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RWANDA BILL PASSED BY UK PARLIAMENT

THIS ARTICLE COVERS 'DAILY CURRENT AFFAIRS' AND THE TOPIC DETAILS OF "RWANDA BILL PASSED BY UK PARLIAMENT". THIS TOPIC IS RELEVANT IN THE "INTERNATIONAL RELATIONS" SECTION OF THE UPSC CSE EXAM.

WHY IN THE NEWS?

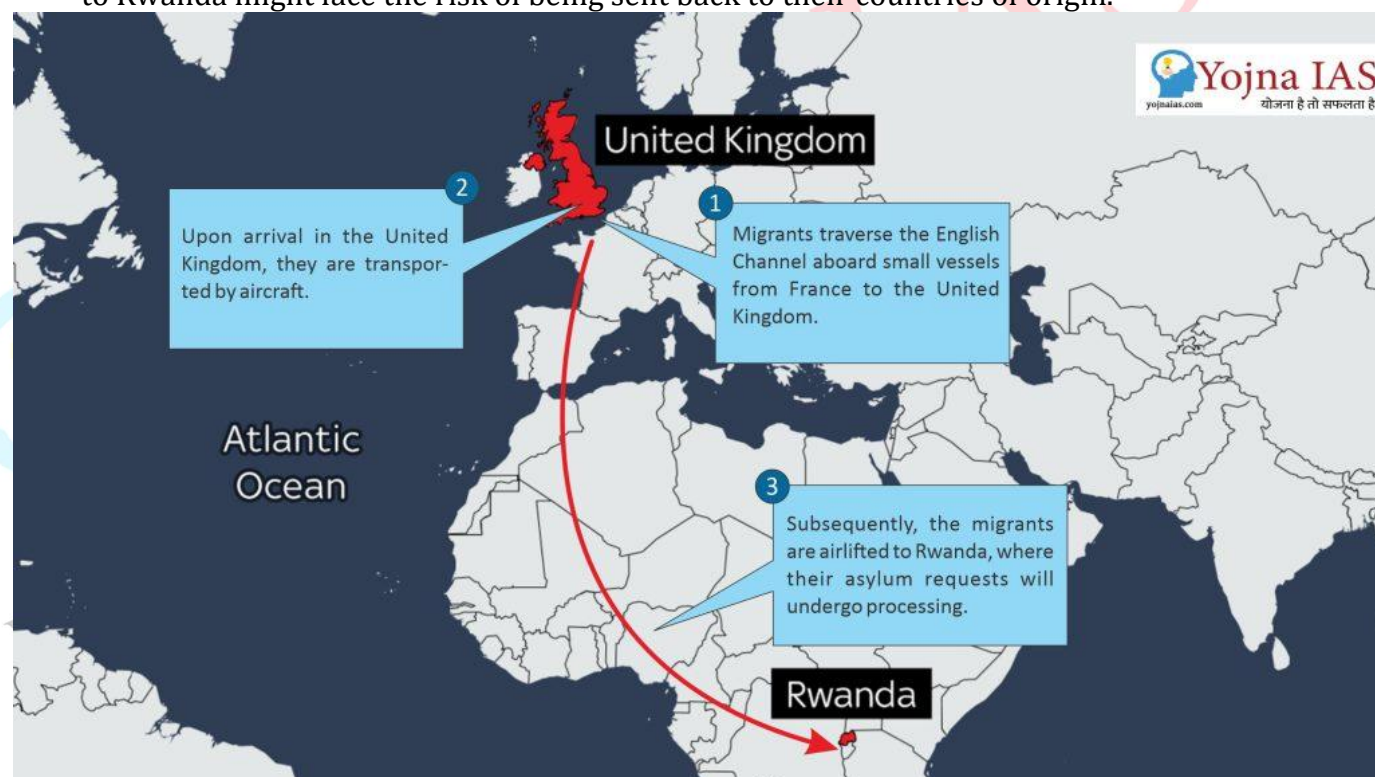
The UK parliament has approved legislation enabling the government to transfer asylum seekers to Rwanda for their asylum claims to be assessed by the East African nation. Prime Minister Rishi Sunak has consistently highlighted the importance of curbing the arrival of small boats in the country, which often carry migrants seeking refuge from various forms of violence, persecution, and instability.

ABOUT RWANDA BILL

- A UK government policy, first proposed in 2022, has ignited debate. The plan **aims to curb illegal immigration by deporting asylum seekers to Rwanda for processing**. This approach relies on designating Rwanda as a safe third country where asylum seekers wouldn't face persecution.
- However, the concept of a safe third country lacks universal acceptance, raising concerns about the policy's fairness and effectiveness. Critics argue that even if Rwanda is deemed safe, the deportation process itself could be disruptive and potentially risky for asylum seekers.
- Despite the controversy, the UK and Rwanda solidified their partnership in April 2022 through a **Migration and Economic Development Partnership (MEDP)**. Under this agreement, the UK would assess asylum claims and transport rejected applicants to Rwanda for processing and potential resettlement. Rwanda would then assume responsibility for providing shelter and adjudicating asylum applications. Those denied asylum in Rwanda would be returned to their home countries.
- The UK government maintains this policy **to deter illegal immigration and expedite the asylum process**. However, human rights groups and the United Nations have voiced strong objections, questioning the long-term viability and ethical implications of this approach.

WHAT IS MIGRATION AND ECONOMIC DEVELOPMENT PARTNERSHIP (MEDP)?

- The Migration and Economic Development Partnership (MEDP) represents an innovative **collaboration between the UK and Rwanda** aimed at tackling the global issue of illegal and perilous migration. The core components of the MEDP encompass:
- Facilitating the transfer of individuals who have entered the UK through illegal and perilous means to Rwanda, where their asylum applications will undergo processing.
- Comprehensive screening and provision of legal assistance for all candidates considered for relocation. Upon arrival in Rwanda, they **will receive secure and hygienic lodging, meals, healthcare, and other essential services**, alongside access to translators and legal aid.
- Disrupting the operations of organised crime syndicates engaged in human trafficking, thereby **reducing the risk of fatalities associated with hazardous migration routes**.
- Contributing to regional economic advancement by investing in skills development, infrastructure, and initiatives benefiting both migrants and the local communities in Rwanda.
- The UK has committed significant financial resources, including an initial **£120 million, to cover the expenses** of processing and integrating relocated individuals into Rwanda.
- However, the MEDP had encountered legal obstacles, with the UK's Supreme Court ruling in November 2023 that there were substantial grounds to believe that asylum seekers deported to Rwanda might face the risk of being sent back to their countries of origin.



CRITICISM OF THE RWANDA BILL

- **International Law:** Critics argue that the MEDP violates the 1951 Refugee Convention, which prohibits refoulement – the act of returning a refugee to a country where they face persecution. Sending asylum seekers to Rwanda, a country with a chequered human rights record, raises concerns about their safety and well-being.

- **Human Rights Concerns:** Human rights organisations have documented cases of arbitrary detention, torture, and suppression of dissent in Rwanda. Critics argue that relocating asylum seekers to Rwanda puts them at risk of further human rights violations.
- **Effectiveness:** The policy's effectiveness in deterring illegal immigration is debatable. Some argue that it creates a bureaucratic nightmare and may simply displace the problem rather than solve it. Others point out that those most desperate to seek asylum may be undeterred by the prospect of relocation.
- **Ethical Concerns:** The very idea of a wealthy nation outsourcing its asylum responsibilities to a developing country raises ethical concerns. Critics argue that the MEDP abdicates the UK's responsibility to uphold its obligations under international law.
- **Cost and Logistics: The financial viability and logistical feasibility have been questioned. The cost of relocating,** processing claims, and supporting asylum seekers in Rwanda is significant. Additionally, concerns exist about Rwanda's capacity to handle a large influx of asylum seekers.

COUNTRIES WITH SIMILAR POLICIES:

- **Australia:** Implemented a well-known "offshoring" policy in 2001, transferring asylum seekers arriving by boat to **detention centres in Nauru and Papua New Guinea** for claim processing. This policy, criticised for its human rights implications and high cost, has seen substantial decline in boat arrivals but not overall asylum applications.
- **Israel:** From 2013 to 2018, **Israel offered Eritrean and Sudanese asylum seekers a choice between returning to their home countries, detention in Israel, or relocation to Rwanda** with a chance to claim asylum there. However, reports suggest many weren't allowed to claim asylum in Rwanda and continued their journeys to Europe, raising concerns about refoulement (forced return).
- **Denmark:** Passed legislation in 2021 allowing them to send asylum seekers outside the EU for processing and **signed a memorandum of understanding with Rwanda on cooperation regarding asylum and migration.** While not a direct transfer agreement, it was seen as a potential precursor. Following a government change, Denmark seems to be exploring options within the EU rather than a bilateral deal with Rwanda.
- **European Union:** The EU has pursued various approaches. The EU-Turkey deal **aimed to limit asylum seekers reaching the bloc by returning those arriving in Greece to Turkey,** with Turkey receiving aid in return. This deal saw a significant decrease in arrivals but faced criticism for its impact on asylum seekers returned to Turkey. The EU has also funded a voluntary program with UNHCR to relocate vulnerable refugees out of Libya to Rwanda for resettlement in third countries.
- **Italy:** A plan (currently on hold) was recently announced to transfer migrants rescued at sea to Albania for claim processing by Italian authorities, with successful claimants receiving asylum in Italy. This differs from the UK's plan as Albania wouldn't be responsible for processing claims itself.

PRELIMS PRACTISE QUESTION

Q1. Consider the following countries:

1. Democratic Republic of the Congo
2. Tanzania

3. Uganda
4. Libya

How many of the above countries are Rwanda's neighbours?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

Answer: C

MAINS PRACTISE QUESTION

- Q1. When assessing the impact of illegal migration on local communities, how should policymakers weigh concerns about strain on resources, cultural integration, and social cohesion against humanitarian considerations?**
- Q2. In what ways can sending back illegal migrants uphold or compromise basic human rights principles, and how should these factors influence decision-making?**

[Himanshu mishra](#)

PAYMENT AGGREGATOR

THIS ARTICLE COVERS 'DAILY CURRENT AFFAIRS' AND THE TOPIC DETAILS OF "PAYMENT AGGREGATOR". THIS TOPIC IS RELEVANT IN THE "ECONOMY" SECTION OF THE UPSC CSE EXAM.

WHY IN THE NEWS?

- Recently, The Reserve Bank of India (RBI) released draft guidelines to strengthen further regulations on payment aggregators, a move aimed at boosting the payment ecosystem. The draft also covers the physical point-of-sale activities of payment aggregators (PAs).
- The RBI said that given the growth in digital transactions and the significant role that PAs play in this space, the current directions on PAs are proposed to be updated and cover, among other things, KYC and due diligence of merchants, operations in Escrow accounts, and intended to strengthen the payment ecosystem. The RBI has invited comments/feedback by May 31.
- According to the draft, PAs shall ensure that marketplaces onboarded by them do not collect and settle funds for services not offered through their platform. The draft also said non-banks providing PA-P services should have a minimum net worth of ₹15 crore when submitting an application to the RBI for authorisation and a minimum net worth of ₹25 crore by March 31, 2028. The net worth of ₹ 25 crore shall always be maintained after that.

WHAT IS A PAYMENT AGGREGATOR?

A Payment Aggregator is a third-party service that offers merchants a single platform to accept various payment methods, such as credit cards and digital wallets. This simplifies the payment

process and expands customer options. Payment aggregators handle the technical aspects of payment processing, including transaction routing, security, fraud detection, and settlement. They may also provide additional reporting, analytics, and customer support services.

Some popular payment aggregators include companies in India like Razorpay, Paytm and PayPal. These companies serve a wide range of businesses, from small online retailers to large multinational corporations, and play a crucial role in facilitating electronic commerce. **The key functions of the Payment Aggregator are:**

- **Integration:** Merchants integrate the payment aggregator's services into their website, mobile app, or point-of-sale system. This integration typically involves incorporating payment gateway APIs or plugins the aggregator provides.
- **Payment Processing:** Payment aggregators facilitate accepting various payment methods, including credit cards, debit cards, digital wallets, bank transfers, and more. They handle the technical aspects of payment processing, such as authorizing transactions, securely transmitting payment data, and settling funds.
- **Payment Collection:** When customers make a purchase or transaction on the merchant's platform, they proceed to the checkout or payment page. The payment aggregator securely collects the customer's payment information, such as credit card details or digital wallet credentials.
- **Transaction Routing:** Once authorized, the payment aggregator routes the transaction to the respective payment networks or banks associated with the customer's payment method. This may involve multiple intermediaries, especially for cross-border transactions or transactions involving different payment methods.
- **Compliance:** Aggregators ensure compliance with regulatory requirements and industry standards governing payment processing. This includes adhering to data protection laws, complying with PCI DSS (Payment Card Industry Data Security Standard) requirements, and following guidelines set by regulatory bodies such as the Reserve Bank of India (RBI) in the case of India.
- **Customer Support:** Payment aggregators typically offer customer support services to merchants and customers. This may include assistance with technical issues, payment disputes, refunds, and general inquiries related to payment processing.
- **Settlement:** After the transaction is successfully processed, the payment aggregator initiates the settlement process. They reconcile the transaction, deduct any applicable fees (such as transaction fees or processing fees), and transfer the remaining funds to the merchant's designated bank account.

PRELIMS PRACTICE QUESTION:

Q. Which of the following institutions regulate the online transaction in India?

- A. Security Exchange Board of India.
- B. Department of Economic Affairs.
- C. Reserve Bank of India.
- D. State Bank of India.

ANSWER: C

MAINS PRACTICE QUESTION:

- Q. "What is a Payment Aggregator, and how does it streamline online transactions for merchants and consumers?"
- Q. "What are the key regulations governing payment aggregators in India, and how do they impact the operation and security of online transactions?"

[Amit Pradhan](#)



Yojna IAS
योजना है तो सफलता है