



Mains Marathon
Compilation

10th to 15th April, 2023

Mains Marathon Compilation for the Month of April, (Second Week) 2023

- 1. Highlight the use of Artificial Intelligence (AI) for the law-making process.**
- 2. What is India's Second Space Age? How is it possible to utilise the full potential of the Second Space Age?**
- 3. In light of the increasing tiger population in India, conservation efforts should be balanced with the rights of forest dwellers. Examine.**
- 4. What is a Small Modular Reactor (SMR)? Present the case of the use of small modular reactors (SMRs) in India, compared to big plants.**
- 5. Preventive Detention law conferring arbitrary powers to the state must be critically examined and used in the rarest cases. In light of the statement, highlight the challenges associated with preventive detention law in India.**
- 6. India needs a principles-based approach to regulate AI. Examine**
- 7. Highlight the significance of Online Dispute Redressal (ODR). What steps can India take toward its implementation?**
- 8. Should online gambling be regulated in India? Provide reasons for your arguments.**
- 9. What is the recusal of Judges? Why is there an urgent need for reforms in the recusal system of India?**
- 10. Critically analyze the MUDRA scheme as a scheme to promote financial inclusion.**
- 11. Discuss the rationale and challenges associated with the changes to the NCERT syllabus.**
- 12. Misinformation is a clear and present danger to the goal of a safe internet, and Government is well-placed to handle it. In the light of the statement, discuss the significance of amendments to the Information Technology Rules, 2021.**

Q.1) Highlight the use of Artificial Intelligence (AI) for the law-making process.

Introduction: Provide a brief introduction to “Artificial Intelligence (AI) for the law-making process”

Body: Write 3-4 points on the use of Artificial Intelligence (AI) for the Law-Making Process. Write 3-4 points on some examples of AI Implementation in Parliaments and some potential Benefits of AI in Law-Making. Write 3-4 points on Way Forward in AI for law making.

Conclusion: Provide a conclusion on Artificial Intelligence (AI) for the law-making process

Introduction:

Artificial Intelligence (AI) is gaining attention worldwide and has the potential to enhance law-making, policy-making, and parliamentary activities. Mature democracies are utilizing AI tools to improve legislation, parliamentary procedures, and decision-making processes.

What is the use of Artificial Intelligence (AI) for the Law-Making Process?

- **Assisting Legislators:** AI tools can aid parliamentarians in various tasks such as drafting responses, conducting research, obtaining information on bills, understanding house rules, and legislative drafting.
- **Informed Decision-Making:** AI can provide insights into citizen grievances, media opinions, and the voices of citizen-centric associations, empowering legislators to make well-informed decisions.
- **Identifying Issues and Priorities:** AI can analyze citizens' grievances and social media responses, highlighting issues that require immediate attention and helping set priorities.
- **Public Consultation:** AI can facilitate citizen input for public consultations on laws and assist in the preparation of manifestos.

What are some examples of AI Implementation in Parliaments?

- **United States House of Representatives:** Introduced an AI tool to automate the analysis of differences between bills, amendments, and current laws, streamlining the legislative process.
- **Netherlands House of Representatives:** Implemented the "Speech2Write" system, converting voice to text and providing automated editing capabilities for written reports.
- **Japan:** Utilizes an AI tool to prepare responses for its legislature and automatically selects relevant highlights from parliamentary debates.
- **Brazil:** Developed an AI system called Ulysses, which supports transparency and citizen participation.

What are some potential Benefits of AI in Law-Making?

- **Simulating Policy Effects:** AI can model various datasets and predict potential outcomes of policies, aiding lawmakers in making informed decisions.
- **Identifying Outdated Laws:** AI can flag laws that are no longer relevant or effective in present circumstances, suggesting amendments to keep legislation up to date.

Way Forward:

- **Codifying Laws:** Establishing a central law engine that provides a comprehensive view of acts, subordinate legislation, gazettes, compliances, and regulations, making laws machine-consumable.
- **Digital Transformation:** Embracing digital initiatives like the 'One Nation, One Application' and the National e-Vidhan (NeVA) portal to digitize parliamentary activities.

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- **Transparency and Citizen-Friendly Approach:** Encouraging the use of AI openly and transparently, ensuring citizen participation and engagement throughout the law-making process.

Conclusion:

AI has the potential to revolutionize the law-making process by assisting legislators, enhancing decision-making, and identifying priority issues. Several countries have already adopted AI tools in their parliaments, demonstrating its effectiveness in streamlining legislative procedures. India should leverage the momentum gained from the COVID-19 pandemic's digital transformation to implement AI in law-making, policy-making, and parliamentary activities.

Q.2) What is India's Second Space Age? How is it possible to utilise the full potential of the Second Space Age?

Introduction: Provide a brief introduction on "India's Second Space Age"

Body: Write 3-4 points on the possibility to utilise the full potential of the Second Space Age. Write 3-4 points on Way Forward in India's Second Space Age

Conclusion: Provide a conclusion on India's Second Space Age and the possibility to utilise the full potential of the Second Space Age

Introduction:

The First Space Age began in the 1950s with the launch of Sputnik 1 and culminated in Neil Armstrong's moon landing in 1969. The Second Space Age is characterized by a shift from government dominance to private sector involvement, with companies like SpaceX leading the way. India made a modest entry into the First Space Age in the 1960s and has since made significant progress in space exploration and satellite technology.

How is it possible to utilise the full potential of the Second Space Age?

- **Recognize the potential:** The global space economy is estimated to reach \$600 billion by 2025, and India's space economy is expected to be \$13 billion by the same year. The country has an opportunity to exceed \$60 billion by 2030.
- **Foster an enabling environment:** Develop an inclusive policy and regulatory framework to support the growth of the private sector in space exploration and satellite technology.
- **Encourage private sector participation:** Support and collaborate with space start-ups to leverage their innovative ideas and technological advancements.
- **Enhance satellite services:** Invest in satellite infrastructure and services to meet the growing demand for data-intensive applications, such as broadband, OTT, and 5G.
- **Focus on downstream activities:** Emphasize satellite services and associated ground segment development, as they account for over 70% of India's space economy.
- **Strengthen research and development:** Leverage the expertise and resources of organizations like ISRO to support research and development efforts in space technology.

Way forward:

- **Introduce legislation:** Enact comprehensive space activities act to provide legal grounding, establish a regulatory authority, and create a favorable environment for venture capital funding in the Indian space start-up industry.
- **Establish a regulatory authority:** Clearly define the role of the Indian National Space Promotion and Authorization Centre (IN-SPACe) as either a licensing authority or a regulator to streamline operations and decision-making processes.

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- **Encourage industry collaboration:** Foster collaboration between ISRO and the private sector, enabling the exchange of knowledge, resources, and expertise for mutual growth and development.
- **Promote international partnerships:** Seek partnerships and collaborations with other space-faring nations and organizations to leverage their expertise and expand India's capabilities in space exploration.

Conclusion:

India's entry into the Second Space Age presents immense opportunities for the country to tap into the growing global space economy. By fostering an enabling environment, encouraging private sector participation, and focusing on downstream activities, India can harness the full potential of the Second Space Age.

Q.3) In light of the increasing tiger population in India, conservation efforts should be balanced with the rights of forest dwellers. Examine.

Introduction: Provide a brief introduction on "Increasing tiger population in India, and conservation efforts"

Body: Write 3-4 points on conservation efforts and how it should be balanced with the rights of forest dwellers. Write 3-4 points on Way Forward in conservation efforts and balanced with the rights of forest dwellers.

Conclusion: Provide a conclusion on increasing tiger population in India and how conservation efforts should be balanced with the rights of forest dwellers.

Introduction:

India's tiger population has shown an increase in recent years, reaching at least 3,167 tigers in 2022. The country has made significant efforts to conserve tigers and involve forest-dwelling communities in conservation activities. However, challenges such as deforestation and loss of tiger habitat still persist in various tiger zones, including the biodiverse Western Ghats.

How conservation efforts should be balanced with the rights of forest dwellers?

- **Sustainable coexistence:** It is essential to strike a balance between conservation efforts and the rights of forest-dwelling communities who rely on forest resources for their livelihoods.
- **Engage local communities:** Involve forest-dwelling communities in conservation initiatives by providing them with training, education, and opportunities for sustainable livelihoods that are compatible with conservation goals.
- **Recognize traditional knowledge:** Respect and incorporate the traditional knowledge and practices of forest-dwelling communities, who have coexisted with wildlife for generations and possess valuable insights into conservation.
- **Ensure land rights:** Secure the land and resource rights of forest-dwelling communities to prevent displacement and allow them to continue their traditional ways of life in harmony with wildlife.
- **Mitigate human-wildlife conflicts:** Implement measures to minimize conflicts between humans and wildlife, such as developing effective livestock management practices and providing compensation for any losses incurred by communities due to wildlife interactions.

Way forward:

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- **Strengthen conservation efforts:** Allocate sufficient resources and support for the protection and restoration of tiger habitats, ensuring a conducive environment for their population growth.
- **Empower local governance:** Promote community-based conservation initiatives and empower local governance structures to play a more significant role in decision-making processes related to conservation.
- **Raise awareness:** Conduct awareness campaigns to educate both forest-dwelling communities and the general public about the importance of tiger conservation and the need to balance it with the rights of local communities.
- **Collaborate with stakeholders:** Foster partnerships between government agencies, non-governmental organizations, researchers, and local communities to develop comprehensive conservation strategies that consider the needs and perspectives of all stakeholders.

Conclusion:

While India's increasing tiger population is a positive development for conservation efforts, it is crucial to strike a balance between conservation and the rights of forest-dwelling communities. Sustainable coexistence can be achieved by engaging local communities, recognizing their traditional knowledge, ensuring land rights, and mitigating human-wildlife conflicts. Strengthening conservation efforts, empowering local governance, raising awareness, and fostering collaboration among stakeholders will contribute to a harmonious relationship between tiger conservation and the well-being of forest dwellers.

Q.4) What is a Small Modular Reactor (SMR)? Present the case of the use of small modular reactors (SMRs) in India, compared to big plants.

Introduction: Provide a brief introduction on "Small Modular Reactor (SMR) in India"

Body: Write 3-4 points on presenting the case of the use of small modular reactors (SMRs) in India, compared to big plants. Write 3-4 points on Way Forward for small modular reactors (SMRs) in India.

Conclusion: Provide a conclusion on the use of small modular reactors (SMRs) in India, compared to big plants.

Introduction:

India is taking steps towards the development of Small Modular Reactors (SMRs) with up to 300 MW capacity as part of its commitment to clean energy transition. The participation of the private sector and startups is encouraged to explore the development of this critical technology within India. SMRs offer cost savings, shorter construction time, and flexibility in design, making them a promising technology for industrial decarbonization.

Present the case of the use of small modular reactors (SMRs) in India, compared to big plants:

- **SMR advantages:** SMRs are smaller in size and require a smaller footprint compared to conventional nuclear reactors. They can be factory-built, resulting in cost and time savings during construction.
- **Flexibility and scalability:** The modular design of SMRs allows for flexible deployment and scalability, making them suitable for a variety of applications and locations, including remote areas and industrial settings.
- **Reliable and continuous power supply:** SMRs provide a reliable and continuous supply of power, making them valuable for industrial processes that require consistent energy availability.

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- **Safety and simplicity:** SMRs are considered simpler and safer than large nuclear plants due to their design and inherent safety features. Their smaller size allows for better control and containment of any potential accidents or incidents.
- **Clean energy transition:** SMRs play a significant role in India's clean energy transition strategy. As a base load power source, nuclear energy, including SMRs, can help in the decarbonization of the energy sector and reduce reliance on fossil fuels.
- **Complementary to renewables:** While India has made significant progress in renewable energy adoption, SMRs can complement renewable sources by providing a stable and constant power supply, particularly when intermittent renewable sources are not available.

Way forward:

- **Private sector participation:** Encourage the private sector and startups to actively participate in the development and deployment of SMR technology in India. Collaboration between government, industry, and research institutions is crucial for progress.
- **Technology sharing and funding:** Foster technology sharing and collaboration with international partners to leverage expertise and resources for the development of SMRs. Ensure sufficient funding mechanisms are in place to support research, development, and commercial availability of SMR technology.
- **Regulatory framework:** Establish a clear and comprehensive regulatory framework that addresses safety, security, waste management, and public concerns related to SMR deployment.

Conclusion:

Small Modular Reactors (SMRs) offer an innovative and flexible approach to nuclear power generation. In India's pursuit of a clean energy transition, SMRs can play a significant role due to their smaller size, cost savings, and reliability.

Q.5) Preventive Detention law conferring arbitrary powers to the state must be critically examined and used in the rarest cases. In light of the statement, highlight the challenges associated with preventive detention law in India.

Introduction: Provide a brief introduction on “ Preventive Detention law conferring arbitrary powers to the state must be critically examined and used in the rarest cases”

Body: Write 4-5 points on Challenges Associated with Preventive Detention Law in India. Write 3-4 points on the ways forward for Preventive Detention laws in India.

Conclusion: Provide a conclusion on the preventive detention law in India.

Introduction:

Preventive detention laws in India have long been criticized for granting arbitrary powers to the state and posing a threat to personal liberty. The recent observation by the Supreme Court reaffirms this concern and emphasizes the need to adhere to procedural safeguards. While courts primarily focus on examining procedural adherence, there is a pressing need to critically examine and restrict the application of preventive detention.

What are the Challenges Associated with Preventive Detention Law in India?

- **Failure to Adhere to Procedural Safeguards:** The executive's consistent failure to follow procedural safeguards while dealing with detainees is a significant challenge. Detention orders are often set aside on technical grounds, but the relief for detainees is limited as it comes months after their detention, rendering it ineffective.
- **Delay in Disposal of Representations:** Unexplained delays in the disposal of representations submitted by detainees against their detention to the authorities are

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a common reason for detention orders being set aside. This delay denies detainees their right to a timely review of their case.

- **Insufficient Grounds for Detention:** Failure to provide proper and justifiable grounds for detention or delays in furnishing them, undermine the legitimacy of preventive detention. The absence of clear and compelling reasons for detention erodes the credibility of the law.
- **Misuse for Trivial Reasons:** There have been instances where preventive detention laws have been misused for trivial reasons, such as detaining individuals involved in non-serious offenses. This misuse not only undermines the intent of preventive detention but also leads to an unjust and disproportionate application of the law.

Way Forward:

- **Strict Adherence to Procedural Safeguards:** The government must ensure that every procedural rigidity is followed in preventive detention cases. Any lapse in the procedure should work in favor of the detainee.
- **Narrowing the Scope of Preventive Detention:** The law should be critically examined and revised to limit the application of preventive detention to the rarest of cases involving serious threats to public order.
- **Timely Disposal of Representations:** Authorities should prioritize the prompt disposal of representations submitted by detainees, allowing for a timely review of their case.
- **Enhanced Judicial Scrutiny:** Courts need to play a more proactive role in scrutinizing preventive detention cases beyond procedural adherence.

Conclusion:

By critically examining the law, narrowing its scope, and enhancing judicial scrutiny, India can strike a balance between maintaining public order and safeguarding individual rights. It is crucial to ensure that preventive detention is used sparingly and only in exceptional circumstances where its necessity is unquestionable.

Q.6) India needs a principles-based approach to regulate AI. Examine

Introduction: Provide a brief introduction on “India needs a principles-based approach to regulate AI”

Body: Write 4-5 points on how India needs a principles-based approach to regulate AI. Write 2-3 points on the ways for India.

Conclusion: Provide a conclusion examining a principles-based approach to regulating AI by India.

Introduction:

The recent open letter expressing concerns about the impact of AI on jobs has sparked a debate on the need for regulation. While some view AI as a transformative technology with immense potential, others fear its adverse effects on employment and society.

How does India need a principles-based approach to regulate AI?

- **Embracing transformative technology:** AI has the potential to revolutionize various sectors and create new opportunities for growth and innovation in India.
- **Job displacement concerns:** The fear of AI leading to job losses is valid, but history has shown that technological advancements create new jobs and require humans to develop new skills.
- **Adapting regulatory frameworks:** Traditional regulatory frameworks may become obsolete in the face of rapid AI advancements. A principles-based approach allows for flexibility and adaptation to changing circumstances.
- **Addressing discrimination and privacy concerns:** AI systems trained on biased data can perpetuate discrimination, while privacy concerns arise from the misuse of

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personal information. Principles-based regulation can tackle these issues by promoting fairness, transparency, and accountability in AI systems.

- **Mitigating liability risks:** Holding developers solely responsible for unpredictable behaviour and emergent outcomes of AI systems can stifle innovation. A principles-based approach encourages responsible development while considering the complex nature of AI.

Way forward:

- **Agile and iterative approach:** India can follow the UK's Pro-Innovation Approach to Regulating AI, which focuses on learning from experience and adapting regulations accordingly. This approach prevents rigid legislation that may hinder technological progress.
- **Cross-cutting principles:** Implementing high-level principles that define expectations from AI systems can guide sector regulators to identify potential harms and take corrective action promptly.
- **Leveraging existing expertise:** India can leverage the domain-specific expertise of existing regulators to tailor regulations for different sectors and applications of AI.
- **Non-statutory implementation:** Rather than enacting new legislation, India can issue the principles on a non-statutory basis. This approach maintains flexibility while allowing regulators to enforce the principles effectively.

Conclusion:

India stands at a critical juncture where it must strike a balance between reaping the benefits of AI and addressing potential challenges. A principles-based approach to AI regulation offers a promising way forward. By focusing on fairness, transparency, and accountability, India can ensure the responsible development and deployment of AI technologies. This approach will enable the country to adapt to the evolving AI landscape while safeguarding against discrimination, privacy breaches, and liability risks. As India moves forward, it should seize the potential of AI while fostering an environment that encourages innovation and protects the interests of its citizens.

Q.7) Highlight the significance of Online Dispute Redressal (ODR). What steps can India take toward its implementation?

Introduction: Provide a brief introduction on "Online Dispute Redressal (ODR)"

Body: Write 3-4 points on the Significance of Online Dispute Redressal (ODR). Write 3-4 points on Steps India can take toward ODR implementation. Write 3-4 points on the ways forward for Online Dispute Redressal (ODR).

Conclusion: Provide a conclusion on the Online Dispute Redressal (ODR) in India.

Introduction:

Online Dispute Redressal (ODR) is a virtual mechanism for resolving disputes using technology. India has the potential to leverage ODR to ensure justice for all and address the challenges in the administration of justice.

What is the Significance of Online Dispute Redressal (ODR)?

- **Reducing Burden on Traditional Courts:** ODR can reduce the burden on traditional courts, save time, and lower costs associated with dispute resolution.
- **Time and Cost Savings:** It offers effective resolutions by integrating various tools such as multi-channel communication, case management systems, and advanced technologies like blockchain, AI, and machine learning.
- **Traction in India:** ODR has already gained traction in India, with private platforms resolving a significant number of disputes.

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- **Increased Access to Justice:** It can enhance access to justice, especially for small-value disputes and online transactions.

What are the Steps India can take toward ODR implementation?

- **Legislative measures:** Incentivize the use of ODR by establishing it as the default dispute resolution tool for certain categories of disputes arising from online transactions. Fast-track enforcement of ODR outcomes to ensure timely resolution. Exempt or reduce stamp duty and court fees for ODR cases to encourage participation.
- **Infrastructure development:** infrastructural challenges and bridge the digital divide to facilitate the growth of ODR. Optimize existing setups like Aadhaar Kendras to function as ODR kiosks, providing accessible dispute resolution services. Establish ODR cells in courts, accompanied by technical and administrative support, to promote ODR at the grassroots level.
- **A dedicated fund for ODR:** Create a dedicated fund to support the development and implementation of ODR initiatives. Similar to the e-Courts project, allocate resources to digitize the justice system and ensure adequate funding for ODR.
- **Government adoption of ODR:** Encourage government departments to adopt ODR as a grievance redress mechanism. Proactive use of ODR by government entities will build trust in the process and provide citizens with a convenient and cost-effective means of resolving disputes with the government.

Way forward:

- **Collaboration among Stakeholders:** Collaboration among the legislature, executive, and judiciary is essential for the successful implementation of ODR in India.
- **Dissemination of Best Practices:** Institutions like the Reserve Bank of India and the National Payments Corporation of India have already incorporated ODR mechanisms, and their experiences should be disseminated at a mass scale.
- **Leveraging Technological Strengths:** Leveraging India's strengths in technology, ODR has the potential to position India as a frontrunner in dispute resolution, addressing the challenges of pendency and ensuring justice for all.

Conclusion:

With a collaborative effort, India can emerge as a leader in ODR and overcome its past challenges in becoming an international arbitration hub. ODR is the path forward to deliver justice at everyone's fingertips.

Q.8) Should online gambling be regulated in India? Provide reasons for your arguments.

Introduction: Provide a brief introduction to "Online gambling in India"

Body: Write 4-5 points on "Online gambling regulation in India. Write 3-4 points on the ways forward to govern online gambling activities across the country.

Conclusion: Provide a conclusion on Online gambling in India.

Introduction:

The Tamil Nadu Prohibition of Online Gambling and Regulation of Online Games Act has recently been passed in Tamil Nadu, bringing closure to the issue of online gambling and regulation of online games in the state. The passage of the bill has seen ups and downs, with the Governor initially returning the bill and later giving his assent.

Should online gambling be regulated in India?

- **Protection against addiction and financial distress:** Online gambling can lead to addiction, causing financial distress for individuals and families. Regulation can help

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protect vulnerable individuals from the potential harm associated with excessive gambling and provide avenues for intervention and support.

- **Preventing illegal activities:** Regulation allows authorities to monitor and control online gambling activities, ensuring that they are conducted legally and fairly. It helps prevent illegal activities such as fraud, money laundering, and unauthorized gambling operations.
- **Safeguarding consumer rights:** Regulation provides a framework for the protection of consumer rights in online gambling. It ensures transparency, fair play, and accountability of gambling operators, protecting consumers from unethical practices and fraud.
- **Generating revenue and employment:** Regulated online gambling can contribute to the economy by generating tax revenue for the government. It also has the potential to create job opportunities in the gambling industry, boosting employment prospects.

Way forward:

- **Establishing a comprehensive regulatory framework:** India should consider establishing a comprehensive regulatory framework to govern online gambling activities across the country. The framework should include licensing requirements, consumer protection measures, responsible gambling initiatives, and mechanisms for dispute resolution.
- **Collaborative approach:** Regulating online gambling requires collaboration between the central government, state governments, and relevant regulatory authorities. A unified approach will ensure consistency, avoid confusion, and effectively address challenges associated with online gambling.
- **Promoting responsible gambling:** Regulation should emphasize responsible gambling practices, including age verification, self-exclusion options, and educational campaigns about the risks and consequences of excessive gambling.
- **Effective enforcement and monitoring:** It is crucial to have robust mechanisms in place for the enforcement and monitoring of online gambling activities. This can be achieved through partnerships with internet service providers, payment gateways, and technology companies to ensure compliance with regulatory requirements.

Conclusion:

Regulating online gambling in India is necessary to protect individuals from the potential risks of addiction, financial distress, and illegal activities associated with unregulated gambling. A comprehensive regulatory framework, collaborative efforts, and a focus on responsible gambling practices will help strike a balance between consumer protection and the potential benefits of regulated online gambling, such as revenue generation and employment opportunities.

Q.9) What is the recusal of Judges? Why is there an urgent need for reforms in the recusal system of India?

Introduction: Contextual introduction

Body: Write the issues associated with the recusal of judges.

Conclusion: Write the reforms needed

Recusal is an act of abstaining from taking decision in matters such as legal hearings, due to conflict of interest. Judges have frequently recused themselves voluntarily in cases related to their home-state, in cases they have earlier served as lawyer, or if there is any other conflict of interest that can lead to bias in judgement.

However, the recusal of judges leads to dissolution of the bench, and re-listing of the matter before another bench. This causes delay, and leaves everyone in a lurch.

Problems in the current recusal system:

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- 1) There are no specific legislations in India to instruct on a judge's recusal. Hence, any act of recusal, without due transparency, raises doubts over judicial fairness.
- 2) Lack of guidelines over recusal makes different judges interpret the situations differently, so that any related conflict of interest is evoked as a means to recuse from the case.
- 3) Requests of recusal from the bar is made in order to intimidate the judges, to get a 'convenient' judge or to delay the proceedings.

Therefore, recusal is an instrument, which has been overly misused, and needs to be regulated. Recently, in the Maharashtra-Karnataka border case, there have been four recusals already.

The reforms needed are:

- 1) A neutral arbiter is needed to decide the issue whether a judge should recuse himself from the case or not. This is a widely accepted practice in USA.
- 2) The person who appointed the judge to the case, the Chief Justice himself, can only dismiss a judge from the case. Hence, Chief Justice should decide whether to allow recusal or not.
- 3) Legislature should bring a detailed legislation in this regard, so that the matter of recusal becomes transparent.

Q.10) Critically analyze the MUDRA scheme as a scheme to promote financial inclusion.

Introduction: Contextual introduction

Body: Write the pros and cons of the MUDRA scheme

Conclusion: Write a way forward

Recently, PM Modi made a remark highlighting the importance of MUDRA scheme as a means to promote the financial inclusion. PM Mudra Yojna is a government scheme to provide collateral free institutional loans up to Rs 10 lakhs for small business enterprise. It has been a transformative scheme, enabling micro-finance in a major way.

The benefits of MUDRA Scheme are:

- 1) It provides funding to the non-corporate small business sector through last mile financial agencies such as Banks, Non-Banking Financial Institutions and Micro Finance Institutions.
- 2) Disadvantaged sections of society such as women entrepreneurs, SC/ST/OBC borrowers have received loans. About 8 crore new entrepreneurs have been created, of which more than 70% beneficiaries are women.
- 3) It has brought many informal businesses into the folds of formal economy. This will widen the tax base for the government, as well as ensure that the intended labour benefits and social security are reaching the last mile.

However, there are some concerns related to MUDRA scheme as well:

- 1) Most of the MUDRA loans are small-sized, with 83% of loans being less than Rs. 50,000. Small-sized loans are not going to impact the lives of entrepreneurs significantly or uplift their businesses.
- 2) The interest subvention provided in this scheme, promotes dwarfism in the economy, with no incentive for small-sized industries to expand.
- 3) The percentage of bad loans, or NPA (Non-performing assets) may rise, leading to poor performance of economy. Since, the loans are being given to units that require to scale up, without assessing the demand of the product in the market, some of the loans are bound to end up as bad loans.

Way Forward:

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- 1) Banks need to focus on the repayment capacity of the lender, so that the loans are paid back.
- 2) Government needs to handhold the small businesses into use of technology, such as GPS, Website, E-commerce etc, so that the efficiency of the businesses increases. Integration of technology will make the business more agile, updated and visible to the people, while increasing the capacity to serve the customers, as well as improve turnaround time.
- 3) The Micro-Finance institutions should step out of their client base and increase the sectors and areas served, so that a greater percentage of people are covered under MUDRA scheme.

Q.11) Discuss the rationale and challenges associated with the changes to the NCERT syllabus.

Introduction: Introduction with recent context

Body: Write both the sides of the argument

Conclusion: Mention about wider discussion

Recently, the government has announced third rearrangement of NCERT syllabus in last six years, and reduced the references to the Mughal history, amid other changes. This has led to a wide debate over the intent and impact of the syllabus rearrangement by the current government.

The intent of the government behind the changes in the NCERT syllabus are:

- 1) Syllabus revision is a necessary step towards reducing the burden of the students impacted by the pandemic learning losses. All the overlapping contents that gets repeated in various classes have been removed to reduce the burden on students.
- 2) It is an effort to provide adequate focus on all aspects of Indian history of 2,500 years, instead of over-emphasizing on one period of Indian History. Other periods and dynasties such as Cholas and Gupta have been under-represented in the present textbooks, which is essential to provide a holistic understanding about the Indian history.
- 3) School teaching should be about building the interest and skills in students so that they research further and analyse the facts, instead of memorising the facts. Hence, the textbook should be just indicative, rather than exhaustive in its content.
- 4) Syllabus revision is an essential part of a robust education system which is updated and contemporary. Previous governments have also carried out the revisions periodically to improve the content of the textbooks.

However, there are certain challenges associated with the reorganisation of the syllabus:

- 1) A shallow understanding of the Mughal Empire will limit the understanding of the present society, since most of the North-Indian culture, terms and clothing have their origin in Mughal times.
- 2) There have been communal overtones to the selective deletions in the textbook. References to the dislike of Hindutva extremists for Gandhi, a ban on Rashtriya Swamsewak Sangh (RSS) after the assassination of Gandhiji and the Gujarat communal riots 2002 have been deleted.
- 3) Experts involved in the creation of the syllabus, were not consulted regarding the revisions, making the revision opaque. Such arbitrary actions, tend to reduce the faith of people in the government.

A wider discussion is needed before carrying out a large-scale revision, because NCERT reflects the collective memory of our country, and will have a deep-seated impact on the psyche of the upcoming generations.

Q.12) Misinformation is a clear and present danger to the goal of a safe internet, and Government is well-placed to handle it. In the light of the statement, discuss the significance of amendments to the Information Technology Rules, 2021.

Introduction: Definition of misinformation

Body: Write the amendments and its significance

Conclusion: Write the reforms needed

Internet has allowed unfettered user-generated information and communication, which has allowed the evil of misinformation to spread all around. Misinformation refers to the deliberate effort to spread incorrect or misleading information that are deceptive. Government has notified amendments to Information Technology Rules, 2021, to deal with the nuisance of misinformation on the internet.

Amendments to Information Technology Rules, 2021:

- 1) Ministry of Electronics and IT can appoint a fact-check body, which will label information on online platforms related to the central government as fake or misleading.
- 2) Any online intermediary including social media platforms like Facebook, Youtube and Twitter should make efforts to not host content related to the Central Government that have been identified as fake or misleading by the 'fact check unit', failing which they will risk losing their safe harbour against third-party content.

Significance of the amendments:

- 1) The amendment strengthens the architecture to counter the flood of misinformation present on the internet related to the government activities and initiatives. However, any executive body should not be given the power to have the final say in a matter involving government.
- 2) The amendment will deter the individuals and shore up the efforts of the social media platforms to discourage misinformation. It will push the platforms to use various technology tools such as Artificial Intelligence and Data analysis to proactively flag false information and prevent it from spreading. For example – Twitter has Birdwatch feature to report misinformation.

Way Forward:

- 1) Details on the composition of the fact-check unit should be made public, so that the doubts over credibility of the unit will be addressed. There are serious doubts if the unit will be subservient to political interests of the government, since it is not an autonomous body.
- 2) There should also be some provision for remedial action over the unit in case of mala-fide action. The lack of such provision dilutes accountability, and the vision of open, safe & trusted and accountable internet will not be realised.