

### NEWSPAPER HIGHLIGHT

To meet its goals of net zero, or being able to effectively eliminate carbon dioxide emissions by 2070, India will need close to \$10 trillion (₹700 lakh crore), according to an analysis by climate and energy research firm, CEEW Centre for Energy Finance (CEEWCEF). CEEW is the Council for Energy, Environment and Water Research, a think tank here. Most of this money, around \$8.4 trillion, would be needed to scale up generation from renewable energy and bringing together the necessary integration, distribution and transmission infrastructure. Another \$1.5 trillion would have to be invested in the industrial sector for setting up green hydrogen production capacity to advance the sector's decarbonisation. Green hydrogen is made from renewable energy and can be used for many things, from heating to powering batteries as well as fuelling vehicles.

A Reserve Bank of India (RBI) Working Group (WG) on digital lending, including lending through online platforms and mobile apps, has recommended a separate legislation to oversee such lending as well as a nodal agency to vet the Digital Lending Apps. The group 'set up in the backdrop of business conduct and customer protection concerns arising out of the spurt in digital lending activities' has also mooted a Self Regulatory Organisation for participants in the digital lending ecosystem. Besides a separate law to prevent illegal digital lending activities, the group has proposed development of certain baseline technology standards and compliance with those standards as a precondition for offering digital lending solutions.

Prime Minister Narendra Modi asked bankers to be more proactive in lending to smaller businesses and help improve the viability and scale of their borrowers' operations to facilitate the country's leap into the next phase of growth. The country's banking system was very strong now with bad loans at a five-year low, thanks to reforms to resolve their challenges over the past six or seven years. More than ₹5 lakh crore had been recovered from the lakhs of crores extended as loans before 2014 that had turned bad, he said. "The transparent and committed manner in which the Government has worked is also reflected in the money received back by banks.

Ahead of the World Trade

### UNIVERSAL SERVICE OBLIGATION FUND

1. The Union Cabinet approves USOF scheme for provision of 4G based mobile services in uncovered villages of Aspirational Districts across five states of Andhra Pradesh, Chhattisgarh, Jharkhand, Maharashtra & Odisha. The Universal Service Obligation Fund (USOF) would fund the project. Created in 2002, the USOF is a non-lapsable fund that comes under the Department of Telecommunications. USOF was given statutory status by the Indian Telegraph (Amendment) Act, 2003. USOF ensures that there is universal access to quality ICT services, which are inclusive and non-discriminatory at economically efficient prices to people in rural and remote areas.

2. USOF comes from the Universal Service Levy (USL) of 5% charged from all the telecom operators on their Adjusted Gross Revenue (AGR). USOF are then deposited into the Consolidated Fund of India, and require prior parliamentary approval to be dispatched.

3. **Objective Economic: Network extension & stimulate uptake of ICT services. Social: Mainstreaming the underserved & un-served areas/groups by bridging the Access Gap.** Political: Enable citizens exercise their political rights in an informed way and Constitutional: Equitable distribution of the fruits of telecom/ digital revolution and fair allocation of national resource (pooled USO levy) via targeted subsidies.

### AUTISM SPECTRUM DISORDER

1. Indian researchers have developed a compound called "6BIO" that can provide a better method to treat Autism Spectrum Disorder (ASD) / Intellectual disability (ID). This compound has potential for improving daily activities like learning and recollecting new tasks in patients with ASD/ ID. ASD is the name for a group of developmental disorders that includes a wide range, "a spectrum" of symptoms, skills, and levels of disability. **Fragile X Syndrome (FXS) is the leading inherited cause of autism in 4% of the global population. ASD includes conditions that were previously considered separate - autism, Asperger's syndrome,** childhood disintegrative disorder and an unspecified form of pervasive developmental disorder.

2. People with ASD often have these characteristics: Ongoing social problems that include difficulty in communicating and interacting with others. Repetitive behaviours as well as limited interests or activities. Symptoms that typically are recognized in the first 2 years of life.

3. Symptoms that hurt the individual's ability to function socially, at school or work, or in other areas of life. While there is no cure for autism spectrum disorder, intensive, early treatment can make a big difference in the lives of many children.

### GLASGOW CLIMATE DEAL

1. The Glasgow Climate Deal has been made with a last-minute change. Under the Glasgow climate pact: Big carbon polluting Countries were asked to republish their climate action plans by the end of 2022, with stronger emissions reduction targets for 2030. There is an emphasis on the need for developed countries to increase the money they give to those already suffering the effects of climate change - beyond the current \$100bn annual target and a pledge in a previous draft to "phase out" coal was instead watered down to a commitment to "phase down" coal.

2. **The 'phase down' change will make it harder to achieve the international goal to limit warming to 1.5°C (2.7°F) since pre-industrial times.** In addition to the revised coal language, the Glasgow Climate Pact included enough financial incentives to almost satisfy poorer nations and solved a long-standing problem to pave the way for carbon trading.

3. UN's criteria - Ahead of the Glasgow talks, the United Nations had set 3 criteria for success, and none of them were achieved. They are, Pledges to cut carbon dioxide emissions in half by 2030, \$100 billion in financial aid from rich nations to poor, and Ensuring that half of that money went to helping the developing

Organization (WTO) ministerial meet beginning later this month, Commerce and Industry Minister Piyush Goyal hit out at countries not working transparently as per global trading rules, without naming China, and called for a reboot of the way the world body goes about its business to deal with such situations. Taking on the developed nations for seeking to treat countries with low per capita incomes on a par with far richer nations, Mr. Goyal urged them to introspect on whether they were letting the least developed and developing nations down on trade, sustainability as well as climate change goals.

Chief Minister Arvind Kejriwal announced a six point action plan to completely clean the Yamuna and said he would himself take a dip in the river before the next Assembly elections. The action plan includes building new sewage treatment plants (STP), increasing capacity of existing STPs, and rolling in new technology to make sure that pollutants do not flow into the Yamuna. The Delhi Government proposes to carry out in situ treatment of the city's major drains. Work to clean the Najafgarh, Barapullah, Supplementary and Ghazipur drains has started, the Government said. Other measures include diverting industrial waste. The Chief Minister said all industrial waste will be diverted to the common effluent treating plants and promised a crackdown on industries for not sending its waste to the treatment plants.

After a month long freeze on discussion on disengagement from the Line of Actual Control (LAC), Indian and Chinese diplomats have decided to reconvene talks between border commanders "at an early date". The decision was made at the 23rd meeting of the Working Mechanism for Consultation and Coordination on India-China Border Affairs (WMCC) led by the Foreign Ministries on both sides and comprising diplomatic, border security and military officials.

A councillor of one of the villages along the China border in Ladakh requested Defence Minister Rajnath Singh to allot alternative land for the border residents in Leh city as a "warlike" situation prevailed in the area for the past one year.

More than half of the over 7,200 uncovered villages, largely inhabited by tribal communities, that the Government aims to provide 4G connectivity by 2023 at an estimated cost of ₹6,466 crore, is in Odisha, according to official data. The Union Cabinet on Wednesday approved the

world adapt to the worst effects of climate change.

## EQUAL PROPERTY RIGHTS TO WOMEN

**1.The Vice President called for providing equal property rights to women. Hindu Law Daughters have equal right of inheritance as sons to their father's property. Daughters also have a share in the mother's property. In 2018, the Supreme Court expanded on a Hindu woman's right to be a joint legal heir and inherit ancestral property on terms equal to male heirs.** It says that the rights do not depend on whether her father was alive or not when the law was enacted in 2005. The Hindu Succession (Amendment) Act, 2005 gave Hindu women the right to be coparceners or joint legal heirs like a male heir does.

**2.**The ruling said that since the coparcenary is by birth, it is not necessary that the father coparcener should be living as on 9.9.2005. Wife - "Wife" includes a woman who has been divorced by, or has obtained a divorce from, her husband and has not remarried. Unless she gifts it to anyone, she is the sole owner and has exclusive right over her assets whether earned, inherited or gifted to her. Entitled to maintenance, support and shelter from her husband, or if her husband belongs to a joint family, then from the family.

**3.**Upon partition of a joint family estate, between her husband and his sons, she is entitled to a share equal to as any other person. Similarly, upon the death of her husband, she is entitled to an equal share of his portion, together with her children and his mother. Mother is entitled to maintenance from children who aren't dependents. She is also a Class I heir. A widowed mother has a right to take a share equal to the share of a son if a partition of joint family estate takes place among the sons.

**4.**All property owned by her may be disposed by sale, will or gift as she chooses. In case she dies intestate, her children inherit equally. Maintenance - Section 125 of Criminal procedure code prescribes for maintenance of wives, children and parents. Magistrate of the first class can also during the pendency of the proceeding order monthly allowance for the interim maintenance.

**5.Muslim Law-** Daughters - In inheritance, the daughter's share is equal to one half of the son's in keeping with the concept that a woman is worth half a man. But, she has always had full control over this property. It is legally hers to manage, control, and to dispose of as she wishes in life or death. Though she may receive gifts from those whom she would inherit from, there should be no doubt that the gift is a means of circumventing the inheritance laws of one third of a man's share, since, under Muslim law. Daughters have rights of residence in parent's houses, as well as right to maintenance, until they are married.

**6.**In case of divorce, charge for maintenance reverts to her parental family after the iddat period (approximately 3 months). In case she has children capable of supporting her. The charge falls upon them. Wife retains control over her goods and properties. She has a right to the same maintenance he gives to his other wives, if any, and may take action against him if he discriminates against her. The Supreme Court has held that in the case of divorce, a Muslim husband is liable to make reasonable and fair provision for the future of the divorced wife which obviously includes her maintenance as well.

**7.**Such a provision extending beyond the iddat period must be made by the husband within the iddat period in terms of Muslim Women (Protection of Rights on Divorce) Act, 1986. Liability of Muslim husband to pay maintenance is not consigned to iddat period. Right to mehr' according to the terms of the contract agreed to at the time of marriage. She will inherit from him to the extent of 1/8th if there are children or 1/4th if there are none. If there is more than one wife, the share may diminish to 1/16th. In circumstances, where there are no sharers in the estate as prescribed by law, the wife may inherit a greater amount by will. A Muslim may dispose of 1/3th of his property by will, though not to a sharer in the inheritance. Mothers - In case of divorce or widowhood, she is entitled to maintenance from her children. Her property is to be divided as per Muslim law. She is entitled to inherit 1/6th of her deceased child's estate.

**8.Christian Law-**Daughter inherits equally with any brothers and sisters to her father's estate or her mothers'. Entitled to shelter, maintenance before marriage, but not after from her parents. Full rights over her personal property, upon attaining majority. Until then, her natural guardian is her father. Wife is entitled to maintenance, from her husband, but his failure to provide the same is note by itself ground for divorce.

**provisioning of mobile services in 7,287 uncovered villages in 44 Aspirational Districts that are among the most underdeveloped districts in India, across five States – Andhra Pradesh, Chhattisgarh, Jharkhand, Maharashtra and Odisha. The decision comes close on the heels of Prime Minister Narendra Modi inaugurating the Birsa Munda museum in Ranchi on the first ever ‘Janjatiya Gaurav Divas’ or tribal pride day, as part of efforts to reach out to the tribal community.**

Taiwan held a ceremony to commission the first squadron of its most advanced F16 fighter, a U.S. made jet that will strengthen the island’s defences against threats by China. President Tsai Ing wen oversaw the ceremony at an air base in the southern city of Chiayi alongside Sandra Oudkirk, Washington’s de facto Ambassador to Taiwan.

9. Upon death of her husband, she is entitled to a one third share of his property, the rest being divided among the children equally. If the husband's estate is more than a minimum of Rs.5000/-, she may inherit it. In case it is not, she may inherit the whole. Mother is not entitled to maintenance from her children. If her children dies without spouse or living children, she may inherit 1/4th of the assets.