

Implementation Status of Manual Scavenging Prohibition Law



Source: Forum Against Manual Scavenging

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Lead Essay

Implementation Status of Manual Scavenging Prohibition Law

The major task of the ‘Prohibition of Employment as Manual Scavenger and their Rehabilitation Act, 2013’ is to identify and rehabilitate manual scavengers. However, in its first two years of enactment, only 7,617 out of 1,82,505 (4.17%) rural Manual Scavengers could be identified and more than 40% of identified manual scavengers have not received rehabilitation cash assistance from central government.

Introduction:

Two years ago the government of India, replaced the Employment of Manual Scavenger and Construction of Dry Latrines (Prohibition) Act of 1993 with the Prohibition of Employment as Manual Scavenger and their Rehabilitation Act, 2013 (MS Act, 2013). The new law seeks to correct policy lacunae for eliminating manual scavenging and also promised time bound identification and rehabilitation of manual scavengers. Despite this essential and long pending policy reform in 2013, thousands of people continue to make a living by removing human excreta from dry latrines and sewers referred to as manual scavenging. According to an unofficial estimate, roughly 1.3 million Dalits in India, mostly women are involved in this occupation. The existence of millions of dry latrines in India, an unequal caste based society and negligence of successive governments led to the continuance of this dehumanizing occupation. This article is an attempt to understand the status of the implementation of the above mentioned Manual Scavenging Act, 2013 and its impact on manual scavengers.

Manual Scavenging in India:

A Manual Scavenger is one who removes human excrement from dry toilets, open defecation and sewer using basic tools. Despite a ban on employment of manual scavengers in India the practice of manual scavenging persists. The International Labour Organization (ILO) distinguishes three forms of manual scavenging: (1), removal of human excrement from public streets and dry latrines; (2), cleaning septic tanks and (3) cleaning gutters and sewers. 95 per cent of private and village toilets are cleaned by women; while both women and men clean excreta from roads, open areas and open gutters men typically clean septic tanks, closed gutters and sewers (HRW, 2014). The concept of purity and pollution of caste system in India has meant that the occupation associated with dirt and impurity is allotted to those in the lowest rung in the caste system. Most of the manual scavengers both in rural and urban India are scheduled caste who belong the Valmiki community. According to Human Right Watch Report, 2014 the Valimikies are further subdivided into regionally named groups such as Chuhada, Rokhi, Mehatar, Malkana, Halakhor and Lalbegi or the Muslim Hela. These communities are at the bottom of the social hierarchy and, accordingly, face discrimination even from within the Dalit community.

The continuing use of dry toilets (which is illegal) and open defecation creates demand for manual scavengers. According to House listing and Housing Census, 2011 data, released by Registrar General of India, India has 26 lakh insanitary toilets as they discharge excreta directly into open drains or are cleaned manually or serviced by animals. Data showed that 7.94 lakh insanitary toilets are still cleaned by manual scavengers. Uttar Pradesh has highest number of insanitary toilets (3.26 lakh) serviced manually followed by Jammu and Kashmir (1.78 lakh) and West Bengal (1.30 lakh). Apart from private house owners surprisingly the government and commercial enterprises also employ sanitary workers for manual scavenging. According to a survey conducted by ‘Manav Garima’ (a community based organization fighting for eradication of manual scavenging) municipal bodies across the country are not maintaining public toilets under their aegis. According to ‘Manav Garima’ the non maintenance of public toilets forces slum dwellers to defecate in open.

Indian Railway is another major violator of the law. Indian Railway has the world’s largest rail network with 43,000 railway coaches engaged in the passenger service and there are about 1.72 lakh insanitary toilets, which discharge human excreta on the railway tracks. The Indian Railways have been using sanitary workers to clean its railway tracks.

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An union of Manual Scavengers namely ‘Safai Karamchari Andolan’ filed an PIL against Indian Railway in 2003 arguing that the Railways is violating the prohibition of manual scavenging law. The Ministry of Railways has been denying employment of manual scavengers in Railways but the affidavits submitted in court by the Ministry suggest that except in few trains, clearing up of toilets and tracks is not technology driven, rather is dependent on manual labour.

Manual Scavenging Households in Major States (Rural)

State	Number of Manual Scavenger Households
All India	182505
MAHARASHTRA	65181
MADHYA PRADESH	23105
UTTAR PRADESH	17388
TRIPURA	17333
KARNATAKA	15375
PUNJAB	11951
BIHAR	7268
DAMAN AND DIU	6277
JHARKHAND	4153
RAJASTHAN	3498
WEST BENGAL	2526

Source: SECC, 2011

As of now, there are no formal statistics on total number of manual scavengers working in India. According to the International Dalit Solidarity Network around 13 lakh Dalits are involved in this dehumanizing occupation. The Socio-Economic and Caste Census, 2011 revealed that 1.82 lakh households of rural India is dependent on manual scavenging. Maharashtra alone employs 63712 families in manual scavenging that accounts for 35% of total manual scavengers in rural India. Madhya Pradesh has the second biggest share of rural manual scavenging households (23,000) followed by Uttar Pradesh (17,619), Tripura (17,332) and Karnataka (15,375). The Ministry of Social Justice and Empowerment is currently coordinating a survey in 3546 statutory towns to identify manual scavengers in urban India. In a recent interview, the Union Minister of Social Justice and Empowerment has revealed that around 13,000 manual scavengers have already been identified in selected statutory towns of 13 states (Darpan, 2015).

The Prohibition of Employment as Manual Scavenger and Their Rehabilitation Act, 2013

Eliminating the practice of manual scavenging in India has been a subject of policy matter since 1990s. In 1993 the Indian Parliament passed ‘The Employment of Manual Scavenger and Construction of Dry Latrines (Prohibition) Act’. The Act attempted to criminalize employment of manual scavenger to clean dry latrines. Soon after its implementation, it was realized that the Act was proving to be ineffective in eliminating manual scavenging and its social and economical roots. The issue of manual scavenging is much wider than a simple prohibition of construction of dry latrines. Understanding the social and economical basis of persisting manual scavenging in India, the UPA government in 2013 passed ‘The Prohibition of Employment as Manual Scavenger and their Rehabilitation Act’ (MS Act, 2013). The MS Act, 2013 recognizes that the practice of manual scavenging persists due to the ‘continuing existence of

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insanitary latrines and a highly iniquitous caste system.’ The act also admits that the previous laws have not proved adequate in eliminating the twin evil of insanitary latrines and manual scavenging. In order to eliminate the practice of manual scavenging the MS Act, 2013 has developed a time bound action plan to destroy insanitary latrines, to identify manual scavengers and to rehabilitate them. The Act also regulates working conditions of sanitary workers. It has developed a comprehensive regulating framework to ensure better occupational health, reduce risks and damages to sanitary workers. For the purpose of rehabilitation, the Act does not recommend any specific scheme; therefore, previous schemes of rehabilitation of manual scavengers will continue aid and guide the rehabilitation process. However, the Union Government has made some changes in its scheme, namely, ‘Self Employment Scheme for Rehabilitation of Manual Scavengers’ (SRMS) to provide better rehabilitation facilities. Under this scheme one person from each identified manual scavenging family is entitled to receive a one time cash assistance of Rs. 40,000, Skill development Training with stipend of Rs. 3,000 per month and loans for income generating activities at concessional rate of interest with capital and interest subsidy.

The ambitious MS Act, 2013 could have facilitated the process of eliminating manual scavenging if it had been implemented effectively in the last two years. The continuous reporting of persisting manual scavenging from different parts of the country reveals that we are far from eliminating it. In August 2015, 23 year old Mr. Yathiraj Alias Sethu died while cleaning manhole in Bangaluru. Rescue team of police pulled barely breathing his colleague Mr. Prasanna Kumar from same manhole. Both of these young men were employed as manual scavengers for an outsourced job of Central Public Work Department (CPWD) (The Hindu, 2015). Reporting of number of such incidents from across the country in last two years indicates that situation has not changed. Thousands of poor Dalits are still making their livelihood through manual scavenging. The available information on implementation of the MS Act, 2013 reveals that it has not been implemented effectively.

One of the priorities of the MS Act, 2013 is to immediately identify insanitary latrines and manual scavengers. The task of identification of insanitary latrines could not be completed in last two years. The Union Minister of Social Justice and Empowerment, Mr. Thawar Chand Gahlot on 30 September 2015 admitted in one of his media interview that it could not be completed as it was planned (Darpan, 2015). So is the case with the identification of manual scavengers. According to the data provided by the Ministry to the Parliament, the union government had released fund for the survey to state governments but only 13 states have started surveys in statutory towns to identify manual scavengers¹. The updated survey data, as available on the website of Ministry of Social Justice and Empowerment, shows that until 26 November 2015 only 11473 manual scavengers (3893 from rural and 7850 from urban) were identified in 13 states. The MS Act, 2013 does talk about time bound identification and rehabilitation of Manual Scavenger but it has given autonomy to local authorities to draw time schedule for it.

Progress Report of SRMS

Sl.NO.	NAME OF STATE/UT	NO.OF IDENTIFIED MANUAL SCAVENGERS	PROVIDED OTCA	PROJECT SANCTIONED	TRAINING SANCTIONED
URBAN					As on 31.10.2015
1	AP	124	45	0	0
2	Bihar	137	131	0	91
3	Chhattisgarh	3	3	0	0
4	Karnataka	302	214	0	0

¹ Parliamentary Question no 498 in Loksabha on 28.4.2015, retrieved from: http://164.100.47.132/Annexure_New/lsq16/4/as498.htm

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SI.NO.	NAME OF STATE/UT	NO.OF IDENTIFIED MANUAL SCAVENGERS	PROVIDED OTCA	PROJECT SANCTIONED	TRAINING SANCTIONED
5	Madhya Pradesh	36	36	0	0
6	Odisha	237	156	0	0
7	Punjab	86	67	14	0
8	Rajasthan	577	0	0	0
9	Tamilnadu	462	0	0	0
10	Uttar Pradesh	2404	1431	0	0
11	Uttarakhand	137	135	127	0
12	West Bengal	104	95	97	97
TOTAL (A)		4609	2313	238	188
RURAL					
1	Punjab	5	0	0	0
2	Uttar Pradesh	7612	4881	0	0
TOTAL (B)		7617	4881	0	0
GRAND TOTAL (A+B)		12226	7194	238	188

Source: NSKFDC

The Safai Karmcharies Finance and Development Corporation is responsible for rehabilitation of manual scavengers. Until September 2015, the corporation had a list of 12226 identified manual scavengers. Out of this, only 7194 manual scavengers (58%) were paid Onetime Cash Assistance (OTCA) of Rs. 40,000. The implementation of other rehabilitation activities is even worse. The SRMS progress report as available on the website of corporation (updated up to 30 September 2015), the corporation has sanctioned rehabilitation projects of only 238 manual scavengers². It has not sanctioned any single rehabilitation project of rural manual scavengers. The benefit of SRMS is again limited to some states of this country. These disparities indicate that there is lack of coordination between union and state governments. The success of the MS Act, 2013 lies on the teamwork of all governments.

Conclusion

The implementation status of the MS Act, 2013 in its first two years of enactment reveals that there is absence of proactive efforts from union and state governments in order to implement this progressive law. The poor implementation of the law is a matter of concern and both union and state government must work together in order to implement it. Moreover, the more serious problem is related to the violation of the law by the government itself.

² National Safai Karamchhari Finance and Development Corporation, Progress report of SRMS, Retrieved from: <http://nskfcd.nic.in/content/progress-report-srms>

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Maharashtra government in one of its recent Government Resolution (GR) proposed that Scheduled Caste employee working as sanitation worker can nominate his/her kin for same job after their retirement (Business Standards, 2015). Along with elimination of manual scavenging, the MS Act, 2013 intends to challenge the caste system and destroy untouchability and social discrimination. However, the GR of Maharashtra government intends to maintain caste based heredity job. This resolution is not only derogatory but also goes against the spirit of the MS Act. Similarly, it has been reported in media that the National Career Service Portal of Government of India, launched by the Prime Minister Mr. Narendra Modi in July 2015 facilitating jobseekers to get job of Sweeper, Sewer and Sweeper, Wet (The Hindu, 2015). The job description of these occupations as described on the portal is similar to the manual scavenging. Experts have argued that this step is clear violation of MS law, as the employment of manual scavenger is completely prohibited through MS Act, 2013. In order to make this legislation effective, there is an urgent need to educate and sensitize policy makers and implementers about the vision of MS Act, 2013.

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Headlines

India: John Kerry Creating Divisive Climate

(The Asian Age, November 26, 2015)

Reacting sharply to US secretary of state John Kerry's remark that New Delhi would be a "challenge" at the upcoming Paris climate change summit, India on Wednesday said the statement was a deliberate attempt to divide developing nations. India will strongly contest any attempt by developed countries to dilute their responsibilities to reduce greenhouse gas emissions, government sources were cited by news agencies as saying while outlining India's key strategies at the upcoming summit.

A top government source was cited as saying that the reason for the remark (Mr Kerry's) was that India's "proactive" role at the negotiations have started yielding results and the world is appreciating the country's climate action plans to curb greenhouse gas emissions. This is the third time that India has hit out at Mr Kerry's remark.

Read More: <http://www.asianage.com/india/india-john-kerry-creating-divisive-climate-440>

Date Accessed: 26.11.2015

Economics

Table 1: General Inflation Rates in Indian States: October 2015 (%)

States	Rural	Urban	General
All India	5.84	4.44	5.08
Northern Region			
Jammu & Kashmir	7.91	3.29	6.03
Himachal Pradesh	9.95	3.24	8.15
Punjab	7.80	6.04	6.88
Chandigarh	18.08	0.33	1.97
Uttarakhand	4.96	5.30	4.77
Haryana	6.99	5.23	5.78
Delhi	8.31	5.94	6.90
Uttar Pradesh	3.84	4.33	3.64
Western Region			
Rajasthan	6.16	8.00	6.53
Gujarat	5.46	4.75	5.05
Maharashtra	8.07	3.85	5.48
Goa	9.13	6.77	6.96
Lakshadweep	14.76	2.42	8.51
Daman & Diu	20.72	9.30	15.59
Dadra Nagar & Haveli	22.38	9.10	15.48
Central Region			
Madhya Pradesh	4.94	6.13	5.31
Chhattisgarh	12.56	5.52	9.36
Southern Region			
Andhra Pradesh	10.90	6.13	8.83
Karnataka	7.74	3.24	5.40
Kerala	3.91	-0.08	2.30
Tamil Nadu	4.87	4.44	4.78
Puducherry	9.64	5.06	6.64
Andaman & Nicobar Island	18.94	4.05	11.31
Northeastern Region			
Arunachal Pradesh	4.85		
Assam	4.54	3.38	3.77
Manipur	20.23	5.26	14.46
Meghalaya	-1.80	5.46	-1.45
Mizoram	7.60	3.97	5.43
Nagaland	12.31	6.09	9.48
Tripura	8.55	5.88	7.40
Sikkim	13.51	1.54	10.73
Eastern Region			
Bihar	5.70	5.49	5.23
Jharkhand	6.74	3.88	5.27
West Bengal	1.44	4.17	2.38
Odisha	7.80	1.09	5.47

- Source: State-wise monthly inflation rates are estimated from year on year Consumer Price Index (CPI) data of MOSPI.
- There is one month time lag in CPI data (From the month February 2015 onwards the New Series is introduced with base 2012=100) provided by MOSPI, Government of India.
- The 2014 October data at state-level with base 2010 is here converted to new base 2012 with linking factors of MOSPI 1.22, 1.20 and 1.21 for rural, urban and combined respectively.

Economics

Tax Incentives for Shipbuilding Sector

(*Business Standard*, November 27, 2015)

In order to boost domestic shipbuilding sector, the government has thought of some measures. The Finance Ministry has decided to exemption from customs and central excise duties on all raw material and parts used for making ships.

The government has decided to provide) exemption from customs and central excise duties on all raw material and parts for use in the manufacture of ships, vessels, tugs, and pusher crafts,” an official statement said.

Read more: http://www.business-standard.com/article/economy-policy/tax-incentives-for-shipbuilding-sector-115112700007_1.html

Date Accessed: 27.11.2015

Gap Between WPI, CPI Inflation Worries CSO

(*Dilasha Seth, Business Standard*, November 27, 2015)

The Central Statistics Office (CSO) has expressed its concern over the widening gap between inflation reported by the wholesale price index (WPI) and the consumer price index (CPI). The gap enlarged from 2.86 percentage points in 2014 to 7.46 in 2015 till August. “The increasing divergence between these during 2015 has become a matter of grave concern,” CSO Director-General Ashish Kumar and Dilip Kumar Sinha said in a paper.

Read more: http://www.business-standard.com/article/economy-policy/gap-between-wpi-cpi-inflation-worries-cso-115112700009_1.html

Date Accessed: 27.11.2015

Governance and Development

POLITICS AND GOVERNANCE

Why 781 Indians Die Needlessly Every Winter

(The Business Standard, November 27, 2015)

Indian states do not have a good track record in sheltering their most vulnerable people—the homeless. As many as 10,933 Indians (an average of 781 per year) have died over the past 14 years—between 2001 to 2014—due to “cold and exposure”, an analysis of statistics on accidental deaths due to natural causes obtained from the Open Government Data (OGD) Platform of Government of India reveals.

Read more: http://www.business-standard.com/article/specials/why-781-indians-die-needlessly-every-winter-115112700496_1.html

Date Accessed: 27.11.2015

GOVERNMENT

7th Pay Commission on Pension, Pay and Much Else

(The Financial Express, November 26, 2015)

7th Pay Commission on pension, pay, allowances and more has made many far reaching recommendations that will go a long way in making government servants some of the best paid employees in India. While the pay hike on an average is 23.55 per cent, government, last time round, had hiked the amount in excess of what the pay panel had asked for. Whether that will happen this time is still anyone’s guess.

Read more: <http://www.financialexpress.com/article/economy/7th-pay-commission-on-pension-pay-and-more-top-4-disagreements-in-panel/170185/>

Date Accessed: 27.11.2015

EDUCATION

Number of Foreign Students Coming to India Dips 73%

(Chethan Kumar, The Times of India, November 24, 2015)

The number of foreign students coming to India in 2014 dipped drastically compared to 2013. Data from the Union ministry of home affairs shows the number of students from seven of the top eight countries – the US, Germany, France, South Korea, Australia, China and Singapore – fell 73%, from 13,961 in 2013 to 3,737 in 2014.

There was a marginal increase in 2013 from 2012, when the number of foreign students was 12,424. Experts say no one reason can be given for the sudden dip; but we must improve the quality of our institutions to attract more foreigners. Students from 160 countries came to India in these three years. The decline is seen not just in the number of students from countries ranked better than India but in even those from Afghanistan, Bangladesh and African nations.

Read More: <http://timesofindia.indiatimes.com/home/education/Number-of-foreign-students-coming-to-India-dips-73/articleshow/49902498.cms>

Date Accessed: 25.11.2015

Indian Higher Education Crisis

(The Firstpost, November 25, 2015)

As reports last week suggested that the number of Indian student going to the US had increased by 30 percent, the inflow of foreign students to India has declined sharply, according to government data. With numbers projecting a pretty bleak picture of the Indian education system, the quickest solution could be government hiring better faculty members in universities, setting up more universities, labs and research centers across the country.

Read more: <http://www.firstpost.com/india/indian-higher-education-crisis-more-indians-go-abroad-to-study-and-fewer->

Governance and Development

international-students-come-to-india-2520992.html

Date Accessed: 27.11.2015

LAW AND JUSTICE

Criminal Tracking System Being Hurt

(The Economic Times, November 23, 2015)

The aim of the project to link all police stations in India has got entangled in a series of problems. In an attempt to establish national real-time database of all criminals and all crimes there is no uniformity in the way states are approaching the task. States are making independent decisions about what information the database will contain, and customising records. This means that India will end up with several cloisters of crime records instead of one national system.

Read more:

http://economictimes.indiatimes.com/articleshow/49885787.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

Date Accessed: 27.11.2015

DEFENCE

India Successfully Test-Fires Nuke-Capable Prithvi-II Missile

(Outlook, November 26, 2015)

India today successfully test-fired its indigenously developed nuclear capable Prithvi-II missile, which has a strike range of 350 km, as part of a user trial by the army. The missile test was carried out from a mobile launcher from launch complex-3 of the Integrated Test Range (ITR) at Chandipur near here at 1210 hrs. "The trial data of the missile conducted by the Strategic Force Command (SFC) shows positive results," said a defence source.

The surface-to-surface Prithvi-II missile is capable of carrying 500 kg to 1,000 kg of warheads and is thrust by liquid propulsion twine engines. It uses advanced inertial guidance system with manoeuvring trajectory to hit its target.

Inducted into India's armed forces in 2003, Prithvi II, the first missile to be developed by DRDO under India's prestigious IGMDP (Integrated Guided Missile Development Program) is now a proven technology. Such training launches clearly indicate India's operational readiness to meet any eventuality and also establishes the reliability of this deterrent component of the country's strategic arsenal, they said.

Read More: <http://www.outlookindia.com/news/article/india-successfully-testfires-nukecapable-prithvi-ii-missile/921736>

Date Accessed: 26.11.2015

Society

GENDER

Indian Housewives: A Cry for Help

(The Times of India, November 26, 2015)

The most disturbing trend to emerge out of the National Crime Record Bureau data is that consistently for over 2 decades, every fifth suicide in India is by a housewife. And though significant in numbers, farmer suicides, in comparison are a much smaller fraction. But more encouragingly, while farmer suicides have witnessed a sharp decline over the last ten years, the bleakness continues unabated, for the Indian housewives. These suicide statistics add a new dimension to the deeper tale of apathy and neglect with which India treats her female population.

Read more: <http://blogs.timesofindia.indiatimes.com/shamika-ravi-blog/indian-housewives-a-cry-for-help/>

Date Accessed: 27.11.2015

India and World

INDIA IN THE WORLD

Nuclear Club Eyes Indian Inclusion, But Risks Pakistan's Ire

(Douglas Busvine, *Reuters*, November 24, 2015)

Diplomats have quietly launched a new push to induct India into a club of nuclear trading nations, but rather than increasing stability in South Asia, the move could escalate strains with rival Pakistan.

The chairman of the Nuclear Suppliers Group (NSG) visited New Delhi recently to meet Foreign Minister Sushma Swaraj as part of a diplomatic "outreach" that seeks to build a consensus to admit India at its annual meeting next June. Membership of the 48-nation club would bring India into the nuclear fold 41 years after it tested its first nuclear bomb, and give the nation of 1.25 billion a vested interest in curbing the world's most dangerous regional arms race.

Yet there are doubts. For one, India has not signed the Non-Proliferation Treaty, or NPT, which seeks to prevent the spread of nuclear weapons. And Pakistan, an ally of China, also aspires to join the NSG. With a history as a proliferator, Pakistan's accession would be a tough sell.

Because the NSG operates by consensus, admitting India alone would mean it could then bar its western neighbour from the club, potentially pushing Pakistan further to the fringes. A seat at the NSG would strengthen India's geopolitical clout and help it capitalise on nuclear trade and technology transfer opportunities, while also raising concern in Pakistan.

Read More: <http://www.reuters.com/article/2015/11/24/india-nuclear-nsg-idUSKBN0TD11Z20151124#i82eiEcvF1bEssgk.97>

Date Accessed: 25.11.2015

India, Singapore Ink Pacts on Defence, Cyber Security

(*The Hindu*, November 24, 2015)

India and Singapore on Tuesday signed 10 bilateral agreements including a joint declaration on 'strategic partnership' and pacts for enhanced cooperation in areas like defence, cyber security and civil aviation, as Prime Minister Narendra Modi met his Singaporean counterpart Lee Hsien Loong and President of Singapore Tony Tan Keng Yam.

Ministry of External Affairs Spokesperson Vikas Swarup later tweeted that 10 bilateral documents were signed across sectors, showing "a large bandwidth of cooperation."

"These included joint declaration on strategic partnership to defence, cyber security, shipping, culture, and the agreements showcase strength of bilateral ties," Mr. Swarup tweeted.

Read More: <http://www.thehindu.com/news/national/modi-in-singapore-meeting-with-president-tony-tan-keng-yam/article7911540.ece?homepage=true>

Date Accessed: 25.11.2015

EAST AND SOUTH EAST ASIA

From Dictatorship to Democracy

(*The Economist*, November 28, 2015)

For most countries that attempt it, the shift from dictatorship to democracy seems as difficult as ever. As Russia, Thailand and several other places have shown, there is no guarantee that a newborn democracy will survive or mature. Myanmar's progress, though impressive so far, is anything but secure. Myanmar's swift, albeit incomplete, transition from dictatorship to democracy is particularly heartening because of failures elsewhere. During the same period, for instance, the Arab spring has wilted.

Read more: <http://www.economist.com/news/international/21679178-how-make-most-difficult-political-transition-alland-how-not-slip-back>

Date Accessed: 27.11.2015

Opinions/ Books

OPINIONS

Banking on Women: The Path to Financial Inclusion in India

(The Huffington Post, November 24, 2015)

We bank on women to raise the next generation, we bank on women to balance family responsibility with career or entrepreneurial demands, we bank on women to carry a double (or triple) burden with ease and grace, but we don't bank on women to be viable consumers of finance.

Only 26% of women in India have an account with a formal financial institution, as compared with 46% of men. Less than 15% of women entrepreneurs in India have access to finance from a formal banking institution.

Despite India leading the way, with prominent banks in both the public and private sector being headed by women, access to finance for women in India has remained low. Is it that we don't bank on women, or is it that they don't bank on financial institutions as approachable or relevant? Perhaps it is just a question of semantics and the blame lies on both sides. It is important to take a moment to say that this gap in finance is consequential but not a deliberate exclusion.

Read More: http://www.huffingtonpost.in/roshika-singh/banking-on-women_b_8597558.html?utm_hp_ref=india

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