Elephant

Inter-State Water Dispute

Why in News?

Odisha has complained to the Ministry of **Jal Shakti under the** [Inter-State River Water Disputes (ISRWD) Act 1956](#) accusing Chhattisgarh of misleading the **[Mahanadi Water Disputes Tribunal (MWDT)](#)** by releasing water in **[Mahanadi river](#)** in the Non-Monsoon Season.

- The MWDT was formed in March 2018. The tribunal has been asked to submit its report by December 2025 by the Ministry of Jal Shakti.
- There is **no inter-state agreement between Odisha and Chhattisgarh** regarding Mahanadi basin water allocation.

What is the Concern of Odisha?

- Chhattisgarh has opened 20 gates at **Kalma Barrage** through which 1,000-1,500 cusecs of water is flowing into Mahanadi's low catchment area during the non-monsoon season.
- **Chhattisgarh's reluctance to release water during non-monsoon seasons** has often resulted in the non-availability of water in the lower catchment of Mahanadi.
    - **This also affects the Rabi crops and aggravates the drinking problem in Odisha.**
- However, this time Chhattisgarh has released water without any intimation, which raised concerns over its management of **Mahanadi River water.**
    - The state faced flood in upper catchment during monsoon and thus, opened gates without any intimation to Odisha.

What are the Inter-State River Disputes in India?

- **About:**
    - The Inter-State River Water Disputes are **one of the most contentious issues** in Indian federalism today.
        - The recent cases of the **[Krishna Water Dispute](#)**, **[Cauvery Water Dispute](#)** and the Satluj Yamuna Link Canal are some examples.
    - Various **Inter-State Water Disputes Tribunals have been constituted so far, but they had their own problems.**
- **Constitutional Provisions:**
    - **Entry 17 of the State List** deals with water i.e., water supply, irrigation, canal, drainage, embankments, water storage and hydro power.
    - **Entry 56 of the Union List empowers the Union Government** for the **regulation and development of inter-state rivers and river valleys** to the extent declared by Parliament to be expedient in the public interest.
    - **According to Article 262**, in case of disputes relating to waters:
        - **Parliament may by law provide for the adjudication** of any dispute or complaint with respect to the use, distribution or control of the waters of, or in, any inter-State River or river valley.
        - Parliament may, by law, provide **that neither the Supreme Court nor any other court shall exercise jurisdiction** in respect of any such dispute or complaint as mentioned above.

What is the Mechanism for Inter-State River Water Disputes Resolution?

- **As per Article 262,** the Parliament has enacted the following:
    - **River Board Act, 1956:** This empowered the GoI to **establish Boards for Interstate Rivers and river valleys** in consultation with State Governments. To date, **no river board has been created.**
    - **Inter-State Water Dispute Act, 1956:** In case, if a particular state or states approach the Centre **for the constitution of the tribunal**, the Central Government should try to resolve the matter by consultation among the aggrieved states. In case, **if it does not work, then it may constitute the tribunal.**
    - **Note**: Supreme Court shall not question the Award or formula given by tribunal, but it can question the working of the tribunal.
- The **Inter-State Water Dispute Act, 1956** was amended in 2002, to include the major **recommendations of the** [Sarkaria Commission](#)**.**

- The amendments mandated a **one-year time frame to set up the water disputes tribunal** and also **a 3-year time frame to give a decision.**

Tribunal	Year of Formation	States Involved	Current Status	Awards
Krishna Water Disputes Tribunal II	2004	Andhra Pradesh, Maharashtra, Telangana & Karnataka	Tribunal Term extended	Award given 2013. Some matters subjudice
Mahanadi Water Disputes Tribunal	2018	Chhattisgarh & Odisha	Tribunal Exists	Matter under adjudication
Mahadayi Water Disputes Tribunal	2010	Karnataka, Goa & Maharashtra	Tribunal Exists	Award given 2018. Some matters pending
Ravi & Beas Water Tribunal	1986	Rajasthan, Haryana & Punjab	Tribunal term extended	Matter subjudice
Vansadhara Water Disputes Tribunal	2010	Odisha & Andhra Pradesh	Tribunal dissolved 2022	Yet to be published

What are the Issues with Interstate Water Dispute Tribunals?

- **Protracted proceedings and extreme delays** in dispute resolution. Water disputes such as the **Godavari and Cauvery disputes in India have faced long delays in resolution.**
- **Opacity** in the institutional **framework and guidelines** that define these proceedings; and ensuring compliance.
- The **composition of the tribunal is not multidisciplinary,** and it consists of persons only from the judiciary.
- The **absence of water data that is acceptable to all parties** currently makes it difficult to even set up a baseline for adjudication.
- The **growing nexus between water and politics** has **transformed the disputes into turfs of vote bank politics.**
  - This politicisation has led to increasing defiance by states, extended litigations and subversion of resolution mechanisms.

What Measures can be taken to Resolve Water Disputes?

- Bring **Inter-state water disputes under** interstate council constructed by the president under **article 263 and need for consensus-based decision making.**
- **States must be motivated for water use efficiency** in every domain and **water harvesting and water recharging to reduce the demand** on river water and in situ water source.
- **Need of a single water management agency for both ground and surface water** on scientific basis and also for technical advice on union, river basin, state and district level for water conservation and water management.
- **Tribunals must be fast track**, technical and also have a verdict enforceable mechanism in a time bound manner.
- A **central repository of water data** is necessary for informed decision making. It is important for the **central government to take a more active role in resolving inter-state water disputes.**

UPSC Civil Services Examination, Previous Year Question (PYQ)

Mains

Q. Constitutional mechanisms to resolve the inter-state water disputes have failed to address and solve the problems. Is the failure due to structural or process inadequacy or both? Discuss. **(2013)**

Sports Governance and Issues

Why in News?
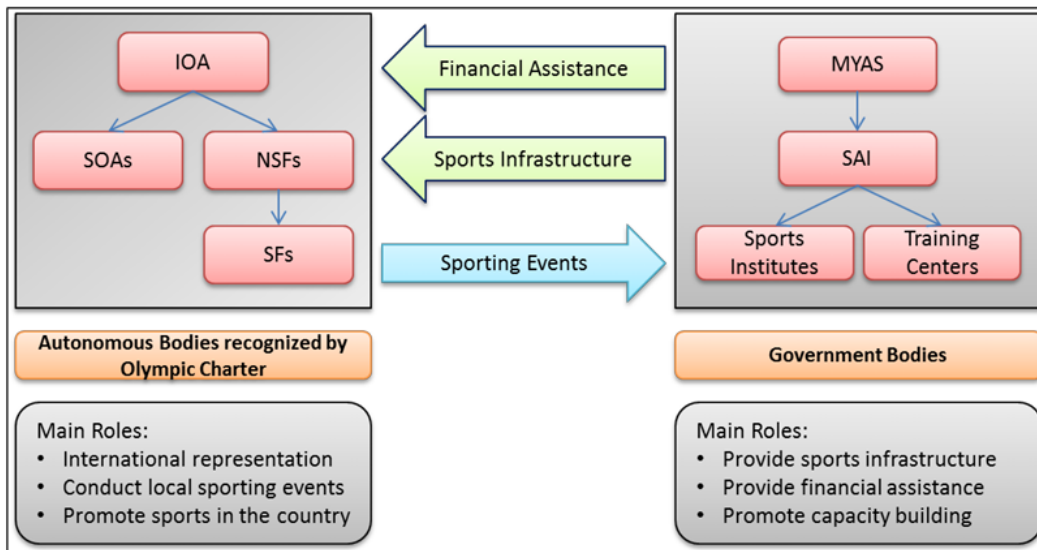
Recently, the **Supreme Court (SC)** has decided to examine the sexual harassment allegations against Wrestling Federation of India's (WFI) **President by women wrestlers**, raising concerns over **Sports Governance in India.**

What is the SC's Observation?

- The court has decided to examine the petition filed by the wrestlers regarding the non-registration of **First Information Report (FIR)** and has listed the case for hearing further.
    - The court pointed out that the petitioners have a remedy under **Section 156 of the** Code of Criminal Procedure under which a Magistrate could order an investigation.
- The court observed that, there are serious allegations contained in the petition at the behest of wrestlers **who have represented India** with regard to sexual harassment, adding that the SC is conscious of its duty to protect **fundamental rights** under the Constitution's **Article 32**, which allows **individuals to move to the top court to seek justice.**

What is the Current Model of Sports Governance in India?

- The existing model of governance of sports in India has two wings:
    - One - controlled by **Ministry of Youth Affairs and Sports (MYAS)** and has institutions like the Sports Authority of India (SAI) and other institutions working towards promoting sports training under SAI.
    - Other - headed by the **Indian Olympic Association (IOA)** having under it, State Olympic Associations (SOAs) and national and state Sports Federations (NSFs and SFs).
- **MYAS provides financial and infrastructural support** to the NSF and SFs and indirectly controls these federations through political representations.
    - IOA is the umbrella body under which the **NSF, SFs and SOAs conduct various sporting events in the country**
- A broad level graphical representation of the arrangements amongst them is as follows:

What Rules and Regulations are there for Good Governance in Sports?

- **Sports Code 2011:**
    - The Code was notified by the Ministry of Youth Affairs and Sports in 2011, with an aim of bringing together **all notifications and instructions pertaining to good governance** of National Sports Federations.
    - It is a set of regulations, which enunciate the **'basic universal principles of good governance, ethics and fair play.'**
    - It seeks to put restrictions **on the age and tenure of the office-bearers of federations** apart from envisaging transparent functioning along with free and fair elections.
        - The Code says that the **Non-compliance with the regime of the law is against public interest.**
- **Draft National Code for Good Governance:**
    - The draft **National Code for Good Governance in Sports 2017** is a proposed set of guidelines for the **management and administration of sports bodies in India.**
    - It includes **measures such as age and tenure restrictions** for office-bearers, the **presence of independent directors** on the governing board, **transparent and fair elections,** and other measures aimed at improving transparency and **accountability in sports bodies.**

What are the Issues Related to Sports Governance in India?

- **Unclear Rights and Responsibility:**
    - In Indian sports, **management and governance are often not clearly** separated. The executive committee, which is supposed to focus on governance, **ends up doing management work.**
    - This creates a **lack of checks and balances**, as they are allowed to operate without oversight or accountability.
- **Lack of Transparency and Accountability:**
    - The current sports model **lacks accountability due to unlimited powers and a lack of transparency** in decision-making. There are also issues with irregular revenue management.
        - For instance, in July 2010, the **Central Vigilance Commission** released a report which showed that there were irregularities in 14 projects of the Commonwealth Games held in India.
        - The 2013 Indian Premier League spot-fixing and betting case arose when the **Delhi Police arrested three cricketers**, on the charges of alleged spot-fixing.

- **Non-Professionalisation:**
  - Indian sport organizations, especially governing bodies, have not adapted to the challenges of a professional and commercialized sector. They still **rely on volunteers instead of hiring skilled professionals** to handle the increased workload.
- **Lack of Sufficient Infrastructure:**
  - Status of sports infrastructure in India is yet to reach the desired level. This creates an obstacle in developing a culture of sports in the country.
  - According to the Constitution of India, sport is a **State subject** consequently there is no comprehensive approach for the development of sports infrastructure uniformly throughout the country.
- **Issues Related to Sexual Harassment:**
  - There have been several high-profile cases where athletes have accused **coaches and officials of sexual harassment** and abuse.
    - However, the response from sports **organizations has been slow and inadequate.**
  - One of the **key issues is the lack of a proper mechanism to address** sexual harassment complaints.
    - Many sports organizations do not have a formal policy in place for dealing with such complaints, and there is often no clear chain of command for reporting incidents.

How can the Issues Related to Sports Governance be Addressed?

- **Empowering Athletes:**
  - Athletes are the **primary stakeholders in sports,** and their involvement in decision-making can **bring much-needed accountability and transparency** to sports organizations.
  - To empower athletes in sports administration, there must be mechanisms in place to ensure their representation at all levels of sports governance.
    - The **Olympic Charter also has a provision for the election of athlete representatives as members** of countries' National Olympic Committee (India – IOA) and their boards.
- **Autonomy of Sports Federations:**
  - The autonomy of sports federations is crucial in addressing the challenges related to sports governance.
  - It enables sports **organizations to act independently through their own democratic** structures, free from governmental and external influence, which can reduce the likelihood of corruption and nepotism.
- **Bottom-Up Reforms:**
  - Reforms should start from the bottom of the pyramid, which means reconstituting **district and state bodies that feed into national sports governance.**
  - This approach ensures that accountability and transparency are built into the sports governance structure at all levels, starting from the grassroots.
- **Creating Sports Awareness:**
  - Incorporating sports into children's daily lives can improve their confidence, self-image, and even lead to a career in sports.
  - To build a strong sporting culture in the country, the change needs to start at the primary education level. The **education system should give equal importance to sports as a part of a child's holistic** upbringing.
- **Greater Representation of Women:**
  - Encouraging greater representation of women in sports governance positions can help **ensure that their voices are heard and that their rights** are protected. This can be achieved through several measures, such as:
    - Creating gender-sensitive policies
    - Providing equal opportunities for women to access leadership positions in sports governance.
    - Encouraging women to pursue careers in sports
    - Promoting a culture of inclusivity and diversity
    - Establishing gender quotas
    - Creating safe and supportive environments for women

Conclusion

- Addressing the issues related to sports governance requires a **multi-faceted approach.**
- It is imperative to create a more transparent and inclusive sports culture and ensure that athletes' rights are protected, and their voices are heard in sports administration.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Prelims

Q1. Consider the following statements in respect of the Laureus World Sports Award which was instituted in the year 2000: (2021)

1. American golfer Tiger Woods was the first winner of this award.
2. The award has been received mostly by 'Formula One' players so far.
3. Roger Federer received this award a maximum number of times compared to others.

Which of the above statements are correct?

(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Ans: (c)

- The Laureus World Sports Awards is the premier global sporting awards. First held in 2000, the annual event honours the greatest and most inspirational sporting triumphs of the year and showcases the work of Laureus Sport for Good.
- American golfer Tiger Woods was the first winner of this award. **Hence, statement 1 is correct.**
- The award has been received mostly by Men's Football Team (6 times) players so far. **Hence, statement 2 is not correct.**
- Roger Federer (5 times) has received this award, the maximum number of times compared to others followed by Usain Bolt (4 times) and Novak Djokovic (4 times). **Hence, statement 3 is correct.**
- **Therefore, option (c) is the correct answer.**

Q2. Consider the following statements in respect of the 32nd Summer Olympics: (2021)

1. The official motto for this Olympics is 'A New World'.
2. Sport Climbing, Surfing, Skateboarding, Karate and Baseball are included in this Olympics.

Which of the above statements is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Ans: (b)

- The Games of the 32nd Summer Olympiad (Tokyo 2020) were held from 23 July to 8 August 2021. The official motto for Olympics 2020 was "United by Emotion". **Hence, statement 1 is not correct.**
- A total of 46 Olympic Sports were contested at the Tokyo 2020 Games including Rugby, Sport Climbing, Fencing, Football, Skateboarding, Handball, Surfing, Karate, Baseball, among others. **Hence, statement 2 is correct.**
- **Therefore, option (b) is the correct answer.**

India and EFTA

For Prelims: European Free Trade Association (EFTA), India's main exports and imports with EFTA, Trade and Economic Partnership Agreement (TEPA)

For Mains: India's strategy for enhancing trade with non-EU countries, India's trade policy and its impact on the economy, India's trade relations with European countries.

Why in News?

In a recent meeting held in New Delhi, **India and the four European countries that form the European Free Trade Association (EFTA)** have expressed their willingness to resume their negotiations for a **Trade and Economic Partnership Agreement (TEPA)** that has been stalled since 2018.

- The TEPA aims to boost bilateral trade and economic cooperation between the two regions by reducing tariffs and non-tariff barriers, enhancing market access, and promoting investment flows.

What is EFTA?

- EFTA is an intergovernmental organization that was established in 1960 as an alternative trade bloc for those **European states that were unable or unwilling to join the** European Union (EU).
  - EFTA comprises **Iceland, Liechtenstein, Norway, and Switzerland,** which are not part of the EU but have access to its single market through various agreements.
- **EFTA is India's 9th largest trading partner,** accounting for about 2.5% of India's total merchandise trade in 2020-21.
  - The main items of India's exports to EFTA are **textiles, chemicals, gems, and jewelry, machinery, and pharmaceuticals.**
  - The main items of India's imports from EFTA are **machinery, chemicals, precious metals, and medical instruments.**

What is TEPA?

- **Objective:**
  - The TEPA aims to **create opportunities for trade and investment between India and EFTA by eliminating/reducing tariffs and non-tariff barriers** on a wide range of products.
  - It aims to ensure **fair and transparent market access conditions for service providers and investors** and will **enhance cooperation on** intellectual property rights **protection and enforcement.**
  - TEPA aims to facilitate **trade procedures and customs cooperation** along with effective mechanisms for **dispute resolution.**
- **Coverage:**
  - The TEPA is a comprehensive agreement that covers **trade in goods, trade in services, investment, intellectual property rights, competition, government procurement, trade facilitation, trade remedies, dispute settlement, and other areas of mutual interest.**
- **Recent Highlights:**
  - Participants acknowledged challenges posed by **global economic and trade environment.**
  - Participants agreed to address **bilateral trade and economic partnership issues in a constructive and pragmatic manner.**
  - India proposed to **include talks on gender equality and women empowerment in TEPA negotiations.**
  - India committed to **promote social development along with economic growth.**

How are India's Relations with EFTA Countries?

- **India and Switzerland Relations:**
  - An **inter-governmental framework agreement on technical and scientific cooperation** was signed, leading to the launch of the **Indo-Swiss Joint Research Programme**
  - **Skill training collaboration** between both countries is facilitated through institutes such as the Bharatiya Skill Development Campus and University, Indo-Swiss Centre of Excellence

in Pune, and the Vocational Training Center in Andhra Pradesh.
- Switzerland is the **12th largest investor in India**, accounting for 1.07% of total FDI in India from **April 2000 to September 2019.**
- **India and Norway Relations:**
  - The India-Norway Task Force on **Blue Economy for Sustainable Development** was inaugurated in 2020.
  - More than 100 Norwegian companies have established themselves in India.
  - The **Norwegian Pension Fund Global** is one of India's largest single foreign investors.
  - **Academic collaborations** exist between the Indian Institute of Technology-Madras and the Institute of Wind Energy in Chennai with institutions in Norway.
  - The Norwegian company, **Piql, was involved in creating a digital archive for Indian monuments.**
- **India and Iceland Relations:**
  - India and Iceland established diplomatic relations in 1972 and have strengthened their ties since 2005 with **high-level visits and exchanges.**
  - India and Iceland share common values of **democracy**, rule of law, and **multilateralism.**
  - Iceland supports **India's candidature for a permanent seat** at the **UN Security Council.**
  - India and Iceland cooperate in **trade, renewable energy, science and technology, education, culture, and development.**
  - Several agreements have been signed between the two countries to facilitate economic cooperation, such as a **Double Taxation Avoidance Agreement.**
- **India and Liechtenstein Relations:**
  - The two countries have friendly relations based on mutual respect and cooperation.
  - The bilateral trade between the two countries is modest, amounting to US$ 1.59 million in 2016-17.
  - The two countries have exchanged **high-level visits to strengthen their ties.**
  - The two countries have signed agreements to facilitate economic cooperation, such as a Double Taxation Avoidance Agreement.
  - **Liechtenstein supports India's candidature for a permanent seat at the UNSC.**

Source: ET

VVPAT Machines

For Prelims: ECI**,** VVPAT**,** Remote Electronic Voting Machine**,** Model Code of Conduct

For Mains: Challenges facing the VVPAT system in Indian elections, potential solutions for ensuring the reliability and transparency of the VVPAT system in future elections, VVPAT and Free and Fair Elections.

Why in News?

The **Election Commission of India** was criticized for not being transparent and keeping political parties out of the loop regarding defects in the **Voter Verified Paper Audit Trail (VVPAT) machines.**

What is the Criticism against the Election Commission (EC)?

- The EC has not informed political parties about the identification of **6.5 lakh VVPAT machines as defective.**
  - The number of machines in which defects have been found is more than **1/3rd (37%) the number used in the 2019 Lok Sabha election** and could have **affected voters in the**

last general election and subsequent Assembly poll.
- ○ Thousands of VVPATs with consecutive serial numbers in entire batches from different manufacturers have been found defective.
- ○ The defects are serious enough that the machines have been returned to the manufacturers.
- The **EC did not follow standard operating procedures (**Model Code of Conduct**)** that the panel had framed for itself, which requires **field officers to identify defects, and any faults to be identified within 7 days.**
  - ○ **EC needs to restore public faith and trust in the electoral process by being transparent.**

What are VVPAT Machines?

- **About:**
  - ○ VVPAT is an independent **verification printer machine attached to** electronic voting machines (EVMs) that allows voters to verify that their **votes have been recorded accurately.**
    - As soon as the voter presses the button on the EVM, the VVPAT machine prints the slip that contains the name and symbol of the party they have voted for, for around 7 seconds.
  - ○ VVPAT Machines were **first introduced in India in the 2014** Lok Sabha elections and were introduced to **increase transparency and eliminate doubts** about the accuracy of the **EVMs.**
    - VVPAT machines **can be accessed by polling officers only.**
  - ○ According to ECI, **EVMs and VVPATs are separate entities** and are not connected to any network.

- **Challenges:**
  - ○ **Technical Malfunctions:**
    - One of the primary concerns with VVPAT machines is the possibility of technical malfunctions. The machines are supposed to print a paper receipt of the vote cast by the voter, which is then deposited in a box.
    - However, there have been instances of the machines malfunctioning, **resulting in inaccurate printing or no printing at all.**

- **Verification of Paper Trails:**
    - Another challenge is the verification of the paper trails generated by the VVPAT machines.
        - While the machines are meant to provide a **physical record of the vote cast, it is not always clear how this record can be verified,** especially in cases where there is a discrepancy between the electronic and paper records.
- **Voter Confidence:**
    - The recent reports of defective VVPAT machines have further eroded the **public's confidence in the electoral process.**
    - The lack of transparency and accountability on the part of the EC has led to questions about the **fairness and accuracy of the elections.**
    - The SC in *Dr. Subramanian Swamy v ECI (2013)* held that VVPAT is an "indispensable requirement of *free and fair elections".*

Way Forward

- **Regular Maintenance:**
    - One way to address the issue of technical malfunctions is to ensure regular maintenance of the machines. The EC should establish a system of routine maintenance and testing to identify and address any defects in a timely manner.
- **Increased Transparency:**
    - To address concerns about the verification of paper trails, the EC should increase transparency in the electoral process. This can be achieved by providing more information to political parties and the public about the functioning of the VVPAT machines and the process of verification.
- **Accountability:**
    - The EC should take responsibility for the defective VVPAT machines and take steps to ensure that such incidents do not occur in the future.
        - This can be achieved by instituting a system of accountability for those responsible for maintaining and testing the machines.
- **Research and Development:**
    - Finally, there is a need for ongoing research and development in the field of electronic voting. New technologies and innovations should be explored to improve the accuracy, security, and transparency of the electoral process.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Mains

Q. In the light of recent controversy regarding the use of Electronic Voting Machines (EVM), what are the challenges before the Election Commission of India to ensure the trustworthiness of elections in India? **(2018)**

Source: TH

Buy Now

Insurance Claims under PMJDY

For Prelims: [Pradhan Mantri Jan-Dhan Yojana (PMJDY)](#), [Direct Benefits Transfer (DBT) scheme](#), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY).

For Mains: Significance of Direct Benefits Transfer (DBT) as per of Pradhan Mantri Jan-Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Why in News?

In the last two financial years, only 329 claims for accident insurance cover provided to bank account holders under the **[Pradhan Mantri Jan-Dhan Yojana (PMJDY)](#)** have been settled out of the 647 claims that were filed.

- In FY 2021-22, 341 claims were received, of which **182 were settled and 48 rejected** and 306 claims were received in FY 22-23, of which **147 were settled and 10 rejected but no information about the remaining 149 claims.**

What is Pradhan Mantri Jan Dhan Yojana (PMJDY)

- **About:**
  - **PMJDY -** [National Mission for Financial Inclusion](#), aims to ensure access to **financial services**, namely, **basic savings & deposit accounts,** [remittance](#)**, credit,** [insurance](#)**, pension** in an affordable manner.
  - Under the scheme, a **Basic Savings Bank Deposit (BSBD)** account can be opened in any bank branch or **Business Correspondent (Bank Mitra)** outlet, by persons not having any other account.
- **Objective:**
  - Ensure access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e., weaker sections & low-income groups.
  - Envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries' accounts and pushing the **[Direct Benefits Transfer (DBT) scheme](#)** of the Union Government.
  - Mobile transactions through telecom operators and their established centers as Cash Out Points are also planned to be used for Financial Inclusion under the Scheme.
- **Benefits under PMJDY:**
  - There is no requirement to **maintain any minimum balance** in **PMJDY accounts** and interest is earned on the deposit in **PMJDY accounts.**
    - **[Rupay Debit card](#)** is provided to the **PMJDY account holder.**
  - An **overdraft (OD) facility** up to **Rs. 10,000** to eligible account holders is available.
- **Scope of PMJDY:**
  - **PMJDY accounts** are eligible for **Direct Benefit Transfer (DBT),** [Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY),](#) [Pradhan Mantri Suraksha Bima Yojana (PMSBY),](#) [Atal Pension Yojana (APY),](#) [Micro Units Development & Refinance Agency Bank (MUDRA) scheme.](#)
- **Insurance Facility under PMJDY:**
  - It provides insurance cover to its account holders.
    - **Life Insurance Cover: PMJDY** account holders are eligible for a **life insurance cover of Rs. 2 lakhs** which is provided under the **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).**
    - **Accidental Insurance Cover: PMJDY** account holders are also eligible for an **accidental insurance cover of Rs. 2 lakh** which is provided under the **Pradhan Mantri Suraksha Bima Yojana (PMSBY).**
  - Both the **PMJJBY** and **PMSBY** insurance covers are provided at a **nominal premium of**

Rs. 330 per annum and Rs. 12 per annum, respectively.
- The premium for these insurance covers is automatically debited from the **PMJDY** account holder's account on an annual basis.
- The accident insurance cover for death or permanent disability is extended to all **PMJDY account holders,** out of which more than **50%** are women. **No premium is charged from account holders.**
- **Condition:**
  - The **key condition to avail the accident insurance** is that the beneficiary must have **performed at least one successful transaction** (financial or non-financial) **using the card in the 90 days prior** to date of accident. **This condition, however, makes filing claims difficult.**
- **Challenges to PMJDY:**
  - **Lack of Awareness:** Despite various awareness campaigns by the government, many people in rural areas are not aware of the benefits of PMJDY. This leads to a **lack of participation and limits the impact of the program.**
  - **Limited Infrastructure:** Many remote areas **lack adequate banking infrastructure, including ATMs and bank branches**, making it difficult for people to access financial services.
  - **Limited Resources:** Many people who are eligible for PMJDY **lack the necessary documents, such as ID proof, address proof, and income proof,** to open bank accounts. This limits the reach of the program and reduces its effectiveness.
  - **Dependence on Cash Transactions**: In many parts of the country, **people still rely on cash transactions for their daily needs.** This limits the uptake of **digital payments** and reduces the effectiveness of PMJDY in promoting financial inclusion.

- **Other Initiatives to Increase Financial Inclusion in India:**
  - **Digital Identity (Aadhaar)**
  - **National Centre for Financial Education (NCFE)**
  - **Centre for Financial Literacy (CFL) Project**
  - **Expansion of financial services in Rural and Semi-Urban Areas**
  - **Promotion of Digital Payments**

Way Forward

- The government can use various media channels to increase **awareness of the benefits of the program**, especially in remote areas where people lack access to information **besides promoting the use of digital payments**
  - It can focus on **building more bank branches and ATMs** in remote areas to improve the accessibility of financial services.
- Also, efforts need to be made towards **simplifying the documentation process** required to open bank accounts under the PMJDY program.
- **For ease in availing insurance, government can offer exceptions to the condition** of having performed at least one successful transaction using the card in the 90 days prior to the date of the accident, in cases where the beneficiary can prove that they were unable to use the card during that time period due to extenuating circumstances, such as illness or travel.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Mains:

Q. Pradhan Mantri Jan Dhan Yojana (PMJDY) is necessary for bringing unbanked to the institutional finance fold. Do you agree with this for financial inclusionof thee poorer section of the Indisociety? Giveive arguments to justify your opinion.

Code on Social Security 2020 and Gig Workers

For Prelims: Gig worker, Social Security, Employees Provident Fund, Garib Kalyan Rojgar Abhiyaan, e-Shram Portal, **Code on Wages, 2019.**

For Mans: Code on Social Security, 2020.

Why in News?

Recently, the Ministry of State for Labour and Employment told the Lok Sabha that the definition of **'gig worker'** and **'platform worker'** has been provided for the first time in the **Code on Social Security (SS), 2020.**

What are the Provisions under Social Security Code, 2020?

- **Objective:**
    - The Code **aims to regulate the organized/unorganized (or any other) sectors** and extend **social security** benefits, during sickness, maternity, disability, etc. to all employees and **workers across different organizations.**
- **Integrates Labour Laws:** The Code undertakes integrating the following 9 **labour laws relating to social security** into one integrated Code:
    - The Employees Compensation Act, 1923.
    - The Employees State Insurance Act, 1948.
    - The Employees Provident Fund and Miscellaneous Provisions Act, 1952
    - The Employees Exchange (Compulsory Notification of Vacancies) Act, 1959
    - The Maternity Benefit Act, 1961
    - The Payment of Gratuity Act, 1972
    - The Cine Workers Welfare Fund Act, 1981
    - The Building and Other Construction Workers Cess Act, 1996
    - The Unorganized Workers' Social Security Act, 2008
- **Coverage and Applicability:**
    - The **Code has widened coverage by including the** unorganised sector**, fixed term employees** and **gig workers, platform workers, inter-state migrant workers** in addition to **contract employees.**
    - The Code **applies to everyone on wages** in an establishment, irrespective of occupation.
- **Revised Definition:**
    - **On employees:** The term 'employees' now also includes workers **employed through contracts.**
    - **On inter-state migrant workers:** It also includes **self-employed workers who have migrated from another state.**
    - **Gig workers:** Freelancers, independent contractors, etc. who engage in hourly or temporary work and **share a non-traditional employer-employee relationship** are grouped as gig workers.
    - **Platform workers**: Workers **who use an app or website to get connected to their customers** are classified as platform workers.
        - Since many kinds of businesses are beginning to use this approach, the labour ministry is looking to add more categories under this code.

- **Digitisation:**
    - **All records and returns have to be maintained electronically**. Digitisation of data will help in exchange of information among various stakeholders/funds set up by the Government, will ensure compliance and also facilitate governance.
- **Maternity Benefits**:
    - The provision of maternity benefits **has not been made universal** and is presently **applicable for establishments employing 10 workers** or more.
        - The definition of 'establishment' in the proposed code did not include the unorganised sector.
    - Hence, **women engaged in the unorganised sector would remain outside the purview** of maternity benefits.
- **Stringent Penalties:**
    - Any failure to deposit employees' contributions not only attracts a penalty of Rs 100,000, but also imprisonment of 1-3 years. In the case of repeated offence, the penalties and **prosecution are severe, and no compounding is permitted for repeated offenses.**

What are the Concerns Related to SS Code?

- The code still has thresholds **based on the size of the establishment for making certain benefits** mandatory.
    - This means that certain benefits like **pension and medical insurance are only mandatory for establishments** with a certain minimum number of employees, thus leaving out a large number of workers.
- Additionally, the **codes treat employees within the same establishment differently based on their wages.** Only employees earning above a certain threshold will receive mandatory benefits.
- The **delivery of social security benefits is still fragmented** and **administered by multiple bodies** such as the Central Board of Trustees, Employees State Insurance Corporation, and Social Security Boards. This can make it **confusing and difficult for workers to access the benefits** they are entitled to.

What is the Status of Gig Economy in India?

- **About:**
    - A gig economy is a labor market that relies **heavily on temporary and part-time positions** filled by independent contractors and freelancers rather than full-time permanent employees.
- **Gig Economy and India:**
    - The gig economy in India has been growing rapidly in recent years, with the increasing availability of **digital platforms that allow individuals to offer their services on a freelance** or part-time basis.
    - According to a report by **Boston Consulting Group**, **India's gig workforce comprises 15 million workers employed across industries** such as **software, shared services and professional services.**
    - According to a report by the **International Labour Organization**, India's gig economy is expected **to grow by 23% by 2025.**
- **Growth Drivers of Gig Economy:**
    - Rise of internet and mobile technology
    - Economic liberalisation
    - Increasing demand for flexible work
    - Growth of e-commerce
    - Growing young, educated and ambitious population that seeks to improve livelihoods with side income generation
- **Challenges:**
    - **Lack of job security, irregular wages, and uncertain employment status**
    - **Stress due to uncertainty** associated with regularity in available work and income
    - **Absence of workplace entitlements** due to contractual relationship
    - **Limited access to the internet** and digital technology
- **Gig Economy and Women:**

- Gig employment allows **part-time work and flexible working hours** allowing women to **balance their traditional roles with employment.**
- It **provides women with on-demand work** allowing them to join and drop-out of work force as per will.
- Gig employment helps women earn **extra income, boosting confidence thus giving decision making power** - all important components of women empowerment.
- Gig employment complemented by Work from Home (WFH) and technology has addressed the **issue of safety during travel and night shifts.**

Way Forward

- The SS Code 2020 tries to bring informal workers under social security, **but it doesn't fully achieve its goal of making social security universal.** India is facing an ageing population without proper social security, and the current workforce won't be able to support it in the future. Providing social security can help formalize the workforce.
- Employers should **take responsibility for providing social security** to their workers as they benefit from their productivity. While the state has a role, employers have the primary responsibility.
- While the gig economy offers many opportunities for individuals to earn a livelihood and gain work flexibility, there is a need for better regulation and protections for gig workers in India.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Examine the role of 'Gig Economy' in the process of empowerment of women in India. **(2021)**

Source: PIB

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Mass Nesting of Olive Ridley Turtles

Why in News?

The Rushikulya beach in India's Odisha state recently witnessed the **highest-ever congregation of Olive Ridley sea turtles in the past few decades.**

- Millions of baby turtles have emerged from their eggshells and started their journey towards the Bay of Bengal using vast seawater routes.

Why is this significant?

- The **Rushikulya beach is not a wildlife sanctuary**, yet turtles feel safe to carry out mass nesting.
  - The successful mass nesting and hatching **indicates a healthy marine ecosystem** and a conducive environment for sea turtles to lay eggs.

- The successful hatching of many Olive Ridley turtles is a **positive sign for their conservation.**

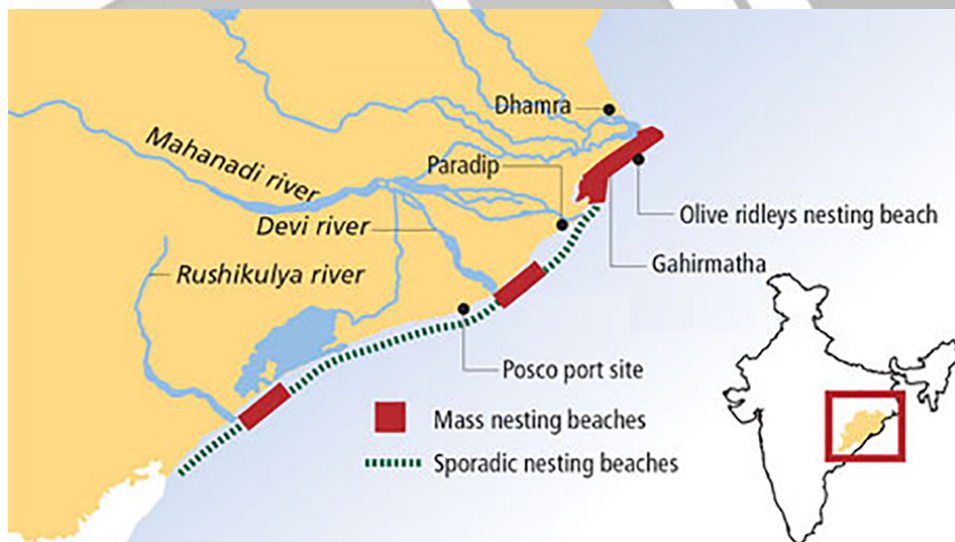# What are Olive Ridley Turtles?

- **About:**
  - The Olive ridley turtles are the **smallest and most abundant of all sea turtles** found in the world.
  - These turtles are **carnivores** and get their name from their **olive-colored carapace.**
  - They are best known for their **unique mass nesting called Arribada,** where thousands of females **come together on the same beach to lay eggs.**

- **Habitat:**
  - They are found in **warm waters of the Pacific, Atlantic,** and **Indian oceans.**
  - **Odisha's** Gahirmatha Marine Sanctuary is known as the **world's largest rookery (a colony of breeding animals) of sea turtles.**

- **Protection Status:**
  - **Wildlife Protection Act, 1972:** Schedule 1
  - **IUCN Red List:** Vulnerable
  - **CITES:** Appendix I
- **Initiatives to Protect Olive Ridley Turtles:**
  - **Operation Olivia:**
    - Every year, the **Indian Coast Guard's "**Operation Olivia**",** initiated in the early

1980s, helps **protect Olive Ridley turtles as they congregate along the Odisha coast** for breeding and nesting from November to December.
- It also **intercepts unlawful trawling activities.**
  - **Mandatory use of Turtle Excluder Devices (TEDs):**
    - To reduce **accidental killing in India,** the Odisha government has made it mandatory for trawls to use **Turtle Excluder Devices (TEDs), a net specially designed with an exit cover** which allows the turtles to escape while retaining the catch.
  - **Tagging:**
    - The **tagging of the endangered Olive Ridley turtles** using non-corrosive metal tags is done to enable scientists to chart their movements and know the areas they visit to protect the species and their habitats.

Note:

- **[Behler Turtle Conservation Award](), established in 2006, is a major annual international award honoring excellence in the field of tortoise and freshwater turtle conservation. It is considered the "[Nobel Prize]()" of Turtle Conservation.**
- It is **presented annually by the Turtle Survival Alliance, IUCN Tortoise** and Freshwater Turtle Specialist Group, Turtle Conservancy, and Turtle Conservation Fund.

What are the Threats Faced by Olive Ridley Turtles?

- **Human Activities: Coastal development, fishing, and pollution** along with destruction of their nesting habitats and accidental capture in fishing nets.
- **Predators:** Natural predators such as **dogs, hyenas, and birds of prey** that **often feed on eggs or hatchlings.**
- **Climate Change:** Rising **temperatures and sea levels impact nesting habitats,** making it difficult to lay eggs.
- **Light Pollution:** [Artificial lights]() from nearby towns and industries can disorient hatchlings, causing them to move away from the sea and towards nearby villages.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Which one of the following is the national aquatic animal of India? (2015)

(a) Saltwater crocodile
(b) Olive ridley turtle
(c) Gangetic dolphin
(d) Gharial

Ans: (c)

[Source: TH]()

Rapid Fire Current Affairs

India-Hungary Joint Working Group on Water Management

The first meeting of the **India-Hungary Joint Working Group for water management** cooperation was held in New Delhi where both countries discussed challenges and initiatives in the water sector. The focus was on the **issue of** groundwater over-exploitation and the need for **proper** water management practices in India. Six areas of priority for cooperation were identified, including management of extreme phenomena, exploration and management of groundwater, and mitigation of climate change's impact on water resources. A three-year working program was signed to guide future cooperation.

Hungary and India have signed a **Memorandum of Understanding (MoU) to strengthen their technological, scientific, and management capabilities in water management.** The two countries will cooperate in integrated **water resources management, water and** wastewater management**, and water-related education, research and development**. A field visit was organized for Hungarian experts to showcase successful interventions under the **National Mission for Clean Ganga.**

One Earth One Health - Advantage Healthcare India 2023 Meet

The Prime Minister inaugurated the **6ᵗʰ Edition of One Earth One Health – Advantage Healthcare India 2023** meet and expressed India's commitment to making healthcare **accessible and affordable not only for its citizens but for the whole world.** The need for an integrated, inclusive, and institutional global response to healthcare challenges was discussed and **India's traditional healthcare systems** that holds many answers to **stress, and lifestyle diseases** was highlighted. The two-day conclave, attended by Health Ministers of several countries and other stakeholders from public and private sectors, aims to **promote global collaborations and partnerships for achieving Universal Health Coverage through value-based healthcare.** The event also aims to **showcase India's strength in medical value** travel as an **exporter of healthcare workforce providing value-based healthcare services** and its emergence as a **major hub for world-class healthcare and wellness services.**

Read more: Overview of Indian Healthcare Sector
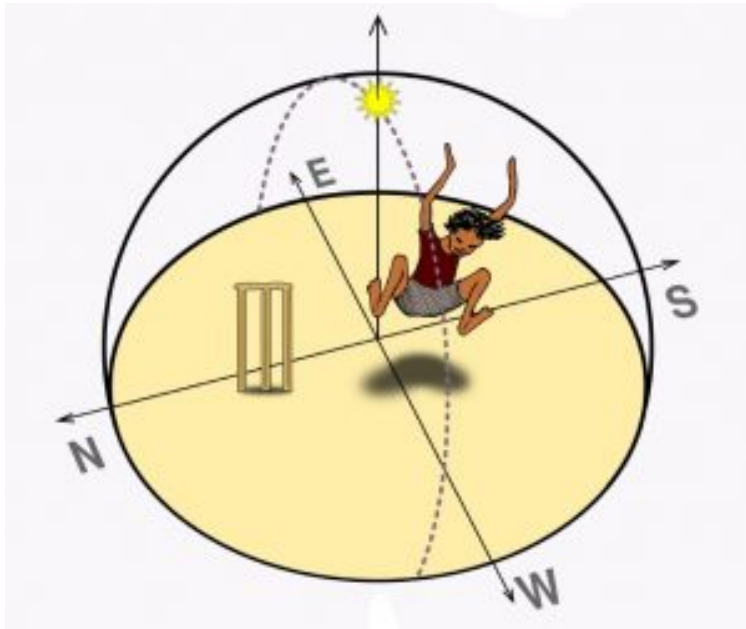
Northeast Gas Grid Project

The Prime Minister has praised the **Northeast Gas Grid project** for achieving a major milestone. The project has constructed a **24-inch diameter natural gas pipeline using the Horizontal Directional Drilling (HDD)** method to go under the **Brahmaputra River.** The Ministry of Petroleum and Natural Gas has shared that this achievement has set a **record for the longest hydrocarbon pipeline river**

crossing in Asia and the second-longest in the world.

The Northeast Gas Grid project aims to provide **clean and affordable energy to the Northeastern states of India** and is a significant step towards achieving the country's goal of reducing dependence on non-renewable energy sources. The project is part of the government's vision to increase the share of natural gas in India's energy mix and develop the **National Gas Grid.**

Read more: The Big Picture : One Nation, One Gas Grid

Zero Shadow Day

Bengaluru experienced a unique phenomenon called **Zero Shadow Day on 25th April 2023.** At precisely 12:17 pm, **vertical objects such as buildings and trees appeared to have no shadows.** This occurred because the **sun was directly overhead, at its zenith, causing the shadow to be directly beneath the object.**

This **event happens twice a year** at every point on Earth between the **Tropic of Cancer and the Tropic of Capricorn.** The next Zero Shadow Day for Bengaluru is on 18th August 2023. Locations outside of the tropics do not experience this phenomenon. This occurrence happens because the **sun's rays fall directly perpendicular to the surface,** creating a subsolar point. The **subsolar point** changes location as the **earth rotates around the sun**, and the **tilt of the earth's axis causes the changing seasons.** Zero Shadow Day is an important event as it helps to measure the earth's axial tilt, which is responsible for the changing seasons.

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