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# TATHASTU

Institute of Civil Services



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## Dark Patterns in Digital Advertisements

**News:** The Advertising Standards Council of India (ASCI) has released guidelines on dark patterns in digital advertisements, urging companies not to mislead customers through omission, exaggeration, implication, or ambiguity.

### What are Dark Patterns?

- Dark patterns are deceptive design patterns that prompt users to purchase without giving explicit consent or trick them into sharing personal data or paying more than they intended. They can take various forms, such as disguised ads, false urgency, hidden costs, sneaking, etc.
- Dark patterns cause consumer harm and are considered unfair practices under the Consumer Protection Act 2019.

### What are examples of Dark patterns?

- **Friend spam** - A social media platform or other product asks for your email address or permission to access your social contacts and then sends messages to them without your consent.
- **Sneaking** - A website adds extra items or services to your purchase without your clear consent, such as a subscription, an add-on, or a donation.
- **Bait and switch** - A product or service is advertised at a low price or with attractive features, but when you try to buy it, it is replaced with a more expensive or less desirable option.
- Other examples include **False Urgency, Forced continuity, Hidden costs, Drip pricing** etc.

### What are the guidelines?

- The guidelines are self-regulatory and will be effective from September 1<sup>st</sup>.
- They aim to improve transparency and protect user autonomy.
- Incomplete price representations and offering alternative products or services would be considered misleading.
- Advertisers are also required to clearly differentiate between organic and paid ads on their platforms.
- ASCI plans to develop guidelines on advertisements making green claims and crowdsourcing platforms in the future.
- Department of Consumer Affairs will also soon release its own guidelines on dark patterns.

### About ASCI:

- The Advertising Standards Council of India is a voluntary self-regulatory organization of the advertising industry in India.
- ASCI is registered as a non-profit company under section 25 of the Company Act.
- HQ – Mumbai

## Universal Basic Income

**News:** Recently, Chief Economic Advisor V Anantha Nageswaran said the concept of Universal Basic Income (UBI) was not necessary for India since natural economic growth would take care of the country's many aspirations.

### Background:

- The discussion on UBI is a never-ending topic. Former CEA Mr Arvind Subramanian had proposed it as a "conceptually appealing idea" in Economic Survey 2016-17.

### What is UBI?

- UBI is a **social welfare proposal** in which all citizens of a given population regularly receive a **guaranteed income** in the form of an unconditional transfer payment, without a means test or need to work. It would be received independently of any other income.
- The goals of UBI are to alleviate poverty, reduce inequality, and provide economic security and freedom for all.

## What are the advantages of UBI?

- UBI **reduces poverty** and **income inequality** by providing a guaranteed income to all citizens, regardless of their earnings or employment status. For example, UBI trials in Brazil, Namibia and Kenya have shown positive effects on poverty reduction, food security, health etc.
- UBI **improves physical** and **mental health** by enabling people **to afford basic needs, access health care, improve sanitation**, reduce stress, and enhance happiness and life satisfaction.
- UBI provides individuals with **financial security** and **greater freedom** to make choices about their work, education, and personal lives. For example, UBI has led to increased school enrollment and attendance, and families have spent more time with their children.
- It can drive **economic growth** as money is directly given in the hand of individuals. It can urge people to buy more, enhance local businesses and generate employment opportunities as well.

## What are the disadvantages of UBI?

- It is **too expensive** and **unsustainable** for most countries, especially if it is set at a level that meets basic needs.
- UBI would **require higher taxes, cuts** in other public spending, or **increased public debt**.
- It **removes the incentive to work**, adversely **affecting the economy** and leading to a **labour and skills shortage**.
- UBI could reduce work effort, productivity, and innovation, as well as increase dependency and complacency.
- It can lead to Inflationary tendencies.
- It is **socially unjust** and **unfair to the poor** and the **workers** who contribute to society. It has the potential to reduce social solidarity and cohesion by weakening the link between rights and responsibilities.



## Are there any alternatives to UBI?

- **Universal Basic Services (UBS)** - This is the idea of **providing free or low-cost access to essential public services** such as health care, education, transport, housing, and digital communication.
- **Minimum Income Guarantee (MIG)** - This is the idea of providing a means-tested **cash transfer to people whose income falls below a certain threshold**. MIG aims to prevent extreme poverty and ensure a decent standard of living for all.
- **Direct Benefits Transfer (DBT)** – Transfer cash or subsidies directly into the bank accounts of beneficiaries. Eg – PM Kisan, Jan Dhan Yojana etc, KCC
- **Other alternatives** such as **Conditional Cash Transfers, Employment Guarantee schemes**, and providing skilling opportunities.

## Way Forward

- For countries such as India the UBI may not always help and CEA V Anantha Nageswaran suggested that natural economic growth should take care of many of the aspirations of people.
- When **Finland** adopted the UBI experiment for 2 years on about 2000 unemployed people it found that UBI did not significantly boost employment, but it did improve self-reported happiness, health and trust.

Source – Indian Express, India Today, [neweconomics.org](http://neweconomics.org)

## Cowin Data Leak

**News:** The recent media reports about the CoWin data leak are no doubt disconcerting, but what is even more so is the government's response to them.

### Why is the recent CoWin data leak a worry?

- **General acceptance** amongst the crowd that phone or Aadhar numbers may already be out there with hundreds of entities anyway.
- Same old statements and defence from keepers of the system argue that the security and privacy safeguards deployed are foolproof because they use “**state-of-the-art best practices**”

### What are the concerns associated with Data security in India?

- **Misuse of leaked personal data** pertaining to Aadhar, DOB, and phone details for illegally profiling voters and influencing them or for profiling people for predatory pricing.
- Despite the rising number of cyberattacks and the urgent calls for stronger cybersecurity measures, India **currently lacks a comprehensive national cybersecurity law.**
- **Lack of comprehensive Personal Data protection law.** India's Personal data protection bill, 2019 was withdrawn recently. Data protection in India remains under the IT Act, of 2000, which only provides for punishment in cases of negligent data handling.
- Most Indian internet users rely on foreign-owned social networking sites and hardware, creating unique national security challenges.
- The MIT Technology Review **CyberDefense Index** indicates India has a significant deficit in critical infrastructure, weak cybersecurity regulation, and limited national digital economy adoption, despite having a digital-forward government and one of the world's largest IT-enabled service sectors.

### How is Data security ensured in India?

- **CERT-In** - It is the national nodal agency that deals with cybersecurity threats in India.
- India relies on regulations within the **Information Technology (IT) Act of 2000** and sector-specific regulations for data privacy and protection.
- India has a **national cybersecurity policy** that provides a framework for securing cyberspace in the country.
- India has established a **digital public infrastructure (DPI)**, known as **India Stack** which ensures secure and privacy-respecting digital access to public and private services.

### Why should India focus on Data security?

- India's rapid digital transformation, especially in government services and the financial sector, necessitates a stronger focus on data security.
- **Over 80 million Indian users** were reportedly affected by **data breaches** in 2021.
- India witnessed over **674,000 cybersecurity incidents** in just the first half of 2022, as reported by CERT-In.
- Despite the **Supreme Court's ruling** in 2017 that privacy is a fundamental right, comprehensive data protection legislation is still missing in India.

### What are examples of important Data breaches and Cybersecurity attacks in India?

- AIIMS ransomware attack (2023), the BFSI sector faced vulnerability attacks in the first quarter of 2023.
- Air India Data breach (2021) - Air India disclosed that a cyberattack on its data processor, SITA, had compromised the **personal data of 4.5 million passengers worldwide.**
- Mobikwik data breach (2021), Upstox data breach (2021)

Company	Data leak first reported	Scale of data exposure
Upstox	Apr-21	2.5 mn user KYC details
Domino's India	Apr-21	1 mn users credit card details
Mobikwik	Mar-21	3.5 mn users KYC details
JusPay	Jan-21	100 mn user personal info leaked on dark web
BigBasket	Nov-20	20 mn user personal data leaked on dark web
Dunzo	Jul-20	3.4 million user information

### How do nations worldwide ensure Data security?

- The **European Union** implemented the **General Data Protection Regulation** (GDPR), which offers stringent guidelines for the collection, storage, and use of personal data. Post Brexit, **the UK** has incorporated UK GDPR.
- **The USA** does not have a comprehensive federal data protection law, but rather a patchwork of sector-specific and state-level laws that regulate different aspects of data privacy and security
- **China** does not have a single comprehensive data protection law, but rather a collection of laws, regulations, standards, and guidelines that govern different aspects of data privacy and security.

#### What is the need of the hour?

- **Comprehensive legal framework** on Personal data protection along the lines of EU's GDPR.
- A **dedicated cyber-security ministry** (like Australia) to oversee and respond to cybersecurity threats.
- **Invest** in skilling and up-skilling in cyber-security domains.
- Adopt a **Zero Trust Architecture** (ZTA) approach, which assumes that no users or devices are trustworthy by default, regardless of their location or network, can help bolster security.

Source – Economic Times, TOI, Indian Express

## Skill Impact Bonds Initiatives

**News:** Skill Impact Bond Initiative has skilled nearly 18,000 first-time job seekers, 72% of whom are women.

#### About the initiative:

- Skill Impact Bond (SIB) is India's first development impact bond for skilling and employment.
- It was launched by **National Skill Development Corporation** (NSDC) in collaboration with global partners.
- It is a public-private partnership (PPP) model that shifts its focus from inputs like training and certification to outcomes like job placement and retention for India's youth.

#### What are impact bonds?

- Impact bonds are innovative financing instruments that leverage private sector capital and expertise, with a focus on achieving results. It shifts the focus from inputs to performance and results.
- Rather than a government or a donor financing a project upfront, private investors (risk investors) initially finance the initiative and are repaid by 'outcome funders', only if agreed-upon outcomes are achieved.
- The outcomes to be measured are agreed upon at the outset and independently verified.

## National Time Release Study

**News:** Central Board of Indirect Taxes and Customs (CBIC) released the National Time Release Study (NTRS) 2023 report.

#### About:

- The NTRS is a performance measurement tool that quantifies the **time taken for cargo release** at customs stations. It measures the duration from cargo arrival to its out-of-charge for domestic clearance in imports and from cargo arrival to carrier departure in exports.
- The study covers seaports, air cargo complexes (ACCs), inland container depots (ICDs), and integrated check posts (ICPs), which handle a significant proportion of entry and shipping bills in the country.

#### Key Findings:

- The findings highlight the importance of the "Path to Promptness" strategy, which includes advance filing of import documents, risk-based facilitation, and benefits for trusted clients. Cargoes that incorporate all three features achieve the National Trade Facilitation Action Plan release time target across all port categories.
- In line with the government's focus on export promotion, NTRS 2023 places greater emphasis on measuring export release time.

- The **report differentiates** between **regulatory clearance** (customs release) and **physical clearance** (completion of logistics processes). The study indicates that the **National Trade Facilitation Action Plan** release time target has been achieved for most port categories when considering regulatory clearance.

## Facts for Prelims

### Vaibhav Fellowship Programme

**News:** Recently, a new fellowship programme called **Vaishvik Bhartiya Vaigyanik (VAIBHAV)** facilitated collaboration between the Indian diaspora in Science, Technology, Engineering, Mathematics and Medicine (STEMM) and Indian academic and research institutions.

#### About:

- The VAIBHAV Fellowship aims at improving the **research ecosystem** of India's Higher Educational and Scientific Institutions by facilitating academic and research collaborations between Indian Institutions and the best institutions in the world **through the mobility of faculty/researchers** from overseas institutions to India.
- It is implemented by the **Department of Science and Technology (DST)**, Ministry of Science and Technology.
- The fellowship is open to outstanding scientists and technologists of Indian origin (Non-resident Indians (NRI)/ Persons of Indian Origin (PIO)/Overseas Citizens of India (OCI) who are actively engaged in research activities in their respective countries.
- Selected fellows will have the opportunity to work in collaboration with Indian Higher Educational Institutions (HEIs), universities, and public-funded scientific institutions. They may spend up to two months per year, for a maximum of three years, at an Indian institution of their choice.
- VAIBHAV fellows will receive a monthly fellowship grant of INR 4,00,000, which will support their research activities during the collaboration period.
- The fellowship will cover international and domestic travel expenses, accommodation, and contingencies, ensuring a conducive research environment for the fellows.

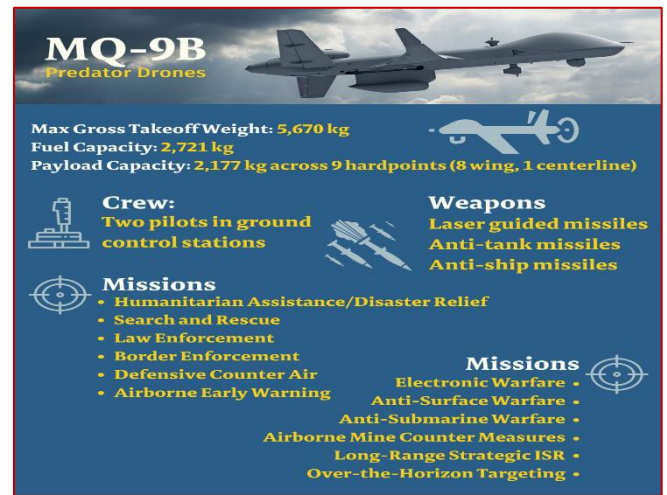


### MQ-9B Armed Drones

**News:** Recently, India's Ministry of Defence approved the procurement of 31 MQ-9B armed drones from the United States.

### What are MQ-9B armed drones?

- The MQ-9B drone is a variant of the MQ-9 "**Reaper**" which was used to launch a modified version of the Hellfire missile that eliminated al-Qaeda leader Ayman al-Zawahiri in Kabul.
- The MQ-9B has two variants **SkyGuardian** and its **sibling SeaGuardian**. The Indian Navy has been operating the MQ-9B Sea Guardian since 2020.
- The drone can operate **at over 40,000 feet**, giving the Indian military surveillance capacity in the high-altitude Himalayan border areas.
- The Predator also has a **maximum endurance of 40 hours**, making it useful for long-hour surveillance.
- MQ-9B drones are equipped with advanced features such as **automatic take-off and landing, detect and avoid system, anti-spoofing GPS, and encrypted communication links**.



### Significance of the deal:

- Closer defence and tech cooperation with the USA.
- Enhance surveillance and strike capabilities across LAC and maritime boundaries as well.
- It will help in counter-terrorism and counter-insurgency operations in Kashmir and other affected regions.