

## DAILY CURRENT AFFAIRS (DCA)

Time: 45 Min

Date: 27-07-2024

### Table of Content

Jharkhand MLAs Disqualified under Anti-defection Law

PCA Framework for Urban Cooperative Banks

Impact of Oil Spills on Environment

Tea Plantation Industry in India

Economic Case for Investment in the Well-being of Adolescents in India Report

#### NEWS IN SHORT

First Ever 'Cultural Property Agreement' Between India and US

Notified Disaster

NISAR Mission

Coal Gasification

Asian Disaster Preparedness Centre (ADPC)

## JHARKHAND MLAS DISQUALIFIED UNDER ANTI-DEFECTION LAW

### In News

- The Jharkhand Assembly Speaker's Tribunal disqualified two legislators under the anti-defection law .

### About Anti-Defection Law

- Background and Need: The defections of legislators during the 1960s and 70s from their parent parties created political instability in many States, bringing down elected governments.
  - ♦ Therefore, to ensure the stability of elected governments, The 52nd constitutional amendment introduced the 'anti-defection' law through the Tenth Schedule in 1985.
- Provisions: It disqualifies a legislator if they voluntarily give up their party membership or violate the party whip on voting.
  - ♦ The law applies to both Parliament (Lok Sabha and Rajya Sabha) and state legislatures.
  - ♦ The Speaker or Chairman of the House decides on disqualification based on petitions filed by other members.
- Exceptions: Defections are allowed if one-third of the members of a party decide to split and form a new party.
- Legislators can switch parties without disqualification if their original party merges with another party.

### Objectives

- Preventing Political Instability: By reducing the frequency of defections, the law has helped in creating more stable governments, allowing for smoother governance.
- Ensuring Accountability: It holds legislators accountable for their commitment to the party that elected them, thereby reinforcing their responsibility towards the electorate.
- Promoting Party Discipline: By discouraging defections, the law helps maintain internal discipline within political parties, ensuring cohesive functioning.

### Criticisms and Challenges

- Undermining Democratic Rights: There are concerns that the law may infringe on the rights of legislators to express their political views and join parties of their choice.
- Curbing Dissent: Some argue that it stifles dissent within parties. Legislators may fear

expressing their views openly due to the risk of disqualification.

- Party Supremacy: The law prioritizes party discipline over individual conscience. Critics say this undermines the role of legislators as representatives of their constituents.
- Loopholes: The exceptions (such as splits and mergers) have been exploited. Some splits are orchestrated merely to bypass disqualification.

### Supreme Court Observations

- The Supreme Court clarified that the anti-defection law applies even if a faction splits from a political party and manages to cobble up a majority within the party itself.
  - ♦ This means that a group of legislators, whether in the majority or minority, cannot escape the provisions of the Tenth Schedule by claiming to belong to the same party.
- The Speaker or Chairperson's decision is final, it is subject to judicial review by the courts, ensuring that the process remains fair and just.

### Conclusion and Way Forward

- The Anti-Defection Law is a crucial legislative measure designed to maintain the stability of political parties and ensure the integrity of elected representatives in India.
- It has been largely effective in achieving its goals, ongoing reforms and careful implementation are essential to address its limitations and ensure it continues to serve the democratic process effectively.
- As India's democracy evolves, continuous evaluation and refinement of this law remain essential.

Source:TH

## PCA FRAMEWORK FOR URBAN COOPERATIVE BANKS

### Context

- The Reserve Bank of India (RBI) issued a Prompt Corrective Action (PCA) framework to take steps for improvement of weak Urban Cooperative Banks (UCBs).

### About

- The objective of the PCA Framework is to enable supervisory intervention at appropriate time and require the supervised entity to initiate and

implement remedial measures in a timely manner, so as to restore its financial health.

- Capital, asset quality and profitability will be the key areas for monitoring in the revised PCA Framework.
- The PCA framework will replace the existing supervisory action framework (SAF) which was established as an early intervention tool to bring improvements in UCBs.
- The new framework will be applicable to UCBs with deposits above Rs 100 crore.

### What are Cooperative Banks?

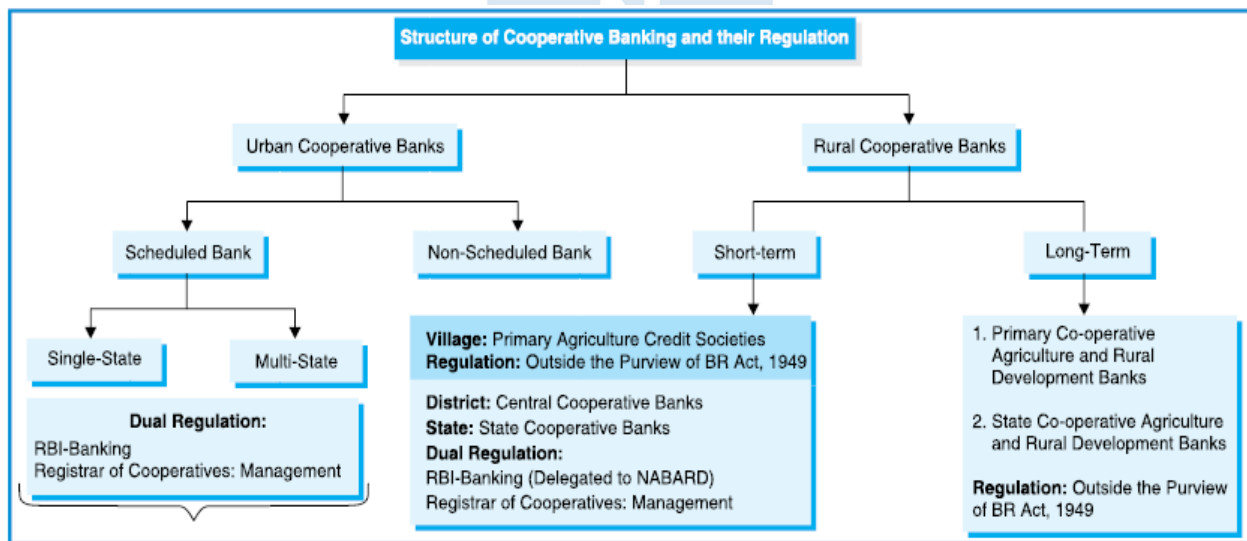
- Cooperative Banks refer to those financial institutions under the Banking System in India that operate on the principles of cooperation and mutual benefit for their members.
- They belong to their members who are both the owners and customers of the bank.
- They operate on the principle of “one person, one vote” in decision-making. Along with lending, these banks also accept deposits.

### Regulation of Cooperative Banks in India

- These banks in India, broadly, come under the dual control of:
  - ♦ Reserve Bank of India: Under the Banking Regulation Act, 1949, and the Banking Laws (Application to Co-operative Societies) Act, 1965, the RBI is responsible for regulating banking aspects of these banks, such as capital adequacy, risk control, and lending norms.
  - ♦ Registrar of Co-operative Societies (RCS) of respective State or Central Government: They are responsible for regulation of management-related aspects of these banks, such as incorporation, registration, management, audit, supersession of board of directors, and liquidation.

### Structure of Cooperative Banks in India

- These banks, under the Banking System in India, are primarily categorized into – Rural Cooperative Banks (RCBS), and Urban Cooperative Banks (UCBs).
- They are further sub-categorised as shown below:



### Urban Cooperative Banks (UCBs)

- They operate in urban and semi-urban areas and mainly lend to small borrowers and businesses.
- Based on their regulation regime, they are categorized into two types – Scheduled Banks and Non-Scheduled Banks.
- Urban Co-operative Banks have been categorized into four tiers.
  - ♦ The tier 1 consists of UCBs with deposits up to Rs 100 crore, tier 2 are those with deposits above Rs 100 crore and less than Rs 1,000 crore.

- ♦ The tier 3 will consist of UCBs with deposits above Rs 1,000 crore and less than Rs 10,000 crore and tier 4 would have UCBs with deposits above Rs 10,000 crore.

### Issues in Urban Cooperative Banks (UCBs)

- Cooperative Banks are facing financial vulnerabilities such as low capitalization, high levels of NPAs, low Capital Adequacy Ratio (CAR).
- Large number of big Cooperative banks have failed due to financial scams. Ex-Punjab and Maharashtra Cooperative (PMC) bank, Guru

Raghavendra Cooperative Bank and Maharashtra State Cooperative (MSC) Bank have failed due to financial frauds.

Source: BS

## IMPACT OF OIL SPILLS ON ENVIRONMENT

### Context

- Recently, the Typhoon Gaemi has wreaked havoc across Taiwan, the Philippines and parts of southeastern China, resultant heavy rains led to the sinking of the oil tanker laden with 1.4 million litres of oil, in Manila Bay.

### Understanding Oil Spills

- Oil spills occur when crude oil or refined petroleum products are released into the environment, typically due to accidents during transportation, offshore drilling, or tanker mishaps. These

spills can have both immediate and long-term consequences for ecosystems and human communities.

- Spilled substances: It may be refined petroleum products, such as gasoline and diesel fuel, as well as their by-products — heavier fuels used by large ships such as bunker fuel or oily refuse of any kind.
  - Gasoline, for instance, is worse than crude oil because it's lighter and more toxic.

### Types of Oil Spills

- Major Incidents: These are more severe and often result from pipeline breaks, tanker accidents (sinking or running aground), or drilling mishaps. The consequences of major spills can be felt for decades.
- Minor Spills: These occur during routine operations, such as when oil spills from a ship during refuelling.

Past Incidences	
International Incidence	Indian incidents
<ul style="list-style-type: none"> <li>Venezuela: In 2020 oil leakage from the El Palito refinery in Venezuela.</li> <li>Japanese ship MV Wakashio carrying fuel oil split into two parts near Blue Bay Marine Park in south-east Mauritius.</li> <li>Russia: Arctic (Norilsk diesel fuel spill) Oil Spill.</li> <li>Santa Barbara spill off California (1969), where over four million gallons of oil were released.</li> </ul>	<ul style="list-style-type: none"> <li>Chennai 2017: Two ships collided off Kamarajar Port Limited's (KPL) harbour and resulted in a major oil spill disaster.</li> <li>Sundarban 2014: Oil spill in Sela River, Bangladesh created an environmental concern for India too.</li> <li>ONGC Uran Plant leaked oil in the Arabian Sea in 2013.</li> <li>Mumbai coast: In 2010 two ships collided causing the 800 tonnes of the oil spill.</li> </ul>

### Related Environmental Impacts

- Marine Life and Habitats:
  - Physical Effects: Oil coats the surface of the water, reducing sunlight penetration. This disrupts photosynthesis and affects marine plants like algae and seagrass.
  - Chemical Effects: Toxic components in oil harm fish, shellfish, and other aquatic organisms. These toxins can accumulate in the food chain.
  - Birds and Mammals: Oil can kill surface-dwelling animals and birds by poisoning or suffocation. It also affects buoyancy and natural waterproofing, making animals vulnerable.
- Coastal and Marine Environments:
  - Recovery Time: Coastal and marine ecosystems can take several decades to recover from oil pollution. Even after visible signs disappear, lingering effects persist.
  - Mangroves and Wetlands: These sensitive habitats suffer from oil contamination, affecting their ability to support biodiversity.
  - Economic Impact:
    - Fisheries: Oil spills disrupt fishing activities, leading to economic losses for coastal communities.
    - Tourism: Contaminated beaches and water discourage tourism, impacting local economies.

### Measures to Address Oil Spills

- Prevention: Strict regulations for oil tankers, pipelines, and offshore platforms; Improved safety protocols during oil transport and extraction.

- Response and Cleanup: Rapid containment and recovery of spilled oil; Use of booms, skimmers, and dispersants; Natural processes (such as microbial degradation) play a role in breaking down oil.

### Control Measures for Oil Spills

- Bioremediation: It refers to the use of specific microorganisms to remove any toxic or harmful substances
- The Energy and Resource Institute (TERI) has developed Oil Zapper Bacteria which can degrade the oil quickly.
- Oil Booms: They are temporary floating barriers used to contain marine spills, protect the environment, and assist in recovery.
- Using Dispersants: Dispersal agents are chemicals that are sprayed upon the spill with the help of aircraft and boats, which aid the natural breakdown of oil components

### Global Efforts

- International Convention for the Prevention of Pollution from Ships (MARPOL): It was rolled out by the International Maritime Organisation (IMO) in 1973 and recognised the need for international coherent efforts for curbing oil spill.
- International Convention on Oil Pollution Preparedness, Response and Cooperation 1990: It is the international instrument that provides a framework designed to facilitate international cooperation and mutual assistance in preparing for and responding to major oil pollution incidents.
- UN Environment Programme (UNEP): It focuses on raising awareness, capacity-building, and promoting best practices to prevent and respond to oil spills.
- Organisation for Economic Co-operation and Development (OECD): It tracks recovery measures with environmental impact. Green recovery plans can enhance energy security and environmental outcomes.
- International Energy Agency (IEA): It emphasises transitioning to cleaner energy sources to reduce oil dependency and mitigate environmental risks.

### Indian Efforts for dealing with Oil Spill

- National Oil Spill Disaster Contingency Plan (NOS-DPC): It was promulgated in 1996 and revised in 2015. It focuses on effective reporting of spillage, prompt response to prevent, control and combat oil pollution, and adequate protection

to Public Health and Welfare along with Marine Environment, along with the use of Science and Technology for preventing and managing oil spills and pollution and residuals.

- Merchant Shipping Act, 1958: The Act, describes the power to give a notice to the owner, when the central government is satisfied the ship is not as per the prescribed rules. After notice, if the person fails to comply, the government can convict the person of an offence.
- Indian Coast Guard: It functions as the Central Coordinating Authority for response to Oil spills in Indian waters.
- National Level Pollution Response Exercise (NATPOLREX) was conducted by the Indian Coast Guard off Vadinar, Gujarat recently.

### Conclusion

- Oil spills remain a critical environmental challenge. By implementing preventive measures, improving response capabilities, and promoting sustainable energy alternatives, it could be possible to minimise their impact on our planet.

Source: IE

## TEA PLANTATION INDUSTRY IN INDIA

### Context

- The tea plantation Industry is financially stressed, affecting the investors and the plantation workers who are dependent on this industry for generations.

### Indian Tea Industry

- India is the 2nd largest tea producer and largest black tea producer.
- Indian teas are exported to various destinations like Iran, Iraq, Syria, Saudi Arabia, Russia etc. and is the 4th largest tea exporter in the World.
- The Indian tea Industry is employing 1.16 million workers directly and an equal number of people are associated with it indirectly.
- Assam grows about 55% of the teas produced in India. India's tea production has increased by 39% in 2022 from 2008.

### Challenges faced by Indian Tea Industry

- Increased input cost: The tea prices increased at a compound annual growth rate (CAGR) of around 4% over the past decade, however the cost of inputs like gas and coal grew at a CAGR of 9-15%.

- Economic Pressures: Rising production costs, including wages, fuel, and fertilizer costs, are squeezing profit margins.
- Demand-supply gap: The rise in small tea growers and so on production, is not in proportion with the domestic consumption and exports, leading to surplus production.
- Weak exports: The Iran market constitutes nearly 20% of total tea exports from India and there is decline of exports to Iran due to the payment issues causing financial stress to the exporters
  - ♦ A decline in overall export demand due to surplus in the global markets, led to an international price crash.
- Export Dependence: India's tea industry relies heavily on exports, making it vulnerable to fluctuations in global demand and trade policies.
- Nepal's gardens: Unhampered and easy influx of substandard tea from neighboring countries, especially Nepal" is jeopardizing the tea industry of India.
- Sustainability Issues: There is increasing pressure to adopt sustainable practices in tea production. This includes addressing issues such as soil degradation, water usage, and the environmental impact of pesticide use.
- Other factors: Stagnant prices, concentration of market power among a few key players, and a decline in the quality of teas to make the beverage more affordable etc. have been identified as major factors.

### **Tea Board of India**

- The Tea Board of India is functioning as a statutory body of the Central Government under the Ministry of Commerce.
- It was established by the enactment of the Tea Act in 1953, to promote the cultivation, processing, and domestic trade as well as export of tea from India.
- Headquarters: Kolkata, West Bengal

### **Steps taken by Indian government**

- The Tea Board of India had devised a scheme of "Assistance of education stipend to the wards of Small Tea Growers" to improve their livelihood and education needs.
- The Government of India through the Tea Board had helped in the formation of 352 Self Help Group (SHG), 440 Farmer Producer Organisation (FPO) and 17 Farmer Producer Companies (FPCs).
- A mobile app "Chai Sahyog", is being developed to help Small Tea Growers in terms of better price realization and information.

### **Way Ahead**

- The Government needs to intervene by providing better export infrastructure, fully defraying State duties by increasing the RoDTEP (Remission of Duties or Taxes on Export Products) rate and reducing the interest rate on borrowings to make Indian tea producers/exporters more competitive in the international market.
- Steps are needed to regulate tea waste sold in the domestic market at lower prices, restricting import of poor-quality teas, and promotion of tea emphasizing its health benefits.

### **Geographical Condition for Tea production**

- The tea plant grows well in tropical and subtropical climates. Tea bushes require a warm and moist frost-free climate all through the year.
- Soil: It requires deep and fertile well-drained soil, rich in humus and organic matter.
- Temperature: The average annual temperature for tea plants to grow well is in the range of 15-23°C.
- Precipitation: The rainfall needed is between 150-200 cm. Frequent showers evenly distributed over the year ensure continuous growth of tender leaves.
- Major tea producing states are Assam, hills of Darjeeling and Jalpaiguri districts in West Bengal, Tamil Nadu and Kerala.
  - ♦ Apart from these, Himachal Pradesh, Uttarakhand, Meghalaya, Andhra Pradesh and Tripura are also tea-producing states in the country.

Source: BL

## **ECONOMIC CASE FOR INVESTMENT IN THE WELL-BEING OF ADOLESCENTS IN INDIA REPORT**

### **Context**

- The Government has launched the "Economic Case for Investment in the Well-being of Adolescents in India" report.

### **Major Highlights of the Report**

- The report builds on the global findings presented in "Adolescents in a Changing World – The Case for Urgent Investment," commissioned by the Partnership for Maternal, Newborn & Child Health

(PMNCH) released at the 77th World Health Assembly in Geneva.

- It highlights significant improvements in adolescent well-being in India over recent decades, showcasing the Government's extensive policies and programmes aimed at promoting the health and well-being of adolescents.
- It highlights seven key programmes in areas such as adolescent health, education, child marriage prevention, and road safety, which are expected to yield impressive returns on investment.
  - ♦ For every dollar invested, returns are estimated to range from USD 4.6 to USD 71.4.
- Future investments, some of which align with existing national programmes, have the potential to significantly boost the Indian economy.
  - ♦ An investment of USD 33 billion per annum across various sectors by the government,

private sector, civil society, communities, and families is projected to yield returns of USD 476 billion per annum, enhancing the GDP by an average of approximately 10.1%.

### Adolescents and Need for their Well Being

- Today's adolescents (defined here as persons aged 10–19 years) face serious challenges in a rapidly shifting world.
  - ♦ These range from the effect of population changes and age distribution, the impact of climate change on mental health and well-being, the learning crisis and the persistent inequality, violence and neglect of human rights experienced, especially by women.
- The world urgently needs a new investment programme to improve the well-being of adolescents.



### Government Initiatives for Adolescents

- India has the largest population of adolescents in the world, 253 million strong, and growing.
- Rashtriya Kishor Swasthya Karyakram (RKSK): It is a dedicated program to reach out to 253 million adolescents – male and female, rural and urban, married and unmarried, in and out-of-school adolescents with special focus on marginalized and under-served groups.
- The School Health and Wellness Programme under Ayushman Bharat aims to strengthen health promotion and disease prevention interventions for school children using trained teachers.

- The Scheme for Promotion of Menstrual Hygiene is focused on adolescent girls to increase awareness and promote menstrual hygiene practices.
- The government is making special efforts towards children with special needs, girl education and mid-day meals for school children.
- The newly released Union Budget for 2024-25 includes a comprehensive Rs 2 lakh crore package aimed at education, job creation, skill development, and employment-linked incentives, benefiting 4.1 crore (41 million) youth across the nation.
  - ◆ This budgetary allocation further reinforces the Government's commitment to investing in the future of India's adolescents and youth, creating the enabling environment and providing them with the necessary resources and opportunities to thrive.
- It is aligned with the 1970 UNESCO Convention on the Means of Prohibiting and Preventing the Illicit Import, Export and Transfer of Ownership of Cultural Property, to which both countries are States party.
- Scope: It restricts the importation into the United States of certain archaeological material ranging in date from 1.7 million years ago through 1770 CE and certain ethnological material, which may include categories of civic, religious, and royal architectural material, religious material and ceremonial items, and manuscripts ranging in date from 2nd century BCE to 1947 CE.
  - ◆ The USA will return any forfeited objects from the Designate List to India.
- Purpose and Need : The Illicit trafficking of cultural property is a longstanding issue that has affected many cultures and countries throughout history.
  - ◆ Therefore The CPA is crucial for protecting India's cultural heritage and artifacts.
  - ◆ It aims to prevent the illegal trafficking of antiquities from India to the USA.

### Conclusion

- Large-scale and immediate investment to increase the capabilities and well-being of adolescents is now of critical importance.
  - ◆ This investment will empower young people to meet these challenges before them and to thrive during adolescence and in the decades ahead.
- The cost of inaction will be very high but the returns to these investments are also high, both in terms of Benefit Cost Ratio and in terms of fulfilling human rights and reducing inequalities around the world.

Source: PIB

### Do you know ?

- India has repatriated 358 antiquities since 1976, out of these 345 have been retrieved since 2014.

Source: TH

## NOTIFIED DISASTER

### Context

- The Union government said that there is no plan to classify the heatwaves as a notified disaster.

### About

- Once classified as a notified disaster, it will be eligible for financial assistance under the Disaster Management Act, 2005.
- Currently, there are 12 categories of disasters which are notified under this Act.
  - ◆ These are cyclones, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloudburst, pest attack, and frost and cold waves.

### Heat Waves

- The basic criteria for IMD to declare a heatwave are when a place's temperature exceeds 40 degrees Celsius (°C) in the plains, 37°C in coastal areas, and 30°C in the hills.

## NEWS IN SHORT

### FIRST EVER 'CULTURAL PROPERTY AGREEMENT' BETWEEN INDIA AND US

#### In News

- India and the United States of America signed the first ever 'Cultural Property Agreement' to prevent and curb the illicit trafficking of antiquities from India to the USA.

#### About Cultural Property Agreement (CPA)

- It was Initiated in 2022 and formalized through diplomatic notes and discussions, with support from the NGO 'Antiquity Coalition.'



- According to India Meteorological Department (IMD), the country saw 536 heatwave days this summer, the most in 14 years.
- Due to increased economic activity, there is a far larger number of people who have to remain outdoors for their livelihoods or other reasons, exposing them to the risk of a heat-stroke.

Source: DTE

## NISAR MISSION

### Context

- The NISAR space mission, a groundbreaking collaboration between the space agencies of India and the United States, appears to be postponed until next year.

### NISAR Satellite

- NISAR is an Earth-observation satellite that stands for (NASA-ISRO Synthetic Aperture Radar).
- It is Jointly developed by the National Aeronautics and Space Administration (NASA) and the Indian Space Research Organisation under a partnership agreement signed in 2014.
- It will be launched into a polar Sun-synchronous dawn-dusk orbit.
- NISAR is the first satellite mission to collect radar data in two microwave bandwidth regions, called the L-band and the S-band.
  - ♦ The S-band payload has been made by the ISRO and the L-band payload by the U.S.

### Objectives of the Mission

- NISAR can measure tectonic plate movements accurately. So a lot of geological, agricultural and water-related observations can be obtained from this satellite.
- It can study the water-stressing, climate change-related issues, agricultural changes through patterns, yield, desertification and continental movements precisely with respect to annual water cycle movements.
- NISAR's data can help people worldwide better manage natural resources and hazards, as well as providing information for scientists to better understand the effects and pace of climate change.

Source: IE

## COAL GASIFICATION

### Context

- Recently, India has set a target to gasify 100 million tonnes of coal by 2030.

### About Coal Gasification

- It is a thermo-chemical process that converts coal primarily into carbon monoxide and hydrogen.
- Coal is partially oxidised by air, oxygen, steam, or carbon dioxide under controlled conditions to produce a liquid fuel, known as syngas or synthesis gas, dimethyl ether, ammonium nitrate and methanol, among others.
- Synthetic natural gas can be used as a substitute for LPG and for electricity generation, while dimethyl ether is an alternative to be used in diesel engines. Ammonium Nitrate can be used for explosives.
- Coal gasification offers an opportunity to reduce reliance on imports and conserve foreign exchange, especially in the oil, gas, fertiliser, and petrochemical sectors in India, as it is importing approximately 83% of its oil, over 90% of its methanol, and 13-15% of its ammonia.

### Do You Know?

- India's vast coal reserves, estimated at 378 billion tonnes with about 199 billion tonnes classified as 'proven', present significant opportunities for energy production.
- Currently, around 80% of India's coal is utilised in thermal power plants.

### National Coal Gasification Mission

- It is an initiative by the Union Ministry of Coal, under the Atmanirbhar Bharat Abhiyaan.
- The mission aims to utilise coal through coal gasification, with the goal of achieving 100 MT coal gasification by 2030, with investments worth over Rs 4 trillion.
- It is expected to reduce imports by 2030.
- It envisions the adoption of indigenous technologies for the production of chemical products and their derivatives.
- It is expected to reduce the country's reliance on imports of natural gas, methanol, ammonia, and other essential products.

### Incentive Schemes

- The Union Cabinet has approved a 8,500 crore incentive scheme for coal gasification projects.
- It encourages both public and private sectors to invest in this transformative technology.

Source: PIB

## ASIAN DISASTER PREPAREDNESS CENTRE (ADPC)

### Context

- Recently, In a significant development, India has taken over as the Chair of the Asian Disaster Preparedness Centre (ADPC) for the period 2024-25, marking India's commitment to disaster risk reduction and climate resilience in the Asia-Pacific region.

### About the Asian Disaster Preparedness Centre (ADPC)

- It is an autonomous international organisation dedicated to cooperation in Disaster Risk Reduction (DRR) and the enhancement of climate resilience across Asia and the Pacific.
- ADPC's founding members include India, Bangladesh, Cambodia, China, Nepal, Pakistan,

the Philippines, Sri Lanka, and Thailand.

- ♦ These countries collaborate to strengthen disaster preparedness, response, and recovery efforts across the region.
- ADPC's mission revolves around building robust systems, institutional mechanisms, and capacities to withstand various hazards—ranging from floods and landslides to earthquakes and cyclones.

### Leadership Transition

- As China's tenure came to an end, India stepped up to lead ADPC. It reflects India's proactive stance in disaster risk reduction.
- Notably, India championed the establishment of the Coalition for Disaster Resilient Infrastructure (CDRI), emphasising the importance of resilient infrastructure in mitigating the impact of disasters.

Source: ET

