

GS II

SYLLABUS: ISSUES RELATING TO DEVELOPMENT AND MANAGEMENT OF HEALTH SECTOR.

PM-JAY

THE HINDU, PG.NO: 2.

News: "You have no money, why refuse PM-JAY aid: HC to Delhi govt."

"India is one of the top countries with highest Out-Pocket-Expenditure in the world (60% of total health expenditure), higher than global average of 20%". —WHO Report 2021.

PM-Jan Arogya Yojana component:

- One of the four components of **Ayushman Bharat**.
- Deals with **Secondary and Tertiary healthcare**.
- World's largest Government funded health assurance scheme.
- Provides health assurance of up to **Rs. 5 Lakh per family per year** for secondary and tertiary healthcare hospitalisation to approximately **60 crore beneficiaries**.
- Completely cashless and paperless scheme.
- **30 crore Ayushman cards** are created under PM-JAY.

Facts:

- Centrally **Sponsored** Scheme.
- Implemented by **National Health Authority**.
- Benefits under PM-JAY are portable across the country.
- Beneficiaries are **identified** from **Social Economic Caste Census of 2011** on the **basis of Deprivation, Occupational criteria**.
 - There is **no cap on family size, age or gender**.
 - **All senior citizens of age 70 years and above, irrespective of income**, are covered.
- It is not mandatory for private hospitals to join PM-JAY. PM-JAY is **voluntary for private hospitals**.

Issues:

- **Limited to** Secondary and Tertiary hospitalisation.
- **Out-patient care, diagnostics, medicines** are **not covered**.
- Most of the **expenditure (40-80%) by elderly is on outpatient care** due to burden of chronic diseases among elderly, thus making outpatient care critical.
- **Still limited reach** in smaller cities and towns despite its launch in 2018.
- **Political interests:** Eg. **Delhi and West Bengal expressed concerns over joining** the scheme.
- **Profits to private sector:** about **two-thirds of money spent on PM-JAY goes to private hospitals**. This highlights the weak public sector health infrastructure.
- **Demand for inclusion of persons with disabilities without any income or age criteria** to bridge the health equity gap.

Suggestions:

Thailand Approach: Achieved universal health coverage.

- Funds were **redirected from urban hospitals to build rural health centres**. This made healthcare system accessible and affordable to entire population.

USA Model: Insurance Model.

- The U.S. system's **heavy reliance on insurance-based schemes** has driven up healthcare costs and inequalities, raising concerns that **India's focus on schemes like PM-JAY** could lead to similar outcomes.

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ECONOMY

PRE-CONTEXT

CORPORATE TAX CUTS

THE HINDU, PG.NO: 9.

News: "Tax cuts may have saved ₹3 lakh crore for India's corporates."

Impact on Govt.:

- **Revenue loss:** reduce direct tax revenue, which can widen fiscal deficits.
 - After India reduced its corporate tax rate from 30% to 22% for domestic companies in 2019, its **largest corporates (annual turnover over ₹400 crore) have saved over ₹3 lakh crore in tax payments** by 2024.
- **Reduced spending:** govts may be forced to cut public spending on critical sectors like health, education, and infrastructure.
- **Dependence on borrowing** to adjust the revenue shortfall.
- **Indirect tax rates may rise** Eg. GST, Excise etc.

Impact on Corporate Companies:

- **Increased profitability.**
- **Boost to investment:** encourages corporations to invest in new projects, technology, and expansion.
- **Competitiveness:** Lower tax rates improve a country's attractiveness as a business destination Eg. Destination for FDI.

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TECHNOLOGY

PRE-CONTEXT

MOIRÉ SUPERCONDUCTORS

THE HINDU, PG.NO: 20.

News: "New moiré superconductor opens the door to new quantum materials."

Superconductivity:

- Materials conduct electricity without resistance below a certain temperature.
- **Moiré materials** made from semiconductor materials can also be superconducting, a property once considered to be exclusive to the graphene system.
- **Applications:** Quantum computing, efficient energy transmission, advanced electronics.

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POLITY

PRE-CONTEXT

BAIL

THE HINDU, PG.NO: 8.

News: "SC seeks balance between bail and obligation of accused to timely trial."

77% of prison population are undertrials—**NCRB report 2022.**

Bail:

- A **temporary release** sought by accused after arrest, mostly for **Criminal cases**.
- Bail was **not defined in earlier IPC** but Bharatiya Nagarik Suraksha Sanhita (BNSS) defines bail:
 - Defines bail as the **release of a person accused of a crime from custody on certain conditions**.
 - Also states that **if a person detained for half the maximum imprisonment period for an offense can be released on bail, except for offenses carrying the death penalty or life imprisonment**.
 - Provides directions for granting bail to a person who is about to be arrested.
- Right to seek **Bail is fundamental right under Art.21—Delhi HC 2021**.
- Accused on Bail cannot be taken back to police custody.
- **Need for Bail:** reduces inmate population i.e less burden on prisons.

Bail types:

Regular Bail:

- **Granted after arrest** to person who is in police custody.
- Granted by Supreme Court, High courts, Sessions court, Magistrate.

Anticipatory bail:

- **When a person arrested for a non-bailable offence** (serious in nature).
- Lies at **discretion of judge** to grant or not.
- Granted by **High courts or Sessions courts**.
- **Note:** Supreme Court can grant anticipatory bail but in exceptional cases.

Default Bail: if chargesheet not filled in 60, 90, 180 days.

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ENVIRONMENT

PRE-CONTEXT

GLOBAL PLASTIC PRODUCTION

THE HINDU, PG.NO: 20.

News: "A primer on plastic pollution treaty talks."

Context:

- Last round of negotiations on a **legally binding treaty to address the global scourge of plastic pollution** has opened in Busan, South Korea.
- **Global plastics production is projected to reach 736 million tons by 2040**, a 70% increase from 2020, without policy changes, as per the OECD.

Ongoing Plastic Pollution Treaty Highlights:

- The treaty **lacks an agreed definition for the word 'plastic'**.
- **Is there a limit** on the amount of plastic companies can produce?
- **Resolve whether to end the use of hazardous chemicals in plastics** and whether these steps will be mandated or merely encouraged.
- To promote design of plastic products so they can be **recycled and reused**.
- There is demand for a treaty that tackles the root causes of the crisis rather than just managing plastic waste.

India's Proposals:

- India proposes **creating a dedicated multilateral fund** with distinct contributions from other financial transfers.
- The **fund will be governed by a subsidiary body** that facilitates:
 - Technology transfer from developing to developed countries for achieving a just transition towards sustainable plastic production and consumption.

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SYLLABUS: WELFARE SCHEMES FOR VULNERABLE SECTIONS.

MGNREGA

THE HINDU, Pg.NO: 10.

News: "The right to work deleted."

Key Features of MGNREGA:

- **Legal Guarantee of Employment (unskilled)** of at least 100 days per financial year to every rural household.
- **Job card:** Each household receives a unique job card listing all registered adults. A **job card is mandatory** for employment in MGNREGA.
- **Unemployment Allowance:** If work is not provided within 15 days of application.
- **Timely Wage Payment within 15 days** of work completion, any delays in payment attract compensation.
- **Employment is provided based on the demand** for work by wage seekers, not on the availability of projects.
- **Gram Panchayats are the principal authorities** for planning and implementation, enhancing local governance.
- **Focus on Sustainable Asset creation:** Eg. water conservation, drought proofing, rural connectivity etc.
- **Mandatory social audits by Gram-Sabha** ensure transparency and accountability measures.
- **Gender Equity:** **Act mandates that at least one-third** of the beneficiaries should be **women**.
- **Convergence with other schemes:** Eg. PM-Awas Yojana and Swachh Bharat Mission etc.
- **Worksite Facilities:** like drinking water, shade, first-aid, and crèche facilities at worksites.
- **Use of Technology:** Digital payments, Geo-Tagging etc.

Challenges faced in MGNREGA in implementation:

- **Delay in Wage Payments:** only 40% of payments were made within the 15-day period — **MoRD Annual Report 2022**.
- **Inadequate budget allocation:** In 2022, it was **₹73,000 crore**, a reduction from the revised estimate of **₹1.1 lakh crore** in 2021 despite increased demand due to the pandemic.
- **Deletion of workers' names from job cards** on grounds of "not willing to work", denies the worker her legal right to work.
- **Corruption and Leakages:**
 - Eg. fake job cards, inflated muster rolls, and ghost beneficiaries.
 - 30% of funds are siphoned off due to corruption — **Study by IIM Ahmedabad 2017**.
- **Mandatory linking of Aadhaar** has led to exclusions due to authentication failures. Eg. Over 84 lakh workers erased from MGNREGA rolls in 2024 — **study by LibTech 2024**.
- **Insufficient Administrative Capacity:** 50% of Gram Panchayats lack full-time technical staff, hampering implementation — **MoRD Annual Report 2022**.
- **Low Awareness:** 25% of rural households were unaware of MGNREGA provisions — **NSSO 2019 survey**.
- **Gender Disparities:** national average for women's participation is around 50%, states like UP report as low as 25% — **MGNREGA MIS, 2020-21**.
- **Substandard Works:** 40% of checked works were incomplete or non-functional — **CAG reports 2016**.
- **No regular Social Audits:** only 13 states had conducted social audits in over 80% of their Gram Panchayats by 2020 — **MoRD Annual Report 2022**.

Other:

- **Procedure for deletion of Job Card:**
 - **If the Gram panchayat is satisfied at anytime that:**
 - A person has **registered with it by furnishing false information**.
 - Deleted worker, if alive, must be **"given an opportunity of being heard"** in the presence of two independent persons."
 - If a **Gram Panchayat is reclassified as a Municipal Corporation**, all job cards in that panchayat are deleted.
 - **In the last four years**, names of **10.5 crore MGNREGA workers across India have been deleted**.
- **States and Union Territories** regularly update and delete job cards under MGNREGS.
- **Management Information System (MIS)** is the digital architecture of MGNREGA.

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SYLLABUS: WELFARE SCHEMES FOR VULNERABLE SECTIONS OF THE POPULATION.

SDG 5: GENDER EQUALITY

THE HINDU, Pg.NO: 1.

News: "Around two lakh child marriages were prevented in a year, says WCD Ministry."

Data related to Gender inequality:

- **Gender Inequality Index:** India ranks 108 out of 193 countries — **Gender Inequality Index 2023**.
- **Female LFPR:** Against world average of 48% (2022), the WLFPR in India was 37% (2023) — **Economic survey 2023-24**.
- **Gender Pay Gap:** women in India earn 20% less than men for the same work.
- **Child Marriage:** According to 25% of women aged 20-24 were married before the age of 18 — **NFHS-5 2021**.

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Thank you!