Faulty compulsion: On the issue of MGNREGS and Aadhaar seeding

Issues with **Aadhaar-seeding are** a headache for MGNREGS **beneficiaries**

With the government refusing to extend the deadline for Aadhaar details of workers under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) to be **seeded** to their job cards beyond December 31, 2023, to enable payments through an Aadhaar-based payment system (ABPS), the system has now become mandatory. **Alarmingly**, the decision would now affect nearly 35% of job card holders for this mode of payment and 12.7% of "active" workers (those who have worked at least one day in the last three financial years), **thereby** putting a **dampener** on the **demand-driven** scheme for many. ABPS **implementation**, the Union government **claims**, **will** ensure that payments are quick, reduce rejection and **plug all leaks**. The government also **contends** that as the ABPS has been **in place** for MGNREGS from 2017, and because Aadhaar number availability is near universal in India, the ABPS is a **robust** and a safer way to transfer wages. However, the over-**reliance** on technical tools **has resulted in problematic** implementation, with beneficiaries **devoid of** a proper **recourse** for corrections in the system. **Data** analysed by LibTech India **suggest** that **the names** of 7.6 crore workers **have** been deleted over the past 21 months due to **discrepancies** between the Aadhaar and the job card, among other reasons, with many of these done **erroneously**.

There are other issues with the use of the Aadhaar-based payments — where errors in any step of the process result in payment failures. Apart from the spelling discrepancy issue between the Aadhaar and the job card of the worker, there is also the problem of **mapping** the Aadhaar to the wrong bank account for many. In a number of cases, payments can be diverted to some other account than the one beneficiaries prefer, and also without their **consent**. **Claims** by the government that Aadhaar use has reduced delays in wage payments **have** also not been **borne out**, according to LibTech India, with wage delays largely due to insufficient funds in the first place. Without cleaning up Aadhaar seeding and mapping with bank accounts, making the ABPS mandatory will only create further issues. The Union government must **revisit** this decision, and **work out** a way to correct the faulty seeding and mapping problems before **imposing** ABPS. The Ministry of Rural Development has said that it may consider an **exemption** from ABPS on a case-to-case basis for gram panchayats if there are technical issues, but it would be better if the Ministry conducts **social audits** to **ascertain** the extent of the problem before **insisting on** ABPS. MGNREGS remains a **vital** demand-driven welfare scheme that helps the rural poor and its implementation must not be dependent upon a faulty technological system. **[Practice Exercise]**

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.
- **In place** (phrase) – Established स्थापित

Vocabulary

1. **Faulty** (adjective) – Defective, flawed, imperfect, erroneous, malfunctioning दोषपूर्ण

2. **Compulsion** (noun) – Obligation, coercion, force, necessity, pressure बाध्यता

3. **MGNREGS** (noun) – The primary objective of the scheme is to guarantee 100 days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work.

4. **Aadhaar-seeding** (noun) – The process of linking Aadhaar with various government services and schemes

5. **Beneficiary** (noun) – Recipient, heir, inheritor, receiver, donee लाभार्थी

6. **Seed** (to) (verb) – Add to something जोड़ना

7. **Alarmingly** (adverb) – Disturbingly, worryingly, shockingly, frighteningly, ominously चिंताजनक रूप से

8. **Thereby** (adverb) – Thus, consequently, as a result, in that way, through that इसके द्वारा

9. **Dampener** (noun) – Depressant, deterrent, discouragement, hindrance, impediment कम करने वाला

10. **Demand-driven** (adjective) – Of relating to something which cause/arise demand.

11. **Claim** (noun) – Assertion, allegation, declaration, statement, contention दावा

12. **Plug all leaks** (phrase) – To stop all the ways in which resources, information, or money are lost or wasted

13. **Contend** (verb) – Argue, assert, maintain, claim, declare दावा करना

14. **Robust** (adjective) – Strong, sturdy, tough, durable, resilient मजबूत

15. **Reliance** (noun) – Dependence, trust, confidence, faith, reliance निर्भरता

16. **Result in** (phrasal verb) – Lead to, cause, bring about, produce, provoke परिणामस्वरूप होना

17. **Problematic** (adjective) – Difficult, challenging, troublesome, uncertain, dubious समस्याग्रस्त

18. **Devoid** (of) (adjective) – Lacking, without, bereft of, void of, empty of से रहित होना

19. **Recourse** (noun) – Option, alternative, remedy, resort, solution उपाय

20. **Discrepancy** (noun) – Inconsistency, difference, divergence, disparity, incongruity विसंगति

21. **Erroneously** (adverb) – Mistakenly, incorrectly, wrongly, inaccurately, falsely गलती से

22. **Map** (verb) – be associated with or linked to (an equivalent group) से जोड़ना

23. **Consent** (noun) – Agreement, permission, approval, assent, acquiescence सहमति

24. **Bear out** (phrasal verb) – Confirm, substantiate, validate, verify, corroborate सत्यापित करना

25. **Revisit** (verb) – Review, reconsider, reexamine, rethink, reassess पुनर्विचार करना

26. **Work out** (phrasal verb) – plan or devise something in detail. ईजाद करना

27. **Impose** (verb) – Enforce, levy, apply, inflict, exact थोपना

28. **Exemption** (noun) – Immunity, dispensation, waiver, exclusion, relief छूट

29. **Social audit** (noun) – A formal review of a company's or organization's social and ethical performance

30. **Ascertain** (verb) – Determine, discover, establish, find out, verify पता लगाना

31. **Insist** (on) (verb) – Demand, assert, affirm, declare, maintain जोर देना

32. **Vital** (adjective) – Essential, crucial, important, fundamental, key महत्वपूर्ण

Summary of the Editorial

1. The Indian government has mandated Aadhaar-seeding for MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) job cards to facilitate payments through an Aadhaar-based payment system (ABPS).

2. This decision impacts 35% of job card holders and 12.7% of active workers in the MGNREGS, potentially affecting the scheme's demand-driven nature.

3. The ABPS, in place since 2017, is intended to hasten payments, reduce rejections, and prevent leakage of funds.

4. The government argues that widespread Aadhaar availability in India makes ABPS a robust and secure method for transferring wages.

5. However, over-reliance on this technology has led to issues in implementation, with no clear recourse for beneficiaries to correct system errors.

6. Data from LibTech India indicates that 7.6 crore worker names were erroneously deleted due to mismatches between Aadhaar and job card details over the past 21 months.

7. Errors in the Aadhaar-based payment process can lead to payment failures. Common issues include spelling discrepancies and incorrect mapping of Aadhaar to bank accounts.

8. Payments are sometimes mistakenly diverted to different accounts without the beneficiaries' consent.

9. Government claims of reduced wage payment delays due to Aadhaar have not been substantiated, as delays are often caused by insufficient funds.

10. The insistence on using ABPS without resolving Aadhaar seeding and bank account mapping issues could exacerbate problems.

11. The Union government needs to reconsider this decision and address the seeding and mapping errors before enforcing ABPS.

12. The Ministry of Rural Development is considering exemptions from ABPS for gram panchayats facing technical issues.

13. A more effective approach would be conducting social audits to understand the full extent of these problems before mandating ABPS.

14. The MGNREGS is a crucial welfare scheme for the rural poor, and its effectiveness should not be compromised by faulty technological systems.

15. Overall, the editorial highlights the need for a more nuanced and careful implementation of technology in welfare schemes to avoid disenfranchising beneficiaries.

Practice Exercise: SSC Pattern Based

1. **What is the tone of the second paragraph of the passage**?   **[Editorial page]**
   A. Optimistic
   B. Critical
   C. Indifferent
   D. Supportive

2. **What is the main theme of the passage**?
   A. The benefits of technological advancements in government schemes
   B. B) The challenges and implications of implementing ABPS in MGNREGS
   C. C) The success of the Aadhaar system in India
   D. D) The increase in employment opportunities through MGNREGS

3. **Based on the passage, what can be inferred about the implementation of ABPS in MGNREGS**?
   A. It has been universally accepted by the workers.
   B. It has streamlined the payment process without any significant issues.
   C. It has faced several technical and procedural challenges.
   D. It has significantly increased the number of active workers in MGNREGS.

4. **Choose the word that is most similar in meaning to 'robust' as used in the passage**.
   A. Fragile
   B. Strong
   C. Unreliable
   D. Inconsistent

5. **Choose the word that is most opposite in meaning to 'mandatory' as used in the passage**.
   A. Discretionary
   B. Required
   C. Compulsory
   D. Necessary

6. **Select the word which means the same as the group of words given.**
   A state of perfect balance
   A. equinox
   B. equivalent
   C. equilibrium
   D. Equilateral

7. **Given below are four jumbled sentences. Select the option that gives their correct order.**
   A. Lyrics help in creating a distictive narrative, some conventions of which have been carried over from the talkies era.
   B. Thus, songs have outlived films in people's memories.
   C. However, songs seem to have acquired a musical grammar of their own, establishing an emotional chord with the listeners.

D. In popular Indian cinema, lyrics are to music what the heart is to the body.

A. ABCD

B. DCBA

C. DACB

D. ADBC

8. **Given below are four jumbled sentences. Select the option that gives their correct order.**

A. So, I had thoughts of setting up an Indian restaurant there with my wife's support.

B. It took us two months to redesign the place to suit our needs.

C. One of the things I really missed when I set up home in Maryland, was a restaurant that served authentic Indian food.

D. I decided to pursue this idea seriously and bought an old building in the downtown.

A. BCDA

B. CADB

C. CBAD

D. DACB

9. **In the sentence identify the segment which contains the grammatical error.**

Not complying by any of the laws can land you into serious trouble

A. Not complying by

B. any of the laws

C. into serious trouble

D. can land you

10. **In the sentence identify the segment which contains the grammatical error.**

Raja Ravi Varma was one of the first artist who tried to create a style that was both modern and traditional.

A. Raja Ravi Varma was

B. both modern and traditional.

C. to create a style that was

D. one of the first artist

11. Select the most appropriate meaning of the underlined **idiom** in the given sentence.

Many people join politics **to feather their own nest.**

A. make others' life comfortable

B. promote their own interest

C. utilize black money

D. serve their country

12. **Select the most appropriate option to fill in the blank.**

The roads at 15000 feet are not easily navigable and the air is _____ and freezing.

A. rarefied

B. intensified

C. elevated

D. Exalted

13. Select the most appropriate meaning of the underlined **idiom** in the given sentence.

The man heaved a sigh of relief when he was sure he was **out of the woods**

A. discharged from hospital
B. released from prison
C. out of danger
D. out of the forest

Comprehension:

In the following passage some words have been deleted. Fill in the blanks with the help of the alternatives given. Select the most appropriate option for each blank.

English is not a language that (1) _____ in India. But it is used extensively in (2)_____country. India comes second on the list of countries (3) _____most English speakers,albeit not as the first language. English is more (4) _____than any single Indian language! It has managed to (5) _____the entire world

14. **Select the most appropriate option to fill in blank No.(1)**
    A. developed
    B. originated
    C. created
    D. Derived

15. **Select the most appropriate option to fill in blank No.(2)**
    A. a
    B. the
    C. one
    D. An

16. **Select the most appropriate option to fill in blank No.(3)**
    A. among
    B. with
    C. by
    D. From

17. **Select the most appropriate option to fill in blank No.(4)**
    A. comprehensive
    B. prevalent
    C. frequented
    D. Extended

18. **Select the most appropriate option to fill in blank No.(5)**
    A. saturate
    B. invade
    C. persuade
    D. Pervade

19. **Select the most appropriate antonym of the given word.**
    FOREIGN
    A. rustic
    B. rural

C. Indian

D. Native

20. **Select the most appropriate option to substitute the underlined segment in the given sentence. If no substitution is required, select No improvement.**

Ishwarchand Vidyasagar **use the ancient text to suggestion** that widows could remarry

A. used the ancient texts to suggest

B. use the ancient texts for suggestion

C. used the ancient texts suggests

D. No improvement

21. **Select the correctly spelt word**

A. exilarate

B. exhilerate

C. exilerate

D. Exhilarate

22. **Select the correct active form of the given sentence.**

We were given very little time to prepare the presentation.

A. They have given us very little time to prepare the presentation.

B. They gave us very little time to prepare the presentation.

C. They will give us very little time to prepare the presentation.

D. They give us very little time to prepare the presentation

23. **Select the most appropriate antonym of the given word**.

ASCENT

A. descent

B. depression

C. decent

D. Distant

24. **Select the most appropriate synonym of the given word**.

DEVOUT

A. revered

B. loyal

C. pious

D. Respectable

25. **Select the word which means the same as the group of words given**.

One who walks in sleep

A. omnipotent

B. somnambulist

C. philanthropist

D. pedestrian

Answers

1. B	2. B	3. C	4. B	5. A	6. C	7. C	8. B	9.A	10. D	11.B	12.A
13. C	14.B	15.B	16.B	17.B	18.D	19.D	20.A	21.D	22.B	23.A	24.C
25. B									[Practice Exercise]		

Explanation

1. B) The second paragraph adopts a critical tone towards the implementation of the Aadhaar-based payment system (ABPS). It highlights various issues such as payment failures, errors in mapping Aadhaar to bank accounts, and diversion of payments. The reference to the government's unmet claims about reducing wage delays further emphasizes the critical perspective.

2. B) The central theme of the passage is the issues and implications associated with mandating the Aadhaar-based payment system in the Mahatma Gandhi National Rural Employment Guarantee Scheme. The passage discusses various problems such as deletion of worker names, payment failures, and the need for corrections in the system, emphasizing the challenges of this implementation.

3. C) The passage infers that the implementation of ABPS in MGNREGS has encountered various technical and procedural issues. These include errors in Aadhaar and job card data matching, payment failures, and wrongful deletion of workers' names. This inference is drawn from the discussion of the problems faced by beneficiaries and the critical perspective on the system's implementation.

4. B) In the passage, the word 'robust' is used to describe the Aadhaar-based payment system (ABPS) as a strong and effective way to transfer wages. The term implies durability and reliability in the context. Therefore, the word 'Strong' is the most appropriate synonym.

5. A) The passage uses the word 'mandatory' to describe the nature of the Aadhaar-based payment system within the Mahatma Gandhi National Rural Employment Guarantee Scheme, meaning it is required or compulsory. The most suitable antonym, or opposite meaning, for 'mandatory' is 'Discretionary', which implies that something is not obligatory and is left to one's choice.

6. C) **Equilibrium** (noun) – A state of perfect balance संतुलन
   - **Equinox** (noun) – The time or date (twice each year) at which the sun crosses the celestial equator, when day and night are of approximately equal length. समरात्रि
   - **Equivalent** (noun) – A person or thing that is equal to or corresponds with another in value, amount, function, meaning, etc. समान
   - **Equilateral** (adjective) – Having all its sides of the same length, especially when of three sides. समत्रिज्या

7. C) **DACB**

In popular Indian cinema, lyrics are to music what the heart is to the body. Lyrics help in creating a distictive narrative, some conventions of which have been carried over from the talkies era. However, songs seem to have acquired a musical grammar of their own, establishing an emotional chord with the listeners Thus, songs have outlived films in people's memories.

8. B) **CADB**
   One of the things I really missed when I set up home in Maryland, was a restaurant that served authentic Indian food. So, I had thoughts of setting up an Indian restaurant there with my wife's support I decided to pursue this idea seriously and bought an old building in the downtown. It took us two months to redesign the place to suit our needs.

9. A) **'complying** by' के बदले 'complying with' का प्रयोग होगा क्योंकि 'comply' verb के साथ 'with' का सही प्रयोग होता है; जैसे— You must comply with the rules.
   * 'complying with' will be used instead of 'complying by' because the correct preposition to use with the verb 'comply' is 'with'; Like— You must comply with the rules.

10. D) **'artist'** के बदले 'artists' का प्रयोग होगा क्योंकि 'one of' के बाद Plural Noun का प्रयोग होता है; जैसे— He is one of the best players.
    * 'artists' will be used instead of 'artist' because after 'one of' we use a Plural Noun; Like— He is one of the best players.

11. B) **To feather one's own nest** (idiom) – to use one's position or job for personal gain; to enrich oneself, often at the expense of others or of one's duties. **अपना लाभ बढ़ाना**

12. A) **Rarefied'** का use होगा क्योंकि "rarefied" का अर्थ होता है पतला या अधिक उच्च स्तर पर कम घनत्व वाला। Sentence में mention किया गया है कि सड़कें 15000 फीट पर हैं, जिससे समझता है कि हवा वहां पतली होती है, इसलिए 'rarefied' यहाँ सही है। जबकि 'Intensified' का अर्थ है मजबूत किया हुआ या तीव्र, 'Elevated' का अर्थ है उन्नत या उच्च, और 'Exalted' का अर्थ है महान या उच्चतम, जो इस context में सही नहीं है।
    * **Rarefied'** should be used because it means thin or of lower density at a higher altitude. The sentence mentions the roads are at 15000 feet, suggesting the air would be thin there, making 'rarefied' fitting here. Whereas, 'Intensified' means strengthened or sharpened, 'Elevated' means raised or high, and 'Exalted' means lofty or supreme, which don't fit in this context.

13. C) **out of the woods** (idiom) - Out of danger **खतरे से बाहर**

14. B) **'Originated'** का use होगा क्योंकि "originated" का अर्थ होता है किसी चीज़ का आरंभ होना या उत्पत्ति होना। Sentence में इसका संदर्भ इस बात को दर्शाने में है कि इंग्लिश भाषा भारत

में शुरू नहीं हुई थी। इसलिए 'originated' यहाँ सही है। जबकि 'Developed' का अर्थ है विकसित होना, 'Created' का अर्थ है बनाना और 'Derived' का अर्थ है किसी चीज़ से प्राप्त होना, जो इस context में सही नहीं है।

- **Originated'** should be used because it refers to where something began or was first introduced. The sentence is conveying that the English language did not begin or originate in India. Thus, 'originated' is appropriate here. Whereas, 'Developed' means to grow or evolve, 'Created' means to make or bring into existence, and 'Derived' means to obtain or extract from a source, which don't fit in this context.

15. B) **The** का use होगा क्योंकि "the" का अर्थ होता है जब हम किसी विशेष चीज़ या स्थान की बात करते हैं। Sentence में "India" की बात की जा रही है, इसलिए 'the' यहाँ सही है। 'A' का अर्थ होता है किसी अनिश्चित चीज़ के लिए, 'One' का अर्थ होता है एक में से एक, और 'An' भी किसी अनिश्चित चीज़ के लिए use होता है, जो इस context में सही नहीं है।

- **The** should be used because "the" is used when referring to something specific. Since the sentence is talking about India, 'the' fits perfectly here. On the other hand, 'A' is used for something indefinite, 'One' means one among many, and 'An' is also used for something indefinite, making them incorrect in this context

16. B) **'With'** का use होगा क्योंकि "with" इस context में 'पास' या 'विशेषता के साथ' के अर्थ में प्रयुक्त होता है। Sentence में mention किया गया है कि भारत उस सूची में दूसरा है जिसमें सबसे अधिक अंग्रेजी बोलने वाले हैं, इसलिए 'with' यहाँ सही है। जबकि 'Among' समूह में प्रयुक्त होता है, 'By' 'द्वारा' के अर्थ में होता है, और 'From' एक आरंभिक बिंदु से संकेत करता है, जो इस context में सही नहीं है।

- **With'** should be used in this context to mean 'possessing' or 'characterized by'. The sentence indicates that India is second on the list of countries characterized by having the most English speakers, making 'with' appropriate here. Whereas 'Among' implies being part of a group, 'By' means 'by means of', and 'From' indicates a starting point, which don't fit in this context.

17. B) **Prevalent'** का use होगा क्योंकि "prevalent" का अर्थ होता है प्रचलित या आमतौर पर होने वाला। Sentence में mention किया गया है कि English अन्य भारतीय भाषाओं से अधिक प्रचलित है, इसलिए 'prevalent' यहाँ सही है। जबकि 'Comprehensive' का अर्थ है व्यापक, 'Frequented' का अर्थ है बार-बार जाना जाता है, और 'Extended' का अर्थ है विस्तारित या बढ़ा हुआ, जो इस context में सही नहीं है।

- **Prevalent'** should be used because it means widespread or generally occurring. The sentence mentions that English is more widespread than any other Indian language, making 'prevalent' the right choice here. Whereas, 'Comprehensive' means thorough or all-encompassing, 'Frequented' means visited often, and 'Extended' implies lengthened or expanded, which don't fit in this context.

18. D) **'Pervade'** का use होगा क्योंकि "pervade" का अर्थ होता है किसी चीज़ को पूरी तरह से भर देना या व्याप्त करना। Sentence में बताया गया है कि अंग्रेज़ी ने पूरी दुनिया को व्याप्त किया है, इसलिए 'pervade' यहाँ सही है। जबकि 'Saturate' का अर्थ है पूरी तरह से भिगो देना, 'Invade' का अर्थ है आक्रमण करना, और 'Persuade' का अर्थ है मनाना या राज़ी करना, जो इस context में सही नहीं है।

   - **Pervade'** should be used because it means to spread through and be perceived in every part of. The sentence states that English has spread throughout the entire world, making 'pervade' the most appropriate choice. Whereas, 'Saturate' means to soak or fill completely, 'Invade' implies an aggressive entry, and 'Persuade' means to convince, which don't fit in this context.

19. D) **FOREIGN** (adjective) – Of, from, in, or characteristic of a country or language other than one's own. **विदेशी**

   Antonym: **Native** (adjective) – Associated with the country, region, or circumstances of a person's birth. **स्वदेशी**

   - **Rustic** (adjective) – Relating to the countryside; rural. **ग्रामीण**
   - **Rural** (adjective) – In, relating to, or characteristic of the countryside rather than the town. **ग्रामीण**
   - **Indian** (noun/adjective) – Relating to India or its people. This is not a general antonym for 'foreign' but is specific to the context of countries. **भारतीय**

20. A) **'use the ancient text to suggestion'** के बदले 'used the ancient texts to suggest' का प्रयोग होगा क्योंकि वाक्य में past tense की बात हो रही है और सही construction का चयन भी करना है।

   - 'used the ancient texts to suggest' will be used instead of 'use the ancient text to suggestion' because the sentence refers to the past and the correct construction needs to be chosen.

21. D) The correct spelling is 'Exhilarate " **बहुत खुश या जीवंत बनाना।**

22. B) .They gave us very little time to prepare the presentation

23. A) **ASCENT** (noun) – An upward movement, climb, rise. **चढ़ाई**

Antonym: **Descent** (noun) – A downward movement, drop, fall. **उतार**

- **Depression** (noun) – A sunken place or hollow on a surface; also refers to a state of feeling sad. **उदासी**
- **Decent** (adjective) – Conforming with generally accepted standards of respectable behavior; satisfactory. **शिष्ट**
- **Distant** (adjective) – Far away in space or time; not related. **दूर**
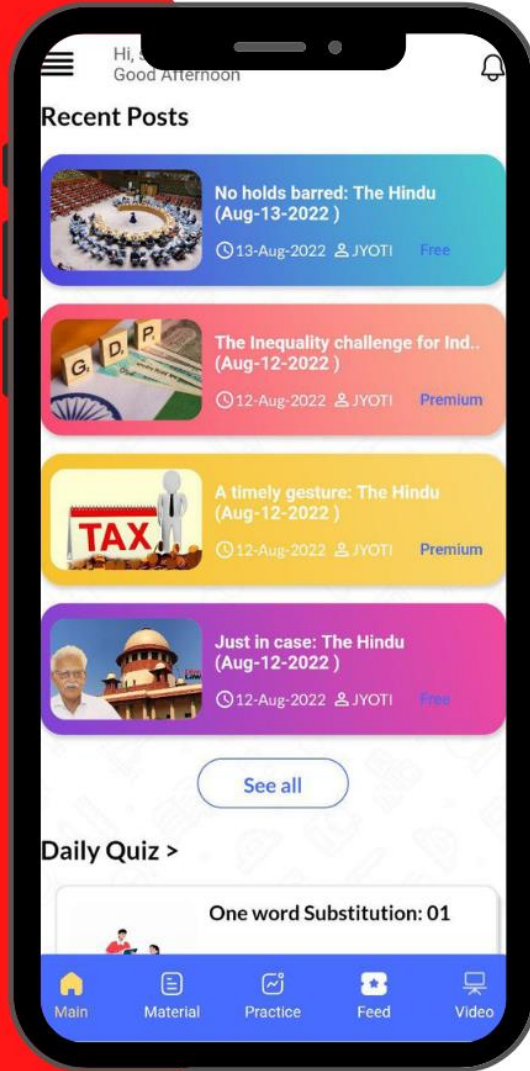
24. C) **DEVOUT** (adjective) – Having or showing deep religious feeling or commitment, pious, religious, dedicated. **भक्ति भाव से**

Synonym: **Pious** (adjective) – Deeply religious, devout, godly, worshipful. **धार्मिक**

- Revered (adjective) – Feel deep respect or admiration for something, respected, esteemed, venerated. **सम्मानित**
- Loyal (adjective) – Showing firm and constant support or allegiance to a person or institution, faithful, true, devoted. **वफादार**
- Respectable (adjective) – Regarded by society to be good, proper, or correct, decent, honorable, estimable. **सम्मानजनक**

25. B) **Somnambulist** (noun) – One who walks in sleep **निद्राचारी**

- **Omnipotent** (noun) – Having unlimited power or authority; all-powerful. **सर्वशक्तिमान**
- **Philanthropist** (noun) – A person who seeks to promote the welfare of others, especially by donating money to good causes. **परोपकारी**
- **Pedestrian** (noun) – A person walking rather than traveling in a vehicle. **पैदल चालक**