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# TATHASTU

Institute of Civil Services



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# DBT in India – A role model for the world

**News:** Recently, DBT has garnered international recognition for its significant impact on social welfare and governance reforms.

## Background:

- The IMF and World Bank applauded DBT for its scale and logistical prowess in reaching hundreds of millions of low-income individuals.
- DBT in India is not just a national initiative; it also aligns with India's broader goals within its co-chairship of the Global Partnership for Financial Inclusion. DBT was also showcased in the G20 Anti-Corruption Working Group Meeting for its impact on promoting transparency.

## What is DBT and how has it evolved over the years?

- The Direct Benefit Transfer was envisioned as a system where welfare benefits provided by the government are directly credited to the identified beneficiary's bank or postal account.
- The benefits provided range from **cash assistance** to **in-kind goods and services**. For example, **Cash support schemes** such as **PM KISAN**, which supports farmers, and the National Social Assistance Programme (NSAP), providing pensions for the elderly, Divyangjan, and widows.
- **In-kind support schemes** include the **fertilizer subsidy** and the **Public Distribution System** for food grains support.
- DBT schemes employ the use of the **electronic ID Aadhar** for identifying and authenticating the intended beneficiaries.

## What are the benefits of DBT?

- **Efficiency** - DBT eliminates intermediaries, ensuring that funds directly reach the intended beneficiaries, making the process faster and more efficient.
- Ensures **transparency** and **reduces chances of corruption** as the benefits are transferred electronically and intermediaries are removed.
- Using Aadhaar for **beneficiary identification** aids in ensuring that the benefits reach the correct individuals.
- By eliminating wastage, DBT helps the **government save significant resources** that can then be deployed for other welfare schemes.
- It has promoted **Financial inclusion** in the true sense, it allows for **real-time tracking** of fund disbursement and has **empowered the rural economy** significantly.
- DBT **reduces the fiscal deficit** by saving public expenditure on subsidies and welfare schemes.

## What are the challenges?

- Many rural and tribal areas still lack banking facilities, road connectivity, internet connectivity, power supply, etc. which are essential for the smooth delivery of DBT.
- There may be instances of fake or ghost beneficiaries, diversion of funds, manipulation of records, etc. that undermine the transparency and accountability of DBT.
- People face difficulty in enrolling for DBT due to the lack of proximity to enrolment centres.
- The value of transfers may not be sufficient to cover the actual cost of goods or services that the beneficiaries need to purchase from the market.

## Some data that you should remember:

- According to the Secretary of the Department of Economic Affairs, **India saved \$27 billion** in various central government schemes through the implementation of DBT in the fiscal year 2022-23.

The infographic features a portrait of Prime Minister Narendra Modi in an orange vest. The text reads: 'Direct Benefit Transfer (DBT) Ensuring Transparency, Removing Leakages'. It lists 'Accurate targeting of beneficiaries by eliminating duplication & fraud', 'Covers 300+ schemes across 52 ministries', and '₹22.77 lakh crore+ transferred directly into beneficiaries' bank accounts'. A large '8 Years' logo is present with the motto 'Seva, Sushasan, Garib Kalyan'. At the bottom, a man is shown holding a smartphone and a stack of cash, with the text 'More than ₹2.22 lakh crore estimated gains'.

- According to the **President of the World Bank Group**, India managed to provide **food or cash support** to a remarkable **85 per cent of rural households** and **69 per cent of urban households** through DBT during the COVID-19 pandemic.
- According to a research paper by **IFPRI**, DBT for agricultural subsidies in India has shown positive impacts on **fertilizer use efficiency, crop yields, farm incomes, and environmental quality**.

### Way Forward

- The Digital public infrastructure (DPI) enabled DBT has emerged as a boon in providing succour and relief to millions of citizens (For eg even delivery of vaccines through DPI).
- India can use its technical expertise and knowledge to empower people from the Global South as much as it is empowering its own!

Source – Yojana

## Mandya's Hoysala Legacy

**News:** The temples in the largely agrarian region of Mandya (Karnataka) belonging to the period of the Hoysalas, have failed to grab as much attention as they deserve.

### About the Hoysala empire:

- The Hoysala Empire was a prominent South Indian empire that ruled most of the modern-day state of Karnataka between the 10th and 14th centuries.
- The capital of the empire initially resided at Belur, later moving to Halebidu.
- The Hoysala empire emerged as a regional power in the 12th century, taking advantage of the decline of the Western Chalukya empire and the Kalachuri dynasty.
- By the 13th century, they governed most of Karnataka, entire northwestern parts of Tamil Nadu and parts of western Andhra Pradesh and Telangana.

### What is the Hoysala empire remembered for?

- It is remembered for its contributions to **South Indian art, architecture, and literature**.
- Some of the famous Hoysala temples are **Chennakeshava Temple** at Belur, **Hoysaleswara Temple** at Halebidu, and Chennakeshava Temple at Somanathapura.
- Hoysala literature contributed to the development of **Kannada** and **Sanskrit languages** and enriched the **cultural heritage** of South India

### What are some features of Hoysala architecture?

- The temples were built on a **Star-shaped platform** or Jagati.
- Most of the temples follow the **ekakuta, dvikuta or tribute pattern** – temples with a single, double or three garbhagrihas or sanctum sanctorum.
- The temples are made of **soapstone or chloritic schist**.
- They were dedicated to Shiva, Vishnu and Jain Tirthankaras.



*Saumyakeshava Temple, Mandya District*

### What are the important temples located in the Mandya district?

- Panchalingeshwara temple, Lakshminarayana temple, Brahmeshwara temple and Saumyakeshava temple.

Source – The Hindu

## India-USA relations

**News:** Here, we will discuss about the outcomes of PM Modi's visit to the US. Please read this in continuation with other articles covered on the topic.

### What were the important highlights of the visit?

#### Defence Cooperation

- Strategic Defence partnership; India – US Defence Acceleration Ecosystem (INDUS-X)
- MoU between GE and HAL for manufacturing GE-F414 jet engines in India (with 80% technology transfer) to be used in Tejas Mk2
- Purchase of 16 armed MQ-9B SeaGuardian UAVs.
- Defence acceleration ecosystems, ship repair agreements and Placement of Indian liaison officers at US commands

#### Space cooperation

- India signed the **Artemis Accords** for lunar and space exploration.
- NASA provides advanced training to Indian astronauts.
- Strategic Framework for human spaceflight cooperation by 2023 end
- NASA and ISRO have agreed to **launch a joint mission to International Space Station** in 2024.

#### Cooperation in clean energy

- US-India **New and Emerging Renewable Energy Technologies Action Platform** to accelerate cooperation in green hydrogen and other emerging technologies.
- U.S. Agency for International Development is to support Indian Railways to become a “net-zero” carbon emitter by 2030.
- India joins **Mineral Security Partnership (MSP)** to advance critical energy minerals supply chains globally, adhering to environmental and social standards.

#### High-technology Partnership

- Semiconductor supply chain agreement and Introduced Indo-U.S. Quantum Coordination Mechanism to facilitate better collaboration among academia and industries.

#### Trade and Consular access

- **Resolution of WTO disputes** and market access and **Establishment of new consulates** in India (Bengaluru and Ahmedabad) and the US (India's consulate in Seattle). Most importantly **relaxation in H1B visa norms**.

#### How do we see India-US relations now?

- India-US relations have steadily strengthened over the years, marked by strategic cooperation, technological partnerships, and defence collaborations.
- Notwithstanding challenges, the overall trajectory of India-US relations is positive, emphasizing the importance of the bilateral partnership in areas such as defence, trade, technology, and space exploration.

Source – Indian Express

## Cost overruns of Infra projects

**News:** According to the Ministry of Statistics and Programme Implementation, cost overruns of Infra projects stood at INR 4.80 lakh crore in May.

### Background:

- Out of 1,681 projects, 408 reported cost overruns and as many as 814 projects were delayed.

### What are cost overruns? What are the reasons for it in India?

- Cost-overrun is the amount by which the **actual cost of a project exceeds its original or estimated cost**. In the context of infrastructure projects in India, cost overrun is a common and serious problem that affects the efficiency and effectiveness of public investment.
- Some of the reasons for cost overruns in infrastructure projects in India include **delay in land acquisition**, delay in **obtaining forest and environment clearances**, **lack of infrastructure support and linkages**,

delay in tie-up for **project financing, finalisation of detailed engineering**, change in scope, tendering, ordering and equipment supply, and **law and order problem**.

#### What are the steps taken by the Government of India to prevent cost overruns?

- **PM Gati Shakti National Master Plan** - This is a plan to create a multimodal connectivity infrastructure network that will integrate road, rail, air and waterways and reduce the duplication of resources and efforts. The plan aims to improve the coordination among different stakeholders, streamline the project approvals and clearances, and enhance the efficiency and quality of project delivery.
- **Online Computerized Monitoring System (OCMS)** - This is a system developed by the Ministry of Statistics and Programme Implementation (MOSPI) to monitor the progress and performance of infrastructure projects costing Rs 150 crore and above.
- **Amendment to Land Acquisition Act and Development Standard Rehabilitation Package** - These are measures taken by the government to address one of the major causes of delay and cost escalation in infrastructure projects, which is land acquisition. The amendment to the Land Acquisition Act aims to make the process more transparent, fair and participatory, while the Standard Rehabilitation Package provides compensation and assistance to the affected landowners and families.

Source – Economic Times, Indian Express

## Ambubachi Mela

**News:** The Ambubachi Mela 2023, a four-day-long festival, started on June 22 at the Kamakhya temple in Guwahati.

#### About:

- The Ambubachi Mela is an annual Hindu festival held at **Kamakhya Temple** in Guwahati, Assam.
- The Ambubachi Mela is the celebration of the **yearly menstruation course of the goddess Kamakhya**, the presiding deity of the temple. It is believed that the goddess goes through her annual cycle of menstruation during this time and the temple remains closed for three days.
- The devotees do not worship any idols or perform any rituals during this period but wait for the goddess to be purified. On the fourth day, the temple doors are reopened and the devotees throng to seek the blessings of the goddess.
- Kamakhya is one of the **51 Shakti Peethas**, representing a body part of Sati, Lord Shiva's companion
- The festival is a symbol of the power and fertility of the goddess and Mother Earth.



## World Bank Toolkit to support countries facing Natural Disaster

**News:** The World Bank Group has announced a comprehensive toolkit to support countries in responding to natural disasters and other crises.

#### Key Features:

##### Pause in Debt Repayments:

- Provides relief to countries by allowing them to focus on urgent needs instead of loan repayments during crises or catastrophes.

- World Bank Group will launch **Climate Resilient Debt Clauses**. These will provide a pause in debt repayments for the most vulnerable countries in times of crisis or catastrophe.

#### **Redirecting financing**

- Offers countries the flexibility to quickly redirect funds for emergency response, ensuring immediate access to cash for disaster management and recovery efforts.

#### **Backstopping development projects with private-sector support**

- Supports development projects by providing private sector support in crisis preparedness and response, enabling businesses to sustain operations, protect jobs, and promote long-term sustainability in disaster-struck areas.

#### **Building enhanced catastrophe insurance without debt**

- Enhances catastrophe insurance options, such as Cat Bonds, and offers the integration of catastrophe insurance into lending products. Provides resources for disaster-struck countries without adding to their debt burden.

#### **Linking crisis preparedness and financing**

- Helps governments build advanced emergency systems, enhancing their preparedness to respond to crises effectively from day one.

**Source – World Bank**

## **Facts for Prelims**

### **Fish Kill**

**News:** Recently, thousands of dead fish were seen on the Texas coast. The phenomenon took place due to what is called a 'Fish Kill'.

#### **What is Fish Kill?**

- It is the sudden and unexpected death of many fish or other aquatic animals over a short period and mostly within a particular area. It occurs mainly **due to low levels of dissolved oxygen in the water** that causes suffocation of the fish.

#### **What are the factors that cause the phenomenon?**

- First was the **warm water**. When sea surface temperatures rise, it becomes difficult for the fish to breathe as oxygen dissolves easily in colder water in comparison to warmer water.
- Another factor that contributed to the Texas fish kill was **calm seas**. Experts suggest that one of the ways for oxygen to enter the water is by mixing with wind and waves. But in the past few weeks, the waves along the Texas Gulf Coast have been very calm, causing the depletion of dissolved oxygen.
- **Overcast weather** was another reason as due to cloudy skies, phytoplankton were unable to carry out the process of photosynthesis.

## **Technology Facilitated Gender Based Violence (TFGBV)**

**News:** India's Information Technology Act, 2000 (IT Act) is being updated as the Digital India Bill.

#### **What is TFGBV?**

- Technology Facilitated Gender Based Violence (TFGBV) refers to the use of technology, such as the internet, social media platforms, or mobile devices, to perpetrate acts of violence, harassment, stalking, coercion, or abuse against individuals based on gender or sexual identity.
- Existing social norms and the widening gender digital divide increase the vulnerability of groups already vulnerable to online violence.

#### **What are the issues with the present legal framework?**

- India's present legal frameworks are not equipped to tackle internet-based harms.

- The Indian Penal Code, 1860, and the Criminal Procedure Code, 1973, were enacted to address physical harm, but they are also being applied in the online space.
- The Information Technology Act, of 2000, was promulgated in the early days of the internet and as such unable to deal with the recent nature, forms and volume of online violence.
- None of these laws specifically addresses the issue of gender violence in tech space.
- The proposed Digital India Bill must incorporate safeguards against these types of crimes.

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