To receive Daily news juice pdf on your WhatsApp, send name and city through WhatsApp on 75979-00000.

1. Why are human-wildlife conflicts escalating in Kerala?

Extent of Human-animal conflict

Forest covers nearly 30% of Kerala's geographical area. For a relatively small State with an average width of just around 70 km and a population of more than 3.46 crore, this means numerous densely populated human settlements are located close to protected forest regions. Moreover, a large number of agricultural plantations too lie near wildlife habitats. This is especially true in the case of hilly reaches, which includes most of the heavily forested eastern part of the State.

Although this situation makes human-animal conflict inevitable, in recent years, Kerala has seen a sharp increase in the number of such incidents with those living near forest fringes suffering crores of rupees worth of damage to livelihood, mostly due to frequent raids by elephants and wild boars. Over 600 people have lost their lives in Kerala since 2015 in conflict with animals. This has led to a number of protests by affected villagers with some of them even leading to open confrontation between the protesters and the State Forest department officials.

What are the reasons for the increase in human-wildlife conflict?

Experts cite increased area under cultivation around wildlife habitats, changing cropping pattern, significant increase in the population of animals like elephants and tigers due to conservation efforts, and movement of livestock and humans in wildlife habitats during odd hours as the main reasons for the rise in human-wildlife conflict incidents. There has also been a substantial increase in the population of prolific breeders like wild boars and peacocks.

However, increased number of incidents involving elephants are due to habitat depletion and fragmentation caused by human activities. Moreover, invasive alien species have reduced the availability of food and water. Monoculture of species such as eucalyptus and acacia has also adversely affected plant biodiversity.

What are the proposed solutions and why are they not effective?

Elephant-proof trenches and solar power fences are widely used in Kerala, and they are considered largely effective, provided they are properly maintained. However, there are several regions where these mechanisms have not been installed. These fences are also often broken by people living nearby to let their cattle into the forests for grazing, and elephants too destroy the fences using their legs and tusks. In a ₹620-crore masterplan to address the issue, the Forest department recommends hanging power fences that will be out of reach of elephants.

Moreover, as part of the State government's new eco-restoration policy, the Forest department is aiming to plant suitable indigenous plants (wild mango, wild gooseberry, and wild jackfruit) in the forest to ensure wild animals' food security and dissuade them from entering agricultural

lands. Such measures need to be supplemented by creating early warning systems that can track the movement of elephants and other dangerous animals using drones and watchers, so that people can avoid going to locations where they have been spotted. However, warning mechanisms are not widely installed in Kerala.

However, the above measures are not effective against wild boars. Although the Centre is yet to accept Kerala's request to declare wild boars as vermin, the State government recently empowered local bodies to cull wild boars that pose a threat to agriculture crops or human life. The other options include capturing and neutering the boars, or relocating them to forests where there are predators like tigers and leopards.
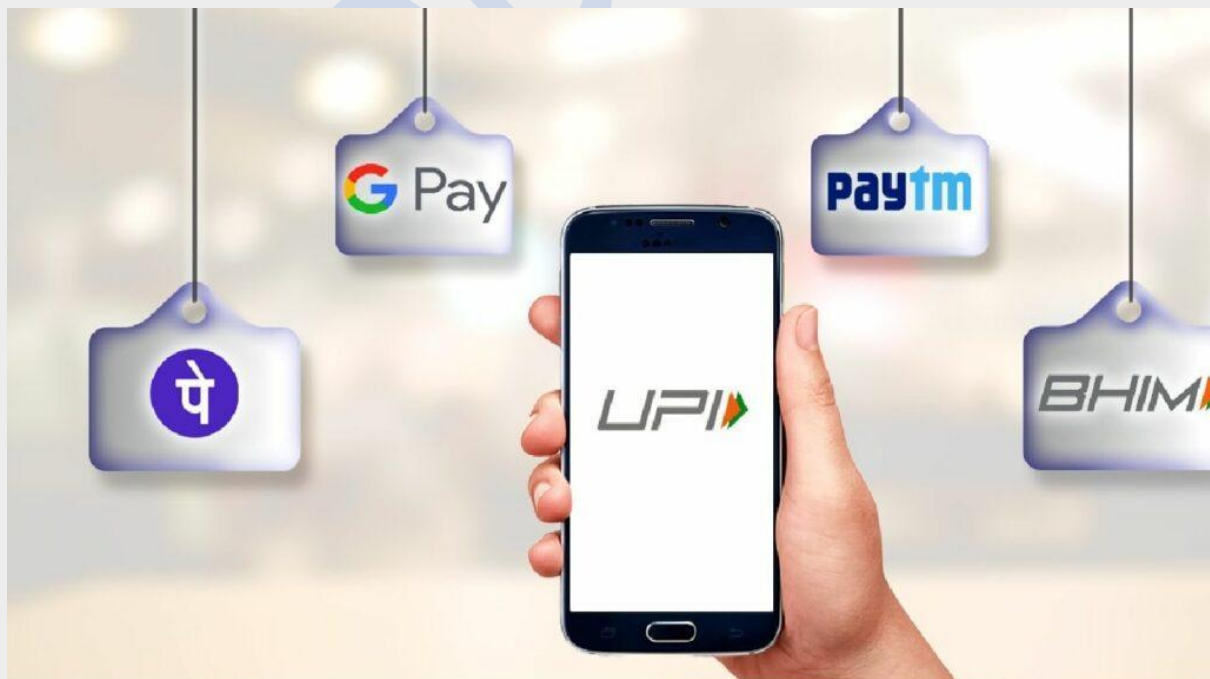
How is human-animal conflict connected to the ESZ norm?

Although Eco Sensitive Zone (ESZ) norm has caused a storm in Kerala with the legislative assembly unanimously passing a resolution on July 7 urging the Centre to exempt the State from it, setting up an ESZ has been suggested by conservationists, retired Forest department officials and scientists as a way to reduce human-wildlife conflicts. However, in a State that is densely populated with severe land scarcity and a significant number of people living close to wildlife habitats, this would be difficult to implement.

Relevance: GS Prelims & Mains Paper III; Environment
Source: The Hindu

2. What were the concerns listed by the Parliamentary Standing Committee on Communications and Information Technology on the rise of digital payments in India? Why did the National Payments Corporation of India issue a 30% volume cap on transactions facilitated using UPI?

Why in news?

In its report presented to Parliament recently, the Standing Committee on Communications and Information Technology has raised concerns about the dominance of fintech apps owned by foreign entities in the Indian ecosystem and recommended that local players be promoted. It mentioned that the Unified Payments Interface (UPI) commanded a 73.5% share of the total digital payments in terms of volume in FY 2022-23. However, its share in terms of value was only 6.67% in the same period.

What does the report infer about the existing ecosystem?

The Committee in its report emphasised that digital payment apps must be effectively regulated as the use of digital platforms to make payments in India is on the rise. It noted that it will be more 'feasible' for regulatory bodies such as the Reserve Bank of India (RBI) and the National Payments Corporation of India (NPCI) to control local apps, as compared with foreign apps, which operate in multiple jurisdictions.

The Committee observed that fintech companies, apps and platforms that are owned by foreign entities, such as Walmart-backed PhonePe and Google Pay, dominate the Indian fintech sector. PhonePe commands the leading market share in volume terms, followed by Google Pay, at 46.91% and 36.39% respectively. This is for the period between October to November 2023. On the other hand, NCPI's BHIM UPI's market share (in terms of volume) stood at a mere 0.22%. NPCI's data for December last year show that a total of 5,642.66 million transactions were initiated by customers using PhonePe, while another 4,375 million used Google Pay and only about 24.30 million used BHIM.

30% volume cap

The Committee's recommendations are also largely in tune with the NPCI issuing a 30% volume cap on transactions facilitated using UPI, back in November 2020. That is, the total number of transactions initiated by any third-party app (like PhonePe and Amazon Pay) individually, could not exceed 30% of the overall transactions made using the interfaces cumulatively over three proceeding months. Apps exceeding the specified cap were given two years to comply with the directive in a phased manner.

What are the concerns about fraud?

While examining the different modes used by scamsters to dupe people and park illegal money, the Committee observed that fintech companies were also being used for money laundering. It was apprised of one such example — an Abu Dhabi-based app called Pyppl. The app was being administered by Chinese investment scamsters, it noted. This made it difficult for Indian law agencies to track the trail of money collected through scams on the platform.
The fraud to sales ratio, which represents the total number of fraudulent transactions in comparison to the total number of transactions in a financial year, has largely remained around 0.0015%. The trend is notwithstanding the rise in volume of the payment mode in the last five years. In the ongoing financial year (till September 2023) the figure stood at 0.0016%. The percentage of users affected by UPI frauds stood at 0.0189%.

Relevance: GS Prelims & Mains Paper III; Economics
Source: The Indian Express

3. Raisina Dialogue: Everything you need to know about the conference

The ninth edition of the Raisina Dialogue is being held in New Delhi. The conference was inaugurated by Prime Minister Narendra Modi. Greece's Prime Minister Kyriakos Mitsotakis joined the inauguration session as the chief guest.

What is Raisina Dialogue?

The Raisina Dialogue is an annual conference on geopolitics and geoeconomics, which aims to address the most challenging issues faced by the world. The conference takes place in New Delhi and is attended by people from political, business, media, and civil society backgrounds.

The Dialogue is structured as a multi-stakeholder, cross-sectoral discussion, involving heads of state, cabinet ministers and local government officials, who are joined by thought leaders from the private sector, media and academia. Delhi-based think tank Observer Research Foundation, in partnership with the Ministry of External Affairs, hosts the conference.

What is the theme of this year's edition?

The theme of the 2024 edition is "Chaturanga: Conflict, Contest, Cooperate, Create".

Who will attend the 2024 edition of the Raisina Dialogue?

More than 2,500 participants from around 115 countries will be joining the conference in person. The Dialogue is expected to be viewed by millions across the world on various digital platforms.

The participants include ministers, former prime ministers and presidents, military commanders, technology leaders, academics, journalists, scholars on strategic affairs, and experts from leading think tanks.

Relevance: GS Prelims & Mains Paper II; International Relations
Source: The Indian Express