

9 PM Current Affairs Weekly Compilation

For UPSC CSE mains examination



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Features:

Arranged as per syllabus Topics Most complete coverage of major News Papers editorials

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GS Paper 1

Topic-Post-independence Consolidation and Reorganization within the country.

10 Years of Andhra Pradesh Bifurcation

Context-It has been a decade since Andhra Pradesh was divided into two states. The article attempts to examine the political, economic, and historical implications of this division for the Telugu people and the Indian Republic. It is surprising to learn this fact that there is very little nostalgia for the nearly five and a half decades of living together as one political entity among the people of both successor states.

What bigger questions does Andhra Pradesh's split raise about Indian republic?

- 1) It raises question about the unity of Telugu speaking elites. They seem to be less unified than elites in Kannada and Marathi-speaking regions.
- 2) There's speculation regarding whether these other linguistic groups may encounter analogous challenges in the future because of common regional disparities.
- 3) As most states are based on language, people are asking if this principle should change. Should states be organized based on factors like territory or population instead? This division highlights the importance of India addressing these basic questions sooner rather than later.
- 4) It raises questions about disorderly bifurcation process, unfulfilled promises, and mishandling of asset distribution.

What is the impact of this on representation and federal structure?

1) **Strain the Federal Structure**-In India, most states are organized based on language, but some in the central region aren't. The different sizes of states translate into varying numbers of seats in the central legislature, which can cause tension due to unequal political power and resources. This unequal representation might strain the federal structure, making some regions feel marginalized.

Read more- Concerns in India's Fiscal Federalism

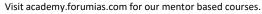
- 2) **Altering Power Dynamics -** When Andhra Pradesh split, it changed which states held more political influence, as the new ones became smaller. This difference in size can make some regions less important and others more important in deciding national power.
- 3) **Discontent Due to Unequal Political Power Distribution-** Unequal political power distribution may also influence economic resource allocation, potentially leading to disenchantment among certain states. Concerns exist among southern states about possible future delimitation favoring northern states with larger populations.

Subject: Indian Society

Topic-Salient features of Indian Society, Diversity of India.

Impact of misinterpretation of the Special Marriage Act (SMA)

Context: The article discusses a case where the Madhya Pradesh High Court incorrectly applied Muslim personal law instead of the Special Marriage Act (SMA), which allows inter-faith couples to marry legally Created with love ♥ by ForumIAS- the knowledge network for civil services.





without religious rituals. The court wrongly questioned the validity of an inter-faith marriage under Muslim law, even though the SMA should have been the only relevant law.

For detailed information on **Special Marriage Act** <u>read this article here</u>

What Does the Special Marriage Act Say?

The SMA allows inter-faith couples to marry legally without following their religious marriage rituals. The act is designed to help couples who come from different religions to marry in a secular manner, without needing to convert.

How did the court misinterpret the law?

- 1. **Irrelevance of Personal Law in SMA:** The judge questioned the validity of the marriage under Muslim law, which is irrelevant when a couple opts for the SMA, designed to supersede personal religious laws.
- 2. **Ignoring the Act's Purpose:** The SMA's purpose is to enable secular, inter-faith marriages without the need for religious conversion or compliance with the specific marriage rituals of any religion. The court's focus on personal law contradicts this aim.

For detailed information on **SC slams sections of Special Marriage Act requiring prior notice** <u>read this</u> article here

What could be the impact of this misinterpretation?

- 1. If this judgment is accepted, it could weaken the purpose of the SMA, making it ineffective for inter-faith couples who want a secular marriage.
- 2. It might also slow down efforts toward a uniform civil code, which aims to standardize personal laws across all religions in India.
- 3. This could lead to more people converting to another religion just to get married, which isn't the intention of the SMA.

India faces age-related discrimination at work

Context: The article discusses how both young and older workers in India face age-related discrimination at work. It highlights how such issues might grow as India's population ages. It suggests considering raising the retirement age to utilize the experience of older workers more effectively.

What is the Demographic Projection for India?

The UN Population Fund projects a sharp rise in the elderly population's growth rate, from 35.5% (2011-21) to 41% (2021-31). By 2046, the elderly population will surpass children under 15 years.

What is Age-Related Discrimination in Indian Workplaces?

Prevalence: 40% of employees experienced or witnessed age-related discrimination.

Younger vs. Older Workers: 42% of employees below 55 faced discrimination, compared to 29% of those over 55.

Compensation Issues: 32% of employees under 35 feel inadequately compensated.

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Job Advertisements: 61% report age or experience criteria in job ads, with multinationals leading this trend. **Gender Disparity**: 42% of women report discrimination, compared to 37% of men.

How Does India's Retirement Age Compare Globally?

- 1. India's retirement age is 58-60 for most workers, with 70 for whole-time directors and 75 for non-executive directors.
- 2. Advanced countries like Iceland, Australia, Spain, and Italy set retirement ages at 66-67.
- 3. France faced protests over proposals to raise the pension age from 62 to 64.
- 4. Singapore recently raised the retirement age from 63 to 64 and the re-employment age from 68 to 69.

What should be done?

Raise Retirement Age: Increase the retirement age to benefit from older workers' experience. India's current retirement age is 58-60 years, while countries like Iceland and Australia set it at 66-67 years. **Prepare for Demographic Changes:** Plan for an ageing population. The UNPF projects the elderly population will surpass children by 2046, necessitating policy adjustments.

Topic- Role of Women and Women's Organization, Population and Associated Issues, Poverty and Developmental issues, Urbanization, their problems and their remedies.

Impact of Methodological Changes on Poverty Data in India's 2022-23 Household Consumption Expenditure Survey

Context: This article discusses the recent **Household Consumption Expenditure Survey (HCES)** in India, focusing on how poverty rates are calculated and the debate over whether poverty reduction was more effective under the NDA or UPA government. It highlights changes in survey methods and questions their impact on poverty data comparability.

For detailed information on **All India Household Consumption Expenditure Survey 2022-23** read this article here

What changes were made in the recent Household Consumption Expenditure Survey in India?

1.Use of MMRP: Since the inception of HCES, the NSSO has employed a 30-day recall period, known as the **Uniform Reference Period (URP)**. But now the latest survey shifted to the **Modified Mixed Reference Period (MMRP)** for better data accuracy, incorporating seven-day, 30-day, and 365-day recall periods. **2.Multiple Questionnaires:** Unlike earlier surveys that used a **single questionnaire, the 2022-23 survey employed three distinct questionnaires** for food items, consumables and services items, and durable goods. **3.Multiple Visits for Data Collection:** Previously, data collection involved a single visit, but the latest survey adopted a multiple-visits approach, aimed at improving the quality of responses. **4.Impact on Non-Food Reporting:** This led to a sharp increase in reported non-food items consumption in 2022-23 due to improved reporting.

How are poverty rates calculated?





1. Initially, poverty rates were calculated based on calorie intake, but dissatisfaction with this method led to new guidelines by the **Tendulkar Committee**, which didn't focus solely on calories.

2. In 2012, the Planning Commission, guided by the **Rangarajan Committee**, suggested a broader approach, including food, clothing, and other essential needs to define the poverty line.

3. Use of Price Indexes: Consumer Price Index is used to update the base year poverty line across studies, ensuring adjustments for inflation.

For detailed information on **Poverty Measurement in India: Approaches and Challenges** read this article <u>here</u>

What does the data show about poverty reduction under different governments?

- **1. UPA Period (2004-2011)**: Poverty decreased from 37.2% to 21.9%, averaging an annual decline of 2.2 percentage points.
- **2. NDA Period (2011-2022)**: Poverty fell from 21.9% to about 6%, with an average annual reduction of 1.6 percentage points.

Why is it hard to determine which government reduced poverty more?

- **1. Temporal Misalignment**: Data collection periods do not coincide exactly with the terms of UPA or NDA, making direct comparisons difficult.
- **2. Changing Survey Methods**: Differences in survey methodologies, such as the shift to MMRP and multiple-questionnaire use, affect data comparability.
- **3. Impact Delay**: Anti-poverty measures take time to show results, so effects may not align with the government's tenure.
- **4. Near-Poverty Reduction Challenges**: As poverty rates decline, reducing them further becomes more difficult, complicating percentage comparisons.
- **5.Inflation Adjustments**: Different approaches to updating poverty lines with the Consumer Price Index can lead to varied estimates, influencing perceived effectiveness

GS Paper 2

Subject: Indian Polity

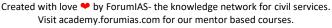
Topic- Indian Constitution—Historical Underpinnings, Evolution, Features, Amendments, Significant Provisions and Basic Structure.

The Right to Property in India

Context- The article highlights the history of the right to property in post-colonial India and the power struggle between the judiciary and the legislature over this issue.

What are the debates surrounding right to property in India?

The right to property was a fundamental right protected under Article 19(1)(f) of the Constitution.





1) **Bela Banerjee case**- In this case the court focused on how to interpret Articles 19(1)(f) and 31(2) of the Constitution. The Supreme Court of India decided that in Article 31(2), the word "compensation" meant providing the owner with a fair equivalent for what they lost.

To change this interpretation, the 4th constitutional amendment was passed in 1955. This amendment explicitly stated that courts could not question the inadequacy of compensation.

2) **Kesavananda Bharati Case**- Parliament understood that the term "compensation" in Article 31(2) was causing problems. So, they replaced it with "amount" through the 25th Constitution Amendment Act, 1971, which prevented the courts from interpreting it.

The Supreme Court in this judgement interpreted that while the adequacy of the amount paid was non-justiciable, the principles for determining such compensation were still open to judicial review.

3) **44**th **Constitutional Amendment**- The Janata Party government passed the Constitution **44**th Amendment Act in 1978, which deleted the right to property from the list of Fundamental Rights and placed it as a Constitutional Right under Article 300-A.

Article 31, which had caused a lot of debate about how compensation should be decided, was removed.

What are the arguments against the Deletion of Article 31?

- 1) One of the dissenting judges in Kesavananda Bharati held that that the right to property should be considered a basic feature of the Constitution.
- 2) The power granted under Entry 42 of the Concurrent List allows for "acquisition," not "confiscation," and it's stressed that compensation should still mean what was defined in the Bela Banerjee case.

What are various Supreme court judgements after the deletion of Articles 19(1)(f) and 31?

In the years following the deletion of Articles 19(1)(f) and 31, the Supreme Court has held that the right to property is not only a constitutional right but also a human right. In the **M.C. Mehta case**, the Court stated that a law depriving a person of property must be just, fair, and reasonable.

B.K. Ravichandra case- In this case, the Court observed that the phrasing of Article 300-A resembled Articles 21 and 265, and its guarantee could not be read down.

The Kolkata Municipal Corporation Case - The recent decision in the Kolkata Municipal Corporation case has fleshed out seven facets protected under Article 300-A, including the right to notice, the right to be heard etc.

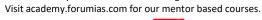
The Court has affirmed that the obligation to provide compensation, which means the value of the property taken in monetary terms, as established in the Bela Banerjee case, has been restored.

Diversification in Parliament potentially strengthens democracy and federalism

Context: The article discusses how the 2024 general election in India led to more regional parties in Parliament, potentially strengthening democracy and federalism. It highlights ongoing conflicts between the central government and states over resource allocation and suggests ways to improve cooperation and fairness.

What does the 2024 General Election result mean for India?

- 1. In 2024 general election more regional parties gain seats in Parliament. This diversification in Parliament means that both the ruling coalition and the opposition will include a mix of regional parties, potentially leading to more representative governance.
- 2. The success of regional parties suggests an electorate seeking to address local concerns more directly, Created with love ♥ by ForumIAS- the knowledge network for civil services.





challenging the dominance of central parties.

3. The election outcomes reflect a response to central policies perceived as undermining state autonomy, as seen in the tensions over resource allocation and political statements during the campaign.

What are the major issues between the Centre and states?

Resource Allocation Complaints: States governed by the opposition have accused the central government of unfair treatment regarding resource distribution. Specific examples include Kerala's complaints about inadequate transfer of resources, Karnataka's concerns over drought relief, and West Bengal's issues with funds for the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Legal Disputes: The Supreme Court of India has highlighted that a "steady stream of States are compelled to approach it against the Centre," pointing to a rise in legal disputes between the states and the central government.

Bias in Finance Commissions: The states argue that the Finance Commissions, which are tasked with allocating funds between the Centre and the states, often favor the Centre. This is seen as a source of conflict, with states feeling the need to inflate their financial requirements to ensure they receive adequate funds.

For detailed information on issues between the Centre and states read Article 1, Article 2

What are the implications for poorer and richer states?

Resource Distribution: Richer states generate more revenue but receive a smaller share relative to their contributions. For instance, Mumbai, as a financial hub, contributes significantly to national taxes but doesn't proportionately benefit from these contributions in local investments or services. **Development Disparities:** Poorer states rely on greater resource allocation to accelerate development and reduce inequality. The Finance Commission aims to distribute funds more fairly, yet historical disparities persist.

Market Dynamics: Richer states benefit from markets in poorer states, fostering their own growth. For example, poorer states provide larger consumer bases that richer states rely on to expand their economic activities.

How could federalism be improved?

Increase Resource Devolution: Boosting the percentage of resources devolved from the Centre to the States beyond the current 41% could empower states, allowing for more tailored local governance.

Fair Finance Commission Practices: The Sixteenth Finance Commission should aim for equitable treatment of all states. This could reduce friction and improve resource distribution, particularly favoring poorer states to address inequality.

Enhance State Autonomy: Reducing the central government's dominance in programs like the Public Distribution System and MGNREGS would affirm the constitutional roles of states as equal partners in governance. This will prevent the central government from overshadowing state efforts.





Topic-Salient Features of the Representation of People's Act.

Neglect of Children's Issues in Elections

Context- The article highlights the lack of attention given to children's interests by political parties in India, despite children constituting about 30% of the country's population. It emphasizes the need for political parties to address issues related to children's nutrition, education, and health in their election manifestos.

What is the education related promises made by different political parties in India?

- 1) BJP-
- A) Promises to strengthen PM SHRI Schools, Ekalavya Schools, and other model schools. B) BJP: Aims for 100% Gross Enrollment Ratio (GER) from pre-school to secondary level but lacks concrete steps to achieve this.
- 2) **Congress**:- Promises to amend the Right to Education Act (RTE) to make education from Class 1-8 compulsory and free. Congress and DMK: Promise financial support and economic opportunities to curb dropout rates.
- 3) **CPI(M)**: Promises to expand the RTE Act from 3 to 18 years.

What are the nutrition and healthcare related promises made by various political parties?

- 1) **BJP**: Focuses on eliminating malnutrition among tribal children.
- 2) **CPI(M)**: Commits to universalizing the Integrated Child Development Services (ICDS) Scheme to cover all children aged 0-6 years and provide nutritious meals. It assures complete coverage of basic services like immunization and regular health check-ups for all children.
- 3) **Congress**: Promises to expand the midday meal programme up to Class 12, while DMK promises to expand the Chief Minister's Breakfast Scheme for children to aided schools (Class 1-5). It also promises to address nutritional deficiency among children and ensure full immunization of children within 5 years (currently at 76%).
- 4) **DMK**: Promises budgetary allocations to ensure complete healthcare during the first 1,000 days of a child's development and mental health programmes in schools.

What are some unaddressed areas in political manifestos regarding children's welfare?

Manifestos of various political parties have not addressed issues such as-

- A) children's participation in decision-making processes.
- B) online safety for children, and initiatives to prevent child exploitation.
- C) There is a lack of a "child-rights based approach" in the manifestos and the tendency to club children with 'women' or 'youth', thereby downplaying their specific needs.
- D) There is a focus solely on a few cost-intensive model schools as opposed to bringing systemic changes to improve the public education system.





Impacts of inaccurate exit polls

Context: The article discusses how exit polls, which predict election results, were wrong in predicting a big win for the BJP-led NDA in India. These incorrect predictions affected the stock market and raised concerns about the accuracy and credibility of pollsters and media.

For detailed information on **exit polls** read <u>Article 1</u>, <u>Article 2</u>

What happened with the exit polls?

- 1. Exit polls inaccurately predicted a significant majority for the BJP-led NDA in the recent elections, estimating around 400 seats.
- 2. This overestimation influenced the financial markets, with the BSE Sensex initially surging by 2,507 points, or 3.39%, due to optimistic investor sentiment.
- 3. Reality clashed with predictions when actual election results were announced, showing a stark difference from the polls, causing the stock market to plunge by 5.74%.
- 4. Similar inaccuracies in exit polls have occurred in the past, such as in the Lok Sabha elections in 2004, and the Bihar and Chhattisgarh assembly elections in 2015 and 2023, respectively.

What issues do these inaccuracies highlight?

- 1. The inaccuracies in exit polls highlight concerns about the sampling methods used, which might not accurately represent the entire voting population.
- 2. Issues of potential underrepresentation of certain groups in the polls suggest that significant voter segments might be overlooked, affecting the accuracy of results.
- 3. The impact of flawed exit polls extends to financial markets, as evidenced by a stock market surge and subsequent crash based on the initial predictions and actual outcomes.
- 4. These repeated discrepancies suggest a need for greater transparency and scrutiny in how pollsters conduct and report their findings.

What should be done?

- 1. Pollsters should reevaluate their sampling methods to ensure they more accurately reflect the diverse voter population.
- 2. There is a need for stricter disclosure norms concerning the funding of poll organizations to prevent potential conflicts of interest and ensure unbiased results.
- 3. The repeated inaccuracies call for a thorough internal review and possibly external oversight to regain public and market trust.

Current status of NOTA

Context: The article discusses the NOTA "None of the Above" option in Indian elections, introduced in 2013 to ensure voter secrecy. It highlights a recent election in Indore where NOTA received a record 2,18,674 votes, the highest ever, while the winner, Shankar Lalwani of the BJP, got 12,26,751 votes. The piece also mentions a petition that seeks to enforce legal consequences when NOTA receives the most votes.

For detailed information on **None Of The Above (NOTA)** read this article here



Why was the NOTA option introduced?

Purpose of NOTA: The NOTA (None of the Above) option was introduced to allow voters to reject all candidates, enhancing voter freedom and secrecy.

Legal Push: Initiated by the Supreme Court of India in September 2013, following a petition from the People's Union for Civil Liberties (PUCL) in 2004, which argued that the existing voting rules violated the secrecy of voters.

Supreme Court Ruling: The court ruled that voter secrecy must be maintained whether a voter decides to vote or not, countering the government's position that only active voters deserve secrecy.

EVM Concerns: The introduction of Electronic Voting Machines (EVMs) made it apparent if a voter chose not to vote, compromising voter secrecy. NOTA was seen as a solution to maintain this secrecy.

Integrity in Elections: By implementing NOTA, the Supreme Court aimed to encourage political parties to nominate candidates of higher integrity, given that voters could now formally express disapproval.

What is the current status of NOTA?

Current Impact of NOTA: If NOTA receives the highest number of votes, it generally has no legal consequence on the election outcome at the national level, meaning the candidate with the next highest votes wins.

Local Rules by State Election Commissions: In states like Maharashtra, Haryana, Puducherry, Delhi, and Chandigarh, the State Election Commission has passed orders treating NOTA as a "Fictional Electoral Candidate" in local body elections. If NOTA receives more votes than any candidate, these elections are declared null, necessitating a re-election.

Petition for Legal Consequences: A petition filed in April 2024, asking for elections to be declared null and void if NOTA gets the majority. He argues that NOTA should pressure political parties to field better candidates. He also suggests that candidates polling fewer votes than NOTA should be banned from contesting elections for five years.

Subject: Governance

Topic-Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

Visions for India's future

Context: This article is a speech by an Indian leader reflecting on his spiritual journey and the 2024 Lok Sabha elections. He discusses his campaign, visions for India's future, and the importance of unity and progress in the country.

What role did meditation and spiritual reflection play?

- 1. Meditation and spiritual reflection provided the leader with peace and detachment during the intense election campaign.
- 2. In Kanniyakumari, inspired by Swami Vivekananda, the leader experienced effortless meditation despite responsibilities.
- 3. This spiritual practice allowed the leader to reflect on the bright future and unity of Bharat, drawing





inspiration from the rising sun and vast ocean.

- 4. Meditation helped the leader detach from political debates and focus on the nation's goals.
- 5. The leader's spiritual journey emphasized the importance of cultural heritage and unity, exemplified by his visit to the Vivekananda Rock Memorial and Saint Thiruvalluvar's statue.

What future vision does the leader have for India?

- 1. The leader envisions a "**Viksit Bharat**" (Developed India) by 2047, emphasizing holistic reforms beyond economic changes.
- 2. He highlights the need for speed, scale, scope, and standards in all development aspects, following the mantra of "zero defect-zero effect."
- 3. The leader has outlined a **three-fold vision of "reform, perform, and transform"** to guide India's development:
- a) **Reform**: Initiating changes in policy and governance to meet modern needs and challenges.
- b) **Perform**: Implementation of these reforms by the bureaucracy to ensure efficient administration and service delivery.
- c)**Transform**: Engaging the general populace in these efforts, fostering a collaborative spirit of 'Jan **Bhagidari' (people's participation)**, which is crucial for true transformation and sustainable progress.
- 4. Inspired by Swami Vivekananda, the leader calls for dedicating the next 25 years to nation-building, similar to the freedom struggle period.

How does the leader view India's role on the global stage?

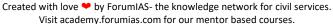
- 1. The leader views India as a pivotal voice for the Global South, representing emerging nations on significant global platforms.
- 2. Highlights India's presidency of the G-20 as a successful example, influencing global economic discussions and strategies.
- 3. Credits India's initiative for including the African Union in the G-20, enhancing the geopolitical influence of African nations
- 4. India's governance model as a benchmark for global countries, focusing on poverty alleviation and transparent administration.
- 5. India's response to the COVID-19 pandemic as a model of resilience and support, offering aid and solutions to poorer and developing countries.
- 6. Envisions India's technological advancements, like the Digital India campaign, as templates for other nations to improve governance and societal welfare.

Governance Model under Coalitions

Context- The article discusses the governance model that should be adopted by the new regime at the Centre, given the electoral results indicating a possible return of the coalition era. It questions whether a coalition government can deliver better governance results than the previous government, which held a single-party majority.

What economic reforms have been undertaken by the previous government?

- 1) Inflation targeting monetary policy regime with RBI
- 2) Insolvency and Bankruptcy Code





- 3) Goods and Services Tax (GST)
- 4) Real estate regulatory system
- 5) Improving digital public infrastructure

Read more- Five Years of GST: Achievements, Challenges and Way Ahead

What reforms are still pending?

- 1) Progress on key economic reforms like rationalizing GST rates, privatizing non-strategic PSUs, and reforming land, labour, and farm laws was limited.
- 2) Despite the passage of four labor codes, the Center did not garner support from all states.

What are the prospects of economic reforms under coalition?

- 1) There are lesser chances of implementing long-pending economic reforms because the ruling party in its election manifesto has been mostly silent on land and farm sector reforms.
- 2) Given the government's significant reliance on its coalition partners for its survival, it may not go ahead with reform initiatives.
- 3) There is a lack of clarity on renewing efforts to bring trade unions and states on board for implementing labour law reforms.
- 4) Throughout history, coalition administrations have traditionally advocated for reforms mainly in times of economic crisis. However, that's not the situation now

What should be the way forward?

- 1) Governance Reforms -
- A) Reviving institutions like the Industrial Management Pool (IMP) could help break the dominance of the Indian Administrative Service (IAS) and encourage the appointment of domain experts and technocrats in key ministries.
- B) The new government should form a committee with representatives from all states to develop a plan. Involving states in both shaping the new governance model and maintaining investment momentum would be beneficial.
- 2) **Cooperative Federalism** A coalition structure should encourage adoption of a positive approach towards cooperative federalism and try to minimize the strain in Centre-state relations witnessed during the previous decade.
- 3) **Consensus Building-**There is a need to build consensus among coalition partners for initiating crucial governance reforms.

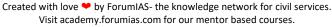
Reason for increasing women-led philanthropy

Context: The article discusses the growing impact of women in philanthropy in India. It highlights how women like Melinda French, MacKenzie Scott, and Rohini Nilekani are using their wealth to support various causes.

Who are the key women leaders in philanthropy?

Global Leaders in Philanthropy:

Melinda French: After divorcing Bill Gates, she founded Pivotal Philanthropies Foundation and plans to focus on gender development with a budget of \$12.5 billion.





MacKenzie Scott: Post-divorce from Jeff Bezos, she distributed \$16.6 billion to over 2,000 NGOs with a 'no strings attached' policy, making a significant impact on global philanthropy.

Indian Leaders in Philanthropy:

Rohini Nilekani: Independent of her family's Infosys wealth, she has led significant philanthropic efforts, focusing on environmental and climate change issues.

Rajashree Birla: Continued the Birla family's philanthropic legacy by leading CSR initiatives after her husband's death.

What is the reason for increasing women-led philanthropy?

- **1. Financial Independence:** Women now have more financial autonomy due to ownership stakes in companies. This shift allows them to redistribute wealth as they wish, influenced by pioneers like Rohini Nilekani and Rajashree Birla.
- **2. The emergence of women billionaires** like Savitri Jindal, Rohiqa Cyrus Mistry, and Rekha Jhunjhunwala has indeed boosted women-led philanthropy significantly
- **3. Inspirational Role Models:** Figures such as Melinda French, MacKenzie Scott, and Rohini Nilekani demonstrate impactful, independent philanthropy, inspiring other women to follow suit.
- **4. Government and Industry Support:** Organizations like the Confederation of Indian Industry help channel CSR funds, often led by women, fostering a supportive environment for philanthropic activities.

What is the benefit of women-led philanthropy?

- **1. Innovative Giving Approaches:** MacKenzie Scott's "no strings attached" policy allowed NGOs full control over the funds, challenging traditional restrictive practices.
- **2. Direct Impact on Societal Challenges:** Women tend to focus on complex issues with greater accountability. A 2024 Bain and Company-Dasra study shows women donate a larger portion of their wealth to directly achieve better outcomes.
- **3. Role Model Effect:** Leaders like Rohini Nilekani inspire other women, creating a multiplying effect that encourages more female involvement in philanthropy.
- **4. Increased Accountability:** Women show a higher degree of responsibility in fund usage, leading to more effective and impactful philanthropic activities.

Topic- Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources.

Importance of Healthcare Cost Management

Context- The article emphasizes the urgency of addressing healthcare costs and ensuring equitable access to medical services in India. With rising health disparities, sustainable and fair healthcare policies are crucial.

What is the role of private hospitals in driving innovation?

Private hospitals, particularly those accredited by organizations like JCI and NABH, serve not only as centers of specialized care but also as hubs for innovation, investing in advanced technologies like telemedicine to enhance patient outcomes.





What are the concerns regarding price caps in healthcare?

- 1) Implementing uniform price caps could greatly reduce healthcare quality. Research indicates that hospitals facing financial strain due to these caps experience a 15% rise in patient dissatisfaction.
- 2) Such caps could significantly hinder the advancement of new treatments and technologies, particularly in critical areas like cancer research and robotic surgery, which require substantial investment.
- 3) Properly implemented rate standardization can alleviate health-care disparities. However, they should not destabilize providers' economic health.

What should be the way forward?

- 1) **Pricing Models-** There is a need to employ dynamic pricing models that change depending on how complex the medical issue is and the patient's financial situation. Thailand's system, which looks at how much patients earn and how necessary the treatment is, could be a good example for **India**'s diverse economy.
- 2) **Addressing Legal and Regulatory Challenges** Legislative reform is necessary to accommodate local conditions and support rate standardization. States like Rajasthan and Tamil Nadu are advocating for robust legal frameworks to address gaps in rate fixation provisions.
- 3) **Leveraging the Role of Technology** Technology, such as artificial intelligence and telemedicine programs, can make healthcare more available and affordable, particularly in distant regions, while advancements like mobile health applications can be useful in handling long-term health conditions beyond hospital settings. For ex- telemedicine initiatives in Karnataka that have reduced hospital visits by 40%.
- 4) **Stakeholder Engagement-** There is a need to engage all stakeholders, including private healthcare providers, to understand the nuanced dynamics and craft effective, sustainable policies.
- 5) **Data-driven policymaking** The government needs to prioritize data-driven policymaking. They should use data analysis and predictions to decide on rates and understand how they'll affect healthcare innovation and accessibility in the long run.
- 6) **Establish Public-Private partnerships-** There is a need to allocate government subsidies to support research and development in private hospitals and establish public-private partnerships to integrate cutting-edge technologies in public hospitals.
- 7) **Pilot projects**-The government can implement pilot projects to gauge the impact of rate caps on healthcare quality and innovation.

Findings of National Achievement Survey (NAS) 2021

Context: The article discusses the importance of not just access to education but also its quality. It highlights disparities in educational outcomes across Indian states and suggests solutions like better teaching practices and targeted interventions to improve learning outcomes for all students.

For detailed information on National Education Policy (NEP) 2020 read this article here

What are the main findings of the National Achievement Survey (NAS) 2021?

1. Decline in Performance: Compared to NAS 2017, student performance has declined significantly across grades.

Class 3 scores dropped by 3.9% in Language, 4.7% in Mathematics, and 4.4% in Environmental Studies (EVS). Class 10 scores fell by 13.4% in Mathematics, 18.6% in Science, and 9.1% in Social Science.





- **2. Disparities Across States**: States like Punjab, Rajasthan, and Haryana excel, while Meghalaya, Mizoram, Nagaland, and Chhattisgarh lag behind.
- **3. Performance Drop with Progression**: Scores decline as students advance from Class 3 to Class 10. Language scores fell from 64.6% in Class 3 to 52% in Class 10.

Mathematics scores dropped from 61.2% in Class 3 to 44% in Class 10.

For detailed information on National Achievement Survey (NAS) 2021 read this article here

Why are there declines in performance?

- **1. Shift in Assessment Style**: The move from rote learning to competency-based assessments challenges students not used to this approach.
- **2. Impact of COVID-19 Pandemic**: Disruptions in regular schooling due to the pandemic contributed significantly to learning losses.
- **3. Inadequate Foundational Learning**: Students' foundational skills in early grades are not strong enough, leading to compounded difficulties in higher grades.
- **4. Insufficient Reinforcement of Concepts**: According to **Jerome Bruner's Spiral Curriculum Theory**, a lack of regular revisitation and reinforcement of core concepts leads to gaps in knowledge as students' progress.

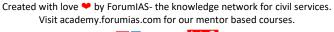
How does the National Curriculum Framework (NCF) for School Education 2023 address quality disparities?

- 1. It aims to define learning standards clearly and systematically align educational goals with measurable outcomes, supporting the core vision of the NEP 2020.
- 2. By detailing specific learning outcomes, the NCF allows for precise assessment and targeted interventions, which help educators identify and close learning gaps effectively.
- 3. The framework includes operational guidelines for adapting learning outcomes to different contexts and customizing teaching strategies, ensuring that all students meet set competencies.
- 4. These measures contribute to reducing educational quality disparities, as highlighted by the disparities in NAS 2021 data.

For more information on **National Curriculum Framework (NCF) for School Education 2023** read <u>Article 1</u>, Article 2

What should be done?

- **1. Strengthen Foundational Learning**: The NEP 2020 aims to ensure all children achieve foundational literacy and numeracy by Grade 3, with an emphasis on a shift from rote learning to holistic, integrated, and experiential learning approaches.
- **2. Enhance Teacher Training**: The NEP 2020's focus on continuous professional development and the establishment of National Professional Standards for Teachers to elevate teaching quality.
- **3. Use Data-Driven Approaches**: Utilize NAS data to identify and address specific areas where students are underperforming, ensuring targeted interventions.
- **4. Promote Competency-Based Education**: The NEP 2020 promotes shifting from memorization to competency-based education, ensuring students master essential skills before moving on to more advanced topics.





- **5. Engage Community and Parents**: Actively involve parents and communities in the educational process, making them partners in improving education.
- **6. Align State Policies with NEP 2020**: Ensure that state education policies support the goals of NEP 2020, particularly around foundational learning and teacher training.
- **7. Implement Bloom's Mastery Learning**: Emphasize mastery of lower-order cognitive skills before advancing to higher-order thinking skills. This approach ensures that students fully understand the material at each stage of their education before moving on to more complex concepts.

Reasons for systemic healthcare regulation failures in India

Context: The article discusses a fire tragedy in a New Delhi neonatal care nursing home, highlighting systemic healthcare regulation failures in India. It argues for realistic, fair regulations that support small clinics and nursing homes to ensure affordable and quality healthcare.

For detailed information on **challenges faced by the healthcare sector in India** read this article here

What are the issues with Healthcare in India?

Excessive Regulations: India has numerous health regulations, sometimes over 50 approvals are needed, making compliance complex and cumbersome.

Unrealistic Standards: The Clinical Establishments Act of 2010, which is difficult to implement, and the Indian Public Health Standards show that only 15-18% of government primary health-care facilities meet their own standards.

Inconsistent Enforcement: In 2017, incidents at two hospitals in Delhi showed a disparity in consequences; a private hospital had its license suspended while a government hospital only faced an inquiry. This is significant in a system where private facilities provide the majority of outpatient and hospital services. **Delayed Approvals:** Many health-care providers face delays in getting approvals, even when they apply months in advance, affecting the continuity and quality of care.

Overemphasis on Large Facilities: Regulations often cater to large hospitals, overlooking the needs and capabilities of smaller clinics and nursing homes, which serve a significant portion of the population at lower costs.

What should be done?

Simplify Regulations: Overcomplex regulations hinder health care delivery. For instance, only 15-18% of government health facilities meet their own standards, illustrating the gap between policy and practicability. **Facilitate Faster Approvals:** Delays in renewing licenses, as reported by facility owners, disrupt service provision. Approvals should be streamlined and made time-bound.

Involve Stakeholders: Regulations should be drafted with inputs from doctors, facility representatives, and the community to ensure they are realistic and equitable.

Support Smaller Facilities: Small clinics and nursing homes are essential for low-cost health services. They need regulations that are supportive and not overly burdensome to maintain accessibility and affordability.





Impacts of exam paper leaks in India

Context: The article discusses how exam paper leaks in several Indian states became a significant issue affecting young voters. These leaks led to cancellations and delays in government job recruitment, causing frustration and impacting election results. Political parties are addressing this by promising reforms and compensation for affected candidates.

What is the present state of exam paper leaks in India?

- 1. Exam paper leaks are a critical issue in India, affecting several states including Uttar Pradesh, Rajasthan, Madhya Pradesh, and Bihar.
- 2. Over the last five years, 41 paper leaks have impacted 1.4 crore job seekers across 15 states, showcasing the extent of the problem.
- 3. Recent incidents in 2024 include major leaks in UP's police constable recruitment exams, with over 48 lakh candidates affected.

What are the impacts of exam paper leaks in India?

1.Impact on Young Aspirants

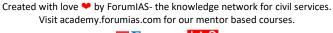
Financial and Emotional Strain: Aspirants invest in coaching, application fees, and often relocate, incurring debts. Leaks lead to wasted resources and increased uncertainty and stress. The frustration and financial strain are significant, especially for those from marginalized backgrounds.

2. Political Consequences

- **a) Electoral Impact**: In the 2024 elections, paper leaks significantly affected political outcomes, notably in Uttar Pradesh where exam leaks influenced the BJP's performance negatively.
- **b) Policy Responses**: Political parties are responding with promises of reforms, such as fast-track courts and compensations, to address the grievances of young voters.

What should be done?

- 1. Political parties and the government are suggesting measures like special task forces and stricter laws to prevent cheating and leaks.
- 2. However, the effectiveness of these measures is still questionable, as the problem persists and continues to affect the job market and the aspirations of young Indians.





Subject: Social Justice

Topic- Welfare Schemes for Vulnerable Sections of the population by the Centre and States and the Performance of these Schemes; Mechanisms, Laws, Institutions and Bodies constituted for the Protection and Betterment of these Vulnerable Sections.

Issue with juvenile detention in India

Context: The article discusses how children accused of crimes are sometimes wrongly held in adult prisons in India. It mentions cases where children were not treated according to juvenile justice laws, highlighting systemic flaws in the system that fail to protect these children adequately.

For detailed information on When a juvenile is tried as an adult read this article here

What is the issue with juvenile detention in India?

Improper Detention: Children accused of crimes are often held in adult prisons, violating juvenile justice laws.

Study Findings: Between 2016 and 2021, a study by iProbono found that 9,681 children were transferred from adult prisons to child-care institutions.

Legal Framework: The 2015 juvenile justice act prohibits detaining children in adult prisons, requiring placement in observation homes or places of safety.

For detailed information on **juvenile justice act 2015** read this article here

Continued Violations: From 2017 to 2019, 75 juveniles were found in adult prisons in Haryana, Punjab, and Karnataka.

Systemic Issues: Police often misrepresent children's ages, fail to inform them of their rights, and delay legal representation, leading to wrongful detention.

What are the gaps in the legal system?

Lack of Legal Representation: Many children meet their lawyers only weeks after being imprisoned, undermining their defense.

Procedural Gaps: There are no clear guidelines for ensuring a lawyer is present during police questioning. **Delayed Justice:** Regular inspections by the Juvenile Justice Board are not consistently conducted, allowing violations to persist unnoticed.





Subject: International Relations

Topic--Effect of policies and politics of developed and developing countries on India's interests.

China's proposal for a treaty on the no-first-use of nuclear weapons

Context: The article discusses China's proposal at the United Nations for a treaty on the no-first-use of nuclear weapons by nuclear-armed states. It examines the skepticism around China's intentions, given its past actions, and argues that a no-first-use policy could improve global nuclear security. The article also highlights the role India could play in this initiative.

For detailed information on Nuclear Deterrence read this article here

Why is there skepticism about China's intentions?

- **1. Historical Context**: China has historically claimed to adhere to a no-first-use policy for nuclear weapons. However, its actions have often contradicted this stance.
- **2. Proxy Use**: China has been known to utilize proxies like Pakistan and North Korea, which threaten nuclear action against strategic rivals such as India and the USA, respectively. This technique allows China to extend its strategic influence without direct engagement.
- **3. Nuclear Expansion**: Despite its no-first-use claim, China is actively expanding its nuclear arsenal and enhancing its delivery mechanisms, actions that seem inconsistent with a commitment to limit the use of nuclear weapons.

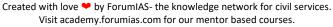
Why is a no-first-use policy considered important?

Reduces Risk of Nuclear War: A no-first-use policy can decrease the likelihood of nuclear escalation among nuclear-armed states by establishing a clear norm against the initial use of nuclear weapons.
 Environmental Impact: Even a limited nuclear exchange could have severe environmental consequences. A study by Mark Z. Jacobson from Stanford estimated that a small nuclear exchange could release over 690 million tonnes of CO2, which is more than the UK's annual emissions.
 Global Stability: Implementing a no-first-use policy contributes to global stability by preventing the catastrophic humanitarian and environmental effects of nuclear warfare.

How is the global response shaping up?

- **1.United States**: The Biden administration appears open to discussing China's no-first-use proposal. However, significant action is unlikely before the presidential election on November 5, indicating a cautious approach.
- **2.United Kingdom**: Likely to align with the U.S. position, showing a tendency to follow the lead of its close ally rather than initiating independent policy movements.
- **3.Russia**: Appears supportive of China's proposal, reflecting strengthened ties between Moscow and Beijing, which could influence other discussions on global security.

What role could India play?





- **1. Crucial Participant**: India's involvement is deemed necessary for the success of a global no-first-use treaty, as their participation could lend significant weight to the initiative.
- **2. Potential to Influence China**: If China invites India to partake in no-first-use discussions, it would signal a genuine commitment from Beijing and potentially enhance the proposal's credibility.
- **3. Counteracting Regional Tensions**: India's support for the treaty could help stabilize regional nuclear dynamics, particularly with neighboring countries like Pakistan.

Topic- Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests

Aukus alliance aims to enhance military capabilities against China

Context: The article discusses the Aukus alliance between the US, UK, and Australia, which aims to enhance military capabilities against China, particularly by sharing nuclear submarine technology and other advanced technologies. It also mentions India's exclusion from this technology sharing and suggests that France could be an alternative partner for India in developing submarine technology.

For detailed information on AUKUS Security Alliance read this article here

What is the Aukus alliance?

- 1. The Aukus alliance, formed in September 2021, is a partnership between Australia, the United Kingdom, and the United States. It focuses on military cooperation, especially in the Indo-Pacific region, to counter China's growing influence.
- 2. The alliance plans to provide Australia with nuclear-powered submarines that are conventionally armed.

What technologies are shared under Aukus?

- **1. Nuclear Submarine Propulsion**: Aukus facilitates the unprecedented transfer of nuclear submarine propulsion technology to Australia. This is significant as it's the first time the U.S. has shared such technology outside the UK.
- **2. Advanced Technologies**: The partnership extends into eight high-tech military domains: Artificial intelligence (AI), Quantum technologies, Cyber warfare, Undersea warfare, Hypersonic and counter-hypersonic technologies, Electronic warfare, Innovation and information sharing. For example, the first tangible Aukus technology to be utilized is a trilateral algorithm that enhances the sharing of sonobuoy data from P-8 Poseidon aircraft, used for submarine tracking.

How does Aukus impact other allies?

- **1. India's Position**: Although India operates 12 P-8 Poseidon aircraft, similar to those used by Aukus nations for submarine tracking, it was not offered participation in the nuclear technology sharing aspect of Aukus. The US has traditionally never shared nuclear submarine technology with India, reserving this for closer allies.
- **2. Japan's Considerations**: Japan, with significant technological expertise, especially in areas covered by Aukus's Pillar 2, debates whether its participation would result in giving or receiving more benefits. Japan evaluates its involvement based on its own capabilities and strategic needs in the region, especially concerning potential confrontations with China.





What could be an alternative for India?

- 1. Given the limitations with the US, the article suggests that France could be a strategic partner for India, especially in developing nuclear submarine technology.
- 2. France's nuclear technology uses low-enriched uranium, which aligns with non-proliferation standards, making it a suitable option for India.
- 3. The strategic relationship between France and India, spanning defense, space, and culture, could support this partnership.

GS Paper 3

Subject: Indian Economy

Topic- Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.

GST Data and Private Consumption

Context- The article highlights the strong performance of Goods and Services Tax (GST) collections in India, with net collections outpacing nominal GDP growth in the previous financial year (FY24). The highest-ever monthly GST collection of ₹2.1 trillion in April 2024 shows how GST data can provide insight about private consumption trends.

What is the significance of GST data in providing insights into private consumption trends?

- 1) GST is a consumption-based tax, accruing to the state where goods are consumed, rather than where they are produced. Thus, state-level GST data can indicate sub-national private consumption trends, which is beneficial because high-frequency data on private consumption is lacking in India.
- 2) Analyzing GST data from different states reveals consumption nuances and economic trends. This provides valuable information for both policymakers and businesses.
- 3) GST data can become a more real-time measure of consumption expenditure and provide data-led insights into the economy at both national and state levels.
- 4) GST data can yield valuable insights into consumption patterns, import contributions, and consumption of climate-sensitive items across states. This will help in enhancing understanding about the economy.
- 5) GST compensation cess data that is imposed on luxury and harmful goods can help in understanding the consumption trends associated with these products. For ex- Kerala had the smallest amount of compensation cess collected per person, while Chhattisgarh had the largest, mainly because of the state's significant use of tobacco and coal.

What is the correlation between GST data and private consumption?

- 1) There is a strong positive correlation between per capita GST collections and per capita incomes across states, indicating that richer states have a higher propensity to consume.
- 2) There is a positive relationship between the share of urban population and per capita GST collections, implying that urbanization propels private consumption.





Strategies for India's new government to boost economic growth

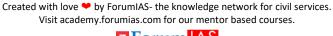
Context: The article discusses various strategies for India's new government to boost economic growth. It also suggests keeping in mind the rapidly changing global backdrop while taking these steps.

For detailed information on India's economic outlook and strategies read this article here

What steps should be taken by the new government to boost economic growth?

- 1. Address Disguised Employment in Agriculture: Shift workforce to industries or services to reduce underemployment in agriculture.
- 2. Reduce Manufacturing Costs: Use increased PSU market cap for strategic divestments to absorb subsidies in power and logistics, enhancing manufacturing competitiveness.
- 3. **Boost Consumption:** Implement a gold monetization scheme to bring hidden gold into the mainstream economy, thus boosting liquidity and consumer spending.
- 4. **Develop Agriculture:** Expand successful cooperative models like Amul to other commodities and increase exports, as seen with the Netherlands' success in agri-products.
- 5. **Promote Free Labor Movement:** Include labor movement clauses in Free Trade Agreements to enhance remittances and support Indian workers abroad.
- 6. **Enhance Skills:** Establish institutions like the plumbing institute in Odisha to supply skilled labor both domestically and internationally.
- 7. Expand Manufacturing through PLI Schemes: Focus on sectors like garments, automobiles, and jewelry to create jobs and increase exports.
- 8. Support Services Sectors: Develop tourism, education, and healthcare through integrated approaches and engage the diaspora as brand ambassadors.
- 9. Unlock Investment in Infrastructure: Improve judicial infrastructure and streamline land acquisition and labor laws to attract more investment.
- 10. Enhance Judicial Infrastructure: Reduce case backlogs and improve the rule of law to attract more investment.
- 11. Simplify Doing Business: Implement reforms in land acquisition and labor laws and create special economic zones.
- 12. Foster Technology Investment: Quickly operationalize funds for future technologies like artificial intelligence and pharmaceutical research.
- 13. Advocate for Environmental Compensation: Pursue international compensation for India's low per capita carbon emissions compared to historical contributions.
- 14. Implement Responsible Mining Policies: Balance local interests and industrial needs, especially in states like Odisha.
- 15. Improve Education and Healthcare: Utilize technology and public-private partnerships to enhance service quality and accessibility.
- 16. **Educate Investors:** Increase financial literacy to prevent poor investment choices like cryptos and Ponzi schemes.
- 17. Promote Sustainable Practices: Leverage green energy and push for global cooperation on environmental issues.

For detailed information on the new government in India needs to focus on Indian economy read this article here





The Employment Crisis in India

Context- The article highlights the issue of unemployment in India. As per Periodic Labour Force Surveys, India has one of the lowest employment rates globally, with only 30.5% of people above the age of 15 years receiving remuneration for their work in 2022-23. Among men, the ratio was 48.1%, while shockingly, it was only 13% for women, one of the lowest employment rates for women worldwide.

What is the impact of this rising unemployment?

- 1) In a rapidly expanding economy with growing inequality, this situation is a crisis. It's a significant issue in a nation where many people still lack adequate living conditions, and the development efforts are incomplete.
- 2) It is also becoming a socio-political problem due to an aspirational younger generation being denied opportunities to live up to its potential.

What approach has the government adopted to deal with the issue of unemployment?

The government's approach was to incentivize big business in the hope that it would result in more private investment, boosting the real economy and creating employment through a "trickle-down" effect.

What is the impact of this approach?

- 1) Employment hasn't grown, and real wages haven't gone up in the past decade.
- 2) According to the 2024 India Employment Report by the ILO, certain workers, such as those in construction and regular employment, have experienced declines in their wages.
- 3) The majority of employment positions are informal, with more than 90% of workers not receiving the advantages of formal legal and social safeguards. Additionally, over half of the workforce are self-employed, earning modest incomes.
- 4) Women are particularly disadvantaged, whether they're paid or unpaid workers or self-employed.

Read more- Employment status in India

What are immediate measures for employment generation?

- 1) There are about 1 million job openings in the central government and likely many more in state governments combined. Filling these vacancies would not only increase employment but also enhance public services in areas like health, education, and sanitation, improving everyone's quality of life.
- 2) Regularizing millions of women working in essential public service delivery schemes would benefit them and provide a fillip to domestic demand.
- 3) Greater emphasis on public spending for care activities would have positive multiplier effects on demand and employment.
- 4) Reviving the rural employment scheme by clearing arrears, ensuring proper funding, and avoiding partisan approaches that have denied resources to states ruled by Opposition parties.
- 5) Implementing an urban employment guarantee scheme with components for urban rejuvenation, skill training, and apprenticeships.

What are the medium-term measures?

1) There is a need to develop a package to revive and strengthen micro, small, and medium enterprises (MSMEs), including access to credit, technology, inputs, and marketing, and providing incentives like those

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for large firms.

- 2) There is a need to focus on agriculture by ensuring viable cultivation through policies like legal MSP, public investment in relevant technologies, access to water and inputs, pos-harvest storage and processing etc.
- 3) The government should consider the influence of increasing temperatures and climate change in all policy decisions.

Concerns with RBI's Draft Guidelines on infrastructure financing

Context-The article discusses the Reserve Bank of India's (RBI) draft provisions for infrastructure lending, which have caused a stir in the infrastructure financing world.

It is important to recognize that infrastructure investments have been and will continue to be the main driver for economic growth. This underlines the significance of striking the right balance in regulating infrastructure financing.

What are RBI's recent draft guidelines?

- 1) Banks must set aside 5% of the loan value as provisions for infrastructure and commercial real estate projects that are under construction. This is significantly higher than the current rates, which range from 0.4% to 1% depending on the project type.
- 2) Banks are mandated to classify loans as "non-performing" if projects exceed a six-month delay of completion from the original deadline.

What is the rationale behind the introduction of draft guidelines by RBI?

- 1) The RBI aims to tighten the prudential framework for project financing to address concerns over non-performing assets (NPAs) due to defaults on infrastructure projects.
- 2) Furthermore, "Twin Balance Sheet Problem," affect both banks and companies, posed a big challenge to India's banks. Thus, RBI does not want to repeat it.

Read more- Status of Non-Performing Assets

What are the concerns associated with these guidelines?

- 1) The National Highways Authority of India and the National Highways Builders Federation are concerned about the potential financial burden of the RBI's proposals.
- 2) Bankers fear that the proposed 5 percent provisioning rule may raise interest rates and discourage lending.
- 3) Developers are concerned about funding sustainability, expecting a ripple effect throughout the sector due to increased provisioning requirements during both construction and operational phases of projects.
- 4) The blanket six-month moratorium on all projects is drawing criticism for its extremely stringent stance. This heavy-handed approach may hamper infrastructure investment growth.
- 5) A senior official from a public sector bank disagreed with the necessity of updated provisioning rules, stating that since the government is the primary partner in most projects, a single approach to project financing isn't suitable.

Read more- RBI, inflation targeting, and the limits of monetary policy

What should be the way forward?

Finance Minister has emphasized the importance of thorough discussion and consideration of all viewpoints before deciding on the draft guidelines.

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- 1) A more tailored approach would be preferable over general tightening of provisioning norms to balance financial health and sustainable growth.
- 2) The RBI needs to carefully balance protecting the banking system's financial health with promoting an environment that supports long-term growth.

Boost to India's Export

Context-India registered trade deficits with 9 out of its top 10 trading partners in 2023-24, except for a trade surplus with the US (\$36.7 billion). The top 10 trading partners account for around 52% of India's total trade. The trade deficit indicates the necessity of a deeper analysis beyond surface observations. To find sustainable solutions, it's important to understand the underlying structural, policy, and market factors contributing to it.

What are the issues associated with trade deficits?

- 1) The trade deficit is often oversimplified. The World Economic Forum advises against solely focusing on trade balances, as deficits have diverse causes. It can result from various causes, such as importing more raw materials for production, increased domestic income, or cheaper foreign products.
- 2) Trade deficits aren't good because they can stress the currency, but their reasons and impacts change depending on the economy. More imports could mean higher domestic earnings or problems with competitiveness. They can also pressure a country's currency. The reasons for trade imbalances differ based on the economy.
- 3) Trade deficits persist due to various reasons, including tariff structures and asymmetric tariff rates that may hinder domestic manufacturing.

What should be the way forward?

- 1) India must assess its manufacturing capabilities to identify products that can be efficiently produced domestically and traded globally. For ex- India's exports to the US in electrical machinery and equipment
- 2)There is a need to boost manufacturing efficiency and productivity, diversify the export basket, invest in research and development, and improve infrastructure.
- 3) Targeted support and investment will facilitate India's transition to a high-value commodity exporter and enhance its competitiveness in international markets.

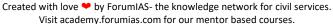
Read more- Strategies for India's new government to boost economic growth

4) Trade balance is an important indicator but provides only a partial picture of the real scenario. Thus, there is a need to adopt a comprehensive approach that includes understanding trade partners' competitive advantages, boosting manufacturing, and investing in technology and innovation.

Repo Rate Kept Unchanged

Context-The article discusses reasons behind the Reserve Bank of India's (RBI) decision to keep the benchmark repo rate unchanged for the eighth consecutive time during its latest bi-monthly monetary policy review.

What is a Repo Rate?





Definition-The repo rate is the interest rate at which the RBI lends money to commercial banks. **Impact-**A) A lower repo rate incentivizes economic activity by making it cheaper for banks to borrow from the RBI and lend to customers.

B) A higher repo rate disincentivizes economic activity by making it costlier for everyone in the economy to borrow money. Movements in the repo rate have a significant impact on the EMIs (Equated Monthly Installments) paid for car, home, or business loans.

What is the goal of RBI's monetary policy?

- 1) **Price Stability**-The primary goal of RBI's monetary policy is to maintain price stability in the economy by targeting an inflation rate of 4%. This goal is mandated by the law.
- 2) **Promote Economic Growth**-When the economy needs a lift, such as after the COVID pandemic, the RBI lowers the repo rate. This makes borrowing money easier for both consumers and producers, encouraging spending.

Conversely, when inflation rises significantly above 4%, like during the Russia-Ukraine conflict, the RBI raises the repo rate to lessen the demand for borrowing money, thus reducing excessive spending fueled by credit.

Read more- Monetary Policy - Basics Simplified

What are the reasons for not cutting interest rates?

Despite the retail inflation rate coming closer to the 4% target and staying within the RBI's comfort zone of 2-6% since September 2023, the RBI has not changed the reporate since February 2023. The reasons for this are:

- 1) **Sticky Inflation-** While the inflation rate has dropped, it hasn't reached 4% since January 2021, and the decline has been slow. The RBI is concerned about this persistent inflation, which stayed around 5% in the first four months of 2024.
- 2) **Commitment to Durable Inflation Targeting** The RBI wants to keep inflation around 4% consistently and doesn't reduce rates immediately when inflation falls below this target for just one month. The RBI believes that any future drop in inflation below 4% will only be temporary.
- 3) **Strong Economic Growth** India's GDP growth rate has been unexpectedly strong recently, leading the RBI to raise its forecast for the current financial year from 7% to 7.2%. With this strong economic growth, it's unlikely that the repo rate is hindering India's economic activity.
- 4) **Fiscal Deficit Concerns-** The RBI's choice might be affected by the upcoming Union Budget and how much the government plans to borrow from the market. This borrowing could impact inflation or interest rates.

Topic-Infrastructure: Energy, Ports, Roads, Airports, Railways etc.

Challenges in India's current energy policy

Context: The article discusses the need for India to update its energy policy to better manage fossil fuels and boost renewable energy, while also considering global competition and security concerns, especially with China's dominance in green technology and supply chains.

For detailed information on **India's Energy Policy** read this article here

What is the current energy policy in India?





- 1. India's energy policy is dual-pronged, focusing on both fossil fuels and renewable energy.
- 2. The fossil fuel strategy emphasizes reducing import dependency on petroleum through diversified import sources, strategic reserves, domestic exploration, demand conservation, efficiency, and environmental protection.
- 3. The renewable strategy is aimed at accelerating the shift to clean energy, with a long-term goal of net-zero carbon emissions by 2070 and a medium-term target of generating 500 GW from non-fossil fuels by 2030.

What are the challenges in the current structure?

- 1. The current structure of India's energy policy is highly compartmentalized, with each ministry operating within narrow and rigid boundaries.
- 2. The existing setup involves multiple ministries such as Petroleum, Coal, Renewables, Power, Heavy Industry, Mines and Minerals, IT, Information, and Environment, making coordination and streamlined decision-making challenging.
- 3. There is no formal executive forum for integrated discussions on energy policy. This hampers India's ability to meet its publicly announced decarbonization and sustainability targets.

What global dynamics influence India's energy policy?

- 1. The resurgence of great power competition, reminiscent of a new Cold War between the US and its allies against China and Russia, influences India's energy policy.
- 2. China's near monopoly on essential materials for green energy and its dominance in producing low-cost solar wafers and wind turbines affect India's strategies.
- 3. The geopolitical tensions and supply chain vulnerabilities impact India's approach to securing and diversifying its energy sources.
- 4. National security concerns regarding the dependency on Chinese supplies have led India to impose duties on Chinese imports and promote domestic manufacturing through incentives like the Production Linked Incentive (PLI) scheme.

What should the next government do?

- 1. The next government should develop a strategic framework that integrates fossil fuels and renewable energy policies into a **unified approach**.
- 2. It should **prepare a strategic document** titled "Energy strategy: Towards convergence, security, and sustainability" to guide policy integration.
- 3. The strategy should address the relationship between hydrocarbon public sector enterprises and other energy companies to avoid duplicity of efforts and resources.
- 4. A clear strategy for **securing supplies of critical minerals** like copper, lithium, nickel, and cobalt is necessary due to forewarned market volatility and potential shortages.
- 5. The government must also **create incentives for private investment in green energy** to mitigate risk aversion among investors.





Subject: Agriculture

Topic- Major Crops - Cropping Patterns in various parts of the country, - Different Types of Irrigation and Irrigation Systems; Storage, Transport and Marketing of Agricultural Produce and Issues and Related Constraints; E-technology in the aid of farmers.

Shift in Cropping Patterns

Context-India is expecting a normal monsoon this year, which will boost agricultural production. However, groundwater depletion in certain states may limit the impact of the monsoon. The states of Punjab and Haryana have witnessed severe groundwater depletion due to the wheat-paddy cultivation cycle. Paddy, a water-guzzling crop, occupies around 88% of the kharif cropped area in Punjab and 52% in Haryana. Groundwater extraction rates in Punjab and Haryana are alarmingly high at 163.76% and 135.74%, respectively, compared to the national average of 59.26%.

What environmental legislation have state governments enacted to address groundwater depletion?

To address groundwater depletion, Punjab and Haryana enacted Punjab Preservation of Subsoil Water Act (PPSWA) and the Haryana Preservation of Subsoil Water Act (HPSWA).

Objective- These laws aimed to make sure farmers planted paddy when the monsoon started by stopping them from planting too early.

What are the unintended consequences?

- 1) They had an unintended consequence of increasing stubble burning and air pollution in northern India.
- 2) The shift in paddy transplantation by over a month led to a shorter window between harvesting and planting the next rabi crop, forcing farmers to burn crop residue.
- 3) Stubble burning coincides with low wind speeds in northern India, exacerbating air pollution.

Read more-Challenges faced by Indian Agriculture

Why were these laws rendered ineffective?

1) The laws became ineffective because of the high minimum support prices (MSP) set for paddy and the subsidies on inputs, which encouraged farmers to increase paddy cultivation. This resulted in excessive extraction of groundwater and an increase in stubble generation.

2) The government has taken steps to encourage crop diversification, such as proposing to procure alternative crops like masoor, urad, arhar, maize, and cotton at MSP over the next five years. However, the assured procurement of wheat and paddy for the central pool, coupled with higher returns, prevents farmers from diversifying.

What should be the way forward?

Instead of doing away with the laws, there is a need for crop diversification, adoption of direct seeded rice, paddy straw management, and raising MSP and assured procurement for alternative crops.





Topic- Issues related to Direct and Indirect Farm Subsidies and Minimum Support Prices; Public Distribution System - Objectives, Functioning, Limitations, Revamping; Issues of Buffer Stocks and Food Security; Technology Missions; Economics of Animal-Rearing.

Issue of Wheat Import by India

Context: India is considering reducing wheat import duties due to lower domestic supplies and high market prices. The government might need to import wheat to stabilize prices, despite having more wheat this year compared to last year. Improving wheat yields is suggested as a long-term solution.

For detailed information on **How India's agricultural exports fell** read this article here

What is the current situation in the Indian wheat market?

India is facing high wheat prices in the market, which are much higher than the government's minimum support price. For instance, prices reached around ₹3,000 per quintal in some parts of Madhya Pradesh, while the official price is ₹2,275 per quintal. Due to this increase, there is a discussion about reducing the 44% import duty on wheat to allow imports and help stabilize prices.

Why might India consider importing wheat?

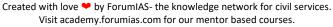
- 1. The consideration for importing wheat, potentially 2 to 4 million tonnes, comes as domestic procurement has not met the target of 30 to 32 million tonnes for three years.
- 2. This shortage in state procurement and the high market prices have led to discussions on easing import norms to bring down prices and discourage hoarding.

What is the government's strategy?

- 1. The government might have nearly 8.5 million tonnes of wheat to manage market prices this year, compared to 10 million tonnes last year.
- 2. This wheat will be used in open market operations and possibly through schemes like the Open Market Sale Scheme to control prices.
- 3. The overall production is also reported to be better than last year, with an estimate showing an increase of 2.4 million tonnes.

What are the long-term solutions?

- **1. Increase Wheat Yields**: Boost the average yield from the current 3.7-3.8 tonnes per hectare to at least 5 tonnes per hectare. Competing countries like Mexico and China have yields close to 6 tonnes per hectare.
- **2.** Address Agricultural Challenges: Implement measures to combat losses due to weeds and pests, which can reduce potential yield by 20 to 30 percent, and correct nutritional imbalances.
- **3. Enhance Wheat Varieties**: Develop and distribute varieties that can resist terminal heat and other climatic challenges





Subject: Science & Technology

Topic- Achievements of Indians in Science & Technology; Indigenization of Technology and Developing New Technology.

Impact of industrial revolution on India's economy

Context: The article discusses how the invention of the spinning jenny in Britain started the Industrial Revolution, which significantly impacted India's economy and independence movement. It compares this historical event with modern challenges in India, such as the focus on IT services over product innovation, and the education system's issues, including the trend of students studying abroad.

For detailed information on **India has an opportunity to lead the fourth industrial revolution** <u>read this</u> <u>article here</u>

What triggered the Industrial Revolution?

- **1. Invention of the Spinning Jenny:** James Hargreaves created the spinning jenny in 1764, allowing one person to spin multiple threads simultaneously. This innovation drastically improved the efficiency of cotton production.
- **2. Impact on Further Inventions:** The spinning jenny inspired further technological advancements, such as Samuel Crompton's spinning mule and Charles Babbage's weaving machine, accelerating the pace of industrial development.
- **3. Catalyst for the Industrial Revolution:** These innovations collectively triggered the Industrial Revolution, transforming industries by enhancing production capabilities and reducing the need for manual labor, marking a significant turn in manufacturing history.

Why wasn't the Spinning Jenny invented in India?

education.

1. Economic Conditions: Economic historian Robert Allen notes that high wages relative to capital costs in Britain made inventions like the spinning jenny profitable there but not in India. **2. Lack of Financial Incentive:** In India, lower labor costs compared to Britain meant there was less economic incentive to invest in labor-saving technologies, which deterred innovation in mechanized cotton production.

What are the current educational and economic challenges in India?

- 1. Educational System Challenges: The emphasis on coaching for entrance exams, like those for the IITs, detracts from genuine learning and innovation. Only about 10,000 out of 200,000 applicants are admitted annually, highlighting intense competition and high rejection rates.

 2. Study abroad: Annually, approximately 450,000 Indian students choose to study abroad, driven by limitations in domestic educational opportunities, with families spending significant amounts on overseas
- **3. Shift in Tech Industry Focus:** Initially, protective policies enabled local hardware development. However, with lobbying by NASSCOM in 1991, tax exemptions were introduced for software exports, and import duties were significantly reduced. This led to a dependency on service-based revenue over innovation in product development.





How does the shift to AI impact India's tech industry?

- **1. Potential Missed Opportunities:** As the global tech industry pivots towards artificial intelligence (AI), India is likely to continue its role primarily as a supplier of IT workforce rather than leading in AI product innovation. This could limit India's position in the global tech hierarchy.
- **2. Economic Impact:** India's tech industry currently generates substantial revenue by providing IT services, earning about \$250 billion and employing over 5 million people. This success in service provision, however, might be overshadowed if AI reduces the need for a large tech workforce.

Topic- Awareness in the fields of IT, Space, Computers, Robotics, Nano-technology, Bio-technology and issues relating to Intellectual Property Rights.

Significance of the successful test flight of Agnibaan

News: The article discusses the successful test flight of Agnikul Cosmos's rocket, Agnibaan, on May 30. It highlights Agnikul's role in advancing India's commercial space capabilities, compares its progress with ISRO's developments, and underscores the importance of collaboration and innovation in enhancing space technology in India.

What is Agnibaan?

- 1. Agnibaan is a two-stage launch vehicle designed by Agnikul Cosmos.
- 2. It weighs 14 tonnes and is built to lift small satellites to low-earth orbits.
- 3.Both stages of Agnibaan are powered by semi-cryogenic engines.
- 4. Many components, including the engines, are 3D-printed.
- 5. Agnikul plans to produce one rocket per month.
- 6. The first test flight, named 'Suborbital Tech Demonstrator' (SOrTeD), occurred on May 30 after four previous attempts were canceled due to suboptimal conditions.

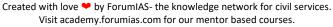
This success marks a step forward in India's commercial space services.

What challenges does Agnikul face?

1. Launch Attempt Failures: Agnikul faced significant challenges with its initial attempts, having to cancel the first four due to suboptimal launch conditions before successfully conducting the test flight. **2. Communication of Flight Parameters**: A specific area where Agnikul needs to improve is the communication regarding the parameters of its test flights. This has been a challenge not just for Agnikul but also for ISRO, suggesting it's a broader issue in India's space sector that needs addressing.

How does this affect India's space industry?

- **1. Expansion of Launch Services**: Agnikul's successful test flight of Agnibaan aims to expand India's commercial launch services. This market is currently dominated by ISRO's Polar Satellite Launch Vehicle (PSLV), and Agnikul's entry caters to the growing market for small satellites.
- **2. Innovation Through Collaboration**: The collaboration between ISRO and startups like Agnikul speeds up innovation. For example, shared technical knowledge from ISRO has helped reduce time and costs for private missions.





3. Enhanced Payload Capacities: Innovations like ISRO's new carbon-carbon composite nozzles increase payload capacities, demonstrating the benefits of technological advancements.

AI and Digital Public Infrastructure (DPI)

Context- The article highlights the potential of AI to enhance India's digital public infrastructure by addressing various challenges. An event was held in Bangalore that attracted companies from the AI sector to showcase their developments and to understand ongoing work in the field.

What major insight did the event offer?

- 1) Computer resources need not be centralized in large data centers but could be distributed across multiple micro data centers accessible through an interoperable protocol.
- 2) Companies don't have to wait for a new AI law to be enforced. Instead, every Indian AI company can commit to following a code of conduct that directs their innovation in this area.

Read more- European Union adopts first AI Law

3) The most impactful idea was the potential for AI to significantly enhance the reach of digital public infrastructure (DPI).

What are the issues with the current digital public infrastructure (DPI)?

DPI solutions are built using standardized protocols to ensure consistent and reliable services at a population scale. However, standardized solutions are not able to handle diversity well, so while they work for a lot of people, they don't adapt easily to different situations.

What is the essential feature of the DPI playbook?

The essential feature of the DPI playbook is the unbundling of traditional processes to rebuild them as DPI solutions. This transformation is necessary to scale existing services effectively to reach a broad population.

How can AI contribute to enhancing existing DPI solutions?

- 1) AI can dynamically adapt to individual preferences and contexts. It can make public service delivery more responsive and user-centric by adjusting to users' engagement modes.
- 2) It can accommodate linguistic and cultural diversity. It can also improve DPI solutions by providing personalized and user-friendly interfaces.

For ex- Setu, a finance company, showed an AI-powered personal finance app at the event. This app, made in a WhatsApp bot, uses the Account Aggregator system to study how users handle money and give them helpful advice. Its chat interface makes it easy to use, even for people who have limited knowledge about finances.

3) With the increasing integration of AI into DPI solutions by various companies, India's digital public infrastructure has the potential to cater to diverse needs and preferences of s every citizen.





Subject: Environment

Topic- Conservation, Environmental Pollution and Degradation, Environmental Impact Assessment.

The global plastics problem

Context: The article discusses the need for a global treaty on plastic pollution to support informal waste workers. These workers, often overlooked, play a crucial role in recycling. It highlights the importance of integrating and protecting their contributions in new legal frameworks.

For detailed information on the UN Treaty on Plastic Pollution read this article here

What is the global plastics problem?

- **1. Massive Increase in Plastic Waste**: Global production of plastic waste has reached 353 million tonnes in 2019, more than double since 2000, and is expected to triple by 2060.
- **2. Low Recycling Rates**: Only 9% of the plastic waste produced globally is recycled. The majority is either incinerated (19%), dumped in landfills (50%), or disposed of at uncontrolled sites (22%).
- **3. Contribution of Informal Sector**: Informal recycling workers, who make up a significant part of the recycling workforce, manage to recycle 85% of this small percentage. They play a key role in reducing the plastic in landfills and preventing environmental leakage.
- **4. These workers are vulnerable** to job losses due to privatization and new public policies like waste-to-energy projects. They are often not included in formal waste management discussions and policies.
- **5. Environmental Impact**: About 60 million tonnes of plastic from municipal solid waste end up polluting the environment, including water bodies, largely due to inadequate waste management services. Without the efforts of the informal sector, this figure would be even higher.

What is the Global Plastics Treaty?

- 1. The Global Plastics Treaty is a crucial international initiative aimed at reducing and eventually eliminating plastic pollution globally.
- 2. It was kick-started in 2021 when an Intergovernmental Negotiating Committee (INC) was established during the fifth UN Environment Assembly in Nairobi, Kenya.
- 3. Since its inception, the treaty has progressed through several meetings held across the world—in places like Dakar, Senegal; Uruguay; Paris, France; Nairobi, Kenya; and Canada—with the final meeting scheduled to take place in South Korea.
- 4. A key aspect of these discussions has been the active participation of the International Alliance of Waste Pickers, who advocate for the inclusion and consideration of informal waste pickers in the treaty to ensure sustainable waste management and fair policies.

Why is India's role important?

- **1. Balanced Approach:** India advocates for managing plastic through repair, reuse, refill, and recycling methods, without completely eliminating plastic use.
- **2. Local Adaptations:** The country emphasizes the importance of adapting the treaty to suit country-specific conditions and capacities, ensuring that the global policies are practical and effective locally.
- **3. Support for Informal Sector:** India highlights the critical role of informal waste pickers in the recycling process. Their inclusion in treaty discussions is vital to ensure that these workers are not marginalized by new international regulations.



