

13 Apr 2022: UPSC Exam Comprehensive News Analysis

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A. GS 1 Related

Nothing here for today!!!

B. GS 2 Related

Nothing here for today!!!

C. GS 3 Related

Category: ECONOMY

1. Cardless cash withdrawals at ATMs

Syllabus: *Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.*

Mains: *Cardless cash withdrawals at ATMs - Benefits and challenges associated with it*

Context: India's central bank announced cardless cash withdrawals at ATMs across the country.

Need for cardless cash withdrawals at ATMs

- Issue of card skimming:
 - Using a skimming device that reads the magnetic strip on the ATM card, thieves extract data from credit/debit cards.
 - Once the device has picked up the information, it can be used to gain unauthorized access to the user's banking information.
 - The stolen data can be cloned and used to make payments and transact with other bank accounts.
- Misuse of scanning devices:
 - Scanners are also installed on point-of-sale machines by fraudsters.
 - These devices scan a card before it is swiped at a department store's payment counter invisibly.
 - These are especially difficult to spot if the billing counter is not in the cardholder's line of sight.
 - They are also difficult to spot because they look like a genuine part of an existing ATM or a standard in-store card reader. It is expertly installed in the payment machines.

How will this system work?

- Consumers will be able to withdraw cash from ATMs without using their cards by using the [Unified Payment Interface \(UPI\)](#) on their smartphones.
- ATMs are expected to have a UPI option for cash withdrawal.
- After choosing this option, the user can enter the amount to be withdrawn and a QR code will appear on the ATM screen.
- To withdraw money from an ATM, users must scan the code with their UPI app and enter the password.
- UPI was previously limited to inter-account fund transfers.
- Customers can withdraw cash from ATMs without needing to use a card if they choose this option.

Benefits of cardless cash withdrawals at ATM

- Cash withdrawals will be more secure if they are made without using a card.
- Furthermore, it would aid in the prevention of frauds such as card skimming and card cloning.
- Only existing customers of a few banks are currently permitted to withdraw cash without using their cards, and only from specific bank ATM networks.
- The RBI's decision to allow interoperability in cardless withdrawals, on the other hand, will allow users to withdraw cash from any ATM.
- The RBI's move will encourage more players to enter India's payment ecosystem, allowing them to innovate and solve more customer problems.

Limitations and Challenges of the cardless cash withdrawal feature:

- **Withdrawal limits:** The cardless feature is compatible with each bank's app. The amount of money that can be withdrawn using the cardless cash method is limited.
- **Additional charge:** A service fee per transaction applies to cardless cash withdrawals. At this time, it is unclear whether UPI-based cash withdrawals will be subject to the same restrictions and service fee inclusions as traditional cash withdrawals.
- **Ambiguity with implementation:** The scalability may be a challenge, as it remains to be seen how many banks will quickly roll it out to their customers.
- **Security issues:** The security vulnerability of a card will increase with a mobile-enabled feature. Mobile phones have the potential to become the epicentre of transactions, making them the next target for scammers.

Nut Graf

A debit card is a very evolved financial product and has already gone through a lot of iterations to reach its current perfection. Although cardless cash withdrawal is a significant feature, it has its limitations and challenges. Moreover, the debit card will continue to serve some segments of the economy which are not comfortable with pure digital payment solutions like UPI.

D. GS 4 Related

Nothing here for today!!!

E. Editorials**Category: HEALTH****1. HOPS as a route to universal health care**

Syllabus: Issues Relating to Development and Management of Social Sector/Services relating to Health

Mains: Universal health care - meaning and significance; Models for UHC - challenges.

Background:

- Recognizing the importance of health, UHC has become a well-accepted objective of public policy not just in developed countries but also in developing countries. Even countries with relatively low per capita GDP have decisively moved towards universal health care (UHC).

Universal Health Care:

- Universal health coverage means that **all people have access to the health services they need, when and where they need them, without financial hardship**. Thus the basic idea of UHC is that no one should be deprived of quality health care for the lack of ability to pay.
- UHC includes the full range of essential health services, from health promotion to prevention, treatment, rehabilitation, and palliative care.

Routes to UHC:

- Universal health cover typically relies on one or both of two basic approaches: **public service and social insurance**.
 - Under the public service model, health care is provided as a free public service through public health centres.
 - Under the social insurance model, the patients have access to both private as well as public health care, wherein the costs are borne by the social insurance fund(s) and not the patient. Social insurance is very different from a private insurance market in that it is mainly financed from general taxation and is also compulsory and universal and is run in the public interest rather than for private profit.

Challenges:

Public healthcare system:

- The public healthcare system in India is characterized by a **lack of good management and adequate resources** both in terms of manpower as well as infrastructure.
- Also, they continue to be plagued by **poor work culture**.

Social insurance:

- Costs remain a major challenge with social insurance because patients and healthcare providers have a joint interest in expensive care.
- Excessive reliance on social insurance often leads to the negligence of public health service. In the absence of public health centres, there is a danger of patients rushing to expensive hospitals every other day. This would make the system **wasteful and expensive**. Any move to avoid this by opting for a co-payment model (the patient is required to bear a part of the costs) could exclude many poor patients from quality health care.
- Another challenge with social insurance is the **excessive reliance on private healthcare providers whose primary motive remains profit**. This necessitates their regulation.

Recommendations:

HOPS model:

- Today, though most countries with UHC rely on a combination of public service and social insurance, the article argues that the public service model based on the public healthcare system might be the best way forward.
- However, recognizing the limitations of the public health system in India the article proposes a **“healthcare as an optional public service” (HOPS) model** for the time being. Under this model, everyone would have a legal right to receive free, quality health care in a public institution if they wish, however, this would not prevent anyone from seeking health care from the private sector at their own expense.
- ‘Healthcare as an optional public service’ would ensure the legal right to receive free, quality care in a public institution. This model is visible in states like Kerala and Tamil Nadu, where most illnesses can be satisfactorily treated in the public sector, at little cost to the patient. There is also a thriving private sector too for people who can afford the costs.
- Though the HOPS model would not be able to meet the ideal of UHC, it would still be a big step towards UHC. Efforts should be taken to strengthen the public healthcare system.
- Regarding social insurance, it could play a limited role in this framework, to help cover procedures that are not easily available in the public sector (e.g., high-end surgeries). Also, the social insurance model should be restricted to work mainly within the non-profit sectors (public and private), leaving out for-profit health care as far as possible.
- The HOPS framework should be based on a **healthcare guarantee, including quality standards**.
- **Tamil Nadu’s proposed Right to Health Bill** could act as a model.

Distinction between for-profit and non-profit private players:

- A distinction needs to be made between for-profit and non-profit providers.
- Private non-profit health care can be regarded as a form of public service, and private for-profit health care needs to be strictly regulated.

Nut Graf

Universal Health Cover should be a top priority for India considering the serious loopholes in our healthcare system that lay exposed as a result of the covid-19 pandemic. UHC is significant both as a basic right and also considering the social and economic consequences of good health.

Category: ECONOMY

1. A merger to better manage the Indian Railways

Syllabus: Infrastructure: Railways

Prelims: IRMS; Integrated Government Online Training (iGOT) programme; Mission Karmayogi.

Mains: Significance of the restructuring of the Indian railways

Context:

- A Gazette notification was released regarding the **creation of the Indian Railway Management Service (IRMS)** by merging eight out of 10 Group-A Indian Railway services.
 - The eight services being merged into the IRMS include the Indian Railway Traffic Service (IRTS), Indian Railway Personnel Service (IRPS), Indian Railway Accounts Service (IRAS), Indian Railway Service of Electrical Engineers (IRSEE), Indian Railway Service of Signal Engineers (IRSS), Indian Railway Service of Mechanical Engineers (IRSME), Indian Railway Service of Civil Engineers (IRSE) and Indian Railway Stores Service (IRSS).

Significance:

- The merger of the eight services marks a **paradigm shift in the management of the Indian railways**.
- Besides **removing silos**, this restructuring of the railways also aims at **rationalising the top-heavy bureaucracy of the Indian Railways**. A nearly 8,000 strong cadre of the erstwhile eight services are now merged into one.

For more detailed information on this topic refer to the following article:

[CNA dated Jan 6, 2020: Indian Railway Management Service](#)

Recommendations:

- Under the new Indian Railway Management Service, **training its future leaders is the most important task ahead**. This would involve the training of not only new recruits but also the existing cadre of officers.
- The merger of services provides an opportunity to **redesign the training**. Initial training along with mid-career training programmes may be reoriented.
 - The **Integrated Government Online Training (iGOT)** programme of the Government of India is a comprehensive online platform that enables online, face-to-face, and blended learning and manages lifelong learning records of the officials.
- The IRMS training needs to be a design based on competencies required for different roles in the work domain. The **domain, function and behaviour-related competencies need to be prioritized**.
 - ‘**Mission Karmayogi**’, is a new capacity-building scheme for civil servants aimed at upgrading the post-recruitment training mechanism of the officers and employees at all levels. [Mission Karmayogi](#) provides for competencies based postings of officers.

Nut Graf

The creation of the Indian Railway Management Service (IRMS) marks one of the biggest bureaucratic transformations in India since Independence. To make this restructuring deliver the expected goals, training of the new recruits, as well as the existing officers as per the domain, function and behaviour-related competencies, remains the most important task ahead.

Category: EDUCATION

1. A model struggling to deliver

Syllabus: *Issues Relating to Development and Management of Social Sector/Services relating to Education.*

Mains: *Significance of early childhood education and government efforts in this direction; Challenges and recommendations*

Significance of Early Childhood Education:

- Available evidence suggests that children who engage in early and play-based learning activities have **better developmental outcomes** than those who don't. Research has shown that children who regularly participate in a preschool programme perform better than children who do not.

Government efforts:

- The recent [National Education Policy \(NEP\), 2020](#), envisions **universalising Early Childhood Care and Education** through Anganwadi Centres (AWCs).
 - Anganwadi Centres fall under the **Integrated Child Development Services (ICDS)** Scheme which offers six services with preschool education being one of them.

Challenges in Anganwadis:

- The anganwadis **lack adequate and quality infrastructure** primarily owing to low public investment. The absence of adequate space and the lack of play-based learning materials remain major hindrances in imparting quality learning experiences for the children.
- **Anganwadi workers are underpaid and overburdened**. Also, they lack the capacity to deliver quality teaching to the children.
- This results in inadequate inputs for the holistic development of young children. As a result, children's early learning outcomes were nowhere close to the expected levels.

Recommendations:

- The potential of Anganwadis remains enormous and to realize this potential we need to **fill the infrastructural and human resource gaps**.
- The funds for anganwadis should be increased to ensure adequate infrastructure. Also, the honorarium of Anganwadi workers should be adequately increased. There is also the need to build capacity and **invest in research and development of a meaningful early childhood education curriculum**.

Nut Graf

Given the significance of early childhood education, all efforts must be taken to strengthen the Anganwadi Centres to ensure quality and affordable early Childhood Care and Education.

F. Prelims Facts

1. The Process of electing India's President

Syllabus: GS2: Polity and Governance: Appointment to various Constitutional posts

Prelims: Election of President

Context:

The tenure of the current President is set to end in July 2022 and the 16th Indian Presidential election will be held to elect his successor.

Election Process of President:

Nomination:

- The candidate who wishes to run for office files his or her nomination along with a signed list of 50 proposers and seconders during the nomination stage.
- Members of the electoral college from both the state and national levels can serve as proposers and seconders.
- More than one candidate cannot be proposed or seconded by an elector.

Electoral College System:

- The Indian President is chosen through an electoral college system, in which national and state legislators cast their votes.
- All elected members of the Upper and Lower Houses of Parliament (Rajya Sabha and Lok Sabha MPs), as well as elected members of the Legislative Assemblies of States and Union Territories, make up the electoral college (MLAs).
- However, the J&K Assembly is not eligible to vote in the presidential election of 2022, and only the UTs of Delhi and Puducherry are eligible to vote.

Calculation of votes:

- Each MP or MLA's vote is not counted as a single vote. It has a higher vote value associated with it.
- Each eligible vote of a Rajya Sabha or Lok Sabha MP has a fixed value of 708. Meanwhile, the vote value of each MLA varies from state to state, based on a calculation that takes into account the population of the state and the number of legislators.
- The population of the states is based on the figures from the 1971 Census, according to the Constitution (Eighty-fourth Amendment) Act 2001.
- When the results of the Census taken after 2026 are released, this will change.
- The value of each MLA's vote is calculated by multiplying the state's population by the number of MLAs in its legislative Assembly, then dividing the result by 1000.

Victory of the Candidate:

- A nominated candidate does not win by a simple majority, but rather by securing a specific quota of votes.
- The [Election Commission](#) totals all valid votes cast by the electoral college via paper ballots during the counting process, and the candidate must receive 50% of the total votes cast + 1 to win.
- Unlike in general elections, where voters vote for a single party's candidate, electoral college voters write the names of candidates on the ballot paper in order of preference.

Know more about the [President of India](#) in the link.

2. India likely to miss year's solar capacity target

Syllabus: GS3: Economy: Infrastructure: Energy, Ports, Roads, Airports, Railways, etc.

Prelims: India's solar targets

Context: India is set to miss its target of installing 100 GW of solar power by the end of 2022, per a new report.

Details:

- Solar power is a key component of India's commitment to address global warming in accordance with the [Paris Agreement's](#) terms.
- Due to a lack of rooftop solar adoption, India is likely to miss its 2022 target of installing 100 gigawatts (GW) of solar power capacity.
- Factors impeding rooftop solar installation include
 - pandemic-induced supply chain disruption to policy restrictions, regulatory roadblocks;
 - net metering limits;
 - the twin burdens of basic customs duty (BCD) on imported cells and modules and issues with the Approved List of Models and Manufacturers (ALMM);
 - unsigned power supply agreements (PSAs) and banking restrictions;
 - financing issues plus delays in or rejection of open access approval grants;
 - the unpredictability of future open access charges.

2. No El Nino expected, it will be a 'normal' monsoon, says Skymet

Syllabus: GS1: Geography: Important Geophysical phenomena

Prelims: El-Nino

Context: The private weather company Skymet said that the El Nino is not expected to surface in 2022.

Know more about [El Nino - Causes and Effects.](#)

G. Tidbits

1. Retail inflation nears 7% as food prices pinch

- Retail inflation accelerated sharply to 6.95% in March 2022.
- It marked the third straight month when inflation exceeded the Reserve Bank of India's tolerance threshold of 6%.
- Consumers in rural India faced a higher level of [inflation](#) than urban residents.

H. UPSC Prelims Practice Questions

Q1. Which of the following statements best describes the SAMARTH Scheme?

- a. An integrated scheme for school education focused on improving the quality of education at all levels.
- b. A placement linked skill development scheme for the rural youth.
- c. A scheme for Capacity Building in the Textile Sector.
- d. A scheme launched to help rural women generate a sustainable source of profits through a joint effort by forming activity groups, grouping together workers based on their skills and talents.

Answer: c

Explanation:

- The Ministry of Textile is implementing Samarth Scheme, a flagship Scheme for Capacity Building in the Textiles Sector (SCBTS). It aims to train 10 lakh persons between 2017 and 2020.
- The Samarth Scheme intends to provide skill development and placement oriented training across the entire textiles value chain, excluding spinning and weaving in the organized sector.
- **Hence option C is correct.**
- **Know more about [Samarth Scheme.](#)**

Q2. Which of the given statements with respect to PM Poshan Shakti Nirman (PM POSHAN) is/are correct?

1. It is a centrally sponsored scheme.
2. The scheme covers children across Classes 1 to 8 in the age group 6 to 14 in government and government-aided schools.
3. Under the scheme, the centre bears the entire cost of foodgrains & their transportation and handles the expenditure on management, monitoring and evaluation of the scheme.

Options:

- a. 1 and 2 only
- b. 2 and 3 only
- c. 2 only
- d. All of the above

Answer: d

Explanation:

- PM Poshan Shakti Nirman (PM POSHAN) is a **Centrally Sponsored Scheme**.
- The scheme covers children across **Classes 1 to 8 (age group 6 to 14)** in government and government-aided schools and those run by local bodies such as the municipal corporations in Delhi under the provisions of the National Food Security Act, 2013 (NFSA).
- Sharing:
 - 60:40 ratio with states and UTs with a legislature.
 - 90:10 with the Northeastern states, Jammu and Kashmir, Himachal Pradesh and Uttarakhand.
 - Centre bears 100% of the costs in UTs without a legislature.
- The Centre bears the entire cost of foodgrains and their transportation, and also handles the expenditure on management, monitoring and evaluation of the scheme.
- **Hence all the statements are correct.**
- **Know more about [Poshan Abhiyaan](#).**

Q3. Consider the following statements with respect to Commonwealth Games (CWG):

1. The 2026 Commonwealth Games will be a multi-city event.
2. Commonwealth Games Federation gives the host the flexibility to pick sports 'relevant to their nation or culture' for the Commonwealth Games.
3. Shooting and wrestling are to be compulsorily included in the Commonwealth Games by the host nation.

4. Wrestling did not feature on the CWG programme when Melbourne hosted the Games in 2006.

Which of the given statement/s is/are incorrect?

- a. 1 and 4 only
- b. 2 and 3 only
- c. 3 only
- d. None of the above

Answer: c

Explanation:

- The 2026 Commonwealth Games will be hosted in regional centres of Victoria – including Melbourne, Geelong, Bendigo, Ballarat and Gippsland – making it a **multi-city event. Hence statement 1 is correct.**
- The strategic roadmap recommends a total of 15 sports to keep the Games cost-effective with athletics and swimming being compulsory sports. Hosts can also pick sports ‘**relevant to their nation or culture.**’ **Hence statement 2 is correct.**
- Sixteen sports are on the initial programme, however, **shooting and wrestling — two sports India is strong in — have not been included as of date. Hence statement 3 is not correct.**
- Wrestling did not feature on the CWG programme when Melbourne hosted the Games in 2006 either. The sport is geographically not synonymous with a large part of the Commonwealth terrain, despite its historical significance. **Hence statement 4 is correct.**

Q4. Consider the following statements with respect to the Hilton Young Commission:

- 1. The Royal Commission on Indian Currency and Finance was known as the Hilton Young Commission.
- 2. It was a Commission of Inquiry appointed to look into prison reforms.
- 3. It recommended the establishment of the Reserve Bank of India.

Which of the given statements is/are incorrect?

- a. 1 only
- b. 2 only
- c. 3 only
- d. 1 and 3 only

Answer: b

Explanation:

- The Hilton Young Commission was called the Royal Commission on Indian Currency and Finance.
- It was a Commission of Inquiry appointed in 1926 to look into the possible closer union of the British territories in East and Central Africa. **Hence statement 1 is correct.**
- It was constituted to look into issues of Indian finance and currency. **Hence statement 2 is not correct.**
- The Reserve Bank of India was set up on the basis of the recommendations of the Royal Commission on Indian Currency and Finance also known as the Hilton-Young Commission. **Hence statement 3 is correct.**

Q5. Consider the following pairs:

Terms sometimes seen in the news

Their origin

- | | |
|-----------------------------------|--------------------|
| 1. Annex—I Countries | Cartagena Protocol |
| 2. Certified Emissions Reductions | Nagoya Protocol |
| 3. Clean Development Mechanism | Kyoto Protocol |

Which of the pairs given above is/are correctly matched? [UPSC 2016]

- 1 and 2 only
- 2 and 3 only
- 3 only
- 1, 2 and 3

Answer: c

Explanation:

- Cartagena Protocol:
 - Under the United Nations **Convention on Biological Diversity (CBD)**, it is a legally binding international agreement.
 - Its goal is to ensure that **living modified organisms (LMOs)** resulting from modern biotechnology are handled, transported, and used safely.
- Kyoto Protocol:
 - The Kyoto Protocol was adopted in 1997 as part of the United Nations Framework Convention on Climate Change. It is a legally enforceable agreement to reduce greenhouse gas emissions.
 - Developed countries and economies in transition are included in **Annex 1**.

- Developed countries that provide financial and technical assistance to economies in transition and developing countries to help them reduce their greenhouse gas emissions are included in **Annex 2**.
- The **Clean Development Mechanism** allows developing-country emission-reduction projects to earn certified emission reduction (CER) credits, each of which is equal to one tonne of CO₂.
- Nagoya Protocol:
 - It's a legally binding international agreement on genetic resource access and benefit-sharing.
- Hence only option C is correct.

I. UPSC Mains Practice Questions

1. Aanganwadis across the country are long overdue for a revamp. Discuss. (250 words; 15 marks) [GS-2, Social Justice]
2. What are some of the key provisions of the National IPR Policy 2016? Discuss the impact of this policy ever since its introduction. (250 words; 15 marks) [GS-3, IPR]