

DAILY CURRENT AFFAIRS ANALYSIS



LAKSHYA ACADEMY®

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1 – How can we improve the conditions of Gig Workers in India:

GS II

Government Policies and Interventions

- **Which aspects of the study stand out the most?**
- **Extended Working Hours:**
 - Over 83% of app-based taxi drivers work more than 10 hours, and 60% work more than 12 hours a day, making up over a third of the workforce.
 - Over 60% of drivers from Scheduled Castes (SC) and Scheduled Tribes (ST) work more than 14 hours a day, which exacerbates social inequality.
- **Low Salary:**
 - When all expenses are subtracted, more than 43% of gig workers make less than Rs 500 per day or Rs 15,000 per month.
 - Furthermore, 34% of delivery workers using apps make less than Rs 10,000 per month. The social inequality that already exists is exacerbated by these income gaps.
- **Stress on the finances:**
 - 72% of taxi drivers and 76% of delivery workers report having trouble controlling their spending, with 68% of taxi drivers' total costs exceeding their income and perhaps putting them in debt-like circumstances.
- **Insufficient Recompense:**
 - More than 80% of app-based taxi drivers and more than 73% of app-based delivery workers expressed dissatisfaction with the rates that the companies were offering.
 - According to the poll, employers withhold anywhere from 31–50% of drivers' commission rate for each journey, but the corporations themselves formally assert that this amount is 20%.

- **Conditions of Work:**

- Drivers are physically weary from long work hours and more likely to be involved in traffic accidents, especially when certain e-commerce platforms have a "10-minute delivery at the doorstep" policy.
- It is difficult for many drivers and delivery workers to take regular days off, and less than 37% of drivers are union members.

- **Platform-related Problems:**

- Issues that negatively affect employees' productivity include ID deactivation and customer misbehaviour.
- A sizable majority of delivery workers and drivers report negative outcomes from consumer conduct.
- The study put out laws designed to prevent underpayment or exploitation of gig workers by corporations by requiring them to set up equitable and transparent payment mechanisms.
- By paying platform workers a minimum wage, a predetermined portion of their revenue can be guaranteed.
- When employee IDs are restricted, this should not be tolerated and the blocking of employee IDs cannot continue indefinitely.
- The platforms must respond to worker demands, such as lowering the commission fee per transaction or requiring workers to make separate payments for their gasoline bills, which are increasing in tandem with fuel prices, and address the growing concerns of income inadequacy.
- Stronger social security for app-based employment and government control on the equity of algorithms and other platform monitoring tools are suggested by the report.

- **About Gig Workers:**

- Gig workers are people who perform activities or provide services on a temporary, flexible basis, frequently for several clients or businesses.
- Since they usually work as independent contractors as opposed to regular employees, they have more discretion over the times, locations, and methods of their employment.

- **The gig economy:**

- a free market system where businesses frequently hire temporary employees and engage independent contractors for brief assignments.

- **Why is it so important to give gig workers Social Security benefits?**
- **Financial Stability:**
 - Due to the "demand-based only" nature of the industry, social security benefits like unemployment insurance, disability coverage, and retirement savings plans are even more justifiable because there is a lack of work stability and uncertainty about the continuation of revenue.
- **Increased Productivity in the Workforce:**
 - Gig workers are susceptible to unforeseen medical costs due to their lack of access to employer-sponsored health insurance and other healthcare benefits; putting their health and well-being first will result in a more robust and efficient workforce.
- **Ownership of Opportunities:**
 - Due to their exemption from conventional employment protections, gig workers are subject to unfair labour laws, subpar pay, and hazardous working conditions. To equalise the playing field, social security benefits will be provided.
- **Extended Monetary Security:**
 - Gig workers can find it difficult to save enough for the future if their employers don't offer employer-sponsored retirement plans. Allowing gig workers to put money down for retirement will lower their chances of experiencing financial difficulties later on and relying less on government support.
- **What Are the Biggest Obstacles to Giving Gig Workers Social Security Benefits?**
- **Categorization and Overly Laxity:**
 - The line between self-employment and dependent employment is blurred, and gig workers have the ability to work for many companies or leave at any time, making it challenging to assess the level of the duties placed on them by their employers.
 - The flexibility of the gig economy lets employees decide how much, when, and where they work.
 - It is a difficult undertaking to design social security benefits that take this flexibility into account and satisfy the varied needs of gig workers.

- **Finance and Allocation of Expenses:**

- Conventional social security systems are funded in part by employer contributions, with employees also making contributions.
- In the gig economy, where employees frequently work for themselves, choosing the right finance sources becomes difficult.

- **Arrangement and Exchange of Data:**

- To properly evaluate gig workers' earnings, contributions, and eligibility for different social security programmes, effective data exchange and coordination amongst gig platforms, governmental organisations, and financial institutions are required.
- However, it can be difficult to organise and guarantee adequate coverage because gig workers frequently operate for several platforms or clients.

- **Knowledge and Consciousness:**

- It's possible that many gig workers are unaware of all of their rights and advantages when it comes to social security.
- It is a difficult undertaking to educate people on the significance of social security, eligibility requirements, and the application process.

- **What Steps Can Be Taken to Guarantee Gig Workers' Social Security?**

- **Putting the 2020 Social Security Code into Practice:**

- Even though gig workers are covered by the 2020 Code on Social Security, the States have not yet finalised the regulations, and not much progress has been made in establishing the Board. Therefore, the government ought to act on these right now.
- Gig workers are now classified as "workers" in the UK, a classification that falls between that of employees and self-employed people.
- This guarantees them health care, paid time off, retirement benefit schemes, and a minimum wage.
- They also have the right to health, death, and accident insurance in Indonesia.

- **Increasing the Liabilities of Employers:**

- Gig companies, who gain from this flexible and affordable employment arrangement for themselves, ought to be strong advocates for gig workers.
- It is necessary to stop categorising gig workers as independent contractors or self-employed.

- Benefits for companies must be on par with those for ordinary employees.
- **State Assistance:**
- By facilitating Indian gig workers' access to international markets, the government should make investments in a methodical effort to increase exports of high-skill gig work, such as in the fields of education, financial advising, law, medicine, and customer management.
- Governments, gig platforms, and labour unions would also need to work together to create equitable and open processes for allocating the cost of paying social security benefits.
- **Government Programmes for Gig Workers:**
- A distinct section on the "gig economy" is included in the Code on Social Security, 2020, and it requires gig businesses to make contributions to a Social Security Fund that will be managed by a board headed by the government.
- The 2019 Code on Wages establishes a floor pay and minimum wage that apply to gig workers as well as organised and unorganised sectors.
- Comprehensive policies that support the rights and protections of app-based workers while acknowledging their contributions to the gig economy are required to enhance the working conditions, financial stability, and general well-being of this population.

Source → The Hindu

2 – Issues associated with Child Death Levels:

GS I

Social Issues

- **Which aspects of the report stand out the most?**
- **Historical Low for Infant Death Rates:**
- The annual number of under the age of five deaths dropped to 4.9 million in 2022, representing a significant achievement in the global effort to reduce child mortality.
- This is in addition to the global under-five mortality rate (U5MR) having decreased by more than half since 2000.

- The constant decrease in mortality among children under five can be attributed to the persistent efforts of multiple stakeholders, such as governments, organisations, local communities, healthcare providers, and families.
- **Continuously High Death Toll:**
 - The annual death toll among children, adolescents, and youth is still too high despite the advances.
 - In 2022, the first month of existence claimed the lives of 2.3 million children under the age of five, and between the ages of one and fifty-nine months, another 2.6 million children perished.
 - In addition, 2.1 million youths and children between the ages of 5 and 24 passed away in that same year.
- **The number of lives lost:**
 - A startling comparison is the 221 million children, adolescents, and teenagers that the globe lost between 2000 and 2022—nearly the whole population of Nigeria.
 - Of these under-five deaths, 72 million were neonatal deaths (death of a newborn within 28 days of birth), and 91 million were among children aged 1 to 59 months.
 - From 41% in 2000 to 47% in 2022, the trend of deaths in the neonatal period among those under five has grown.
- **Unequal Survival Probabilities:**
 - Based on variables like location, socioeconomic position, and whether they reside in unstable or conflict-affected environments, children have different odds of surviving.
 - These differences draw attention to long-standing injustices that affect children from disadvantaged backgrounds.
- **Regional Differences:**
 - Regional differences in child mortality are substantial even though global rates are on the decline.
 - Before 2030, 35 million children under the age of five will die, with sub-Saharan Africa accounting for the majority of these deaths.
 - Nations will miss their deadlines for achieving the Sustainable Development Goals (SDGs), as set by the UN.
 - 9 million more children would live to be five years old if all nations achieved the SDG-5 goal of ending preventable under-five deaths and timely met the applicable mortality targets.
 - Current trends indicate that 64 nations will miss the neonatal mortality objective and 59 countries will miss the SDG (Sustainable Development Goals) under-five mortality target.
 - Suggestions:

- Several low- and lower-middle-income nations have reduced their under-five mortality rates by more than two thirds since 2000, outperforming the worldwide trend in this regard.
- These encouraging results show that investments in the health and survival of mothers, newborns, and children yield significant returns.
- They also offer crucial evidence that mortality rates for children under five can be changed, and lives can be saved, even in environments with limited resources, if deliberate and persistent intervention is implemented.

• **How Can Child Mortality Be Reduced?**

- **Increasing Access to Family Planning Services:** By preventing unwanted pregnancies, comprehensive family planning services can lower the incidence of stillbirths and preterm deliveries.
- **Improve Antepartum Services:** Improving prenatal care services will help pregnant women have healthier pregnancies and lower their risk of stillbirths and premature births. This includes providing frequent health and nutrition check-ups for expecting mothers.
- **Ensuring expectant moms have access to iron and folic acid supplements** can help enhance the health of the mother and the foetus.
- **Identification and Management of Risk Factors:** Adverse outcomes can be lessened by putting in place efficient screening programmes to find and manage risk factors linked to stillbirths and premature deliveries.
- This covers the treatment of ailments like diabetes, high blood pressure, and pregnancy-related infections.
- **Enhance Data Recording and Reporting:** To properly identify the scope of the issue and carry out focused treatments, data gathering methods must be improved in order to reliably record and report stillbirths and premature births.
- Improving data quality and comparability can be achieved by using defined categorization systems, such the International categorization of Diseases, for reporting perinatal mortality.
- **Adopt Surveillance Guidelines:** Trends, risk factors, and intervention opportunities can be found by making sure that the surveillance guidelines for maternal and perinatal fatalities are implemented effectively.
- In order to inform practice and policy, this involves the prompt reporting and study of maternal and perinatal mortality.

• **What Nutrition and Child Mortality Prevention Initiatives Does India Have for Women?**

- **POSHAN Abhiyaan:** To guarantee a "Malnutrition Free India" by 2022, the Indian government has initiated the National Nutrition Mission (NNM), also known as POSHAN Abhiyaan.
- Additionally, the integrated nutrition assistance programme was announced in the budget 2021–2022 for all States/UTs in an effort to improve the efficacy and efficiency of the Poshan Abhiyaan, Mission SakshamAnganwadi, and Poshan 2.0.

- Measures have been implemented to enhance the quality of nutrition and testing in accredited labs, fortify delivery, and harness technology through Poshan Tracker to augment governance.
- The goal of the 2018-launched Anaemia Mukh Bharat Abhiyan is to increase the annual rate of decline in anaemia from one to three percentage points.
- Mission Shakti: For women's safety and security as well as their empowerment, "Mission Shakti" consists of two sub-schemes: "Sambal" and "Samarthya."
- The 'Sambal' sub-scheme includes the One Stop Centres (OSC), Women Helplines (181-WHL), Beti Bachao Beti Padhao (BBBP), and Nari Adalat programmes.
- The "Samarthya" subscheme includes the Pradhan Mantri Matru Vandana Yojana (PMMVY), Palna, Shakti Sadan, Sakhi Niwas, and Hub for Empowerment of Women components.
- The 1975 start of the Integrated Child Development Services (ICDS) programme aims to provide meals, preschool education, primary healthcare, immunisations, health check-ups, and referral services to mothers and children under the age of six.

Source → The Hind

3 – All you need to know about Regulatory Sandbox:

GS II

Government Policies and Interventions

- **The Regulatory Sandbox (RS): What is it?**
- In order to examine the regulatory framework and adapt to the fast changing FinTech landscape, the Reserve Bank of India (RBI) established an inter-regulatory Working Group in 2016 to investigate and report on the specifics of FinTech and its ramifications.
- In order to boost productivity, control risks, and open up new options for consumers, the research suggested establishing a suitable structure for a Regulatory Sandbox (RS) within a clearly defined area and timeframe. During this time, the financial sector regulator will offer the necessary regulatory guidance.
- A Regulatory Sandbox (RS) is a controlled regulatory environment where new products or services are tested in real time. Regulators may or may not allow certain regulatory relaxations for the sole purpose of testing.
- The Regulation of Science (RS) is a crucial instrument that facilitates the development of more dynamic, evidence-based regulatory frameworks that adapt to new technology.

- It permits field testing to gather data on the advantages and hazards of novel financial innovations while tracking and mitigating their risks by the regulator, financial service providers, and consumers.
- **Goals:**
 - The RS seeks to advance efficiency, assist consumers, and encourage responsible innovation in the financial services industry.
 - It can give the regulator a systematic way to interact with the ecosystem and create regulations that support or encourage innovation and make it easier to deliver pertinent, affordable financial goods.
 - Among the target applicants for admission to the RS are banks, fintechs, and organisations that collaborate with or assist financial services organisations.
- **India's Adoption of Regulatory Sandboxes:**
 - Fintech Highlight: In 2019, the Reserve Bank of India (RBI) launched the inaugural regulatory sandbox initiative.
 - It makes it easier to test cutting-edge financial services and products in real time in a monitored setting under RBI supervision.
 - The RBI sandbox is run according to the concept of thematic cohorts. Every cohort concentrates on a particular topic, such as MSME financing, cross-border transactions, or retail payments.
 - Crucial RS Design Features:
 - RS cohorts: Predicated on cohorts with a specific theme, such as digital KYC, payments and loans, or financial inclusion.
 - Relaxations in regulation: The RBI may ease certain regulations, including those pertaining to board composition, statutory constraints, and liquidity requirements.
 - Exclusion from RS: Credit registries, cryptocurrencies, initial coin offerings, and other items are included in the indicative negative list.
 - Telecom Sandbox: The "Millennium Spectrum Regulatory Sandbox" programme was unveiled by the government. This comprises Wireless Test Zones (WiTe Zones) and a Spectrum Regulatory Sandbox (SRS).
 - These projects seek to investigate new frequency bands for technical breakthroughs and streamline rules for telecom R&D activity.

- **What are the Benefits and Difficulties of the Regulatory Sandbox?**

- **Advantages:**

- **Regulatory insights:** By obtaining first-hand empirical data on the advantages and disadvantages of developing technologies and their ramifications, regulators are better equipped to weigh the pros and cons of prospective regulatory changes.
- **Improved Knowledge for Financial Service Providers:** By gaining a better grasp of how new financial technologies operate, incumbent financial service providers may be better equipped to incorporate these technologies into their business strategy.
- **Cost-effective Viability Testing:** Without the need for a more extensive and costly roll-out, users of an RS have the ability to test the product's viability.
- **Potential for Financial Inclusion:** FinTechs offer products and services that have the potential to significantly increase financial inclusion.
- **Thrust Areas for Innovation:** The RS may provide a boost to the following sectors: remittances, mobile banking, other digital payments, microfinance, and possibly inventive modest savings.

- **Problems:**

- **Time and Flexibility Restrictions:** Throughout the sandbox process, innovators may run into problems with time and flexibility, which could hinder their capacity to quickly adapt and iterate.
- **Case-by-Case Authorizations:** Obtaining personalised authorizations and regulatory exemptions on a case-by-case basis can be a drawn-out procedure that frequently requires subjective evaluations, which could cause delays in experimental projects.
- **Restrictions on Legal Waivers:** Neither the RBI nor its Regulatory Sandbox is able to grant legal exemptions, which may restrict innovators who wish to lower their experimental legal risks.
- **Post-Sandbox Regulatory Approvals:** Experimenters may still need to obtain regulatory approvals after their sandbox testing is successful in order for their technology, services, or products to be approved for broader use, which could extend the time to market.

- **Way Ahead:**

- Strive to make the sandbox process more efficient so that innovators have less time and administrative strain. This can entail making participation guidelines more explicit and streamlining the application process.
- Enhance the transparency of the authorization process on an individual basis by establishing unambiguous criteria for decision-making and guaranteeing that decisions are rendered equitably and consistently.
- Provide innovators taking part in the sandbox with thorough training and assistance, including advice on legal and regulatory needs.
- Develop frameworks for handling legal issues that may come up during testing, such as consumer losses, in collaboration with legal professionals. This can entail putting consumer protection measures in place while promoting innovation.
- Simplify the procedure for securing regulatory clearances following sandbox testing to guarantee that effective trials may advance swiftly to broader implementation. This could entail setting up expedited approval processes for inventions that have been shown to work.

Source → The Hindu

4 – How can we collect Tolls via Satellites:

GS II

Government Policies and Interventions

- **What is the New Proposed Toll Scheme for Highways?**

- For precise location tracking, the proposed highway tolling system makes use of the GNSS, which includes the Indian satellite navigation system GAGAN (GPS Aided GEO Augmented Navigation).
- Any satellite-based navigation system, including the Global Positioning System (GPS) utilised in the US, is referred to as the GNSS.
- Compared to the GPS alone, it uses a vast constellation of satellites to give users worldwide more precise location and navigational data.
- The process of implementation entails equipping cars with a tracking device called an On-Board Unit (OBU), which uses satellite communication to pinpoint its whereabouts.
- Digital image processing is used to log national highway coordinates, which enables software to compute toll prices based on journey distance.

- Toll amounts are taken out of a digital wallet that is connected to the OBU, making transactions easy and cashless.
- Enforcement measures including gantries equipped with CCTV cameras along highways to monitor compliance and deter evasion tactics.
- The new system will likely coexist with the existing FASTag-based toll collection initially. A decision on mandating OBUs for all vehicles is yet to be made.

- **Advantages:**

- Smoother Traffic Flow: Elimination of toll plazas is expected to significantly reduce traffic congestion, especially during peak hours.
- Faster Commutes: Frictionless toll collection should lead to quicker travel times and a more efficient highway network.
- Fairer Billing: The system aims to offer users the benefit of paying tolls only for the actual distance travelled, promoting a pay-as-you-use model.

- **Problems:**

- Payment Recovery: Recovering tolls from users with depleted digital wallets or those who tamper with the system remains a concern.
- Enforcement Infrastructure: Setting up a nationwide network of Automatic Number-Plate Recognition (ANPR) cameras for enforcement purposes requires significant infrastructure development.
- Privacy Concerns: Data security and user privacy need to be addressed effectively.

- **About FASTag:**

- FASTag is a device that employs Radio Frequency Identification (RFID) technology for making toll payments directly while the vehicle is in motion.
- FASTag (RFID Tag) is affixed on the windscreen of the vehicle and enables a customer to make toll payments directly from the account which is linked to FASTag.
- It is operated by the National Highway Authority of India (NHAI) under the supervision of the Ministry of Road Transport and Highways.

- **About GAGAN:**

- GPS Aided GEO Augmented Navigation (GAGAN) is an initiative by the Indian Government for Satellite-based Navigation Services in India.
- It aims to enhance the accuracy of global navigation satellite system (GNSS) receivers through reference signals.
- The Airports Authority of India (AAI) and the Indian Space Research Organization (ISRO) have collaborated to develop the GAGAN as a regional Satellite Based Augmentation System (SBAS).

- The GAGAN's goal is to provide a navigation system to assist aircraft in accurate landing over the Indian airspace and the adjoining area and applicable to safety-to-life civil operations. GAGAN is interoperable with other international SBAS systems.

Source → The Hindu



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