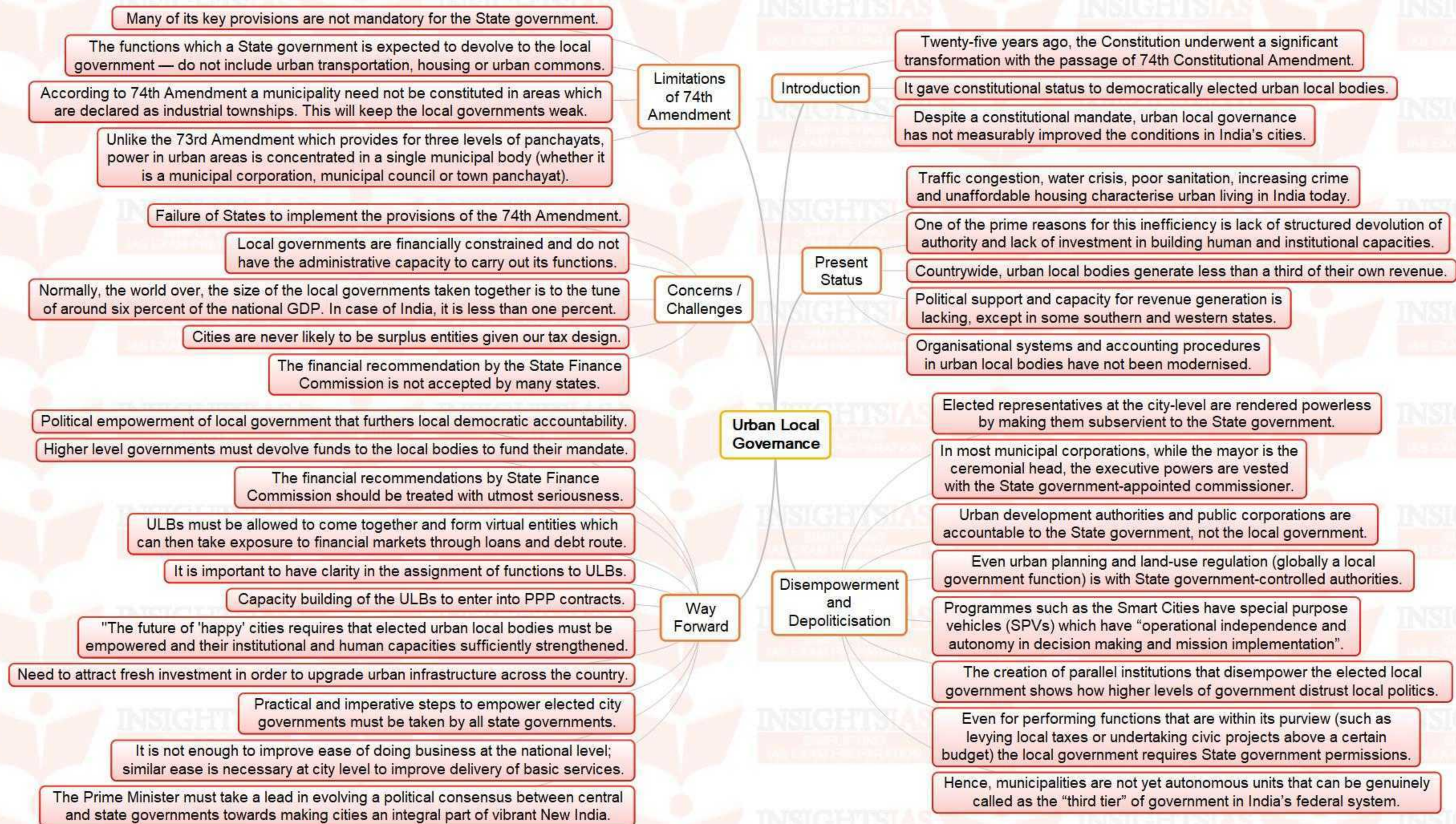
Include a uranium standard in the Bureau of Indian Standards' Drinking Water Specification.

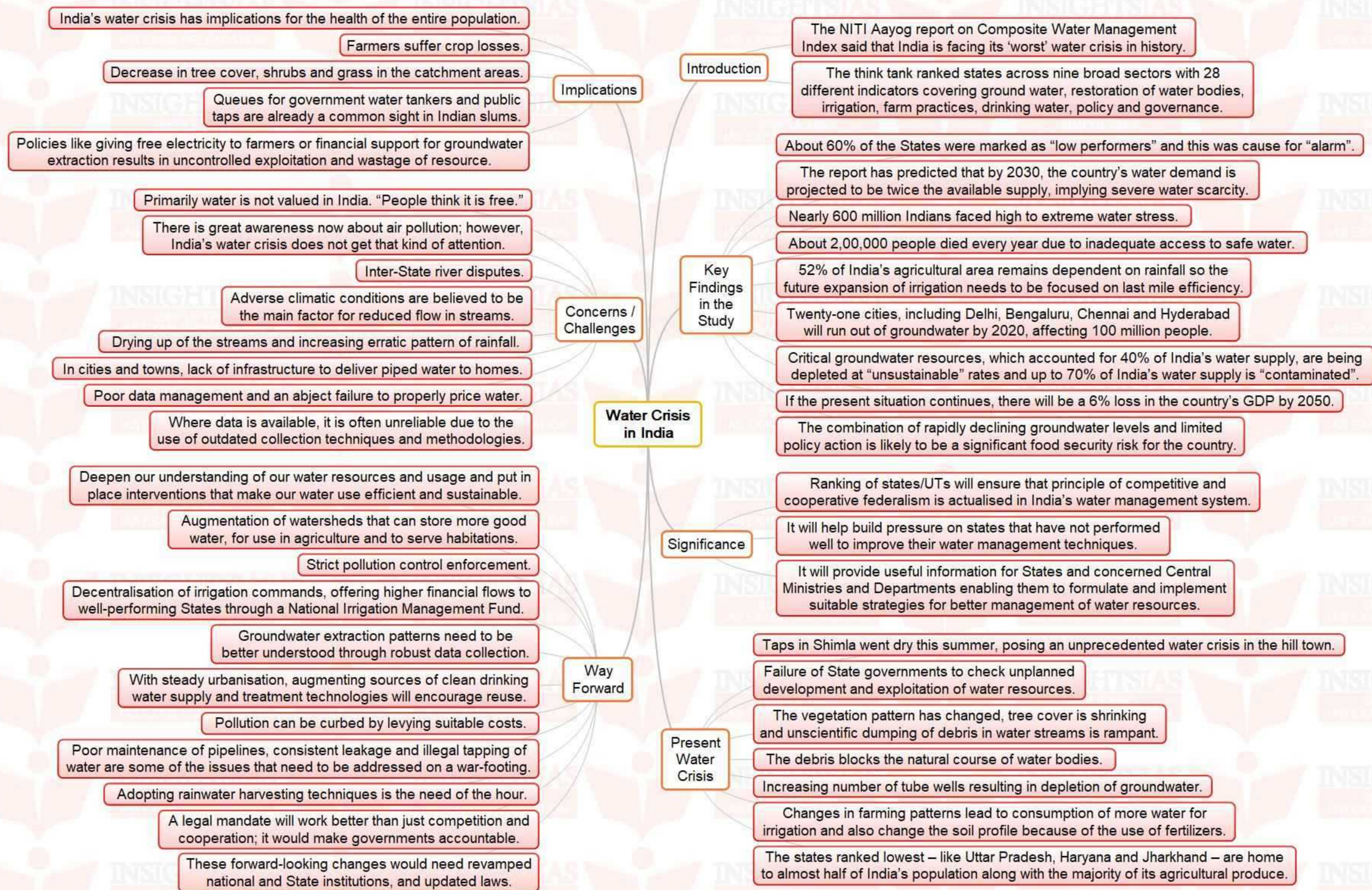
Exploring new ways to prevent or treat uranium contamination will help ensure access to safe drinking water.

Behavioural changes that promote conservation and adoption of efficient water use practices to reduce ground water use for irrigation.

Managing water resources is the key to create a water-secure future.

Way Forward





Zero Budget Natural Farming (ZBNF)

Introduction

- Across the world, agriculture is facing multiple setbacks, in the form of extreme weather events like floods and droughts or factors such as soil degradation, soil salinity and water shortage.
- To feed the global population of 9.6 billion by 2050, as projected by a United Nations report, scaling up food production is important.
- Ensuring food security, producing more with less resources and building the resilience of smallholder farmers are also important in creating a food-secure future.

Background

- The neoliberalization of the Indian economy led to a deep agrarian crisis that made small scale farming an unviable vocation.
- Privatized seeds, inputs, and markets are inaccessible and expensive for peasants.
- Indian farmers increasingly find themselves in a vicious cycle of debt, high production costs, high interest rates for credit, and volatile market prices of crops.
- Under such conditions, 'zero budget' farming promises to end a reliance on loans and drastically cut production costs.
- The phrase 'Zero Budget' means without using any credit, and without spending any money on purchased inputs.
- 'Natural farming' means farming with Nature and without chemicals.
- Everything required for the crop comes from nature itself.

Need for ZBNF

- Ensuring food security and producing more with less resources.
- For building the resilience of smallholder farmers for creating a food-secure future.
- ZBNF is the right solution to fight climate change and create resilient food systems.
- Fighting drought is one of the main objectives of ZBNF.
- The Food and Agriculture Organization (FAO) of the UN advocates environmentally-friendly farming methods that can take us to a more sustainable future.
- Importance for chemical free food consumption is growing rapidly.
- Chemical farming has made food a poison and also has reduced the yield by making lands barren.
- Farmers' welfare and sustainable practices are vital for a sustainable and productive economy.
- ZBNF constitutes an effective strategy for achieving SDGs targets.

ZBNF in India

- ZBNF is a set of farming methods, and also a grassroots peasant movement.
- It has attained wide success in southern India, especially the state of Karnataka where it first evolved.
- Farmers in Andhra Pradesh have practised ZBNF and have witnessed good results.
- Himachal Pradesh Government has launched ZBNF project which aims to increase agriculture produce and the income of farmers by the year 2022.

Features of ZBNF

- It is a farming practice that believes in natural growth of crops without adding any chemical fertilizers and pesticides.
- The four wheels of ZBNF are Bijamrita, Jiwamrita, Mulching and Waaphasa.
- Bijamrita is a natural way of seed treatment using local cow urine and cow dung.
- Jiwamrita is made using water, local cow dung, local cow urine, jaggery, dal flour and soil.
- Waaphasa is the aeration in the soil.
- ZBNF is different from organic farming.
- Intercropping is an important feature of ZBNF.
- Practising composting on the farm itself, so that soil organic matter increases.
- Storing water in the farm ponds for use in adverse conditions.
- Insects and pests are managed using neem leaves, neem pulp and green chillies.
- Establishing farmers' federations and self-help groups, and placing farmers at the forefront of knowledge creation and dissemination.

Advantages

- Besides reduced input cost, farmers practising ZBNF gets higher yields.
- Elimination of chemical pesticides and promotion of good agronomic practices.
- Promote regenerative agriculture, improve soil biodiversity and productivity.
- Ensure decent livelihoods to smallholder farmers.
- Restore ecosystem health through diverse, multi-layered cropping systems.
- Anyone who is having half an acre of land can start ZBNF.
- Using ZBNF techniques, one can convert even the most infertile land into a fertile one.
- Women's empowerment and nutrition.

Conclusion

- Agricultural scientists in India have to rework their strategy so that farming is in consonance with nature.
- We need a global transition to a more resilient and sustainable agriculture that is less dependent on agrochemicals and draws more on natural biological and ecosystem processes.