

DAILY CURRENT AFFAIRS (DCA)

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75TH ANNIVERSARY OF UNIVERSAL DECLARATION OF HUMAN RIGHTS

Context

- 10 December 2023 marks the 75th anniversary of the **Universal Declaration of Human Rights (UDHR)**.

About

- **Human Rights Day:** It is the day on which the **United Nations General Assembly** adopted the **Universal Declaration of Human Rights** in **1948**.
 - ♦ The UDHR document enshrines the inalienable rights that everyone is entitled to as a human being - regardless of race, color, religion, sex, language, political or other opinion, national or social origin, property, birth or other status.
- **Common standard:** UDHR was adopted to establish a common standard of fundamental human rights that should be universally protected and respected.
- It was a response to the atrocities and human rights violations that occurred during World War II, particularly the Holocaust.

Achievement of UDHR

- The declaration **is not a treaty** and **is not legally binding** in itself, but the principles it sets out have been incorporated into many countries' laws and it is viewed as the basis for international human rights law.
- **Fundamental to other treaties:** It is recognized as having inspired and paved the way for more than 70 human rights treaties at global and regional levels, according to the U.N.
- **Social Justice:** It inspired the decolonization movement and the anti-apartheid movement. It also led to the freedom fighters all around the world to raise their voice against gender issues, LGBTIQ+ issues, and racism.

What are Human Rights?

- **Human rights** are rights that are inherent to all human beings, regardless of nationality, ethnicity, gender, religion, or any other status.
- These rights are considered **universal, inalienable, and indivisible**, forming the foundation for **human dignity, equality, and justice**.
- **Human rights are different from the Civil rights** that are created and defined by laws within a specific nation.
 - **Civil rights** are legal rights granted and protected by a government, and they may change over time as laws are amended or updated.

Significance of Human Rights

- **Inherent Dignity:** Human rights affirm the inherent dignity of every individual.
- **Equality and Non-Discrimination:** They strive to ensure that all individuals have equal opportunities and are treated with fairness and without prejudice.
- **Protection from Abuse:** Human rights provide a framework for holding governments, institutions, and individuals accountable for actions that violate these rights, promoting justice and accountability.
- **Global Standards:** International human rights agreements and treaties establish a global standard for how individuals should be treated, fostering a sense of shared responsibility for upholding these standards.
- **Human Dignity in Crisis:** In times of crisis, human rights provide a foundation for responding to emergencies in a way that upholds human dignity and prevents further harm.

Major concerns related to human rights

- Civil and Political Rights Violations:
 - ♦ **Freedom of Expression:** Restrictions on freedom of speech, press, and assembly can limit individuals' ability to express their opinions and participate in civic activities.
 - ♦ **Political Repression:** Authoritarian regimes may suppress political opposition, restrict political freedoms, and engage in arbitrary arrests and detentions.
- Social and Economic Injustice:
 - ♦ **Poverty:** Lack of access to basic resources such as food, clean water, and healthcare can lead to widespread poverty, violating the right to an adequate standard of living.
 - ♦ **Inequality:** Discrimination and unequal distribution of resources can contribute to social and economic disparities.
- Discrimination and Marginalization:
 - ♦ **Gender Inequality:** Women often face discrimination in various aspects of life, including employment, education, and access to healthcare.
 - ♦ **Racial and Ethnic Discrimination:** Racism and ethnic discrimination persist in many societies, leading to social exclusion and inequality.
- Lack of Access to Education:
 - ♦ **Education Disparities:** Limited access to quality education, especially for marginalized groups and in conflict zones, can hinder the realization of the right to education.

- Migration and Refugee Rights:
 - ♦ Refugee Rights: Displaced persons may face violations of their human rights, including inadequate living conditions, lack of access to healthcare, and restricted freedom of movement.

Safeguards to Protect Human Rights

- Global Initiatives:
 - ♦ **UN Human Rights Council:** It is an **inter-governmental body** created by the **United Nations General Assembly** in **2006** to protect human rights around the globe.
 - ♦ **Office of the High Commissioner for Human Rights (OHCHR):** The World Conference on Human Rights in **Vienna, Austria in 1993** led to the **Vienna Declaration and Programme of Action.**
 - It called for the establishment of the Office of the High Commissioner for Human Rights (OHCHR) and the post of the High Commissioner for Human Rights.
 - **Global Alliance of National Human Rights Institutions (GANHRI):** It brings together and supports **national human rights institutions (NHRIs)** to promote and protect human rights.
 - **Paris Principles:** These principles were adopted at the 1st international workshop on national institutions for the promotion and protection of human rights held in **Paris in 1991.**
 - It was also endorsed by the General Assembly of the United Nations by its **Regulations 48/134 of 1993.**
 - The Paris Principles provide international benchmarks against which NHRIs can be accredited by the GANHRI.
- Indian Initiatives:
 - ♦ **Constitutional Safeguards:** Fundamental rights, Directive Principles of State Policy etc.
 - ♦ **Legal Safeguards for Women:** Dowry Prohibition Act, the Protection of Women from Domestic Violence Act, and laws addressing sexual offenses like the Criminal Law (Amendment) Act, 2013.
 - ♦ **Children's Rights & SC Atrocities:** The Juvenile Justice (Care and Protection of Children) Act, 2015, and the Protection of Children from Sexual Offences (POCSO) Act, 2012
 - ♦ **National Human Rights Commission (NHRC):** It is a **statutory public body** constituted in **1993** to protect human rights.

Source: [IE](#)

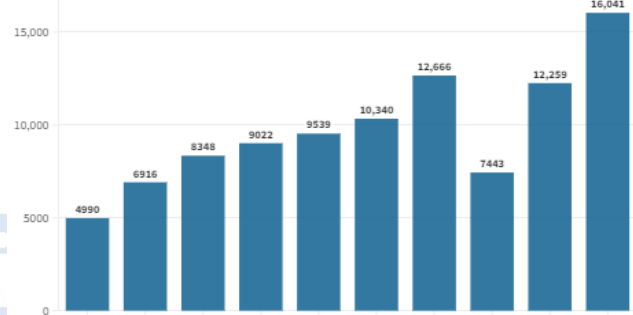
ORGAN DONATION IN INDIA

In Context

- The **National Organ and Tissue Transplantation Organisation (NOTTO)** has ordered an inquiry into 'cash for kidney' racket allegations.

About

- **Organ Transplantation/ Donation** is a surgical procedure in which an organ/s, tissue or a group of cells are removed from one person and surgically transplanted into another person.
- In India, the organ transplantation is one of the lowest in comparison with the western nations.
- According to the Health Ministry's data, the number of donors (including deceased) only grew from 6,916 in 2014 to about 16,041 in 2022.



Importance of Organ Donation

- **Saving Lives:** Organ donation saves lives by providing individuals suffering from organ failure with a chance for a healthier and longer life.
- **Addressing Organ Shortages:** There is a global shortage of organs available for transplantation. Organ donation helps address this shortage and increases the pool of organs available for those in need.
- **Promoting Human Solidarity:** It is a selfless act that transcends cultural, racial, and geographical boundaries, bringing people together in a shared commitment to saving and improving lives.
- **Raising Awareness:** Organ donation initiatives help raise awareness about the importance of donation and transplantation.
- **Legal and Ethical Considerations:** Organ donation is often guided by legal and ethical frameworks that prioritize the autonomy and consent of donors.

Issues

- High Burden (Demand Versus Supply gap).
- Poor Infrastructure especially in Govt. sector hospitals.
- Lack of Awareness of the concept of Brain Stem Death among stakeholders.

- Poor Awareness and attitude towards organ donation--- Poor Deceased Organ donation rate.
- Lack of Organized systems for organ procurement from deceased donors.
- Prevention and Control of Organ trading.
- High Cost (especially for uninsured and poor patients).

India's Law Related to Organ Donation

- **Transplantation of Human Organs Act 1994:** It is aimed at regulation of removal, storage and transplantation of human organs for therapeutic purposes and for prevention of commercial dealings in human organs.
 - ♦ It allows **living donations**, in most cases, from close relatives such as parents, siblings, children, spouse, grandparents, grandchildren.
 - ♦ **Altruistic donations** from distant relatives, in-laws, or long-time friends are allowed after additional scrutiny to ensure there is **no financial exchange**.
 - ♦ **For donations from unrelated persons**, documents and photographic evidence showing their long-term association or friendship have to be submitted along with all other documents.
- **Penalty:** Offering to pay for organs or to supply organs for payment, initiating/ negotiating/ advertising for such an arrangement, looking for a person to supply organs, and abetting in preparing false documents is punishable by jail up to **10 years and a fine of up to Rs 1 crore**.

Conclusion

- The government has announced a series of steps to promote organ donations, including doing away with the domicile rule; removal of age bar for registration of recipients; removal of fee for registration for transplant; easing rules on withdrawal of life support (passive euthanasia); facilitation of organ transport across the country; special casual leave for organ donors etc.
- Checking on the illegal trade of organs through robust law implementation need to be done.

About National Organ and Tissue Transplant Organisation (NOTTO)

- It is a **National level organization** set up under the Directorate General of Health Services, Ministry of Health and Family Welfare.
- **Functions:** National Network division of NOTTO function as apex centre for All India activities of coordination and networking for procurement and distribution of Organs and Tissues and registry of Organs and Tissues Donation and Transplantation in the country.

Source: [IE](#)

BILLS FOR WOMEN'S QUOTA IN J&K, PUDUCHERRY

In News

- The Lok Sabha passed two Bills to extend the provisions of the Constitution (106th Amendment) Act – that grants **33% reservation for women in Parliament and State legislatures** – to the Union Territories of Puducherry and Jammu and Kashmir,

About the bill

- First introduced in 1996, the Bill has seen several twists and turns, including its passage in the Rajya Sabha in March 2010 but the Congress-led UPA did not bring the Bill in the Lok Sabha for the lack of consensus and inadequate numbers to push it through.
- The Women's Reservation Bill which is called as Nari Shakti Vandan Adhiniyam was passed in September 2023.
- The **Constitution (One Hundred and Sixth Amendment) Act, 2023** is the official name of the women's reservation law.

Key features

- **Reservation for women:** It seeks to reserve **33 per cent of the seats for women** in the Lok Sabha, the State legislative assemblies and the Delhi legislative assembly, through the amendment of **Article 239AA** of the Constitution and the insertion of two new articles – **Article 330A and Article 332A**.
 - ♦ This will also apply to the seats reserved for SCs and STs in Lok Sabha and state legislatures.
- **Commencement of reservation:** The reservation will be effective after the census conducted .
 - ♦ Based on the census, delimitation will be undertaken to reserve seats for women. The reservation will be provided for a period of 15 years.
 - ♦ However, it shall continue till such date as determined by a law made by Parliament.
- **Rotation of seats:** Seats reserved for women will be rotated after each delimitation, as determined by a law made by Parliament.

Need and Purpose

- Proponents of the Bill argue that affirmative action is imperative to better the condition of women since political parties are inherently patriarchal.
- Despite the hopes of the leaders of the national movement, women are still under-represented in Parliament.

- ♦ Data show that women MPs account for nearly 15% of the Lok Sabha strength while their representation is below 10% in many State Assemblies.
 - According to the Inter-Parliamentary Union, India has a fewer percentage of women in the lower House than its neighbours such as Nepal, Pakistan, Sri Lanka and Bangladesh — a dismal record.
- Reservations will ensure that women form a strong lobby in Parliament to fight for issues that are often ignored.
- Some recent studies on panchayats have shown the positive effect of reservation on empowerment of women and on allocation of resources.
 - ♦ reservation of seats for women in local bodies has enabled them to make meaningful contributions
- It seeks to enable greater representation and participation of women as public representatives in law-making processes

Criticism

- Opponents of reservation for women argue that the idea runs counter to the principle of equality enshrined in the Constitution.
 - ♦ They say that women will not be competing on merit if there is reservation, which could lower their status in society.
- Reservation of seats in Parliament restricts choice of voters to women candidates.
 - ♦ Therefore, some experts have suggested alternate methods such as reservation in political parties and dual member constituencies.

Conclusion and Way Forward

- The Women's Reservation Bill may be a step in the right direction but given the delay in its implementation, the gender composition of India's Parliament and state assemblies is unlikely to change anytime soon.
- Further, the onus for driving this political transformation should not fall solely on women but must be shared by systems influenced by both men and women.
- This entails applying a more inclusive perspective that can enhance the quality of policy decisions.
- The intricate and multifaceted challenges of the Indian political landscape necessitate a comprehensive approach — one that incorporates the fundamental principles of equality and inclusion, alongside achieving equal representation for women and other marginalised segments of society.

Source: **TH**

BILL FOR APPOINTMENT OF CEC, ECS

In Context

- The Rajya Sabha recently passed the **Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Bill**.

About

- The legislation that will guide the **appointment of the Chief Election Commissioner (CEC) and the Election Commissioners (EC)**.
- The Bill **replaces the Election Commission (Conditions of Service and Transaction of Business) Act, 1991** and provides for the **appointment, salary, and removal** of the Chief Election Commissioner (CEC) and Election Commissioners (ECs).

Highlights of the Bill

- **Appointment of the Commission:** The CEC and ECs will be **appointed by the President** upon the recommendation of a Selection Committee.
 - ♦ The Selection Committee will consist of the **Prime Minister, a Union Cabinet Minister, and Leader of Opposition/leader of the largest opposition party in Lok Sabha**.
 - ♦ Recommendations of the Selection Committee will be valid **even when there is a vacancy in this Committee**.
- **A Search Committee headed by the Cabinet Secretary will propose a panel five of names to the Selection Committee.**
 - ♦ The Selection Committee may consider any person other than those suggested by the Search Committee.
- **Eligibility criteria:** The CEC and ECs must:
 - (i) be persons of integrity, (ii) have knowledge and experience in the management and conduct of elections, and (iii) be or have been Secretary (or equivalent) to the government.
- **Term and reappointment:** Members of the Election Commission will hold office for **six years, or until they attain the age of 65 years**, whichever is earlier.
 - ♦ Members of the Commission **cannot be re-appointed**.
 - ♦ If an EC is appointed as a CEC, the overall period of the term **may not be more than six years**.
- **Salary and pension:** The salary, allowances, and other conditions of service of the CEC and ECs will be equivalent to that of the **Cabinet Secretary**.

- **Removal:** The Bill retains the manner of removal of CEC and ECs as specified in the Constitution.
 - ♦ The CEC may be removed in the same manner and on the same grounds as a Supreme Court Judge.
 - ♦ ECs may be removed **only upon the recommendation of the CEC.**

Background

Article 324 of the Constitution:

- **Article 324** states that the Election Commission will comprise the Chief Election Commissioner (CEC) and such number of Election Commissioners (ECs), as **the President may decide.**
- The Election Commission of India (ECI) is responsible for **managing the preparation of electoral rolls and conducting elections to Parliament, State Legislatures, and the offices of the President and Vice-President.**
- The Constitution specifies that the **President will appoint the CEC and ECs**, subject to the provisions of an Act of Parliament.

Election Commissioners and Transaction of Business) Act, 1991:

- The Act **set the salary of the CEC and ECs at the same level as a Supreme Court judge.**
- It **did not provide for their appointment process**, which continued to be decided by the President.

March 2023 Supreme court Ruling (Anoop Baranwal v Union of India):

- The Supreme Court declared that the appointment of CEC and ECs **should not be done solely by the Executive.**
 - ♦ The Court noted that the **ECI should be independent of Executive control.**
- It **mandated a selection process, which would hold until Parliament makes a law.**
- The Court directed that the appointment should be done by the **President** on the recommendation of a Selection Committee consist of:

(i) the Prime Minister, (ii) the Leader of Opposition in Lok Sabha, and (iii) the Chief Justice of India.

Selection Process of the Election Commission in certain countries

Country	Appointing Authority	Selection Committee/Process
South Africa	President	President of the Constitutional Court (Chairperson), representative of the Human Rights Court, representative of the Commission on Gender Equality, and the public prosecutor.
United Kingdom	The monarch, upon approval by the House.	<ul style="list-style-type: none"> • The Speaker's Committee on the Electoral Commission with MPs as members, oversees the recruitment of electoral commissioners. • The candidates for these posts are then approved by the House of Commons and appointed by the British monarch. • The Speaker asks the Leader of the House to table a motion for an address to appoint the recommended candidates.
United States	President	The Commission is appointed by the President and confirmed by the Senate.
Canada	-	Appointed by a resolution of the House of Commons.

Key Issues with the Bill

- **Independence of the Election Commission:** The selection process of the Election Commission may be dominated by the government, which has implications for its independence.
- **Monopoly by the government:** Accepting the Selection Committee's recommendations in spite of a vacancy in its constitution may effectively lead to a monopoly of government members in selecting candidates.
- **Government influence:** Making the CEC and EC's salary equivalent to the Cabinet Secretary may lead to government influence as it is fixed by the government.
 - ♦ This is unlike the salary of a Supreme Court judge which is fixed through an Act of Parliament.
- **Exclusion:** CECs and ECs also perform quasi-judicial functions. Limiting these posts to senior bureaucrats may exclude other suitable candidates.

- **Administrative independence of the Commission:**
- The Goswami Committee has recommended an **independent secretariat for the ECI** along the lines of Lok Sabha, Rajya Sabha, the Supreme Court, and High Courts but 2023 Bill does not provide for the same.

Suggestions made for composition of the Selection Committee

Body	Members
Goswami Committee (1990)	For CEC: Appointed by the President in consultation with the Chief Justice + Leader of Opposition of Lok Sabha (or leader of the largest party in Lok Sabha). For EC: Appointed by the President in consultation with the Chief Justice + Leader of Opposition of Lok Sabha (or leader of the largest party in Lok Sabha) + CEC.
The Constitution (Seventieth Amendment) Bill 1990*	Chairman of Rajya Sabha + Speaker of Lok Sabha + Leader of the Opposition (or the leader of the largest party) in Lok Sabha. The CEC was further made a part of the consultative process in the appointment of the Election Commissioners.
National Commission to Review the Working of the Constitution Report (2002)	Prime Minister + Leader of the Opposition in Lok Sabha + the Leader of the Opposition in Rajya Sabha + the Speaker of Lok Sabha + the Deputy Chairman of Rajya Sabha.
Law Commission (2015)	Prime Minister + the Leader of Opposition of Lok Sabha (or the leader of the largest opposition party in Lok Sabha) + the Chief Justice.
Supreme Court (2023)	Prime Minister + Leader of Opposition in Lok Sabha (or leader of single largest opposition party in Lok Sabha) + Chief Justice.

Source: [TH](#)

CENTRAL BANK DIGITAL CURRENCY (CBDC)

Context

- According to the Reserve Bank of India (RBI), Central bank digital currency (CBDC) could become a tool for reducing time and cost for cross-border transactions.

What are CBDCs ?

- CBDCs are a form of **digital currency** issued by a country's central bank.
- They are similar to cryptocurrencies, except that their **value is fixed by the central bank** and equivalent to the country's fiat currency.
- In India the introduction of CBDC was announced in the **Union Budget 2022-23**.

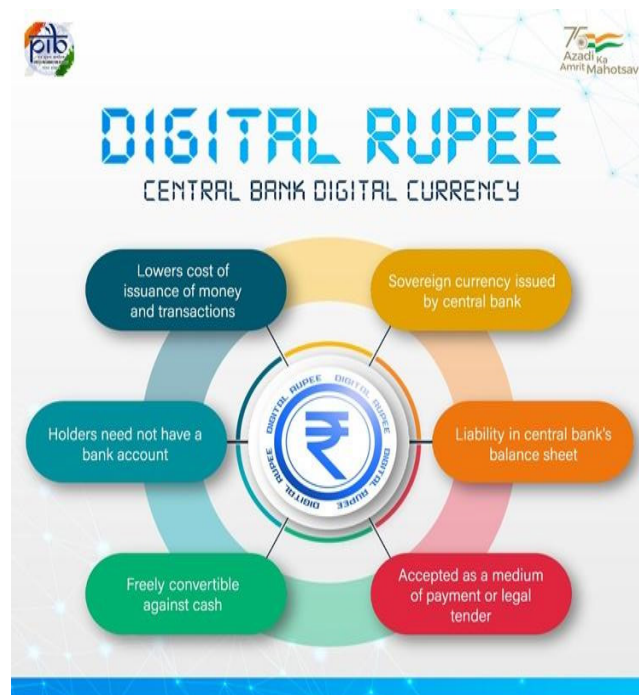
Fiat Money

- Fiat money is a **government-issued currency** that has no backing from a physical commodity like gold or silver.
- It is considered a form of **legal tender** that can be used to exchange for goods and services.

Need of CBDCs

- **Financial Inclusion:** People without access to traditional banking can use CBDCs for transactions, payments, and other financial services.

- **Efficiency in Payments:** CBDCs can streamline and expedite payment processes, reducing transaction costs and settlement times.
- **Crisis Response:** CBDC can be used as a tool for responding to financial crises or emergencies by providing a means for the central bank to inject liquidity into the economy more quickly.



- **Enhancing Cross-Border Payments:** CBDC could facilitate faster and more efficient cross-border payments, reducing the reliance on correspondent banks and intermediaries.
- **Combat Counterfeit currency:** Central banks can implement real-time monitoring of CBDC transactions which allows for immediate detection of any unusual or suspicious activities, helping to prevent counterfeiting.

Concerns of CBDCs

- **Digital Illiteracy:** The population of India is currently not equipped to deal with digital forms of currency.
- **Data Security:** The use of CBDCs involves the collection and processing of extensive financial data, raising concerns about data security and the potential for cyber attacks.
- **Government Surveillance:** CBDCs could provide governments with more extensive tools for monitoring and controlling financial transactions, raising concerns about individual privacy and civil liberties.
- **Shield to Crime:** If not regulated and monitored properly, it can be used for illicit trading, criminal activities, & organized crimes.
- **Operational Risks:** The adoption of new technology for CBDCs introduces operational risks, such as system failures, cyber threats, and technical glitches.
- **Inclusion Issues:** Those without access to digital technology may be excluded from the financial system if CBDCs become the dominant form of currency.
- **Legal Uncertainties:** The legal status and framework for CBDCs are still evolving, leading to uncertainties regarding issues such as liability, consumer protection, and contract enforcement.

Status of CBDCs

- **Global Scenario:** The Bahamas, Jamaica, and Nigeria have introduced CBDCs. Other countries like China, USA, UAE, Ghana, Malaysia, Singapore, Thailand have launched it on Pilot basis.
- **Indian Scenario:** In 2022 the Reserve Bank of India (RBI) launched the first pilot of Digital Rupee- Retail segment (e-R).

Source: TH

NEWS IN SHORT

AMRIT TECHNOLOGY

Context

- **IIT-Madras** has developed a technology called '**AMRIT**' (**Arsenic and Metal Removal by Indian Technology**) for the removal of Arsenic and Metal ions from water.

About

- The technology uses **nano-scale iron oxy-hydroxide**, which selectively removes arsenic when water is passed through it.
- **Significance:** The technology will help to achieve the goal of Government of India to provide safe water supply in adequate quantity, under **Jal Jeevan Mission**.

Jal Jeevan Mission

- **Aim:** Creating water supply infrastructure so that every rural household has **Functional Tap Connection (FHTC) by 2024** and water in adequate quantity of prescribed quality.
- The Mission was **launched in 2019** under the **Ministry of Jal Shakti**.
- **Focus Areas:** The programme also focuses on:
 - ◆ Recharge and reuse through gray water management
 - ◆ Water conservation
 - ◆ Rain water harvesting

What is Arsenic (As)?

- **Arsenic** is a naturally occurring trace element that occurs in many minerals, usually in combination with sulfur and metals.
- It is **highly toxic** in its inorganic form.

Effects on health

- Long-term exposure to arsenic can cause **cancer, skin lesions, cardiovascular disease, diabetes** etc.
- **In-utero and early childhood exposure** have been linked to negative **impacts on cognitive development** and increased deaths in young adults.
- In Taiwan, arsenic exposure has been linked to "**Blackfoot disease**". It is a severe disease of blood vessels leading to gangrene.

Permissible Limits

- **The World Health Organization's** provisional guideline value for arsenic in drinking water is **0.01 mg/l (10 µg/l)**.
- **In India** the permissible limit of arsenic in the absence of an alternative source is **0.05 mg/l (50 µg/l)**.

Status of Arsenic Contamination in India

- The occurrence of Arsenic in groundwater was first reported in **1980 in West Bengal in India.**
- Maximum number of the arsenic-affected habitations are in the **Ganga and Brahmaputra alluvial plains.**

Source: [PIB](#)

GLOBAL COOPERATION AND TRAINING FRAMEWORK (GCTF)

In News

- Representatives from the United States, India, and Taiwan met in a joint workshop which was convened under the **Global Cooperation and Training Framework (GCTF).**

About Global Cooperation and Training Framework (GCTF)

- On June 1, 2015, **Taiwan and the United States** signed a memorandum of understanding to establish the **Global Cooperation and Training Framework (GCTF).**
- It is a platform to utilize Taiwan's strengths and expertise to address global issues of mutual concern.
 - ♦ Taiwan has world-class experts in a wide variety of fields, including public health, law enforcement, disaster relief, energy cooperation, women's empowerment, digital economy and cyber security, media literacy, and good governance.
- The initiative assists countries in the **Indo-Pacific for their capacity building** efforts through training programs for officials and experts,
- The United States, Taiwan, the Australian Office, Taipei, and the Japan-Taiwan Exchange Association jointly administer the GCTF.
- **Progress** :Since its launch, the GCTF has held 70 international workshops with participation from over 120 countries to strengthen connections among experts on such topics as public health, supply chains, humanitarian assistance, digital health and other regional issues.

Source:[BS](#)

ANARCHO-CAPITALISM

In Context

- The term "**Anarcho-capitalism**" has recently gained popularity with **Javier Milei**, a self-proclaimed anarcho-capitalist, winning the **presidential elections of Argentina.**

About

- The term was coined by American economist **Murray Rothbard**, while Belgian economist **Gustave de Molinari** is considered to be the first anarcho-capitalist.
- Anarcho-capitalism is a **political and economic philosophy** that advocates for the **elimination of government intervention** in economic and social affairs.
- It combines elements of **anarchism**, which opposes government authority, with **capitalism**, which supports private ownership and free markets.
- In an anarcho-capitalist society, private organizations would be responsible for providing and regulating all services, including security, law enforcement, and dispute resolution.
 - ♦ In other words, people would be **paying private police and courts** to offer them protection against crime and to adjudicate disputes with others.

Source: [TH](#)

ATAL PENSION YOJANA (APY)

News:

- The total enrolment under the Atal Pension Yojana (APY) has crossed 6 crore, with over 79 lakh enrolments in the current Financial Year, 2023-24.

Atal Pension Yojana (APY)

- APY is a **flagship social security scheme** of the Government of India, launched on **9th May 2015.**
- **Managed by:** The Pension Fund Regulatory and Development Authority (PFRDA).
- **Aim:** To provide old age income security to Indian citizens, with a particular focus on the poor, underprivileged, and workers in the **unorganized sectors.**
- **Age:** The minimum age of joining APY is 18 years and maximum is 40 years. The age of exit and start of pension is 60 years.
 - ♦ **Exclusions:** From 1st October, 2022, any citizen who is or has been an income tax payer, shall not be eligible to join APY.
- **Benefits:** Upon exit on attaining 60 years the subscriber shall receive the following **three benefits:**
 - (i) **Guaranteed minimum pension amount:** Each subscriber under APY shall receive a guaranteed minimum pension between Rs. 1000 to Rs. 5000 per month, after the age of 60 years until death.

(ii) **Guaranteed minimum pension amount to the spouse:** After the subscriber's demise, **the spouse of the subscriber** shall be entitled to receive the same pension amount as that of the subscriber, until death.

(iii) **Return of the pension wealth to the nominee of the subscriber:** After the demise of both the subscriber and the spouse, **the nominee of the subscriber** shall be entitled to receive the pension wealth, as accumulated till the subscriber's age of 60 years.

Source: *PIB*

NATIONAL DISASTER RESPONSE FUND (NDRF)

In News

- Centre approved financial assistance of over 338 crore rupees to Gujarat and 634 crore rupees for Himachal Pradesh from **National Disaster Response Fund**.

About

- **NDRF:** The National Disaster Response Fund (NDRF), constituted under **Section 46 of the Disaster Management Act, 2005**, supplements

SDRF of a State, in case of a disaster of severe nature, provided adequate funds are not available in SDRF.

- **SDRF:** The State Disaster Response Fund (SDRF), constituted under **Section 48 (1) (a) of the Disaster Management Act, 2005**
 - ♦ It is the primary fund available with State Governments for responses to notified disasters.
 - ♦ The Central Government contributes **75% of SDRF** allocation for general category States/UTs and **90% for special category States/UTs** (NE States, Sikkim, Uttarakhand, Himachal Pradesh, Jammu and Kashmir). The annual Central contribution is released in two equal installments as per the recommendation of the Finance Commission.
 - SDRF shall be used only for meeting the expenditure for providing immediate relief to the victims.
- **Disaster (s) covered under SDRF:** Cyclone, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloudburst, pest attack, frost and cold waves.

Source: *News on air*

