

NATIONAL SOCIAL ISSUES- WOMEN, POPULATION, URBANISATION, EMPOWERMENT ETC**‘Sambhav’:**

Men Against Violence and Abuse (MAVA), which works to prevent gender-based violence, will travel to nine cities and four districts this year with its two-day travelling film festival called ‘Sambhav’.

About the festival: The festival tries to cover the lives and issues of all genders. There are films on gender discrimination and sexual harassment but also on toxic masculinity and its impact on men and boys. There are also films portraying the stigma and inhumane treatment faced by homosexual and transgender people.

INDIAN HERITAGE AND CULTURE, HISTORY**Harappan Excavations in Haryana**

Near-complete skeletal remains of a young male and female have recently been discovered at an archaeological site in Rakhigarhi village in Haryana. The researchers believe the couple were buried at almost the same time, perhaps even together, following their deaths which could have occurred about 4,700 years ago.

What does the site reveal on marriage?

- Most archaeological recoveries show individuals were buried separately in Harappan times. Joint graves have been very rare, and almost none have been found containing a couple. The only joint burial of a couple discovered earlier has been from Lothal in Gujarat.
- But there, the skeletal remains of the male and female were found placed over one other, indicating that they may have been buried at the same place, but at different times.
- In addition, the female skeletal remains were found to have lesions or injury marks. This has made archaeologists to conclude that her death could have been the result of a social practice such as Sati.
- Remains of pots and stone-bead jewellery found close to the burial site of the couple point to the possibility of a ceremonial burial with rituals. These remains also suggest they belonged to a middle-class family.
- The Harappan people were generally known to strictly adhere to only legal relations. Thus, the fact that the couple were buried in the same pit together could be an indication of societal acceptance of their relationship.
- The researchers were inclined to believe that they could have been married. This would in turn suggest the possibility that the institution of marriage originated in the Harappan civilisation.

Other findings regarding the graves: Broadly, three types of graves have been discovered at Harappan sites.

- Primary grave, the most common type, where archaeologists have found full-body remains of the person placed inside a pit.
- Secondary pits were those that contained partial remains of a few bones placed in the pit.
- In the third type, instead of skeletal remains there were just some accessories, presumably the belongings of the deceased person. (Perhaps the body could not be ever retrieved, due to deaths caused by wild animals or during wars.)

Most of the graves at the Harappa sites have been that of men, with only 20% of graves are of women, while fewer than that of 1% are of children. However, excavations of cemeteries so far have found that graves of women were positioned in the centre of the cemetery, and surrounded with bangles, jewellery, and other ornaments. This could mean that the Harappan society gave a higher status to women.

GOVERNANCE- SCHEMES, E-GOVERNANCE, SERVICES ETC**Gangajal Project**

Giving a major push to develop and enhance Tourism infrastructure in Agra, the Prime Minister Shri Narendra Modi launched a series of development projects worth Rs. 2900 Crores for the Agra city and the adjoining areas.

Gangajal Project:

- It aims to bring 140 cusecs of Ganga Water to Agra which will help meet the drinking water demands in the city.
- It will provide Agra with better and more assured water supply, at an estimated cost of Rs. 2880 crores.
- The project was launched in 2005 in collaboration with the Japan International Cooperation Agency and was scheduled to be completed by March 2012 but the project has missed several deadlines.
- Under the Gangajal project, Agra will get 140 cusec water supply per day from Palra headworks in Bulandshahr's Upper Ganga canal.

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Parliament's committee on estimates has in its latest report called for re-formulation of the Pradhan Mantri Fasal Bima Yojana (PMFBY), seeking transparency in its working and asking for more financial allocations to attract increasing participation from farmers. The committee has observed that there are fundamental flaws in the design of the scheme that renders it rather ineffective. Pradhan Mantri Fasal Bima Yojana (PMFBY), the flagship programme launched with much fanfare in 2016, has run into rough weather. With both the area covered and the number of enrolled farmers declining, the country's premium crop insurance scheme is certainly in need of an overhaul.

Challenges at present:

- Insufficient reach and the issue of penetration.
- Data constraints: With just around 45% of the claims made by farmers over the last three crop seasons data for the last rabi season is not available paid by the insurance companies.
- Low payout of claims: The reason for the very low payout of claims is that only few state governments are paying their share of the premiums on time and till they do, the central government doesn't pay its share either. Till they get the premium, insurance companies simply sit on the claims.
- Gaps in assessment of crop loss: There is hardly any use of modern technology in assessing crop damages. There is lack of trained outsourced agencies, scope of corruption during implementation and the non-utilisation of technologies like smart phones and drones to improve reliability of such sampling
- Less number of notified crops than can avail insurance, Inadequate and delayed claim payment.
- High actuarial premium rates: Insurance companies charged high actuarial premium rates.
- If states delay notifications, or payment of premiums, or crop cutting data, companies cannot pay compensation to the farmers in time.
- Poor capacity to deliver: There has been no concerted effort by the state government and insurance companies to build awareness of farmers on PMFBY. Insurance companies have failed to set-up infrastructure for proper Implementation of PMFBY.
- PMBY is not beneficial for farmers in vulnerable regions as factors like low indemnity levels, low threshold yields, low sum insured and default on loans make it a poor scheme to safeguard against extreme weather events.

PMFBY: In April, 2016, the government of India had launched Pradhan Mantri Fasal Bima Yojana (PMFBY) after rolling back the earlier insurance schemes viz. National Agriculture Insurance Scheme (NAIS), Weather-based Crop Insurance scheme and Modified National Agricultural Insurance Scheme (MNAIS). It envisages a uniform premium of only 2% to be paid by farmers for Kharif crops, and 1.5% for Rabi crops. The premium for annual commercial and horticultural crops will be 5%. The scheme is mandatory for farmers who have taken institutional loans from banks. It's optional for farmers who have not taken institutional credit.

Objectives:

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- Stabilizing the income of farmers to ensure their continuance in farming.
- Encouraging farmers to adopt innovative and modern agricultural practices.

- Ensuring flow of credit to the agriculture sector which contributes to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

INTERNATIONAL RELATIONS- BILATERAL, GROUPINGS, ORGANISATIONS

Persian Gulf Regional Dialogue Forum

In a diplomatic initiative to address the lingering conflicts and mistrust in the Gulf region, Iran has proposed a new platform for regional peace building as Persian Gulf Regional Dialogue Forum.

The proposed Persian Gulf Regional Dialogue Forum:

- The announcement of Persian Gulf Regional Dialogue Forum is significant as it comes in the wake of continued erosion of the Gulf Cooperation Council, which in the recent years has been divided between the Iranian and the Saudi spheres.
- The new forum could focus on promotion of peace and prosperity in the region. Such a forum should offer membership to countries based on a set of general principles to address real issues that affect people of the region and the world.
- Admission to such a forum should be based on accepting generally-recognised principles and shared objectives, notably respect for sovereignty, territorial integrity and the political independence of all states. The forum should render international boundaries inviolable and use of force impermissible.
- Agenda of the forum: It could connect people of various member countries cutting across all traditional boundaries.
- Effectiveness: Such a forum shall be helpful in dealing with threats like terrorism and extremism that has left the countries of the region in a state of continuous state of insecurity.

The member countries will have to follow a set of confidence building measures. These measures could include freedom of navigation, assurance of free flow of energy and other resources and protection of the fragile marine ecology of the Gulf.

GCC:

- Gulf Cooperation Council (GCC) is a political and economic alliance of six Middle Eastern countries—Saudi Arabia, Kuwait, the United Arab Emirates, Qatar, Bahrain, and Oman.
- The GCC was established in Riyadh, Saudi Arabia, in May 1981. The purpose of the GCC is to achieve unity among its members based on their common objectives and their similar political and cultural identities, which are rooted in Arab and Islamic cultures. Presidency of the council rotates annually.
- All current member states are monarchies, including three constitutional monarchies (Qatar, Kuwait, and Bahrain), two absolute monarchies (Saudi Arabia and Oman), and one federal monarchy (the United Arab Emirates, which is composed of seven member states, each of which is an absolute monarchy with its own emir).

INDIAN ECONOMY

Universal Basic Income in Sikkim

Sikkim's ruling party, the Sikkim Democratic Front (SDF), recently declared to include the Universal Basic Income scheme in its manifesto ahead of the Assembly election in 2019 and aims to implement it by 2022. If everything goes according to the plan, it will be the first state to implement UBI in India.

Sikkim has set up examples in the country in different areas in the past also, some of them being:

- Sikkim is the best state for women in the workplace, thanks to its high rates of female workforce participation, there's less crime against women.
- Sikkim's literacy rate increased to 82.2% from 68.8% in 2001, among the country's highest.
- Sikkim is the least populated state in India, has its per capita GDP growing in double digits since 2004-05.

- Sikkim also decreased its poverty ratio by 22% to 51,000 (8.2%) in 2011-12 from 1.7 lakh (30.9%) in 2004-05.
- Sikkim also became the first fully organic state.

Universal Basic Income: Universal Basic Income (UBI) is a programme for providing all citizens of a country or other geographic area/state with a given sum of money, regardless of their income, resources or employment status. The main idea behind UBI is to prevent or reduce poverty and increase equality among citizens. The essential principle behind Universal basic income is the idea that all citizens are entitled to a livable income, irrespective of the circumstances they're born in.

RBI allows tokenization of card transactions

The Reserve Bank of India has allowed tokenization of debit, credit and prepaid card transactions to enhance the safety of the digital payments ecosystem in the country. The bank has offered permission for the process using all types of payment services and methods, including near-field communication (NFC), magnetic secure transmission (MST), in-app payment methods and cloud services.

Tokenization: Tokenization will replace card details with a code, called a "token," which will be specifically for the card, the token requestor and the device being used to pay. Instead of the card's details, the token will act as the card at point of sale (POS) terminals and quick response (QR) code payment systems. The goal of the process is to improve the safety and security of payments.

Gold monetization program

Reserve Bank of India has allowed central and state governments and entities owned by them to deposit gold under its Gold Monetization Scheme. Furthermore, charitable institutions have also been made eligible to deposit gold with banks to earn interest under the program.

Gold Monetization Scheme: Gold Monetization Scheme was launched in 2015. The basic aim of this scheme is to monetise all the gold which is lying idle with individuals or institutions like banks. The key features of Gold Monetization scheme are as follows:

- The persons can open Gold Saving Account in designated banks and anyone can deposit physical gold via BIS certified collection, purity testing centres (CPTCs). The minimum amount of gold thus deposited is 30 gms, no upper limit.
- The gold is deposited for short term (1-3 years), medium term (5-7 years) and long term (12-15 years).
- The gold thus collected is sent to refineries and banks have tripartite / bipartite agreements with refineries and CPTCs.
- On maturity, one can get back the cash / physical gold for short term deposits and cash only for long term deposits.
- The scheme allows banks' customers to deposit their idle gold holdings for a fixed period in return for interest in the range of 2.25 per cent to 2.50 per cent.

MISCELLANEOUS FACTS

World Hindi Day 2019

World Hindi Day is celebrated on January 10 every year, marking the anniversary of first World Hindi Conference which was held in 1975 by then Prime Minister Indira Gandhi. World Hindi Day was first observed on January 10, 2006. Since then, it is celebrated on January 10 every year.

World Hindi Day vs National Hindi Diwas:

- National Hindi Diwas is celebrated every year on September 14. On that day in 1949, the constituent assembly adopted Hindi, written in Devanagari script, as the official language of the Union.
- While the focus of the World Hindi Day is to promote the language at the global stage, the National Hindi Diwas, which is held across the country at a national level, marks adaptation of Hindi, written in Devanagari script as the official language.