

1. Report on social protection

Topic: Reports and Indices



In News: 'World Social Protection Report 2021-22' was released by International Labor Organisation.

More on the Topic:

- The report notes that Mongolia, New Zealand, Singapore and Australia have 100 per cent social protection net, while in Myanmar and Cambodia, the number stands below 10 per cent.
- As of 2020, **only 46.9 per cent of the global population was effectively covered by at least one social protection benefit**, while the remaining 53.1 per cent as many as 4.1 billion people were left wholly unprotected.
- Three out four workers in the Asia Pacific region are not protected in the event of illness or injury sustained at work.
- **Countries with lower GDP per capita tend to have low levels of work injury coverage** for example, Afghanistan, India, Nepal and Pakistan cover fewer than 5 per cent of their workers.
- Highlighting the **inherent gender inequality in the social protection coverage**, the report makes note women's coverage lag behind men's by a substantial 8 percentage points.

India Specific Findings:

- **Only 24.4 per cent of Indians**, even fewer than Bangladesh (28.4 per cent), are under any sort of social protection benefit.



- The report **appreciated India's higher coverage rate achieved through a combination of contributory and non-contributory schemes** through its progressive extension of coverage by combining different tiers of social protection schemes.
- **Example:** Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGA), which offers a degree of protection for informal sector workers for up to 100 days.

About International Labour Organisation:

- International Labour Organization (ILO) is the only tripartite U.N. agency, since 1919.
- It brings together **governments, employers and workers of 187 member States**, to set labour standards, develop policies and devise programmes promoting decent work for all women and men.
- Headquarters: Geneva, Switzerland
- Received the Nobel Peace Prize in 1969.

The eight-core conventions of the ILO are:

- Forced Labour Convention (No. 29)
- Abolition of Forced Labour Convention (No.105)
- Equal Remuneration Convention (No.100)
- Discrimination (Employment Occupation) Convention (No.111)
- Minimum Age Convention (No.138)
- Worst forms of Child Labour Convention (No.182)
- Freedom of Association and Protection of Right to Organised Convention (No.87)
- Right to Organise and Collective Bargaining Convention (No.98)

Source: Indian Express

2.RBI Guidelines for Digital Lending

Topic: Economy



In News: RBI has Issued Guidelines for Digital Lending which is effective Immediately.

More on the Topic:

- According to the guidelines, **all loan disbursements/repayments are to be executed only between the bank accounts of the borrower and the regulated entity (RE).**
- REs need to ensure that the disbursement is not made to a third-party account, including the accounts of loan service providers (LSPs) and their digital lending apps (DLAs).
- **Any fees or charges payable to the LSPs are to be paid directly by REs** and must not be charged by LSP to the borrower directly.
- **Any penal interest/charges levied on borrowers must be based on the outstanding amount of the loan.**
- Penal charges are to be disclosed upfront on an annualised basis to borrowers in the key fact statement (KFS).
- **Lenders can store information such as name, address of customer etc.** that are required to process and disburse loan and repayment of it. **Biometric information of the borrower cannot be stored** by Digital Lending Apps (DLAs).
- REs shall provide a Key Fact Statement (KFS) to the borrower before the execution of the contract in a standardized format for all digital lending products.

About Digital Lending:

- It consists of **lending through web platforms or mobile apps, by taking advantage of technology for authentication and credit assessment.**
- India's digital lending market has seen a significant rise over the years. The digital lending value increased from USD 33 billion in FY15 to USD 150 billion in FY20 and is expected to hit the USD 350-billion mark by FY23.
- **Banks have launched their own independent digital lending platforms** to tap in the digital lending market by leveraging existing capabilities in traditional lending.

Source: Indian Express

3. Maternity Leave

Topic: Government Schemes



In News: The Union government has decided to grant a 60-day special maternity leave for Central government women employees in case of stillbirth or death of an infant within 28 days of birth.

More on the Topic:

- **Maternity Benefit Act Amendment Act 2017** has amended the Maternity Benefit Act, of 1961.
- The Maternity Benefit Act, 1961 **shields the employment of women during their maternity and entitles them to a 'maternity benefit.**
- The Act applied to **all organisations employing 10 or more than 10 persons in Factories, Mines, plantations, Shops & Establishments, etc.**
- Maternity leave available to the working women to be increased from 12 weeks to 26 weeks for the first two children.
- Maternity leave for children beyond the first two will continue to be 12 weeks.
- Maternity leave of 12 weeks to be available to mothers adopting a child below the age of three months as well as to the **“commissioning mothers”**.
- The commissioning mother has been defined as biological mother who uses her egg to create an embryo planted in any other woman.
- The employer may permit a woman to work from home if it is possible to do so.
- Every establishment will be required to make these benefits available to the women from the time of her appointment.
- **Organizations employing 50 or more employees are also required to provide crèche facilities.**
- **Women employees would be permitted to visit the crèche 4 times** during the day (including rest intervals) and where crèche facilities are not available to women employees there should be two one-half-hour rest periods.

Source: Hindu

4. Axolotls can regenerate their brains

Topic: Environment and Ecology



In News: The axolotl (*Ambystoma mexicanum*) is an aquatic salamander renowned for its ability to regenerate its spinal cord, heart and limbs.

More on the Topic:

- Axolotls are able to regenerate all the different cell types in their brain, including the connections linking one brain region to another.
- **The axolotl is a paedomorphic salamander.** Paedomorphosis is an alternative process to metamorphosis in which adults retain larval traits at the adult stage.
- It is frequent in newts and salamanders, where larvae reach sexual maturity without losing their gills.
- Axolotls are thus unusual among amphibians in that they reach adulthood without undergoing metamorphosis. Instead of taking to the land, adults remain aquatic and gilled.
- Axolotls are used extensively in **scientific research** due to their ability to regenerate limbs, gills and parts of their eyes and brains. Axolotls were also sold as food in Mexican markets.

Protection Status:

- They are listed as **critically endangered in the wild**, with a decreasing population of around 50 to 1,000 adult individuals, by IUCN and are listed under **Appendix II** of the CITES.

Source: Indian Express

5.Rule Curve

Topic: Governance



In News: As per Tamil Nadu Water Resources Organisation, Mullaperiyar is first reservoir to have Rule Curve implemented in the country.

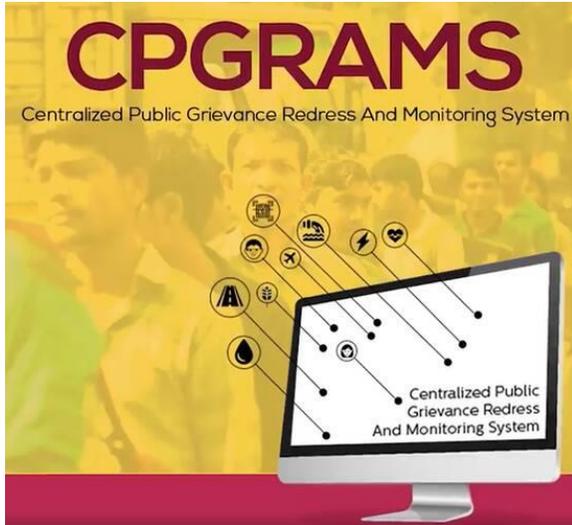
More on the Topic:

- Rule curve is a measure that specifies the storage or the empty space maintained in a reservoir at different times of the year and the measure also decides on the fluctuating storage levels of the reservoir.
- It is based on the rainfall data for 35 years.
- Under Rule Curve method, water is not allowed to be stored to permissible maximum level at the time when reservoir receives huge inflows.
- It is part of core safety mechanism in a dam.

Source: Hindu

6. Centralized Public Grievance Redress and Monitoring System

Topic: Polity and Governance



In News: Unique Identification Authority of India (UIDAI) has been a top performer in resolution of cases received through Centralized Public Grievance Redress and Monitoring System (CPGRAMS).

More on the Topic:

- Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is an online platform available to the citizens 24x7 to lodge their grievances to the public authorities on any subject related to service delivery.
- It is a single portal connected to all the Ministries/Departments of Government of India and States.
- **Every Ministry and States have role-based access to this system.** CPGRAMS is also accessible to the citizens through standalone mobile application downloadable through Google Play store and mobile application integrated with UMANG.
- The status of the grievance filed in CPGRAMS can be tracked with **the unique registration ID provided at the time of registration of the complainant.**
- CPGRAMS also **provides appeal facility to the citizens** if they are not satisfied with the resolution by the Grievance Officer.

Source: Business Standard

7. 'Conversion Therapy'

Topic: Social Justice



In News: National Medical Commission has banned 'Conversion Therapy' and called it a professional misconduct.

More on the Topic:

- The development came after a series of orders from the Madras High Court to improve the lives of the LGBTQIA+ community.
- Conversion therapy is the attempt to change an individual's sexual orientation, gender identity, or gender expression.
- Sometimes referred to as reparative therapy, the practice may include talking therapies and prayer as well as extreme practices such as exorcism, physical violence, and food deprivation.
- These methods are used to try to stop or suppress a person's sexual or gender identity in order to "cure" them by changing their sexual orientation or gender identity.

Source: Business Standard
