



**TATHASTU**  
Institute of Civil Services

# **DAILY CURRENT AFFAIRS**



**24<sup>th</sup> November, 2023**

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S.NO.	TOPIC
1.	MGNREGS AUDIT CROSSES 50% LOCAL BODIES IN JUST SIX STATES
2.	NEED A REGULATOR LIKE SEBI FOR AI
3.	PRELIMS POINTERS

## MGNREGS AUDIT CROSSES 50% LOCAL BODIES IN JUST SIX STATES

SOURCE: [THE HINDU](#)

### WHY IN NEWS?

Among the **34 States and Union Territories**, only six have completed social audits in over 50% of gram panchayats. **Kerala** stands out as the **sole state achieving 100% coverage** in gram panchayats.

### EMPLOYMENT GENERATION INITIATIVES: MGNREGA

#### ➤ Introduction:

- ✓ The Government prioritizes employment generation and **improving employability**.
- ✓ The **Ministry of Rural Development** implements the **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**, ensuring a minimum of **100 days of guaranteed wage employment annually for households whose adult members volunteer for unskilled manual work**.
- ✓ Factors influencing **demand include** rainfall patterns, availability of alternative employment, and prevailing wage rates.



### OBJECTIVES OF MGNREGA:

#### ➤ Primary Objective:

##### ✓ Household Security:

- The primary aim is to provide a minimum level of household security in rural areas.
- This involves offering at least 100 days of guaranteed wage employment annually to households whose adult members volunteer for unskilled manual work.

#### ➤ Additional Objectives:

##### ✓ Creation of Productive Assets:

- MGNREGA seeks to create productive assets of prescribed quality and durability through wage employment, contributing to economic development.

##### ✓ Livelihood Resource Base:

- The Act aims to strengthen the livelihood resource base of the rural poor, addressing poverty concerns.

##### ✓ Social Inclusion:

- Proactive efforts are made to ensure social inclusion of women, Scheduled Castes (SCs), and Scheduled Tribes (STs), promoting equity.

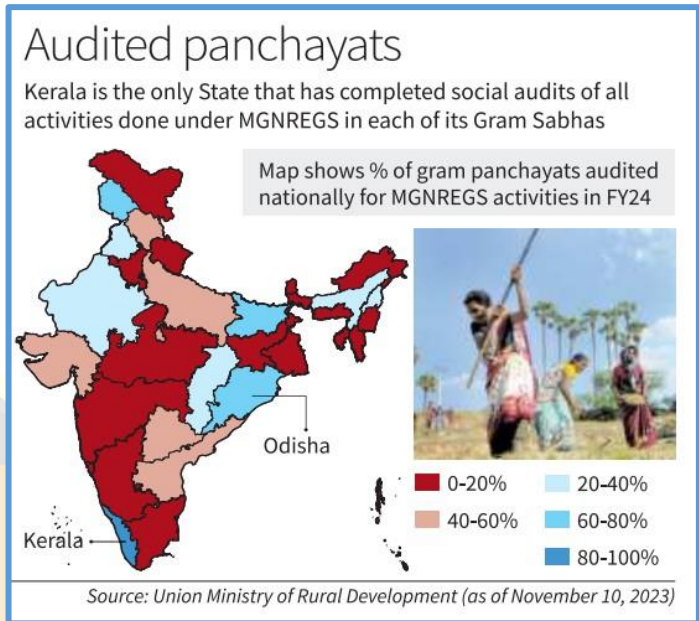
##### ✓ Strengthening Panchayati Raj Institutions (PRIs):

- The Act actively involves PRIs in formulation, implementation, and monitoring, enhancing local governance.



## RECENT CONCERN OVER MGNREGA:

- **Social Audit Progress:**
  - ✓ **Limited Completion:** Only six out of 34 States and Union Territories have completed social audits in over 50% of gram panchayats.
  - ✓ **Kerala's Exception:** Kerala stands out by achieving 100% coverage in gram panchayats.
- **Corruption Concerns:**
  - ✓ **Primary Complaint:** High corruption rates are a major grievance against the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).
  - ✓ **Anti-corruption Mechanism:** Social audit serves as an **inbuilt anti-corruption mechanism** within the MGNREGA.
- **Audit Standards and Funding:**
  - ✓ **Comptroller and Auditor General (CAG) Standards:** Audit standards were issued by CAG on December 19, 2016.
  - ✓ **Funding Entitlement:** Social Audit Units are entitled to **funds equivalent to 0.5% of the MGNREGA expenditure** incurred by the State in the previous year.
- **Uniform Challenge Across States:**
  - ✓ **Poll-bound States Lagging:** Madhya Pradesh, Mizoram, Chhattisgarh, and Rajasthan show **low audit completion rates among poll-bound states**.
  - ✓ The social audit challenge **persists irrespective of the political party** in power across the country.
- **Centre's Reminders and State Concerns:**
  - ✓ **Fund-Withholding Threat:** The Centre has **repeatedly reminded states that non-conduct of regular social audits** could lead to fund withholding under MGNREGS.
  - ✓ States attribute audit **delays to the Centre's failure to release funds for independent** social audit units promptly.
  - ✓ Complaints **about delayed salaries for village-level auditors** are recurrent.



## GOVERNMENT REFORMS FOR MGNREGA PROGRAMME:

- **Expanding MGNREGA to Urban Areas:**
  - ✓ **One proposed reform for MGNREGA** is the extension of the **program to urban areas**.
  - ✓ This expansion **aims to combat urban unemployment** and **create job opportunities for individuals with low-skilled expertise**.
- **Universal Basic Income (UBI) as an Alternative:**
  - ✓ Considering **Universal Basic Income (UBI)** as a **substitute for MGNREGA**.
  - ✓ UBI is viewed as a **more efficient and less leaky option** compared to existing welfare schemes like MGNREGA.
- **Budget Estimates and Fund Allocation:**
  - ✓ **Overview of budget estimates**, revised estimates, and fund released in the **last three financial years and the current fiscal year 2023-24**.
  - ✓ Adequate funds are available, and availability is **not a constraint for program implementation**.
- **National Electronic Fund Management System (NeFMS):**



- ✓ NeFMS is in place to **ensure timely payment of wages to MGNREGA workers.**
- ✓ Efforts are made to pay wages on time, with **99.12% of pay orders generated within 15 days** in FY 2023-24.
- **Benefits of APBS:**
  - ✓ APBS helps genuine **beneficiaries receive timely payments**, curbing corruption by eliminating fake beneficiaries.
  - ✓ Review of APBS progress, and the **mixed route of wage payment (NACH and APBS)** extended until **December 31, 2023**, or until further orders.
- **Aadhaar Integration and Eligibility:**
  - ✓ Aadhaar seeding in MIS is at **97.87% of total active workers**, making **84.78% eligible for APBS.**
  - ✓ The **Ministry emphasizes requesting Aadhaar details** from beneficiaries but **does not refuse work based on Aadhaar status.**
- **Convergence with Other Schemes:**
  - ✓ To enhance **the effectiveness and sustainability of MGNREGA projects**, there is a **recommendation for the convergence of MGNREGA** with other existing schemes.
  - ✓ Aligning MGNREGA initiatives with **broader scheme objectives** is seen as a **strategic approach.**
- **Innovative Measures for Implementation:**
  - ✓ Innovation in the **implementation of MGNREGA is highlighted through several measures.**
  - ✓ These **include leveraging digital platforms for transparency, monitoring, and grievance redressal.**
  - ✓ Additionally, suggestions involve **linking MGNREGA with the private sector to amplify job opportunities and engaging Panchayat Raj Institutions (PRIs)** in program execution.
- **Mandatory Social Audits:**
  - ✓ A **crucial reform proposal emphasizes the mandatory conduct of social audits every six months.** This step is envisioned to **enhance the implementation of MGNREGA** by ensuring regular scrutiny and transparency.
- **Precise Issuance of Job Cards:**
  - ✓ A critical aspect is the **precise issuance of job cards.**
  - ✓ The suggestion is to allocate **job cards strictly to individuals eligible for MGNREGA employment, excluding elected PRI representatives and MGNREGA officials from this entitlement.**



## WAY FORWARD:

- **Enhanced Social Audits:**
  - ✓ Regular and **timely social audits need to be conducted in all States** to ensure **accountability and transparency.**
  - ✓ The Centre should release **funds promptly to avoid delays in the audit process.**
- **Strict Implementation of Auditing Standards:**
  - ✓ States should **strictly adhere to the auditing standards** laid down by the **Comptroller and Auditor General to maintain the integrity of the audit process.**
  - ✓ Ensuring that **every Social Audit Unit receives the allocated funds** is crucial.
- **Nationwide Adoption of Kerala's Model:**
  - ✓ **States can learn from Kerala's approach** and consider adopting **periodic Social Audit Public Hearings at the panchayat level.**



- ✓ Encouraging **active public participation** can strengthen the auditing mechanism.
- **Empowerment of Gram Sabha:**
  - ✓ There should be a **concerted effort to empower the gram sabha** in monitoring the execution of works, as **mandated by Section 17 of the MGNREGA**.
  - ✓ Gram sabhas should play a **more active role in the decision-making process**.
- **Swift Action Against Corruption:**
  - ✓ The government should **take swift action against corruption** within the MGNREGA framework.
  - ✓ Implementing a **robust anti-corruption mechanism** is essential to address complaints effectively.
- **Timely Disbursement of Salaries:**
  - ✓ Address the **recurrent issue of delayed salaries for village-level auditors** to ensure a smooth audit process.
  - ✓ Timely disbursement is **crucial for maintaining the motivation and efficiency** of those involved in social audits.
- **Digital Integration for Transparency:**
  - ✓ Integrate **digital platforms for transparency, monitoring, and grievance redressal** to enhance efficiency and reduce corruption.
  - ✓ Explore **technology-driven solutions to streamline the audit procedures**.
- **Collaboration with Private Sector:**
  - ✓ Collaborate with the **private sector to create additional job opportunities**, promoting a more diversified and sustainable employment landscape.
- **Concerted Efforts Across Political Lines:**
  - ✓ Regardless of the **political party in power**, there should be a **collective effort to address the uniform problem** of incomplete social audits.
  - ✓ **Bipartisan support is crucial for the success** of the MGNREGA program.
- **Empowering Panchayat Raj Institutions (PRIs):**
  - ✓ **Strengthen the involvement of PRIs** in the implementation of the program, fostering local governance and accountability.
  - ✓ **PRIs can act as crucial intermediaries** between the **government and the beneficiaries**.

### **UPSC CSE PYQs**

**Q. Among the following who are eligible to benefit from the “Mahatma Gandhi National Rural Employment Guarantee Act”? (2011)**

- (a) Adult members of only the scheduled caste and scheduled tribe households
- (b) Adult members of below poverty line (BPL) households
- (c) Adult members of households of all backward communities
- (d) Adult members of any household

**Ans: (d)**



## NEED A REGULATOR LIKE SEBI FOR AI

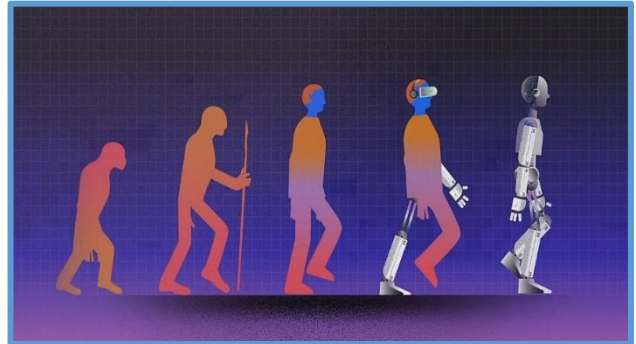
SOURCE: [THE HINDU](#)

### WHY IN NEWS?

With AI becoming an integral part of various sectors, including finance, healthcare, and governance, the need for regulatory frameworks has become a pressing concern.

### THE RISE OF ARTIFICIAL INTELLIGENCE (AI) AND ITS IMPACT IN INDIA:

- **Global Adoption and Economic Potential:**
  - ✓ AI systems have **garnered global attention for their economic value** and role in addressing societal challenges.
  - ✓ The **adoption and development of AI have surged worldwide**, with a **projected addition of USD 957 billion to India's economy by 2035.**
- **Projected Growth in AI Software Market:**
  - ✓ The AI software market is **anticipated to reach USD 126 billion by 2025.**
  - ✓ This growth underscores the **expanding influence and relevance of AI technologies.**
- **National Strategy for Artificial Intelligence (NSAI):**
  - ✓ NSAI has **positioned AI at the forefront of the Government's reform agenda**, emphasizing its potential to **enhance outcomes in critical sectors like healthcare, agriculture, and education.**
  - ✓ AI is recognized for **enabling scale in specialized services** and improving access to government welfare services.
- **Facilitating Specialized Services and Inclusive Access:**
  - ✓ AI plays a **pivotal role in facilitating specialized services** such as **remote diagnosis and precision agriculture advisory.**
  - ✓ It also enhances **inclusive access to government welfare services** through **regional language chatbots and voice interfaces.**
  - ✓ NSAI advocates for a **robust ecosystem that supports cutting-edge research**, addressing societal challenges and positioning India as a global leader in AI innovation.
  - ✓ The goal is to **scale solutions globally**, showcasing **India's strategic leadership.**
- **Integration into Society:**
  - ✓ As AI applications increase across private and public sectors, the technology is expected to become **deeply ingrained and integrated into society.**
  - ✓ Large-scale AI trials are conducted **daily in various sectors**, such as the use of **CCTV cameras in Uttar Pradesh for crowd management** during the 'Prayagraj Kumbha Mela.'
- **Research from IIT Madras:**
  - ✓ Researchers from IIT Madras are exploring AI applications to predict the risk of **expectant mothers dropping out of healthcare programs.**
  - ✓ This approach aims to **enhance targeted interventions and improve healthcare outcomes for both mothers and infants.**



### Concerns and Regulatory Imperatives for AI in India:

- **Analysis:**
  - ✓ The rapid ascent of Artificial Intelligence (AI) in India has **raised significant concerns** and prompted the need for a robust regulatory framework.



- ✓ India artificial intelligence (AI) market **size was estimated at USD 672.11 million in 2022.**
- ✓ During the forecast period between 2023 and 2029, the size of India artificial intelligence (AI) market is projected to grow at a **CAGR of 32.26% reaching a value of USD 3,966.51 million by 2029.**
- ✓ However, several **critical concerns have emerged, necessitating comprehensive regulations to navigate the transformative impact of AI.**

➤ **Job Displacement and Ethical Dilemmas:**

- ✓ Contrary to **initial fears of blue-collar job displacement**, white-collar positions are now **at risk due to AI advancements.**
- ✓ **Deepfake technology poses ethical challenges**, potentially undermining **trust in media and public figures.**
- ✓ The **overarching concern revolves around the preservation of humanity's core values** in the face of rapid technological evolution.

➤ **Lack of Legal Framework:**

- ✓ **India currently lacks a codified legal framework specifically addressing AI deployment and use.**
- ✓ Sector-specific guidelines exist, such as those in the **financial and healthcare sectors**, but a comprehensive regulatory approach is lacking.

➤ **Need for Responsible AI Management:**

- ✓ The **absence of clear regulations leaves a void in providing guidance** on responsible AI management within the country.
- ✓ Regulatory frameworks are **essential to mitigate societal risks**, fostering innovation while ensuring responsible AI usage.

➤ **Potential Disruption of Employment:**

- ✓ Concerns persist **about AI displacing jobs**, with a **need for safeguards to ensure responsible implementation and prevent job losses.**

**Many Concerns** The DPDP doesn't address issues of facial recognition tech, AI

**EXPERTS SAY...**  
As deep fakes created by gen AI tools become more rampant, the experts flagged need for the DPDP to address this

With polls around the corner in India and US, many say it was all the more imperative to address the matter

Most jurisdictions with privacy-based legislations are finding them inadequate to address issues created by gen AI

Govt needs to mandate that something that is AI-made should be clearly labelled as such

**REFORMS REQUIRED FOR REGULATING ARTIFICIAL INTELLIGENCE:**

➤ **SEBI Model Comparison:**

- ✓ Drawing a **parallel with the financial sector**, the AI regulator is envisioned to function similarly to the **Securities and Exchange Board of India (SEBI).**

➤ **Challenges of Self-Regulation:**

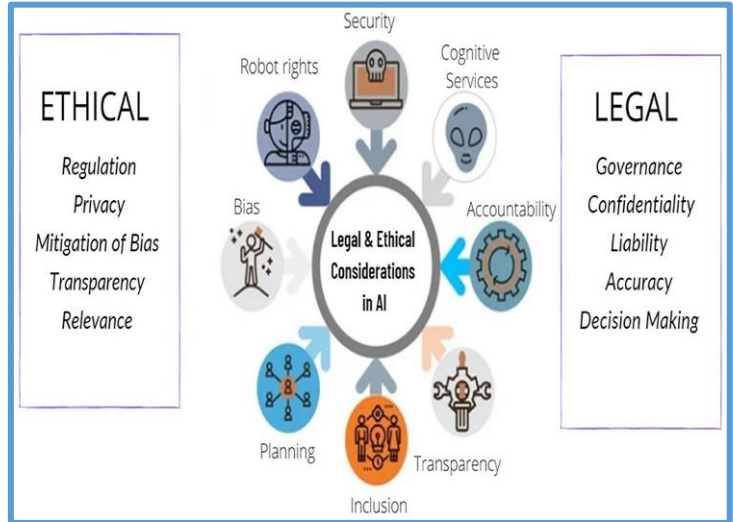
- ✓ Models of **self-regulation and bureaucratic oversight** are deemed **unsuitable for the dynamic AI space**, emphasizing the need for a specialized regulator.

➤ **Understanding Technology:**

- ✓ The **proposed AI regulator** should possess a **deep understanding of the technology**, prioritizing attention to its evolving nature rather than attempting to predict its trajectory.

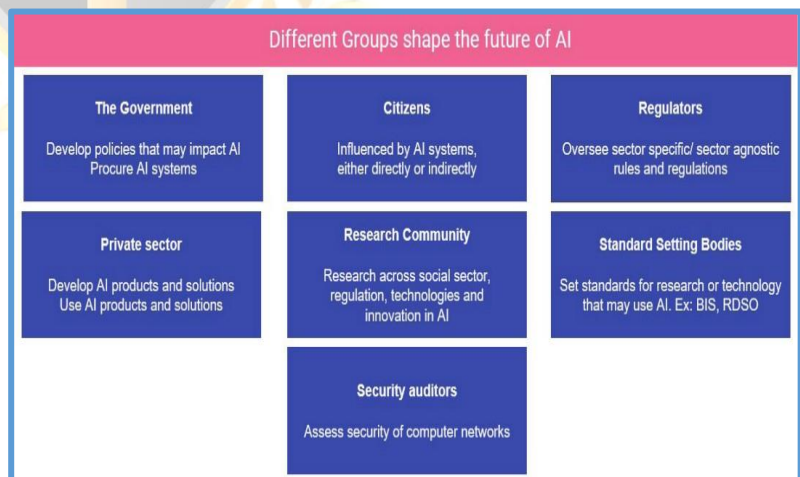


- **Creating a Regulatory System:**
  - ✓ To regulate AI effectively, a **robust system needs to be established**, incorporating manual overrides akin to financial market circuit breakers.
- **Ex-ante Accountability:**
  - ✓ Emphasizing the **importance of accountability, a system with 'skin in the game' and ex-ante accountability is advocated.**
  - ✓ Regular **audits and transparency are crucial.**
- **Enforcement Mechanisms:**
  - ✓ Drawing **parallels with corporate governance, the speaker suggests the need for enforcing audits and accountability, requiring explanations for AI behavior, business models, and functions.**
- **Application of Financial World Principles:**
  - ✓ Highlighting **parallels with the financial world, principles governing boards' accountability in companies can be applied to regulate the evolution of AI effectively.**
- **Protocol Development:**
  - ✓ The establishment of **good protocols for developing AI regulations** is deemed essential, ensuring a thoughtful and effective approach to governance.
- **Recognition of Regulatory Necessity:**
  - ✓ **Acknowledging the need for AI regulation, it is emphasized that sensible individuals now recognize the necessity for regulatory frameworks in the AI domain.**



**REGULATORY INITIATIVES AND FUTURE STRATEGIES:**

- **Digital India Act (DIA):**
  - ✓ The proposed **DIA aims to encompass AI regulation, signaling a proactive approach to AI governance.**
  - ✓ It focuses on defining and **regulating high-risk AI applications, constructing frameworks for AI accountability, and ensuring ethical AI utilization.**



- **Government Initiatives:**
  - ✓ The **2023-24 Union budget emphasizes "Making AI in India" with the establishment of AI research centers in educational institutions.**
  - ✓ Initiatives like the **National Digital Health Mission (NDHM) and NASSCOM's Responsible AI Resource Kit** highlight the government's commitment to responsible AI adoption.
- **Global Participation:**
  - ✓ India, as the **chair of the Global Partnership on Artificial Intelligence (GPAI), actively contributes to the global discourse on AI adoption and regulation.**







- ✓ The government sees AI as a **dynamic enabler for technology and innovation**, aligning with its G20 presidency agenda.
- **Industry Collaboration:**
  - ✓ Industry-driven initiatives, such as **NASSCOM's Responsible AI Resource Kit** and collaborative programs like "**Future Skills Prime**," focus on upskilling professionals and promoting responsible AI adoption.
- **Vision for AI Regulation:**
  - ✓ The **current vision for AI** regulation in India emphasizes **flexible, policy-driven approaches that prioritize safety, non-discrimination, transparency, and accountability**.
  - ✓ Ongoing efforts by **MeitY and NITI Aayog** are crucial in **shaping India's AI policy landscape**.





**PRELIMS POINTERS:**

TOPIC	DISCRIPTION
<p><b>SOUTHERN ANNULAR MODE</b></p>	<p><b>WHY IN NEWS?</b> Indian National Centre for Ocean Information Services (INCOIS), under the Ministry of Earth Sciences (MoES), has discovered that the Southern Annular Mode (SAM), an important climate pattern, plays a pivotal role in shaping the sea conditions across the Indian Ocean.</p> <p><b>ABOUT SAM:</b></p> <ul style="list-style-type: none"> <li>✓ The <u>Southern Annular Mode (SAM)</u> refers to the north-south movement of <u>Southern Westerly Winds</u> occurring over timescales of 10s to 100s of years, also known as the Antarctic Oscillation.</li> <li>✓ <b>These winds blow consistently in the mid- to high-latitudes of the southern hemisphere.</b></li> <li>✓ SAM is defined as the difference in the zonal mean sea level pressure at 40°S (mid-latitudes) and 65°S (Antarctica).</li> <li>✓ In the <b>Positive Southern Annular Mode</b>, there is <u>lower air pressure over Antarctica and higher pressure over mid-latitudes</u>, strengthening and contracting the belt of westerly winds toward Antarctica.</li> <li>✓ In the <b>Negative Southern Annular Mode</b>, the belt of strong Southern Westerly Winds expands northwards, affecting weather patterns in Patagonia and causing glacier advance, along with decreased Circumpolar Deep-Water upwelling on the Antarctic Continental Shelf.</li> </ul> <div data-bbox="1066 645 1522 1193" style="border: 1px solid black; padding: 5px;"> <p><b>INDIAN NATIONAL CENTRE FOR OCEAN INFORMATION SERVICES:</b></p> <ul style="list-style-type: none"> <li>▪ INCOIS, established in 1999, operates autonomously under the Ministry of Earth Sciences (MoES).</li> <li>▪ Its primary mandate is to deliver optimal ocean information and advisory services to society, industry, government agencies, and the scientific community.</li> </ul> </div>
<p><b>STURGEON</b></p> 	<p><b>WHY IN NEWS?</b> Increase in Illegal sale of sturgeon in the lower Danube region, according to a report released by the World Wildlife Fund (WWF).</p> <p><b>ABOUT STURGEON:</b></p> <ul style="list-style-type: none"> <li>• Despite a comprehensive ban on fishing and trading of wild sturgeon species, <u>incidents of poaching were documented in Romania, Bulgaria, and Ukraine.</u></li> <li>• <u>Sturgeons predominantly inhabit freshwater bodies in North America and along its eastern coast, as well as rivers and inland seas in southern Russia and Ukraine.</u></li> </ul> <div data-bbox="959 1391 1522 1895" style="border: 1px solid black; padding: 5px;"> <p><b>WHERE IS DANUBE REGION?</b></p>  <p>The <b>Danube cooperation area</b> stretches from the <b>Black Forest (Germany) to the Black Sea (Romania-Ukraine-Moldova)</b> covering the whole Danube river basin.</p> </div>



- With a history dating back around 200 million years, sturgeons are often referred to as '**living fossils**' due to their remarkably unchanged appearance over time.
- **Sturgeon eggs, known as caviar**, are considered a luxurious delicacy.
- Sturgeons face threats as they are caught not only for their eggs but also for their flesh, which can be sold fresh, pickled, or smoked. Additionally, the inner lining of their swim bladder is used to produce a gelatin type.
- **Critically Endangered according to the IUCN status**, sturgeons have been subject to international trade regulations under CITES since 1998.

**INVESTOR REDRESSAL AND ARBITRATION (IRRA) PLATFORM:**

**WHY IN NEWS:** Securities and Exchange Board of India (SEBI) has launched the safety net for investors and traders.

**ABOUT INVESTOR REDRESSAL AND ARBITRATION (IRRA) PLATFORM:**

- The IRRA platform is a collaborative effort involving all major stock exchanges, including the Bombay Stock Exchange, National Stock Exchange, and Metropolitan Stock Exchange of India.
- It functions as a protective measure for investors in case a trading member or SEBI-registered stockbroker faces technological glitches, aiming to act as a "safety net" for investors.
- Its **primary objective** is to reduce risks for market participants by facilitating the cancellation of pending orders, rather than initiating new positions or orders.
- While accessible to trading members supporting internet-based and wireless technology for investors, the platform excludes algo trading and institutional clients.
- Investors can access the IRRA platform through a new mobile application and web URL designed for Internet-based trading (IBT).

**SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI):**

Aspect	Description
<b>Nature</b>	<b>Statutory authority</b>
<b>Jurisdiction</b>	Governs and supervises securities and financial markets
<b>Regulatory Scope</b>	Encompasses various segments, including stock exchanges, mutual funds, securities intermediaries, and credit rating agencies
<b>Regulatory Functions</b>	<ul style="list-style-type: none"> <li>▪ Formulates policies, rules, and regulations for fair and transparent functioning of financial entities</li> <li>▪ Mandates the registration and regulation of market intermediaries, such as brokers, sub-brokers, merchant bankers, and portfolio managers</li> </ul>
<b>Disclosures Mandated by SEBI</b>	Financial results, corporate governance, Insider trading
<b>Objective</b>	To ensure the fair and transparent functioning of the financial markets