

OCTOBER

7

CRUX10

10 News. 10 Sources. One Place.



MK Yadav Sir



विज्ञान एवं
प्रौद्योगिकी मंत्रालय
MINISTRY OF
SCIENCE AND
TECHNOLOGY

Table of Contents

- 1 India Abstains At Unhrc
- 2 Super App
- 3 Suptech Initiative Daksh
- 4 Credit Rating Agency (Cra)
- 5 GDP Growth
- 6 Asha Workers
- 7 Nobel Prize 2022 In Literature
- 8 WHO Vaccine Regulatory System
- 9 Ayushman Bharat Mission
- 10 Emperor Penguins

India abstains at UN on vote for debate on human rights in China's Xinjiang

YOSHITA SINGH

UNITED NATIONS/GENEVA,
OCTOBER 6

INDIA ON Thursday abstained from voting on a draft resolution in the UN Human Rights Council on holding a debate on the human rights situation in China's restive Xinjiang region.

Human rights groups have been sounding the alarm over what is happening in the resource-rich north-western Chinese province for years, alleging that more than one million Uyghurs had been detained against their will in a large net-

work of what Beijing calls "re-education camps".

The draft resolution on "holding a debate on the situation of human rights in the Xinjiang Uyghur Autonomous Region of China" was rejected in the 47-member Council after 17 members voted in favour, 19 members voted against, including China, and 11 abstentions, including India, Brazil, Mexico and Ukraine.

The draft resolution was presented by a core group consisting of Canada, Denmark, Finland, Iceland, Norway, Sweden, UK and USA, and co-sponsored by a range of states, including Turkey.

CONTINUED ON PAGE 4

INDIA ABSTAINS AT UNHRC

(Syllabus: GS Paper 2 - International Relations)

Context: India abstained from voting on a draft resolution in the UN Human Rights Council on holding a debate on the human rights situation in China's restive Xinjiang region.

UNHRC

- UNHRC was reconstituted from its predecessor organisation, the UN Commission on Human Rights to help overcome the "credibility deficit" of the previous organisation.
- The UNHRC has 47 members serving at any time with elections held to fill up seats every year, based on allocations to regions across the world to ensure geographical representation.
 - Each elected member serves for a term of three years.
 - Countries are disallowed from occupying a seat for more than two consecutive terms.
- The UNHRC passes non-binding resolutions on human rights issues through a periodic review of all 193 UN member states called the Universal Periodic Review (UPR).
 - It oversees expert investigation of violations in specific countries (Special Procedures).

Procedures and Mechanisms of UNHRC

- **Universal Periodic Review:** UPR serves to assess the human rights situations in all United Nations Member States.
- **Advisory Committee:** It serves as the Council's "think tank" providing it with expertise and advice on thematic human rights issues.
- **Complaint Procedure:** It allows individuals and organizations to bring human rights violations to the attention of the Council.
- **UN Special Procedures:** These are made up of special rapporteurs, special representatives, independent experts and working groups that monitor, examine, advise and publicly report on thematic issues or human rights situations in specific countries.

SUPER APP

These are billed as 'all-in-one' apps that have payments, shopping, and other services under one umbrella.

EXPRESS NEWS SERVICE
NEW DELHI, OCTOBER 6

ELON MUSK, the billionaire chief executive of Tesla Inc., is now willing to proceed with his original plan to buy Twitter after seemingly backing down earlier. On Tuesday, he tweeted: "Buying Twitter is an accelerant to creating X, the everything app."

The concept is not novel. Earlier during a session with Twitter employees in June, he said there is no equivalent of a 'super app' like WeChat outside of Asia. "You basically live on WeChat in China," he said.

What are super apps?

A super app is a platform developed by a company offering various services under one umbrella. For example, WeChat, which started out as a messaging app, expanded into payments, shopping, food ordering, cab services, etc. to become a super app. A physical world comparison would be a mall, which has various shops across businesses.

Who makes them?

Typically, companies that have a slew of services and products to offer tend to consolidate them into a super app. The concept first emerged in China and Southeast Asian countries like Thailand and Indonesia, where Internet companies like WeChat and Grab leveraged the customer traffic on their platforms that originally came for social media and communication needs. They then offered these customers additional services, leading to increased revenue realisations.

In West Asia, a different approach is seen. Traditional business conglomerates, such as real estate firms, having presence in shopping malls, grocery, and entertainment, have built digital assets.

According to Internet consultancy firm RedSeer, these businesses see high customer footfall and high repeat purchase frequency, both critical parameters for a super app's growth. TataNeu, the super app launched in India this year, aligns more with this approach.



Super apps typically do well in smartphone-first markets. Archive

What about Indian companies?

A country becomes super app-ready when its large base of the population is smartphone-first instead of desktop, and the ecosystem of apps customised to local needs is not evolved yet. India is a market where most people are experiencing the Internet for the first time on their mobile phones. This is one of the main reasons why Indian companies are looking at building super apps. Apart from increased revenue realisation with the consolidation of services, such apps also provide companies with large swaths of consumer data which can then be harnessed to learn more about user behaviour.

Apart from TataNeu, Reliance Industries under its Jio umbrella has consolidated offerings such as shopping, content streaming, groceries, etc. Paytm has also brought together services like payments, ticket bookings, games, and online shopping into one app. Flipkart Group-owned payments app PhonePe has done the same.

What are the concerns?

The concept of a conglomerate trying to keep a customer within its own ecosystem for most services increases the possibility of a monopoly. There are also concerns about privacy in cases where a super app has onboarded third-party service providers. Experts point out that data collected by the master app could be used to train machines in artificial intelligence and predict consumer behaviour. It is one of the main reasons why super apps have not picked pace in countries such as the US and the UK, the experts say.

SUPER APP

(Syllabus: GS Paper 3 - Sci & Tech)

Context: Salt-to-software conglomerate Tata Group is planning to launch an all-in-one super app by the end of this year or early next year.

Super App

- A super app is a platform developed by a company offering various services under one umbrella.
 - o For example, China's WeChat, which started out as a messaging app, expanded into payments, cabs, shopping, food ordering, cab services to become a super app.
- A physical world comparison of a super app would be a mall, which allows retail space to various brands and shops across businesses and verticals.
- Typically, companies that have a slew of services and products to offer tend to consolidate these offerings into a super app.
- The concept first emerged in China and southeast Asia where internet companies like WeChat, Gojek, Grab leveraged the opportunity of customer traffic on their platforms that originally came for social media and communication needs by offering these customers additional services leading to increased revenue realisations.
- Currently in India, Reliance Industries, under its Jio umbrella, is consolidated various services and offerings such as shopping, content streaming, groceries, payments, cloud storage services, ticket bookings, etc.
- The very concept of a conglomerate trying to keep a customer within its own ecosystem for most services they might require increases the possibility of a monopoly.
- This is in addition to concerns of privacy in cases where a super app has onboarded third-party service providers.

Sebi cancels Brickwork's licence, orders wind-up by Apr

Jayshree P Upadhyay

jayshree.p@livemint.com

MUMBAI

The Securities and Exchange Board of India (Sebi) on Thursday cancelled the licence of Brickwork Ratings, prohibited it from taking up new clients and directed it to wind up operations in six months, in the toughest regulatory action against any credit rating firm.

Context: The Securities and Exchange Board of India (Sebi) cancelled the licence of Brickwork Ratings, prohibited it from taking up new clients and directed it to wind up operations in six months, in the toughest regulatory action against any credit rating firm.

Credit rating agency (CRA)

- A credit rating agency (CRA) is a company that rates debtors on the basis of their ability to pay back their interests and loan amount on time and the probability of them defaulting.
- Credit rating is a numerical representation of the creditworthiness of an individual or a business.
- In India, CRAs are regulated by SEBI (Credit Rating Agencies) Regulations, 1999 of the Securities and Exchange Board of India Act, 1992.
- The Securities and Exchange Board of India tightened disclosure standards for credit rating agencies while assigning ratings to companies and their debt instruments.
- The regulator directed that rating agencies must now disclose the liquidity position of a company being rated.
- If the rating is assigned on the assumption of cash inflow, the agencies would need to disclose the source of the funding.
- Rating agencies must disclose their rating history and how the ratings have transitioned across categories.
- Credit rating firms will also have to analyze the deterioration of liquidity and also check for asset liability mismatch.
- There are six credit rating agencies registered under SEBI namely, CRISIL, ICRA, CARE, SMERA, Fitch India and Brickwork Ratings.

RBI starts advanced supervisory monitoring system DAKSH

Mumbai: Reserve Bank of India (RBI) governor Shaktikanta Das on Thursday launched a new 'SupTech' initiative DAKSH—the bank's Advanced Supervisory Monitoring System, which is expected to make the supervisory processes more robust. **PTI**



Context: The Reserve Bank of India (RBI) launched a new 'SupTech' initiative DAKSH - the bank's Advanced Supervisory Monitoring System.

DAKSH

- DAKSH is a web-based end-to-end workflow application through which RBI shall monitor compliance requirements in a more focused manner with the objective of further improving the compliance culture in Supervised Entities (SEs) like Banks, NBFCs, etc.
- The application will also enable seamless communication, inspection planning and execution, cyber incident reporting and analysis, and provision of various MIS reports, among others, through a platform that enables anytime-anywhere secure access.
- As per RBI's annual report, an integrated supervisory data structure for the entities supervised by the Reserve Bank has been developed by consolidating and optimising the present framework of returns.
- Data collection from the banks is being further rationalised as part of Centralised Information Management System (CIMS).
- While technology has been leveraged in strengthening and expanding the scope of off-site analytics, market intelligence and off-site surveillance have been made more structured and are being continuously refined.

World Bank pares India FY23 growth projection to 6.5%

Indian economy's expansion is expected to speed up to 7% in the next fiscal year, before settling back down to 6.1% in FY24-25

Sriram Lakshman
WASHINGTON DC

The World Bank has trimmed its estimate for India's growth in the current fiscal year (FY22-23) to 6.5%, one percentage point lower than its previous projection in June and compared with the last fiscal year's 8.7% pace.

The estimate for the current year was revised due to 'persistent pressures'. The Indian economy is expected to speed up to 7% in the next fiscal year, before settling back down to 6.1% in FY24-25. The estimates were released as part of the Bank's twice yearly South Asia Economic Focus, titled "Coping with shocks:

A slowdown in growth

The chart shows the World Bank's nowcast for quarterly GDP growth. It estimates that India's GDP will grow 6.5% in FY22-23, 1 percentage point lower than the previous estimate



Migration and the road to resilience", ahead of the World Bank IMF annual meetings.

With Sri Lanka's economic crisis, the devastating floods in Pakistan, and

recovery from the pandemic impacted by the war in Ukraine, recovery in the region will be uneven.

CONTINUED ON
» PAGE 14

GDP GROWTH (Syllabus: GS Paper 3 - Economy)

Context: The World Bank has trimmed its estimate for India's growth in the current fiscal year (FY22-23) to 6.5%.

GDP and GVA

- GDP measures the monetary value of final goods and services - that is, those that are bought by the final user - produced in a country in a given period of time (say a quarter or a year).
- It counts all of the output generated within the borders of a country.
- While the GDP calculates national income by adding up all expenditures in the economy, the GVA calculates the national income from the supply side by looking at the value added in each sector of the economy.
- The two measures of national income are linked as follows:
 - $GDP = GVA + \text{Tax} - \text{Subsidies}$
- As such, if the government earned more from taxes than it spent on subsidies, GDP will be higher than GVA. If, on the other hand, if the government provided subsidies in excess of its tax revenues, the absolute level of GVA would be higher than that of GDP.
- GDP provides the demand side of the economy, and GVA the supply side.
- GDP has four engines of growth in any economy - Private final consumption expenditure (PFCE), Gross fixed capital formation (GFCF), Government final consumption expenditure (GFCE) and Net exports (NX).
 - $GDP = PFCE + GFCF + GFCE + NX$

Payments pending, ASHAs losing hope of a happy Deepavali

Nikhil M Babu
NEW DELHI

Sunita*, 42, a widow and a mother of two, has been an Accredited Social Health Activist (ASHA) for close to a decade. The breadwinner of her family, Sunita has been forced to cut down on milk and fruits for her children. The reason: she has not received her monthly payment/incentive from the government for three months.

"I'm buying less milk, fruits, and vegetables now. What else can I do? Inflation is very high and I have to make arrangements with the limited money I have. This is our *mazboori* (compulsion)," she said, sitting at her house in north-east Delhi's Sonia Vihar. Sunita is not the only ASHA facing this crisis.

Payments of hundreds of ASHAs working across the city have been irregular for five to six months now, officials and workers told *The Hindu*. The activists – who are appointed on a contractual basis and paid incentives depending upon the service they provide – are now worried that if this crisis continues it would ruin their Deepavali festivities.

Why the pendency?

The main reason behind the pending payments, according to an official, is a "technical glitch" that arose when the Health Department of the Delhi government initiated a process to change its bank account. "Around six months ago, the Central government

A 'technical glitch' while changing bank account has disrupted incentive disbursement to the workers, say officials

sent a letter to the Delhi government asking it to change the bank through which it was receiving funds. The Delhi government initiated a process to change the bank and issued a tender. The bidding has already happened and the process is almost over now," said a source.

ASHAs struggling

Sunita's daughter is pursuing her undergraduate degree and also doing a part-time job; her son is in Class X. "I am sending my son to private tuition and I have to shell out ₹2,000 every month for it," she said. Sunita said that she earns around ₹8,000-₹10,000 every month; her pending amount has gone up to ₹25,000. "I have borrowed around ₹20,000 from other ASHAs and from a neighbour at 1% interest," she said.

Jayati Ghosh, professor of Economics at the University of Massachusetts Amherst, U.S., said the Delhi government has not shown the best employment practices when it comes to its workers. "ASHAs, anganwadis and other scheme workers do not get minimum wages or the required social security benefits," she said.

(*Name has been changed to protect identity)

Context: Payments of hundreds of ASHAs working across the city have been irregular for five to six months.

ASHA (Accredited Social Health Activist) workers

- ASHA workers are volunteers from within the community who are trained to provide information and aid people in accessing benefits of various healthcare schemes of the government.
- They act as a bridge connecting marginalised communities with facilities such as primary health centres, sub-centres and district hospitals.
- The role of these community health volunteers under the National Rural Health Mission (NRHM) was first established in 2005.
- ASHAs are primarily married, widowed, or divorced women between the ages of 25 and 45 years from within the community.
- They must have good communication and leadership skills; should be literate with formal education up to Class 8, as per the programme guidelines.
- The aim is to have one ASHA for every 1,000 persons or per habitation in hilly, tribal or other sparsely populated areas.
- The health volunteers are also tasked with informing their respective primary health centre about any births or deaths in their designated areas.
- Since they are considered "volunteers", governments are not obligated to pay them a salary. And, most states don't.
- Their income depends on incentives under various schemes that are provided when they, for example, ensure an institutional delivery or when they get a child immunised.
- All this adds up to only between Rs 6,000 to Rs 8,000 a month.

'Honest, fearless' Annie Ernaux 1st Frenchwoman to win Lit Nobel

French author Annie Ernaux (82), who has fearlessly mined her experiences as a working-class woman to explore life in France since the 1940s, won this year's Nobel Prize in literature Thursday for work that illuminates the murky corners of memory, family and society. Ernaux's books probe deeply personal experiences and feelings within a society split by gender and class divisions.

Ernaux's first book, "Cleaned Out," was about her own illegal abortion before it was legalised in France. In some of her first comments after winning the prize, Ernaux spoke about the importance of continuing to fight for wo-

“ I will fight to my last breath so that women can choose to be a mother, or not to be. It's a fundamental right I am very happy, I am proud. Voila, that's all **”**

—Annie Ernaux

Ernaux writes as if she's walked quietly onstage with a guitar and a tiny, crackling amp, which she plugs in and proceeds, like PJ Harvey, to burn down the hall

—Dwight Garner, in New York Times



men's rights, and her hope for peace because of her childhood during World War II.

The Swedish Academy said Ernaux was recognised for "the courage and clinical acuity" of books rooted in her small-town background in the Normandy region. Anders Olsson, chairman of the Nobel literature committee,

said Ernaux is "an extremely honest writer who is not afraid to confront the hard truths". Ernaux is the first female French Nobel literature winner and just the 17th woman among the 119 Nobel literature laureates. Her more than 20 books chronicle events in her life and the lives of those around her. **P 25**

NOBEL PRIZE 2022 IN LITERATURE

(Syllabus: GS Paper 1 - Sports & Awards)

Context: Annie Ernaux of France has won this year's Nobel Prize for literature for "the courage and clinical acuity with which she uncovers the roots, estrangements and collective restraints of personal memory".

List of the nine Indian Nobel Prize winners till date

- **Abhijit Banerjee for Economics, 2019:** For experimental approach to alleviating global poverty.
- **Kailash Satyarthi for Peace, 2014:** For struggle against the suppression of children and young people and for the right of all children to education.
- **Venkatraman Ramakrishnan for Chemistry, 2009:** for his work on ribosomal structure.
- **Amartya Sen for Economics, 1998:** for his contributions to welfare economics and social choice theory and for his interest in the problems of society's poorest members.
- **Subrahmanyan Chandrasekhar for Physics, 1983:** for his studies on the physical processes important to the structure and evolution of stars.
- **Mother Teresa for Peace, 1979:** to devote her life to working among the poorest of the poor in the slums.
- **Hargobind Khorana for Medicine, 1968:** for in vitro synthesis of polypeptides using artificially synthesised mRNA.
- **CV Raman for Physics, 1930:** for his work on the scattering of light and for the discovery of the effect named after him.
- **Rabindranath Tagore for Literature, 1913:** for his collection Gitanjali published in London in 1912.

WHO VACCINE REGULATORY SYSTEM

(Syllabus: GS Paper 2 - International Organisations)

WHO approval to South Africa's vaccine regulatory body

South African Health Products Regulatory Authority ranked at maturity level 3 out of 4 classification levels



NEXT NEWS >

By Swathi Parwathi

Published: Thursday 06 October 2022



Context: South Africa's vaccine regulatory system received the World Health Organization approval.

Key Points

- WHO ranked the regulatory system at maturity level 3 (ML3) - the third of four levels in its global classification system for national medical products regulatory authorities.
- The designation ML3 confirms a stable, well-functioning and integrated regulatory system is in place.
 - o Quality medical supplies are an important aspect of a good healthcare system.
- The highest level, ML4, is achieved by a regulatory system operating at an advanced level of performance and with continuous improvement.

India's status

- India's Central Drugs Standard Control Organisation (CDSCO) has been designated as ML3 in 2017.
- The Central Drugs Standard Control Organisation (CDSCO) is India's national regulatory body for cosmetics, pharmaceuticals and medical devices.
- It serves a similar function to the European Medicines Agency of the European Union, the PMDA of Japan, the Food and Drug Administration (FDA) of the United States, and the Medicines and Healthcare products Regulatory Agency of the United Kingdom, and the National Medical Products Administration (NMPA) of China.
- **Functions:**
 - o Regulatory control over the import of drugs, approval of new drugs and clinical trials.
 - o Approval of certain licences as Central Licence Approving Authority
- Within the CDSCO, the Drug Controller General of India (DCGI) regulates pharmaceutical and medical devices and is positioning within the Ministry of Health and Family Welfare.
- DCGI is responsible for approval of licences of specified categories of drugs such as blood and blood products, IV fluids, vaccines and sera in India.



World Health Organization

Core Functions of WHO



WILDLIFE & BIODIVERSITY

No evidence of microplastics in emperor penguins, says study

The future of emperor penguins remains uncertain despite positive findings about its ecology



NEXT NEWS >

By Swathi Parwathi

Published: Thursday 06 October 2022



Microplastics

- Micro plastics are defined as plastics less than five millimeters in diameter—smaller in diameter than the standard pearl used in jewelry. It can be harmful to our ocean and aquatic life.
- There are two categories of microplastics: primary and secondary.
- **Primary Microplastics:** They are tiny particles designed for commercial use and microfibers shed from clothing and other textiles.
- **Secondary Microplastics:** They are formed from the breakdown of larger plastics such as water bottles.

Context: A study has found no evidence of microplastics in the stomachs of emperor penguins.

- The study is an important assessment of environmental pollution at the South Pole.

Key Points

- A study published October 9, 2019, in the journal Biological Conservation by an international team of researchers had suggested that the species' status be changed to 'vulnerable' from 'near threatened' in the International Union for Conservation of Nature's Red List.
- The emperor penguin is a species that needs a special environment to breed and enhance its numbers.
- The birds need sea ice during the time that they incubate their eggs and while they raise their chicks.
- They also need stable sea ice after they complete breeding during the time when they undertake their annual moult, a period during which they cannot enter the water as their feathers are no longer water-proof.

Emperor penguins

- Scientific name: Aptenodytes forsteri.
- Wild Emperor penguins are only found in Antarctica.
- It is the largest member of the penguin order (Sphenisciformes), which is known for its stately demeanor and black-and-white coloration.
- It is also the tallest and heaviest of all living penguin species.
- Its diet consists primarily of fish, but also includes crustaceans, such as krill, and cephalopods, such as squid.
- Emperor penguins are capable of diving to depths of approximately 550 metres (1,800 feet) in search of food; they are the world's deepest-diving birds.
- The greatest threat emperor penguins face is climate change.
- IUCN Conservation status: Near threatened
- Penguins are a group of aquatic flightless birds.
- They live almost exclusively in the Southern Hemisphere, with only one species, the Galapagos penguin, found north of the equator.
- Every year the 25th of April is observed as World Penguin Day.

Quick OPD registrations now possible under Ayushman Bharat Digital Mission

ABDM introduced QR Code based rapid OPD registration service at Lady Hardinge Medical College (LHMC) & Smt. Sucheta Kriplani Hospital (SSKH) Hospital in New Delhi

Context: The National Health Authority (NHA) under its flagship scheme Ayushman Bharat Digital Mission (ABDM) is undertaking a pilot for faster OPD registration service at the new OPD block.

Key points

- This service allows old as well as new patients to simply scan a QR Code and share their demographic details like name, father name, age, gender, address, mobile number etc. with the hospital.
- This helps to reduce the time taken at the OPD registration counter, provides accurate data in the hospital record and, most importantly, avoid the wait in the long queues.
- The QR Code based OPD registration service allows the patients to scan the hospital's unique QR Code with their mobile phone (using phone camera/scanner/ABHA App/Arogya Setu App/or any other ABDM enabled App) and share their profile details with the hospital.
- Once the profile is shared, the hospital provides a token number (queue number).
- The token generated is sent as a notification to the patient's selected app and is also displayed on the screens placed at the OPD registration counters for the ease of patients.
- As per their token number, the patient can go to the registration counter and directly collect their outpatient slip (OP Slip) for doctor consultation as their details are already present at the registration counter.

Ayushman Bharat Digital Mission

- Under the mission, a unique digital health ID will be provided to the people, which will contain all the health records of the person.
- The pilot project of the National Digital Health Mission was announced by PM Modi during his Independence Day speech from the Red Fort on August 15, 2020.
- The mission will enable access and exchange of longitudinal health records of citizens with their consent.
- The key components of the project include:
 - a health ID for every citizen that will also work as their health account, to which personal health records can be linked and viewed with the help of a mobile application,
 - a Healthcare Professionals Registry (HPR) and Healthcare Facilities Registries (HFR) that will act as a repository of all healthcare providers across both modern and traditional systems of medicine.
- This will ensure ease of doing business for doctors and hospitals and healthcare service providers.
- The mission will create integration within the digital health ecosystem, similar to the role played by the Unified Payments Interface (UPI) in revolutionising payments.
- Citizens will only be a click-away from accessing healthcare facilities.

THANK YOU!



t.me/theiashub



[/mkyadav](https://www.youtube.com/channel/UCmkyadav)



www.theiashub.com/daily-quiz



9560082909