



**Mains Marathon**  
**Compilation**

**7<sup>th</sup> to 12<sup>th</sup> Nov, 2022**

## **Mains Marathon Compilation for the Month of November, (Second Week) 2022**

- 1. Is uniformity through Uniform Civil Code (UCC) desirable for a nation that is as diverse as India? Provide justifications for your argument.**
- 2. Do you think government regulations can be helpful in achieving the full potential of UPI in India?**
- 3. Analyze the impacts of the recent Supreme Court's judgment that upheld the validity of the 103rd Constitutional Amendment.**
- 4. What is the Black Sea Grain Initiative? Discuss its importance in tackling the global food crisis.**
- 5. What are the issues associated with the global efforts to counter terrorism? Also, highlight the steps taken by the government of India to Counter Global Terrorism.**
- 6. Discuss the implications of the recent Supreme Court ruling on Provident Fund (PF) pensions.**
- 7. In light of the present conditions, what are the challenges that the world's financial system is facing?**
- 8. Public service broadcast is a good idea in a diverse country with myriad issues. Examine the statement.**

**Q.1) Is uniformity through Uniform Civil Code (UCC) desirable for a nation that is as diverse as India? Provide justifications for your argument.**

**The Hindu**

**Introduction:** Contextual introduction.

**Body:** Explain why Uniform Civil Code (UCC) is desirable. Also write some issues associated with it.

**Conclusion:** Write a way forward.

A Uniform Civil Code (UCC) is one that would be applicable to all religious communities in their personal matters such as marriage, divorce, inheritance, adoption etc. **Article 44**, one of the Directive Principles of the Constitution lays down that the state shall endeavour to secure a UCC for the citizens throughout the territory of India.

**Why Uniform Civil Code (UCC) is desirable?**

- The Supreme Court in various judgements has called for the implementation of the UCC. E.g. Shah Bano Begum judgement of 1985.
- UCC would provide **equal status** to all citizens.
- It is commonly observed that personal laws of almost all religions are discriminatory towards women. Men are usually granted upper preferential status in matters of succession and inheritance. It would **promote gender parity** in Indian society.
- UCC would accommodate the aspirations of the young population who imbibe **liberal ideology**. Its implementation would thus support the **national integration**.
- UCC will **simplify** the cumbersome **legal matters** governed by personal laws. It will also help in **speedy disposal of cases** and reduce burden on the judiciary.

**Issues:**

- Certain civil laws in all communities were “inseparably connected with religious beliefs and practices”. UCC would **come in the way of Article 25** of the Constitution.
- Constitutional law experts argue that perhaps the framers did not intend total uniformity, which is why personal laws were **placed in entry 5 of the Concurrent List**, with the power to legislate being given to Parliament and State Assemblies.
- According to Law commission a unified nation did not necessarily need “uniformity”, and secularism could not contradict the plurality prevalent in the country.
- There are **practical difficulties** due to religious and cultural diversity in India across the religions, sects, castes, states etc.
- Experts often argue that the **time is not ripe for** Indian society to embrace such UCC. Major awareness efforts are needed to reform current personal laws. This should be initiated and undertaken by the communities themselves. Legal intervention should be undertaken only if a practice violates fundamental rights of citizens.

**Q.2) Do you think government regulations can be helpful in achieving the full potential of UPI in India?**

**Indian Express**

**Introduction:** Contextual introduction.

**Body:** Explain how govt. regulations can be helpful in achieving the full potential of UPI in India. Also write some concerns.

**Conclusion:** Write a way forward.

UPI is an instant real-time payment system developed by National Payments Corporation of India (NPCI) facilitating inter-bank transactions. The interface is regulated by the Reserve Bank of India. The recent discussion paper by the RBI on charges in payment systems has

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triggered widespread public debate, especially on the zero-charge framework for UPI transactions.

### Helpful in achieving the full potential of UPI:

- UPI apps have not been receiving any Government incentives and that the entire incentive amount is being appropriated by banks.
- UPI's core model of payments makes it an unsustainable business for small players who do not have other means of revenue like the big players, resulting in skewed competition and innovation in the sector.
- But for UPI enablers like PSPs and banks, a revenue model that meets their operational costs and offers them the width **to invest in new technologies and upgrade their systems** is the bare minimum for sustainability.
- **Rising UPI transactions** also need to be matched by a robust scaling of the current systems, and banks and PSPs might not have the incentive to invest further in their UPI infrastructures in absence of revenue clarity from the stream.

The following points explain that government regulations can be counterproductive in achieving the full potential of UPI in India:

- Only 3-7% of **rural consumers** are actively using UPI, with many even unaware of its existence. So from the digital public good perspective, it is probably not the right time to levy charges on UPI for merchants or consumers.
- If MDR is levied on all merchants, then the major target of the digital inclusion drive of UPI – **small merchants** who deal with petty cash daily – will not accept digital payments.
- Over the past few years, government and RBI have spent, on average, Rs 5,400 crore annually on printing and even more on currency management. The expenditure towards UPI may be much lower and could even curtail the expenditure on cash.

What the UPI ecosystem needs is a **balancing act** between digital payments growth and incentivizing of the system. One way to strike this balance is by re-introducing MDR as a revenue stream for the banks and PSPs and also subsidising it for merchants to ensure that they incur no charges.

### Q.3) Analyze the impacts of the recent Supreme Court's judgment that upheld the validity of the 103rd Constitutional Amendment.

#### The Hindu , Indian Express , ToI

**Introduction:** Contextual introduction.

**Body:** Explain some positive impacts of the recent Supreme Court's judgment that upheld the validity of the 103rd Constitutional Amendment. Also write some negative impacts.

**Conclusion:** Write a way forward.

The 10% EWS quota was introduced under the **103rd Constitution (Amendment) Act, 2019**. It inserted **Article 15 (6) and Article 16 (6)**. It is for reservation in jobs and admissions in educational institutes for Economically Weaker Sections (EWS) but excludes the 'poorest of poor' among SC, ST, Socially and Educationally Backward Classes (SEBC) and OBC. Recently the Supreme Court upheld the validity of the 103rd Constitutional Amendment.

#### **Positive impacts:**

- The new reservation is in furtherance of the Preamble's goal of **achieving justice** — social, economic and political.
- EWS quota is **an affirmative action**. Groups already having reservation don't need additional benefits. There are extremely poor people among the general categories too.
- This is significant because this shifts the reservation policy from its goal of correcting "social injustice" to **correcting "individual deprivation."**

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- The 10% quota is **progressive** and could **address the issues of educational and income inequality** in India.
- The proposed reservation through a constitutional amendment would give **constitutional recognition to the poor from the upper castes**.
- **Better Targeting:** Individuals rather than group became the basis of backwardness.

### Negative impacts:

- **Unit of measurement:** The Union government maintains lists of SCs, STs and OBCs and these lists explicitly mention the names of castes and tribes that qualify to be included in them. But EWS category targets "families" as opposed to castes or tribes.
- The 103rd amendment of the Constitution has changed reservation policy from "social" to "individual." This also allows for a **great deal of arbitrariness** to be introduced into the policy. The government might face difficulties in defining the EWS category and setting the required income limits for the category.

Reservation is fair, as far as it provides appropriate affirmative actions for the benefit of the downtrodden and economically backward sections of society. But, reservation beyond the limit will lead to the ignorance of the merit, which will disturb the entire administration.

### Q.4) What is the Black Sea Grain Initiative? Discuss its importance in tackling the global food crisis.

#### The Hindu

**Introduction:** Explain Black Sea Grain Initiative.

**Body:** Explain its importance in tackling the global food crisis.

**Conclusion:** Write a way forward.

Since Russia's invasion of Ukraine began, exports of grain from Ukraine, as well as food and fertilizers from Russia, have been significantly hit. The Black Sea Grain deal endeavours to **tackle escalating food prices** emanating from supply chain disruptions. The deal is brokered by the **UN and Turkey** and signed by the UN, the Russian Federation, Turkey and Ukraine to resume Ukrainian grain exports via the Black Sea amid the war.

It was to provide for a **safe maritime humanitarian corridor** for Ukrainian exports (particularly for food grains). The central idea was to calm markets by ensuring an adequate supply of grains, thereby **limiting food price inflation**. It foresees the establishment of a control centre in Istanbul, to be staffed by U.N., Turkish, Russian and Ukrainian officials, to run and coordinate the process. Ships would undergo inspections to ensure they are not carrying weapons.

#### **Importance in tackling the global food crisis:**

- As per the UN Office for Coordination of Humanitarian Affairs, approximately 10.1 million tonnes of grains have been shipped since the initiative commenced.
- It was earlier inferred that the supply situation in markets was seen to be easing, with potential for further **price drops**.
- People hoarding the grain in the hope of selling it for a sizeable profit owing to the supply crunch were obligated to sell.
- The initiative has also been credited for having made a "huge difference" to the global cost of living crisis.
- Ukraine is among the largest exporters of **wheat, maize, rapeseed, sunflower seeds and sunflower oil**, globally. Its access to the deep-sea ports in the **Black Sea** enables it to directly approach Russia and Europe along with grain importers from the Middle East and North Africa.

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- The shipment of grain and food stocks into world markets will help bridge the global food supply gap and **reduce pressure on high prices**.
- About 44% of the shipments, which include corn, wheat, rapeseed, and sunflower oil among others, reached high-income, 28% reached low and lower-middle-income countries and 27% reached upper-middle income countries.
- Its access to the deep-sea ports in the Black Sea enables it to **directly approach Russia and Europe** along with grain importers from the Middle East and North Africa.

The Black Sea Grain Initiative is a welcoming step as ensuring food security to the people will protect them from another impending global food crisis.

**Q.5) What are the issues associated with the global efforts to counter terrorism? Also, highlight the steps taken by the government of India to Counter Global Terrorism.**

**The Hindu**

**Introduction:** Contextual introduction.

**Body:** Explain some issues associated with the global efforts to counter terrorism. Also write some steps taken by the government of India to Counter Global Terrorism.

**Conclusion:** Write a way forward.

Terrorism is the illegitimate use of force to provide injury to common people for political and ideological gains. Recently, India has decided to host the special session of the **United Nations Security Council's Counter-Terrorism Committee (UNSC-CTC)**. It is focused on **new and emerging technologies**.

**Issues associated with the global efforts to counter terrorism:**

- **Lack of response:** The “**Global War On Terrorism**” (GWOT), as it was conceived by the **post-9/11 United States** is over, as the United States negotiated with the Taliban, and then withdrew from Afghanistan.
- **Global polarisation:** The growing global polarisation over the Russia-Ukraine war is not only **shifting the focus from terrorism** but is also blurring the lines on what constitutes terrorism.
- **Comprehensive Convention on International Terrorism: very little progress** has been made on the actual issues such as the definition of terrorism, concerns over human rights law conflicts etc. Moreover, consensus for the convention is still elusive.
- **Emerging technologies: Drones** are already being used to deliver funds, drugs, weapons, ammunition, and even improvised explosive devices.
- After the COVID-19 pandemic, there is concern about the use of **biowarfare, and Gain-of-Function (GoF) research to mutate viruses** and vectors.
- Terror financing uses **bitcoins and cryptocurrency**, and terror communications use social media, the dark web, and even gaming centres.

The following steps have been taken by the government of India to counter global terrorism:

- **Mutual Legal Assistance Treaties (MLATs):** in criminal matters to facilitate the investigation, collection of evidence etc. have been signed with other countries.
- In 2018, India highlighted its demand for a **Comprehensive Convention on International Terrorism (CCIT)** at the UN General Assembly (UNGA).
- **Comprehensive Integrated Border Management System:** It vastly improves the capability of Border Security Force (BSF) in detecting and controlling human trafficking and cross border terrorism, etc.
- **Unlawful Activities (Prevention) Act, 1967:** It enables more effective prevention of certain unlawful activities of individuals and associations and for dealing with terrorist activities etc.

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- **National Investigation Agency:** It is India's counter-terrorist task force and is empowered to deal with terror related crimes across states without special permission from the states.
- **Policy of Zero-Tolerance:** India calls for zero-tolerance against terrorism and focuses on developing a common strategy to curb it.

India, as host of counter-terrorism events, and the Shanghai Cooperation Organization (SCO) and the next G-20, must stop fighting the “last war” on terrorism.

### Q.6) Discuss the implications of the recent Supreme Court ruling on Provident Fund (PF) pensions.

#### Indian Express

**Introduction:** Contextual introduction.

**Body:** Explain implications of the recent Supreme Court ruling on Provident Fund (PF) pensions.

**Conclusion:** Write a way forward.

The **Employee Pension Scheme (EPS)**, which is administered by the **Employees' Provident Fund Organisation (EPFO)**, aims to provide employees with pension after the age of 58. The Supreme Court directed that members of the scheme who did not exercise the option for higher pension as provided for in the scheme as it existed before the 2014 amendment, were entitled to exercise the option, jointly with their employers, even under the amended scheme.

#### **Implications:**

- The serving employees can **opt for higher pension now**, transferring the stipulated part of the employer's contribution to the pension fund.
- **More members and employers** now have four months to opt for a pension scheme linked to actual salaries. Only a negligible percentage of EPFO members – with salaries higher than the Rs 15,000 a month pensionable salary cap – had earlier opted for contributions based on their actual salaries.
- This would essentially imply **higher annuity after retirement**. Experts said that in times of higher inflation this would provide a **better social security cover** for workers after retirement.
- The existing members had to contribute the additional 1.16 per cent if they opted for pension linked to actual salaries. Otherwise, as per the Scheme, the government pays this 1.16 per cent of the pay of the members. So, the **EPFO will have to find ways to fund this additional contribution**.
- The government may have to **rework the contribution distribution** between provident fund and pension.

The pension scheme needs to be **reformulated in a way that it provides benefits to employees without putting an onerous burden on the employers**. The government contributes only 1.16% of employees' monthly salary.

### Q.7) In light of the present conditions, what are the challenges that the world's financial system is facing?

#### Business Standard

**Introduction:** Contextual introduction.

**Body:** Explain some challenges that the world's financial system is facing.

**Conclusion:** Write a way forward.

The **Ukraine conflict** poses the biggest challenge to growth since the global financial crisis (GFC) of 2007. As per IMF, the world economy will grow at 3.2 percent in 2022 and 2.7

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percent in 2023. Growth in 2023 will be the lowest since 2010, leaving aside the pandemic year of 2020.

According to the **IMF's Global Financial Stability Report 2022**, there are following challenges that the world's financial system is facing:

- **Slow growth and rising interest rates:** Rising interest rates translate into losses in the bond market and increase in bad loans.
- **China's housing market:** Stringent lockdowns in China have impacted home sales. Buyers do not want to make advance payments for the purchase of properties. As a result, developers face liquidity pressures and many have gone bankrupt.
- **Poor market liquidity:** Central banks are tightening monetary policy and shrinking their balance sheets. When liquidity is limited, the fall in prices can be steep. Investors trying to exit their holdings of securities end up incurring losses that can trigger panic.
- **Corporate debt at risk:** Rising interest rates pose challenges for firms with high debt. According to the IMF, 50 per cent of small firms would have difficulty servicing debt.
- **Leveraged finance under pressure:** Leveraged finance is of the high-yield variety. In the US today, more than 50 percent of leveraged finance is composed of firms with a B rating or relatively higher risk of default.
- **Declining housing price:** Rising interest rates could trigger a steep decline in housing prices worldwide. These orders of declines will have adverse implications for banks.
- **Banks in emerging markets:** Banks accounting for a third of banking assets would lack the minimum capital required. Globally, however, banks that fall below the 4.5 percent minimum would account for no more than 5 percent of global banking assets.

Keeping the global trends in mind, India should form relevant policies to avoid the future impacts of the present global financial issues.

**Q.8) Public service broadcast is a good idea in a diverse country with myriad issues. Examine the statement.**

**The Hindu**

**Introduction:** Contextual introduction.

**Body:** Explain why public service broadcast is a good idea. Also write some issues.

**Conclusion:** Write a way forward.

Recently the Union Cabinet approved new guidelines called '**Guidelines for Uplinking and Downlinking of Satellite Television Channels in India, 2022**' which point out that airwaves and frequencies are public property and need to be used in the best interest of society. It mandates the channels to broadcast content on themes of national importance and socially relevant issues for at least 30 minutes every day.

**A good idea:**

- Broadcast companies will be allowed to uplink foreign channels from Indian teleports, which would create **employment opportunities** and make India a **teleport hub** for other countries.
- In the time of polarising opinions, heated debates and narrow targeting of ideas on television, this initiative will bring **positive change**.
- The themes that have been picked out, are subjects on which a lot **more awareness** is necessary like education, agriculture and rural development, health and family welfare, science and technology, welfare of women and weaker sections of society, protection of environment etc.

**Issues:**

- The broadcasters are concerned as they have paid hefty fees for their use and any binding guidelines that **adversely impact their commercial interests** are not fair towards them.



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- No set of modules and rules on the format of fulfilling the obligations and left to the **discretion of channels** which might create chaotic issues.
- It could be misused for **vested propaganda and political gains**.
- There is **no clarity yet on compensation norms** and who is going to pay the expenditure for the public service component on TV.
- As the Central Government may, from time to time, issue a general advisory to the channels for telecast of content. This suggests that the centre will keep **an eye on the media**.
- The air-time devoted to this exercise can easily exceed 30 minutes. So, news channels might **protest** the mandatory move.

The proposed guidelines are the need of the hour to increase the social awareness on the very necessary topics.