

SOCIAL ISSUES**Jan Dhan 2.0: Consider a Universal Basic Income**

• **Context-** Jan Dhan 2.0 can enable us to envision a social safety net in the form of a universal basic income (UBI).
Universal Basic Income (UBI)

- A basic income is an income unconditionally granted to all citizens on an individual basis, without means test or work requirement.
- It is a form of minimum income guarantee that is being paid irrespective of any income from other sources.

UBI has following components:

- **Universality:** UBI for all
- **Unconditionality:** UBI without any conditions.
- **Agency:** UBI can make a citizen move away from being a subject of government welfare programmes to agents of its own change.
- **The proposal is simple:** Apart from fulfilling its usual duties of governance and paying for the security, healthcare and education of people, the state should deploy public funds to grant every adult a certain sum of money for personal use every month.
- As a policy concept, a UBI is redistribution at its most literal; it puts everyone on the state's payroll.

Significance of UBI

- It will guarantee to each individual a minimum income for a dignified life with access to basic goods.
- The payments could help stabilize the economy during recessionary periods.
- It will promote social justice by reducing poverty.
- Increase the purchasing power of every poor which will further increase aggregate demand.
- Easy to implement because no identification of the beneficiary is involved.
- Reduce the wastage of government money because its implementation is very simple.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

- Pradhan Mantri Jan Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure affordability in access to financial services, namely,
 - ✓ Banking/ Savings & Deposit Accounts,
 - ✓ Remittance,
 - ✓ Credit, Insurance,
 - ✓ Pension

Objectives:

- Ensure access of financial products & services at an affordable cost.
- Use of technology to lower cost & widen reach.

The scheme was launched based upon the following 6 pillars:

1. Universal access to banking services.
2. Basic savings bank accounts with overdraft facility of Rs. 10,000/- to every eligible adult.
3. Financial Literacy Programme – Promoting savings, use of ATMs, getting ready for credit, availing insurance and pensions, using basic mobile phones for banking.
4. Creation of Credit Guarantee Fund – To provide banks some guarantee against defaults.
5. Insurance – Accident cover up to Rs. 1,00,000 and life cover of Rs. 30,000 on account opened between 15 Aug 2014 to 31 January 2015.
6. Pension scheme for the unorganised sector.

PMJDY & universal basic income/cash transfer**About:**

- As a mechanism, however, PMJDY's most heroic role may be yet to come. The scheme can be envisioned for a social safety net in the form of a universal basic income (UBI).

How?

- Instead of having many different forms of welfare programmes targeted at the poor, and administered through government bureaucracy, just make a simple unconditional regular cash transfer to every adult.
- The idea also resonates with a recent policy shift in India towards direct cash transfers, under the acronym JAM (Jan Dhan Yojana, Aadhaar cards, Mobile money platforms), which involves rolling all subsidies into a single lump-sum cash transfer to households.

Features of a universal cash transfer:

- **Universal:** It is universal and not targeted at the poor alone, thereby removing the numerous problems associated with means-testing.
- **Cash transfer:** It is a cash transfer, so that there is no need to provide in-kind transfers (for example food stamps) or subsidies for certain goods and services (for example housing support), both of which come with standard inefficiencies associated with interfering with market forces.

- **Unconditional:** It is unconditional, so that it is not contingent on the recipients conforming to stipulated norms of behaviour, such as looking for jobs or having children enrolled in schools, and the problems of monitoring that this entails.

Benefits for PMJDY:

- If PMJDY accounts were to be used substantively as a universal basic income, the financial savings account of the individuals would be immediately increasing.

Challenges & objections

- **Money for nothing:** The usual objection to this ‘money for nothing’ is the moral hazard it could pose. The fact that a section of the population is earning an income without having to work is likely to create resentment.
- **Affordability:** Although maximum coverage is the conceptual aim of a UBI, its beneficiary list need not strictly be ‘universal’. The well-off would certainly have to be kept out & we may still have over a billion Indians to pay.

Way ahead

- If cash transfers are to be universal, the budgetary costs will be quite high. So, the universal cash transfer scheme is not feasible without raising additional taxes.
- One simple answer to these challenges would be to keep focus on accelerating economic growth and making it more inclusive.

INDIAN ECONOMY

Food Inflation & Challenges of Malnutrition

- **In News-** According to recent data, the cost of meals rose by 65% in five years, wages by just 37% in the last five years.

About

- **Data source:** The data is sourced from the department of consumer affairs, the National Horticulture Board & the periodic labour force survey. To avail commodity prices Mumbai was chosen as an exemplar due to the availability of consistent data.
- **Data highlights:** According to the data, the cost of a home-cooked vegetarian thali in Mumbai has increased by 65% in the last five years. At the same time, the average wage earned by a casual/labourer working in urban Maharashtra has increased by only 37% and that of a salaried worker has increased by 28%.
- **Outcomes:** This disparity between wages/salaries and expenditure has led to essential food items becoming increasingly unaffordable. Given the fixed food budget in most Indian homes, the imbalance results in smaller thalis or fewer items in the thali leading to increasingly unbalanced or unfulfilling meals.

Causes of rise in Food inflation

- **Global reasons:** High levels of global food inflation are being driven by multiple reasons such as the COVID-19 pandemic-induced supply chain concerns and the ongoing Russia-Ukraine war. Pandemic & post-pandemic recovery: Multiple lockdowns and subsequent disruptions in the logistics of the supply accounted for a swift rise in food inflation prices. This was further exacerbated during the economic recovery, when demand for food and essentials rose even more.
- **Localised factors:** Interplay of localised factors – in recent times – has coalesced with a high degree of uncertainty in the lives and livelihoods of various economic agents across India, and this is likely to keep inflation on an incline.
- **Changing weather patterns:** The brewing El Nino is a looming danger and it's feared that it could cause below normal rainfall, even a drought. So, it may be worth thinking about how best to keep food inflation below 4 percent in case the monsoon rainfall turns out to be below normal.

Challenge of Malnutrition

- **Malnutrition:** Malnutrition is still a challenge, especially amongst children below the age of five. As per NFHS-5 (2019-21), 32 percent of children were underweight, 35 per cent stunted, and 19 per cent wasted. Although India made reasonably good progress in reducing infant mortality from 57 per 1,000 in 2005-06 to 35 per 1,000 in 2019-21, the progress on other indicators of malnutrition is not very satisfactory.
- **Climate change & food insecurity:** Climate change and the increasing frequency of extreme weather events, from heat waves to flash floods, pose a big challenge not only to India's food system but also to poverty alleviation – gains could reverse with these shocks.
- **Non-communicable diseases:** The rising burden of cardiovascular and other non-communicable diseases in India, particularly among the rapidly growing “middle class”, is strongly linked to diet and nutrition.

Causes of Malnutrition

- **Calorific deficiency:** Though the government has surplus of foodgrains, there is calorific deficiency because of improper allocation and distribution. Even the yearly allocated budget is not fully utilized.

- **Protein deficiency:** Pulses are a major panacea to address protein deficiency. However, there is a lack of budgetary allocation for inclusion of pulses in PDS. With Eggs missing from menus of Mid-day Meals in various States, an easy way to improve protein intake is lost.
- **Micronutrient deficiency (hidden hunger):** India faces a severe crisis in micronutrient deficiency. Its causes include poor diet, prevalence of disease or non-fulfilment of increased micronutrient needs during pregnancy and lactation.

Suggestions & way ahead

- Nutritionists and doctors have long called for healthy diets: combining an adequate amount of carbohydrates, fats, proteins to keep our bodies fit and healthy, to ward away diseases and to prevent non-communicable diseases such as diabetes and hypertension.
- Domestically, the challenge for India – right now and in the near future – would be to manage its own inflation rate against all macroeconomic factors/concerns stemming from: a collapsing rupee; a high current account and trade deficit; an eroding foreign currency reserve scenario; a capital flight in portfolio investment markets etc., all of which present a clear vulnerability on the side of its balance of payment accounts.
- One simple answer to these challenges would be to keep focus on accelerating economic growth and making it more inclusive.

PRELIM FACT

1. OBCs reservation in Local Bodies

- **Context-**The Gujarat government announced 27% reservation for Other Backward Class (OBC) communities in the elections of local bodies.

About

- The Gujarat government hiked reservations for Other Backward Classes (OBCs) from the existing 10% to 27% in the Panchayats and Urban Local Bodies (ULBs).
- The reservation has been fixed in such a manner that the total reservation (of SC/ST/OBC communities) does not pass the 50% limit.
- OBC communities will continue to get 10% reservation in areas under the Panchayats (Extension to Scheduled Areas) Act — commonly known as the PESA Act, because of the significant tribal population.
- The decision on reservations is based on the report of the Jhaveri Commission Panel, headed by K S Jhaveri, a retired Chief Justice of the Orisha High Court.
- The panel was formed to decide on the OBC reservation in local bodies of the state like gram panchayats, taluka panchayats, district panchayats, municipalities, and municipal corporations.

Why is this move significant?

- **Delay in Local Body Elections:** Due to the non-appointment of a dedicated commission to fix the OBC reservations in the local bodies, and later the non-implementation of the Jhaveri Commission report, elections to thousands of local bodies in the state were postponed by the Gujarat State Election Commission.
- The polls will now be possible, after the announcement of the OBC reservation quota.
- After the announcement by the state government, seats in panchayats, municipalities and municipal corporations will be kept reserved for OBC candidates at 27% in general and 10% for the PESA notified areas.
- Prior to the 27% quota move, the OBC communities were getting 10% reservation in the local bodies.
- Reservation for Scheduled Castes (14%) and Scheduled Tribes (7%) in local bodies will remain the same.

Reservation provisions in India for OBC

- The Kalelkar Commission, set up in 1953, was the first to identify backward classes other than the Scheduled Castes (SCs) and Scheduled Tribes (STs) at the national level.
- The Mandal Commission Report, 1980 estimated the OBC population at 52% and classified 1,257 communities as backward.
- It recommended increasing the existing quotas, which were only for SC/ST, from 22.5% to 49.5% to include the OBCs.
- The central government reserved 27% of seats in union civil posts and services for OBCs [Article 16(4)].
- The Constitution refers to the term 'backward classes' in Articles 15(4), 16(4) and 340(1). Articles 15(4) and 16(4) empower the State to make special provisions for any socially and educationally backward class of citizens
- In 2008, the Supreme Court directed the central government to exclude the creamy layer (advanced sections) among the OBCs.
- The 102nd Constitution Amendment Act, 2018 provided constitutional status to the National Commission for Backward Classes (NCBC), which was previously a statutory body under the Ministry of Social Justice and Empowerment.

2. Coking Coal (Metallurgical coal)

- **News** -Collaborative efforts between the Ministry of Steel and Ministry of Coal have yielded positive outcomes to enhance domestic Coking Coal availability and minimize import reliance.

About

- Metallurgical coal is also known as met coal and coking coal
- It is a naturally occurring sedimentary rock found within the earth's crust.
- Met coal encompasses a wide range of quality grades including hard coking coal, semi-hard coking-coal, semi-soft coking coal and pulverised coal for injection (PCI).
- Met coal typically contains more carbon, less ash and less moisture than thermal coal, which is used for electricity generation.
- Metallurgical coal is an essential ingredient in the production of steel, making it one of the most widely used building materials on earth.
- Metallurgical coal comes mainly from the United States, Canada and Australia.
- Domestic raw Coking Coal production is projected to reach 140 MT by 2030, yielding about 48 MT of usable Coking Coal after washing. There is growing domestic demand for Coking Coal as projected in the National Steel Policy 2017.

List of measures to boost the availability of Coking Coal are as follow:

- The Ministry of Coal launched "Mission Coking Coal" in FY'22 to reduce Coking Coal imports through measures such as exploration, enhanced production, private sector involvement in coking coal blocks and establishment of new washeries.
- Bharat Coking Coal Limited (BCCL) is inviting companies to undertake Coking Coal extraction from abandoned or discontinued BCCL-owned mines.
- Steel Authority of India Limited (SAIL) and BCCL have signed a MoU for supply of 1.8 MT of washed Coking Coal to increase the availability of Coking Coal.
- The Ministry of Coal encourages the establishment of Greenfield washeries or refurbishment of existing BCCL washeries to increase Coking Coal availability.

3. Western Hoolock Gibbon

- **News** -Primatologists have suggested rerouting a 1.65-km-long railway track that has divided an eastern Assam sanctuary dedicated to the western hoolock gibbon.

Western Hoolock Gibbon

- Gibbons are the smallest and fastest of all apes. The hoolock gibbon (India's only ape), unique to India's northeast, is one of 20 species of gibbons found in tropical and subtropical forests in Southeast Asia.
- **Habitation:** The western hoolock gibbon is particularly sensitive to canopy gaps. They inhabit the jungles with tall trees on the southern bank of the Brahmaputra (Assam)-Dibang (Arunachal Pradesh) river system.
- **Characteristics:** Gibbons are highly intelligent creatures with distinct personalities and strong family bonds, similar to other apes. They are diurnal, arboreal, omnivorous and known for their energetic vocal displays.
- **Threats:** The primary threat is deforestation caused by infrastructure projects.

Conservation Status:

- IUCN Status: Western hoolock gibbon is classified as endangered.
- Schedule I of Wildlife Protection Act 1972

Hollongapar Gibbon Sanctuary

- **Location:** Jorhat district of Assam
- **Flora:** The Hollongapar Gibbon Sanctuary is classified as "Assam plains alluvial semi-evergreen forests" with some wet evergreen forest patches. The Bhogdoi River creates a waterlogged region dominated by semi-hydrophytic plants along the border of the sanctuary.
- **Fauna:** It houses about 125 hoolock gibbons. It also shelters six other primate species — the Assamese macaque, the Bengal slow loris, the capped langur, the northern pig-tailed macaque, the rhesus macaque, and the stump-tailed macaque.

Global Gibbon Network (GGN)

- GGN was founded with a vision to safeguard and conserve a key element of Asia's unique natural heritage – the singing gibbon and their habitats, by promoting participatory conservation policies, legislations, and actions.
- It was first initiated in 2020 and was organized by two institutions in China through Eco-foundation Global and the Hainan Institute of National Park.

4. Changes to the process for sale of SIM cards

- Recently, there were revision of norms for bulk procurement of SIM cards and registering the final point of sale (PoS) by the licensees (or providers). The reforms are meant to strengthen the citizen-centric portal Sanchar Saathi.

About Sanchar Saathi

- The citizen-centric portal allows citizens to check:
 - ✓ the connections registered against their names,
 - ✓ block mobile phones which are stolen or lost,
 - ✓ report fraudulent or unrequired connections and
 - ✓ Verify the genuineness of a device (before a purchase) using the IMEI (International Mobile Equipment Identity).

The reform on PoS

Registration and verification:

- It will be mandatory for franchisee, agents and distributors of SIM cards — all PoS — to be registered with the licensees or the telecom network operator.
- The onus would be on the operator to carry out an “indisputable” verification of the PoS.
- Police verification (of the dealer) is mandatory.

Termination of agreement:

- If the PoS is found to be involved in any illegal activity, the agreement would be terminated with the entity being blacklisted for three years.
- It would also draw a penalty of ₹10 lakh.

Bulk sim cards:

- The latest provisions would replace the system of ‘bulk procurement’ of SIM cards with a system of entailing business connections — sizeable procurement by a registered business entity or enterprise.
- The new norms maintain that though businesses can procure any number of connections, it would be subject to completing KYC requirements for all end-users.
- The final user who would be holding the connection would have to undergo the KYC procedure.

Prevention of misuse of Aadhaar:

- In order to prevent the misuse of printed Aadhaar, the provisions mandate that demographic details would be required by scanning the QR code of the printed Aadhaar.

Replacement of SIM:

- Subscribers would also have to undergo the entire KYC procedure for replacing their SIM.

ANSWER WRITING

Q. To what extent, in your view, the Parliament is able to ensure accountability of the executive in India?

- The Constitution of India provides for a parliamentary form of government, where the Executive is responsible to the Parliament for its policies and acts. The parliamentary democracy provides for a daily assessment of accountability of the executive to the legislature.
- The Parliament ensures the accountability of the Executive in the following ways:
 - ✓ Question-hour, zero hour, calling attention motion, adjournment motion, no-confidence motion, censure motion, and other discussions.
 - ✓ MPs may pose questions to ministers related to the implementation of laws and policies by the government.
 - ✓ Budgetary control for appropriation of grants and post-budgetary control through committees like Public Accounts Committees.
 - ✓ The system of committees – such as standing committees, select committees and ad hoc committees etc. – facilitate scrutiny of the actions and activities of the executive.
- Nevertheless, there have been some recent instances wherein the Parliament was found to be unable to ensure accountability of the executive:
 - ✓ Evading route of debates/discussions/checks, such in the cases of Aadhaar Act (money bill route), farm laws (use of voice vote mechanism), etc.
 - ✓ The Parliament side-lined the parliamentary institutions as lesser bills were referred to parliamentary committees.
 - ✓ Due to lack in coordination and decorum, there were disruptions during the sessions and question hour registered low productivity.
- Thus, though the Parliament seems to be quite empowered to hold the political executive to account, there are several limitations and constrains over this power in practice. Some such constraints may be enumerated as follows:
 - ✓ Dominance of the majority party or majority coalition in the parliament.
 - ✓ The compulsions of anti-defection law and the role of party whips.
 - ✓ Complex and technically complicated presentation of policies, laws and the budgets.
 - ✓ Frequent use of exceptional provisions of the Constitution like ordinance making power.
- To ensure complete accountability of the Executive to the Parliament, some steps need to be taken. One can accommodate the 15-point reform charter as suggested by the Vice President. It is also required to make the committee system function effectively and efficaciously by ensuring that the members of the committee are nominated on the basis of domain knowledge and for a longer assured term.

MCQ

1. Consider the following statements about blue moon?
 1. A blue moon is not that rare an astronomical phenomenon.
 2. It is described as the situation when a full moon is seen twice in a single month.
 3. According to NASA, this happens every two or three years.
 How many of the above statements is/are correct?
 - a) Only one
 - b) Only two
 - c) Only three**
 - d) None
2. Which of the following is/are the aims/aims of the "Digital India" Plan of the Government of India?
 1. Formation of India's own Internet companies like China did.
 2. Establish a policy framework to encourage overseas multinational corporations that collect Big Data to build their large data centers within our national geographical boundaries.
 3. Connect many of our villages to the Internet and bring Wi-Fi to many of our schools, public places and major tourist centers.
 Select the correct answer using the code given below:
 - (a) 1 and 2 only
 - (b) 3 only**
 - (c) 2 and 3 only
 - (d) 1, 2 and 3
3. Consider the following statements with reference to milk production
 1. India ranks first in milk production in the world.
 2. India ranks third in egg production in the world.
 3. India ranks eighth in meat production in the world.
 How many of the above statements is/are correct?
 - a) Only one
 - b) Only two
 - c) All three**
 - d) None
4. Consider the following statements with respect to 'Indian Elephants'
 1. The leader of an elephant group is led by a female known as the matriarch
 2. It is classified as Critically endangered under the IUCN red list
 3. Project Elephant was a Centre Sector scheme which was recently merged with Project Tiger
 How many of the above statements is/are incorrect?
 - a) Only one
 - b) Only two
 - c) All three**
 - d) None
5. Consider the following statements:
 1. Rashtriya Gokul Mission (RGM) is being implemented to supplement the State/UT governments' efforts towards preventing, controlling and containing animal diseases of economic and zoonotic importance by vaccination.
 2. Animal husbandry refers to the care, breeding, and management of domesticated animals, such as livestock, for various purposes, including food, fiber, work, and companionship.
 Select the correct statements using the codes given below:
 - a) 1 only
 - b) 2 only**
 - c) Both 1 and 2
 - d) Neither 1 nor 2
6. Consider the following statements:
 1. Smishing refers to a type of cyber-attack or scam where fraudsters send deceptive text messages to trick individuals into revealing personal information, such as login credentials, credit card numbers, or other sensitive data.
 2. Smishing messages often contain links that lead to fake websites or phone numbers that direct victims to call and provide information.
 Select the correct answer form the codes given below;
 - a) 1 only
 - b) 2 only
 - c) Both 1 and 2**
 - d) Neither 1 nor 2
7. With reference to somatic cells, consider the following statements::
 1. Somatic cells are all the cells in the body other than reproductive cells.
 2. Somatic cells divide by meiosis.
 3. Somatic genetic mutations refer to changes in the DNA sequence that is inherited from parents.
 How many of the above statements are incorrect?
 - a) Only one
 - b) Only two**
 - c) All three
 - d) None
8. Consider the following statements:
 1. Global warming and climate change have become one of the biggest factors behind food inflation in India.
 2. Lunar ice could be used for cooling equipment on the moon and making it last longer.
 Select the correct answer form the codes given below:
 - a) 1 only
 - b) 2 only
 - c) Both 1 and 2**
 - d) Neither 1 nor 2
9. Consider the following advantages with respect to 'Tethered Drone'
 1. They dramatically reduce technical and human error crashes in flight.
 2. They provide a secure line of communication between the ground station and the aircraft
 3. It also does not require GPS navigation
 How many of the above statements is/are correct?
 - a) Only one
 - b) Only two
 - c) All three**
 - d) None
10. Consider the following statements about National Technical Textiles Mission (NTTM)
 1. It was launched to increase the penetration level of technical textiles in India while leveraging the extraordinary growth rate of the sector.
 2. The mission aims to position India as a global leader in Technical Textiles.
 Select the correct answer form the codes given below:
 - a) 1 only
 - b) 2 only
 - c) Both 1 and 2**
 - d) Neither 1 nor 2