73rd and 74th Amendment Acts

Context: The government on Tuesday (September 19) introduced The Constitution (One hundred and Twenty-eighth Amendment) Bill, 2023, to reserve 33% seats for women in Lok Sabha and state Legislative Assemblies.

➢ The effort to reserve seats for women in Parliament and Assemblies began in the mid-1990s.
➢ Two crucial constitutional amendments, the 73rd and 74th Amendments, were enacted under Prime Minister P V Narasimha Rao.
➢ The 73rd Amendment mandated one-third reservation for women in Panchayati Raj institutions, starting from April 24, 1993.
➢ The 74th Amendment required one-third reservation for women in urban local bodies, beginning on June 1, 1993.
➢ Despite these local-level reservations, the reservation of seats for women in higher legislative bodies was delayed until the 2023 Constitution (128th Amendment) Bill was introduced.

Background to the Amendments

➢ In 1957, the Balwantrai Mehta Committee recommended the establishment of village-level agencies to represent community interests and implement government development programs.
➢ The committee proposed the creation of elected local bodies and the delegation of resources, power, and authority to them.
➢ In 1977, the Asoka Mehta Committee suggested transforming Panchayati Raj into a political institution due to its perceived failure to fulfill its potential.
➢ The committee cited an unsympathetic bureaucracy, lack of political will, and ambiguity about the institution's role as reasons for its underperformance.
➢ Karnataka, West Bengal, and Andhra Pradesh enacted new laws based on the Asoka Mehta Committee's recommendations.
➢ In 1989, an attempt to strengthen Panchayati Raj Institutions nationwide was made through the Constitution (Sixty-fourth Amendment) Bill during Prime Minister Rajiv Gandhi's tenure, but it was defeated in the Rajya Sabha.

Provisions under the Amendments

➢ The 73rd and 74th Constitution Amendment Acts established local self-governance in rural and urban India, respectively.
➢ Part IX of the Constitution is titled "The Panchayats," and Part IXA is titled "The Municipalities."
➢ Panchayats and municipalities were designated as "institutions of self-government" following these amendments.
➢ Gram sabha became the fundamental unit of democracy in villages, while municipalities used "ward committees" comprising all adult registered voters, holding the panchayat or municipality accountable.
➢ Direct elections were introduced for all three tiers of governance: gram panchayat, taluka/block panchayat, and zila panchayat/parishad, with exceptions for states with populations under 20 lakh.
➢ One-third of seats reserved for women also included 33% for Scheduled Castes and Scheduled Tribes, and one-third of office-bearer and chairperson seats were reserved for women.
➢ Each body had a five-year tenure, with successor body elections to be completed before the previous body's term expired.
➢ In the event of dissolution, elections had to be held within 6 months.
➢ State Election Commissions were established in each state to oversee electoral rolls for these elections.
➢ Panchayats were responsible for creating development and social justice plans in areas listed in the Eleventh Schedule, such as agriculture, land, irrigation, animal husbandry, fisheries, cottage industries, and drinking water.
➢ The 74th Amendment also introduced District Planning Committees to consolidate plans prepared by panchayats and municipalities.

Bima Sugam

Context: IRDAI describes Bima Sugam as a potential "game changer" and an "UPI moment" for the insurance industry.

What is it?

➢ Bima Sugam is an online platform that offers a variety of insurance schemes from different companies.
➢ It covers life, health, and general insurance, including motor and travel insurance.
➢ The platform facilitates paperless claim settlements for health coverage and death claims using policy numbers.
➢ Initially, insurance scheme details will be stored in the platform through an insurance repository, followed by policy listings.
➢ The budget for Bima Sugam has increased to Rs 200 crore from approximately Rs 85 crore.
➢ IRDAI has formed a committee for platform development and plans to issue requests for proposals (RFPs) to select a service provider for the platform.
➢ The chosen service providers will be technological partners responsible for creating and operating the all-in-one service platform.

Utility for Consumers

➢ The proposed platform will serve as a unified interface for policyholders to manage their insurance coverage, offering a seamless experience for purchasing, servicing, and settling claims.
➢ Insurance companies will have real-time access to validated and authentic data from various sources through this platform.
➢ It will provide a platform for intermediaries and agents to sell policies and assist policyholders, streamlining processes and reducing paperwork.
➢ Commissions on policies are expected to decrease, leading to cost savings for customers.
➢ Bima Sugam aims to simplify the overwhelming variety of insurance schemes in both life and non-life sectors, helping customers easily identify the most suitable options on a single platform.
➢ This eliminates the need for customers to consult agents or visit multiple insurers' websites to find the right insurance scheme.

Face to Face Centres

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Impact on Physical Documentation
- Customers will open an insurance account where policies will be stored, reducing the need for physical documents.
- This shift will streamline policy purchase, claims settlement, and renewals, making processes faster and more convenient.
- The approach is akin to demat accounts and online trading in stock markets.

IRDAI's Perspective
- IRDAI views Bima Sugam as an electronic marketplace protocol that aims to democratize insurance and enhance accessibility.
- It is designed to connect with India Stack, a set of APIs enabling seamless digital service delivery for governments, businesses, and startups.
- IRDAI Chairman Debasish Panda emphasizes its potential to empower insurance stakeholders throughout the value chain.

Implementation Timeline
- Initially slated for a January 2023 launch, Bima Sugam's implementation was postponed to August 1 and is now rescheduled for June 2024.
- Ownership will be divided, with life insurance and general insurance companies each owning a 47.5% stake, while brokers and agent bodies will hold 2.5% each.

Potential Challenges and Benefits
- Implementing Bima Sugam is expected to be a challenging task requiring technological innovation.
- Despite challenges, it has the potential to increase insurance penetration in India.
- A study by SBI Life Insurance highlights the need for improved insurance coverage in the country, with 94% of consumers being inadequately covered despite recognizing insurance's importance in financial security.
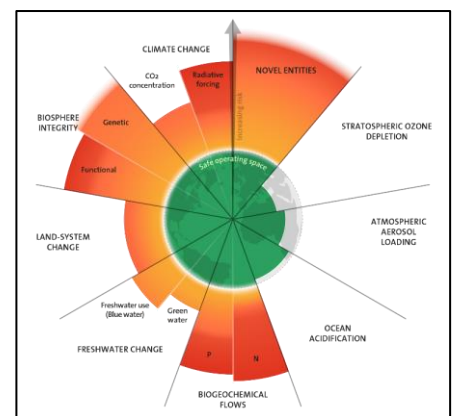
Insurance Penetration and Density
- Insurance Penetration
  - Insurance penetration quantifies the proportion of insurance premiums in relation to a country's Gross Domestic Product (GDP), expressed as a percentage.
  - For instance, if a country records a total insurance premium of USD 10 billion and its GDP for the same period is USD 100 billion, the insurance penetration would be 10% (i.e., USD 10 billion / USD 100 billion * 100).
- Insurance Density
  - Insurance density represents the ratio of insurance premium to the total population, indicating the average amount each individual in a country spends on insurance premiums.
  - In simpler terms, it is the per capita premium expenditure for the country, calculated by dividing the total insurance premium by the population.
  - For example, if the population of the country in the previous example is 10 million people, the insurance density (per capita premium) would be USD 1,000.

Planetary Boundaries

Context: A Study by Stockholm Resilience Centre highlights that humans have breached 6 out of 9 Planetary Boundaries.

- Planetary boundaries define limits to human impacts on the Earth system to prevent a shift away from the stable Holocene period.
- Crossing these boundaries risks abrupt environmental changes.
- Human activities, especially industrialization since the Industrial Revolution, are the primary drivers of global environmental change.
- Transgressing these boundaries can lead to catastrophic non-linear environmental changes.
- The framework has a normative component, marking a "safe zone" for human societies within Earth system process boundaries.
- It has gained influence in the international community, including governments, international organizations, and the scientific community.
- The framework comprises nine global change processes, with three crossed by 2009 (biodiversity loss, climate change, nitrogen cycle).
- In 2015, an update revealed that four boundaries were crossed: climate change, loss of biosphere integrity, land-system change, and altered biogeochemical cycles (phosphorus and nitrogen).
- The boundary "Loss of biodiversity" was renamed "Change in biosphere integrity" to emphasize overall biosphere functioning.
- "Chemical pollution" boundary was renamed "Introduction of novel entities" to consider various human-generated materials disrupting Earth system processes.
- In 2022, it was determined that "Introduction of novel entities" became the 5th transgressed planetary boundary based on available literature.

9 Planetary Boundaries

In 2009, researchers identified nine planetary boundaries and proposed quantifications for seven of them based on current scientific understanding:
- **Climate Change**: Maintain CO_2 concentration below 350 ppm and radiative forcing below +1 W/m2.

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- ➤ **Ocean Acidification**: Preserve seawater aragonite saturation state at ≥ 80% of pre-industrial levels.
- ➤ **Stratospheric Ozone Depletion**: Limit O_3 reduction to less than 5% from pre-industrial levels.
- ➤ **Biogeochemical Flows in Nitrogen Cycle**: Restrict N_2 fixation to 35 Tg N/yr.
- ➤ **Biogeochemical Flows in Phosphorus Cycle**: Keep annual P inflow to oceans within 10 times natural weathering.
- ➤ **Global Freshwater Use**: Consume less than 4000 km3/yr of runoff resources.
- ➤ **Land System Change**: Limit cropland to < 15% of ice-free land.
- ➤ **Erosion of Biosphere Integrity**: Maintain < 10 extinctions per million species annually.
- ➤ **Chemical Pollution**: Control the introduction of novel entities. No specific global boundary quantification was specified for atmospheric aerosol loading.

NEWS IN BETWEEN THE LINES

Kisan Rin Portal	Recently, the 'Kisan Rin Portal' was inaugurated by the Finance and Agriculture Ministry. **About Kisan Rin Portal:** ➤ Kisan Rin Portal is an online platform launched to assist farmers in accessing subsidized loans through the Kisan Credit Card (KCC) scheme ➤ It has developed in collaboration with multiple government departments. ➤ It provides a comprehensive view of farmer data, loan disbursement specifics, interest subvention claims and scheme utilization progress. **About Kisan Credit Card (KCC):** ➤ It was introduced in 1998 to provide farmers with credit based on their land holdings for easy purchase of agricultural inputs and cash withdrawals for production needs. ➤ It was developed by NABARD (National Bank for Agriculture and Rural Development). ➤ It extended in 2004 to cover investment credit for farmers, allied, and non-farm activities. ➤ It was revised in 2012 to simplify the scheme and introduce Electronic Kisan Credit Cards.
Elephant Corridors	**About the Elephant Corridors?** ➤ Elephant corridors are strips of land that facilitate the movement of elephants between two or more friendly habitats. ➤ These corridors are crucial for the conservation of elephants and to prevent their isolation in fragmented habitats. ➤ The recent report indicates a 40% increase in the number of elephant corridors in India. ➤ There are now a total of 150 elephant corridors in the country. ➤ West Bengal leads with 26 corridors, making up 17% of the total. ➤ The East Central region contributes 52 corridors (35%), while the North East region has 48 corridors (32%). ➤ Ten corridors require restoration due to habitat fragmentation, shrinkage, and destruction. ➤ Elephants have expanded their ranges into regions like Vidarbha in Maharashtra, southern Maharashtra, Madhya Pradesh's reserves and northern Andhra Pradesh.
Anamudi Shola National Park	**About:** ➤ Anamudi Shola National Park is situated in the state of Kerala. ➤ It is bordered by several other protected areas, including Eravikulam National Park, Pampadum Shola National Park, Chinnar Wildlife Sanctuary and Mathikettan Shola Park. ➤ The park encompasses diverse vegetation types, including southern subtropical hill forests, southern montane wet temperate forests and moist deciduous forests. ➤ The park features dense shola woods with stunted trees, notable for the presence of lush lichen, mosses and climbers. ➤ Anamudi Shola is home to approximately174 species of herbs and shrubs, 62 species of trees and about 40 species of climbers, with some being endemic to the region. ➤ Rich fauna are leopards, Civet cats, Wolves, Indian bison (gaur), Wild boars, Elephants, Tigers, Panthers and Sloth bears.
DeepMind	**About DeepMind:** ➤ DeepMind is an artificial intelligence (AI) research lab and company, now a subsidiary of Alphabet Inc., Google's parent company. ➤ It was founded in London, United Kingdom, in 2010. ➤ Demis Hassabis, Shane Legg and Mustafa Suleyman co-founded DeepMind. ➤ DeepMind is renowned for achieving significant breakthroughs in AI and machine learning. ➤ Notable accomplishments include AlphaGo, an AI program that defeated a world champion Go player and AlphaZero, which mastered multiple board games. ➤ It has ventured into healthcare by collaborating with institutions such as the NHS (National Health Service) in the UK. ➤ Google acquired DeepMind in 2014, although DeepMind continued to operate independently within the Alphabet conglomerate.

Green Nudges	**What are Green Nudges?** Green nudges are subtle interventions aimed at promoting environmentally friendly behaviour without restricting individual choices. **Study in China:** A study with a Chinese online food delivery platform implemented green nudges by making "no disposable cutlery" the default option and rewarding users with "green points." **Effectiveness:** The study reported a 648% increase in no-cutlery orders, highlighting the effectiveness of green nudges. **Purpose:** Green nudges were introduced in response to Chinese regulations to reduce single-use plastics, starting with bans on straws and plastic bags. **Environmental Impact:** Green nudges led to reduced waste generation and the potential planting of thousands of trees. **Application in India:** Zomato, a major Indian food delivery platform, also adopted similar green nudges to reduce cutlery waste.
Place in News **Nagorno-Karabakh**	Recently, Azerbaijan initiated a military operation against Nagorno-Karabakh, vowing to continue until they reclaim the territory. **Location:** ➤ Nagorno-Karabakh is a landlocked region located in the South Caucasus, within the mountainous range of Karabakh. **Geopolitical Status:** ➤ Nagorno-Karabakh is a disputed territory. ➤ It is internationally recognized as part of Azerbaijan, but it has been governed by the unrecognised Republic of Artsakh (also known as the Nagorno-Karabakh Republic) since the first Nagorno-Karabakh War in the early 1990s. **Conflict History:** ➤ The region has been a site of conflict between Armenia and Azerbaijan for many years. ➤ The first Nagorno-Karabakh War occurred in the late 1980s and early 1990s, leading to significant casualties and displacement of people. ➤ Another war erupted in 2020, which saw Azerbaijan making territorial gains. **Recent Agreement:** A trilateral ceasefire agreement was signed on November 10, 2020, between Azerbaijan, Armenia and Russia, ending the 2020 war. **Blockade:** In 2022, there were reports of a blockade of Nagorno-Karabakh by Azerbaijani forces, leading to a humanitarian crisis.

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