

# 9 PM Current Affairs Weekly Compilation

For UPSC CSE mains examination



**2<sup>nd</sup> Week**  
**Aug, 2024**

**Features :**

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

**INDEX**

<b>GS Paper 1</b> .....	<b>4</b>
<b>Subject: Indian Society</b> .....	<b>4</b>
<b>Topic- Role of Women and Women's Organization, Population and Associated Issues, Poverty and Developmental issues, Urbanization, their problems and their remedies.</b> .....	<b>4</b>
<b>Critical Need for a Population Census in India</b> .....	<b>4</b>
<b>GS Paper 2</b> .....	<b>5</b>
<b>Subject: Governance</b> .....	<b>5</b>
<b>Topic- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.</b> .....	<b>5</b>
<b>Supreme Court's decision regarding Delhi Deputy Chief Minister Manish Sisodia</b> .....	<b>5</b>
<b>The Role of State and Private Sector in Elite Sports</b> .....	<b>5</b>
<b>Challenges noted in Sisodia's case</b> .....	<b>6</b>
<b>Topic- Issues Relating to Development and Management of Social Sector/Services relating to Health</b> .....	<b>7</b>
<b>New Regulations for Drug Approvals in India</b> .....	<b>7</b>
<b>Importance of precision nutrition in sports</b> .....	<b>8</b>
<b>Risks associated with Zika virus</b> .....	<b>9</b>
<b>Topic- Important Aspects of Governance, Transparency and Accountability, E-governance- applications, models, successes, limitations, and potential; Citizens Charters, Transparency &amp; Accountability and institutional and other measures.</b> .....	<b>10</b>
<b>How companies are trying to balance profits with social responsibility</b> .....	<b>10</b>
<b>Subject: Social Justice</b> .....	<b>11</b>
<b>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.</b> .....	<b>11</b>
<b>Clarifying Justice: The Supreme Court's Ruling on SC Sub-Quotas</b> .....	<b>11</b>
<b>Challenges faced by female refugees</b> .....	<b>12</b>
<b>The Supreme Court Ruling on Reservation and Its Implications</b> .....	<b>14</b>
<b>How the threat of sexual violence discourages women from working</b> .....	<b>15</b>
<b>Subject: International Relations</b> .....	<b>15</b>
<b>Topic- -India and its neighbourhood- relations.</b> .....	<b>15</b>
<b>Current political crisis in Bangladesh</b> .....	<b>15</b>
<b>Setbacks in Indian Foreign and Security Interests</b> .....	<b>17</b>
<b>What lessons should India learn from shocks in its neighborhood?</b> .....	<b>18</b>
<b>China's advancements in drone and hypersonic technology and their effects on India.</b> .....	<b>19</b>

## 9 PM Compilation August [Second Week] 2024

Topic- Effect of Policies and Politics of Developed and Developing Countries on India's interests, Indian Diaspora.....	20
U.S. court ruling against Google's monopoly .....	20
Impacts of U.S. Slowdown on India .....	21
<b>GS Paper 3.....</b>	<b>22</b>
<b>Subject: Indian Economy .....</b>	<b>22</b>
Topic- Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment. ....	22
A Critical Analysis of Employment Generation Measures in Budget 2024-25.....	22
RBI's Monetary Policy Amid Global Economic Uncertainty .....	23
Deposit-Lending Gap in Indian Banks.....	24
Impact of Chinese FDI on India's Manufacturing and Economy.....	25
Key Challenges MSMEs Face in India .....	26
Challenges faced by Regional Rural Banks (RRBs).....	27
Topic- Infrastructure: Energy, Ports, Roads, Airports, Railways etc.....	29
Eastern India: A Strategic Pivot for National Development.....	29
<b>Subject: Agriculture .....</b>	<b>30</b>
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.....	30
Modern Poultry Farming .....	30
<b>Subject: Science &amp; Technology .....</b>	<b>31</b>
Topic- Science and Technology- Developments and their Applications and Effects in Everyday Life.Achievements of Indians in Science & Technology; Indigenization of Technology and Developing New Technology. ....	31
Rashtriya Vigyan Puraskar (RVP).....	31
Topic- Awareness in the fields of IT, Space, Computers, Robotics, Nano-technology, Bio-technology and issues relating to Intellectual Property Rights.....	32
Extended Stay of Astronauts at the International Space Station .....	32
<b>Subject: Environment.....</b>	<b>33</b>
Topic- Conservation, Environmental Pollution and Degradation, Environmental Impact Assessment.....	33
The concept of "just transition" in a climate case.....	33
Challenges faced by towns in the Indian Himalayan Range due to rapid urban growth .....	34
Climate Change Discourse and India's Economic Survey .....	35
Environmental Controversy in the Great Nicobar Island .....	36
India's severe air pollution crisis .....	37

9 PM Compilation August [Second Week] 2024

Subject: Internal Security ..... 38

Topic- Challenges to Internal Security through Communication Networks, Role of Media and Social Networking Sites in Internal Security Challenges, Basics of Cyber Security; Money-Laundering and its prevention. .... 38

**Rising security threats in 2024, particularly from AI and cyberattacks ..... 38**



## GS Paper 1

### Subject: Indian Society

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

#### Critical Need for a Population Census in India

**Context-** India's ten-year population Census has been delayed by over three years, causing major concerns. Some officials mistakenly believe that other methods can replace a full Census. However, a Census does much more than count people; it offers detailed information about where people live, family structures, and individual details, helping understand changes in the population.

#### What is the significance of Conducting Regular Census Data?

- 1) **Survey Reliability-** Without a recent census, surveys like the National Family Health Survey and Periodic Labour Force Survey are less reliable. They are based on outdated census data that's over 15 years old.
- 2) **Tracking Societal Changes:** Over the past fifteen years, there have been significant changes in population size, demographics, education, jobs, health (including COVID-19), and living conditions. A census is essential to accurately understand these changes.
- 3) **Policy Planning and Evaluation:** Without accurate census data, it's hard to properly assess how well government programs are working. The absence of a proper population denominator can lead to misleading evaluations of coverage and impact.
- 4) **Demographic Dividend:** A census is essential to understand India's rapid demographic transition and the resulting demographic dividend. It provides important data on familial structures, locational distribution, and occupational composition.
- 5) **Global Significance:** India's population has a big impact on global trends. Accurate census data is better than estimates based on projections and guesses.
- 6) **SDG Indicators:** -To effectively track Sustainable Development Goals (SDGs), we need detailed indicators for smaller regions. These indicators depend on accurate population counts, which are not possible without a census.

Read more- [Delimitation Exercise- Explained Pointwise](#)

#### What are the Concerns and Implications?

- 1) **Caste Census Debate-** The push for a caste Census might be driven more by political interests than by a real need for detailed demographic data. Despite long-term affirmative action policies, there hasn't been a clear review of how education and job opportunities have changed for different castes.
- 2) **Administrative Challenges-** Conducting a Census is as challenging as organizing national elections. The real question is whether the delay is due to administrative issues or a deliberate choice to avoid revealing the true data. Delaying the Census may help the government claim progress based only on partial data, without accurate figures to measure it properly.

**Way forward-** The scientific community must stress the importance of holding a Census soon and make it clear that surveys and administrative data cannot replace a thorough Census.

## GS Paper 2

### Subject: Governance

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

#### Supreme Court's decision regarding Delhi Deputy Chief Minister Manish Sisodia

**Context:** The article discusses the Supreme Court of India granting bail to Delhi Deputy Chief Minister Manish Sisodia. It emphasizes that bail should not be denied as punishment and highlights concerns about delays in trials and the importance of safeguarding citizens' liberty.

For detailed information on a **Bail Law** read [Article 1](#), [Article 2](#)

#### What was the Supreme Court's decision regarding Manish Sisodia?

1. The Supreme Court of India granted bail to Delhi Deputy Chief Minister Manish Sisodia after nearly a year-and-a-half in prison.
2. The decision emphasized that bail should not be denied as punishment.
3. The court noted that when a case relies mainly on documentary evidence, bail should be the norm unless the suspect is a flight risk or can tamper with evidence.
4. Sisodia was arrested in early 2023 by the CBI and the ED in the Delhi liquor policy case.

#### Why is this decision important for bail law?

- 1. Bail is the Rule, Not the Exception:** The Supreme Court's decision in granting bail to Manish Sisodia reinforces the principle that bail is the rule, not the exception.
- 2. Documentary Evidence and Bail Norms:** The case involved mainly documentary evidence, indicating that bail should be the norm unless there is a flight risk or tampering with evidence.
- 3. Criticism of Judges' Tendency:** The Supreme Court criticized the tendency of some judges to deny bail unnecessarily, ignoring the principle of timely trials. This may lead to loss of public trust in the judiciary.
- 4. Protecting Citizens' Liberty and Ensuring Fair Trials:** In October 2023, the Supreme Court had directed that Sisodia could reapply for bail if the trial was delayed. This decision highlights the importance of protecting citizens' liberty and ensuring fair trials without prolonged pre-trial imprisonment, especially when trials are delayed.

#### The Role of State and Private Sector in Elite Sports

**Context-** Recent news about Vinesh Phogat's Olympic disqualification and the Ambani family's push to improve India's sports performance has sparked a debate. It focuses on whether private wealth or state funds are better for supporting elite sports versus addressing public welfare.

#### What are the arguments against state funding of elite sports?

- 1) **Public Welfare vs. Elite Sports**- Promoting general physical activity improves public health and well-being, whereas sponsoring elite sports typically seeks private benefits and national recognition rather than directly aiding the public.
- 2) **Lack of evidence for public welfare effects**: -State funding for elite sports rarely enhances public health or benefits the general population, particularly in poorer countries. With fewer than 45 Olympic medals, India's experience suggests that these investments do not produce significant returns.
- 3) **Politicization of Sports**- Political patronage in sports harms administration quality. Appointees often prioritize political goals over developing talent. This leads to ineffective state-sponsored sports programs.

### What are the arguments to support private funding of elite sports?

- 1) **Business Incentives and Efficiency**- Private investment in sports aims for profits, with companies expecting improved public image, branding, and more medals. Unlike the state, private investments face strict scrutiny and performance metrics.
- 2) **Advantages Over State Funding**- Unlike state funding, private sector investments are closely monitored for effectiveness. This oversight can lead to better management and results in sports.

Read More- [India's Paris Olympics Performance- Challenges and Way Forward](#)

**Conclusion**- The debate about state versus private funding for elite sports highlights larger issues of public welfare and resource use. Private investment often achieves better sports outcomes due to profit motives, but state funds might be better spent on basic societal needs.

## Challenges noted in Sisodia's case

**Context**: The article discusses the Supreme Court of India granting bail to Manish Sisodia, emphasizing the importance of protecting individual liberties, the right to a speedy trial, and concerns over the misuse of stringent penal laws like the PMLA.

For detailed information on **Supreme Court's decision regarding Delhi Deputy Chief Minister Manish Sisodia** [read this article here](#)

### Why Was Manish Sisodia Granted Bail?

1. Manish Sisodia was granted bail by the Supreme Court after a long incarceration, emphasizing the protection of individual liberties.
2. The Court reaffirmed that "**bail is the rule, jail is an exception**," citing its 1977 ruling by Justice V.R. Krishna Iyer.

### What Challenges Were Noted in Sisodia's Case?

1. **Large Volume of Evidence**: The case against Manish Sisodia involved 56,000 pages of documents and 456 witnesses, making the trial process potentially lengthy.
2. **Delay in Trial**: The Supreme Court expressed concern that such an extensive amount of evidence could cause significant delays in concluding the trial.
3. **Judicial Precedents**: The Court referenced past judgments, such as Kashmira Singh (1977) and P. Chidambaram (2020), which underline the importance of avoiding undue delays in trials.

### What Are the Concerns About the PMLA?

1. The **Prevention of Money Laundering Act (PMLA)** has been criticized for its **stringent and potentially oppressive application**.
2. **Over the last 10 years**, more than **5,000 cases** have been registered under the PMLA.
3. Despite the large number of cases, only **40 convictions** have been secured, raising concerns about the law's effectiveness and fairness.
4. The **Minister of State for Finance** disclosed in the Rajya Sabha that the Enforcement Directorate (ED) filed **132 cases** from 2019 to 2024.
5. The **low conviction rate** and **prolonged detention of accused persons** under the PMLA highlight concerns that the law might be used as a tool for harassment rather than for genuine legal enforcement.
6. This scenario reflects broader worries about the potential misuse of penal laws in India.

### What is the Role of the Supreme Court in Protecting Civil Liberties?

1. **Upholding Individual Liberties:** The Supreme Court plays a vital role in protecting individual liberties, as shown in its decision to grant bail to Manish Sisodia after a prolonged incarceration.
2. **Bail as a Rule:** The Court reaffirmed that "bail is the rule, jail is an exception," emphasizing the importance of the right to liberty.
3. **Right to a Speedy Trial:** The Court's insistence on the right to a speedy trial under Article 21 serves as a reminder of its commitment to fair and timely justice.

### What Is the Caveat in the Judgment?

1. The Supreme Court initially allowed Manish Sisodia's detention based on the prosecution's promise that the trial would conclude within six to eight months.
2. The Court also accepted the prosecution's statement that the charge sheet would be filed by July 3, 2024.
3. This decision raises concerns about fairness, as it allowed the prosecution to influence the timeline, potentially compromising the accused's rights.

## Topic- Issues Relating to Development and Management of Social Sector/Services relating to Health

### New Regulations for Drug Approvals in India

**Context** - The Drug Controller General of India (DCGI) has introduced a new rule that streamlines the drug approval process. Now, if a drug is approved by leading regulators in the United States, United Kingdom, Japan, Australia, Canada, or the European Union, it will not need to undergo additional clinical trials in India.

### What is the difference between Current Vs New Approval Process?

**Current Process** - Companies must still conduct clinical trials in India for drugs approved elsewhere. These trials need approval from a committee under the drug regulator.

**New Process** - Clinical trials can be waived if a drug shows a major improvement over existing treatments and is approved by top foreign regulators.



A detailed article on **Issues with the drug regulatory system** in India can be [read here](#).

### What are the Criteria for Waiver?

According to the New Drugs and Clinical Trial Rules 2019, local trials may be waived if:

- A) The drug is approved in specified markets.
- B) No major adverse events have been reported.
- C) A global trial with Indian sites is ongoing.
- D) There is no evidence that Indian enzymes or genes affect the drug's safety and efficacy.
- E) The applicant commits to conducting Phase IV trials.

### What are the safeguards put in place by the new regulation for drug approval?

**A) Post-Marketing Surveillance Requirements** - Even though local clinical trials are waived, drugs approved under this new mechanism must still undergo "Phase IV post-marketing surveillance". This monitoring tracks serious side effects and ensures drug safety, while allowing faster access to new treatments.

**B) Authority for Local Trials** - If there is evidence that a drug could have different effects in the Indian population, the DGCI's Subject Expert Committee can still mandate local clinical trials to address any specific responses.

### What is the significance of New Regulations for Drug Approvals?

- 1) **Waiver for Ongoing Trials** - Drugs in clinical trials in India but approved internationally can now apply for a waiver, streamlining their approval process.
- 2) **Faster Access to Treatments** - The new rules will speed up access to treatments for rare diseases and specific cancers. Popular drugs for diabetes, obesity, Alzheimer's, and cancer will be available sooner. This update is important for treatments of rare diseases, gene therapies, pandemic needs, and special defense purposes.
- 3) **Benefits for Drug Manufacturers** - The new regulations will lower costs for local trials, benefiting both international and Indian drug manufacturers. Indian companies may offer drugs at lower prices, improving patient access and reducing financial strain on pharmaceutical firms.

## Importance of precision nutrition in sports

**Context:** The article discusses the disqualification of Vinesh Phogat from the Paris Olympics due to being slightly overweight. It emphasizes the need for precision nutrition in sports, highlighting how tailored dietary plans and continuous monitoring can improve athlete performance and prevent such issues.

### What Happened to Vinesh Phogat?

- 1. Vinesh Phogat, an Indian wrestler, was disqualified from the women's 50kg wrestling final at the Paris Olympics 2024. She was found to be 100 grams over the permissible weight limit.
- 2. This incident highlighted a gap in the Indian sports support system.
- 3. Vinesh reportedly spent an entire night trying to shed the extra weight.
- 4. Similar extreme measures were taken by another Indian wrestler, Antim Panghal, who starved herself for two days to make weight.

5. This situation underscores the importance of precision nutrition and continuous monitoring to avoid such setbacks.

### Why is Precision Nutrition Important in Sports?

- 1. Tailored Dietary Plans:** Precision nutrition creates dietary plans based on an athlete's specific needs, avoiding a one-size-fits-all approach.
- 2. Data-Driven Approach:** It uses systems biology and multi-omics (genomics, proteomics, metabolomics) combined with bioinformatics to make personalized recommendations.
- 3. Continuous Monitoring:** Wearable sensors and **Continuous Glucose Monitors (CGMs)** help track athletes' responses to food and adjust diets accordingly.
- 4. Preventive Measures:** Athletes in weight-based sports, like wrestling, struggle to maintain weight; precision nutrition helps avoid extreme weight-loss methods like starvation and dehydration.
- 5. Real-World Examples:** Olympian Eliud Kipchoge uses CGMs to enhance his performance, demonstrating how precision nutrition provides a competitive edge.
- 6. Health and Performance:** It ensures athletes maintain peak condition, preventing disqualifications, as seen with Vinesh Phogat at the Paris Olympics 2024.

### How Can Technology Help?

- 1. Glucose Monitoring:** Continuous Glucose Monitors (CGMs) track blood glucose responses to food in real-time. For instance, Olympic swimmer Chelsea Hodges used CGMs to manage energy levels during training.
- 2. Data-Driven Decisions:** The use of systems biology and multi-omics approaches provides evidence-based nutrition recommendations, enhancing athlete performance and health.

### What Role Do Sports Nutritionists Play?

- 1. Expertise in Precision Nutrition:** Nutritionists trained in precision nutrition use data-driven approaches, integrating genomics and metabolomics, to provide evidence-based recommendations.
- 2. Support in Weight-Based Sports:** Nutritionists ensure athletes stay within weight categories without compromising performance, using safe and effective methods.

**Conclusion:**-The disqualification of Vinesh Phogat at the Paris Olympics underscores the need for better nutrition strategies in sports. Precision nutrition, supported by technology like continuous glucose monitors (CGM), can significantly improve athletes' performance. Although the **Union Cycliste Internationale** bans CGM use in competitions, their potential in training shows promising benefits. As this technology is still developing, further exploration could enhance its effectiveness and integration in sports.

### Risks associated with Zika virus

**Context:** The article discusses the rise in Zika virus cases in Maharashtra, particularly in Pune. It highlights the risks for pregnant women, including microcephaly in babies. It criticizes delays in testing and emphasizes the need for quick, decentralized virus testing and sequencing.

For detailed information on **Zika virus** [read this article here](#)

### What is the current situation of Zika virus in India?

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1. Since June 20, Maharashtra has seen 88 confirmed cases of Zika virus, with Pune city being the epicenter, accounting for 73 of these cases.
2. Pregnant women are significantly affected, making up half of the confirmed cases. They face risks such as giving birth to babies with microcephaly and other neurological issues.

### What are the risks associated with Zika virus?

- 1. Microcephaly in Babies:** Pregnant women with Zika virus face a 6.6% risk of giving birth to babies with microcephaly, a condition where the baby has a smaller than average head size.
- 2. Neurological Abnormalities:** Babies born to infected mothers have an 18.7% chance of developing functional neurological issues.
- 3. Premature Birth and Low Birth Weight:** There is a 10.5% risk of premature birth and a 16.2% risk of low birth weight or being small for gestational age.
- 4. Guillain-Barré Syndrome:** Zika can lead to this neurological disorder, where the immune system attacks nerves.
- 5. Sexual Transmission:** Infected men can transmit the virus sexually for up to three months.

### What are the Challenges with Testing?

- 1. Delayed Testing Response:** Testing for the Zika virus was ramped up only after media coverage highlighted delays, showing a reactive approach rather than a proactive one.
- 2. Impact of Delayed Testing:** When testing is delayed, as seen in the Zika virus situation in Pune, it hampers the ability to quickly respond to outbreaks. Kerala's quick action during the Nipah virus outbreak shows how important it is to test early, while Gujarat's challenges with the Chandipura virus show the risks of delays.
- 3. Need for Decentralization:** The COVID-19 pandemic demonstrated the benefits of decentralized testing. Similar strategies should be adopted for all deadly pathogens to ensure timely public health responses.
- 4. Importance of Lead Time Reduction:** Reducing the lead time for test results is crucial in controlling virus spread.

## Topic- Important Aspects of Governance, Transparency and Accountability, E-governance- applications, models, successes, limitations, and potential; Citizens Charters, Transparency & Accountability and institutional and other measures.

### How companies are trying to balance profits with social responsibility

**Context:** The article discusses how companies are trying to balance making profits with social responsibility, especially in AI development. It highlights challenges with maintaining public good goals over profit-making, using examples like OpenAI's governance issues.

For detailed information on **AI Governance** read [Article 1](#), [Article 2](#)

### What is the Main Focus of Modern Corporate Governance?

**1. Shareholder Primacy:** The traditional corporate governance model favors shareholder primacy. This means companies focus on generating profits and creating wealth for shareholders. Other business objectives, like public good, often take a back seat.

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**2. Shift Towards Stakeholder Capitalism:** Stakeholder capitalism seeks to benefit all stakeholders, not just shareholders. This approach is gaining attention as companies engage in products and services with broader social goals. Generative AI is an example where profit-making and social responsibility need to be balanced.

### How Are Companies Changing Their Governance Structures?

1. Companies like OpenAI and Anthropic are adopting new structures to focus more on public benefits and responsible AI development.
2. Anthropic uses a trust to govern its decisions, while OpenAI initially started as a non-profit before introducing a capped profit model to fund its projects.

### What Challenges Do These Companies Face?

1. **Balancing Profit and Social Responsibility:** Companies like OpenAI face difficulties in aligning profit-making with broader social objectives, especially in AI development.
2. **Data Privacy Issues:** Meta was forced to halt AI training in Europe due to privacy concerns, highlighting the challenge of balancing data access with protecting user privacy.
3. **Algorithmic Bias:** Amazon's recruiting algorithm displayed gender bias, and AI research at Princeton showed racial bias, demonstrating the challenge of preventing AI from perpetuating existing inequalities.
4. **Governance Conflicts:** OpenAI's governance crisis, where the board fired CEO Sam Altman, illustrates the difficulty in maintaining a balance between ethical concerns and commercial interests, as investor pressures can override social objectives.
5. **Sustainability of Public Benefit Models:** The viability of public benefit corporations is questioned, as profit-driven goals often overshadow social objectives, especially in capital-intensive tech industries.

### What Should be Done?

1. Current accountability measures, like independent boards and social benefit goals, are not strong enough.
2. Policymakers need to regulate AI companies better by enhancing long-term profits from social goals, incentivizing compliance, and reducing costs.
3. This requires ethical standards and regulatory reforms in corporate governance.

## 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.**

### Clarifying Justice: The Supreme Court's Ruling on SC Sub-Quotas

**Context:** The article discusses the Supreme Court's ruling on sub-quotas for Scheduled Castes. It clarifies misconceptions, emphasizing that the verdict supports social justice. The article also highlights concerns about potential misuse of sub-classification and the need for careful implementation.

For detailed information on **SC verdict allowing for Sub-Classification of SCs and STs** [read this article here](#)

### What Specific Criticisms Are Addressed in this Verdict?

- 1. Misconception of Diluting Reservation:** Critics wrongly believe the verdict weakens the existing reservation system. However, the court emphasizes "substantive equality" and strengthens social justice for disadvantaged communities.
- 2. Usurping Parliament's Role:** Some argue the court overstepped by handling sub-quotas. In reality, the court only clarified the legal permissibility, leaving implementation to legislative bodies.
- 3. Lack of Empirical Evidence:** The criticism that the court lacked data is incorrect. The 2011 Census provides detailed socio-economic data for SC communities, highlighting significant disparities in educational attainment among different sub-castes, like the Mazhabi Sikhs and Ravidasi in Punjab.

### How Should the Verdict Apply to Scheduled Tribes?

1. The Supreme Court's verdict on sub-quotas for Scheduled Castes (SCs) should be carefully considered before applying it to Scheduled Tribes (STs).
2. The internal differences within STs and the rationale behind their reservations differ from those of SCs.
3. The case was primarily argued based on the social realities of SCs, not STs, making the direct application to STs potentially problematic.
4. There cannot be two different interpretations of Articles 341 and 342 for SCs and STs. However, the specifics of ST reservations were not thoroughly examined in this case.
5. The substantive application of this verdict to STs should be delayed until the Supreme Court can fully address the unique aspects of ST reservations.

### What Are the Real Concerns with the Verdict?

1. There are concerns that the sub-classification allowed by the Supreme Court could be misused for political purposes, such as favoring certain communities aligned with the ruling party.
2. The political parties have previously misused OBC sub-classification for political gain, raising fears of similar tactics with SC sub-quotas.
3. There is a risk that sub-classification could reduce the number of eligible candidates for higher jobs, leading to positions being left vacant or transferred to the unreserved category.
4. The sudden application of the "creamy layer" doctrine to SCs and STs is concerning because it wasn't fully addressed in the court's discussions and could reduce the pool of eligible candidates.

### What Should Social Justice Focus on Now?

1. Instead of opposing sub-quotas, efforts should focus on improving the current judgment and addressing long-term issues.
2. Adjust reservations based on current population data and remove the 50 percent ceiling on reservations. Thus, ensuring representation matches the actual SC/ST population.
3. Carefully apply the "creamy layer" concept to SCs/STs, avoiding reduction of eligible candidates.

### Challenges faced by female refugees

**Context:** The article discusses the challenges faced by female refugees, particularly regarding mental health issues. It highlights the lack of adequate support and legal protections in India for these women, despite international conventions and India's laws on disability rights.

For detailed information on **Present Refugee Situation in India** [read this article here](#)

### What is the Present Situation of Displacement Worldwide?

1. As of 2023, 11.73 crore people have been forcibly displaced globally due to conflict, persecution, and violence. Among these, 3.76 crore are refugees.
2. Ongoing conflicts, like the Israel-Hamas war and Ukraine-Russia war, continue to increase displacement.
3. Refugees face severe challenges, particularly women who comprise 46% of refugees in India.
4. Women experience heightened risks of mental health issues, such as PTSD and depression. For example, 72% of displaced women in Darfur, Sudan, reported mental health problems due to traumatic events and harsh camp conditions.

### What are the Legal Protections for Refugee Women with Disabilities?

1. The UNCRPD recognizes long-term mental impairments as 'psychosocial disabilities' and mandates equal rights for affected women.
2. India's Rights of Persons with Disabilities Act, 2016, guarantees rights to those with mental illness. However, refugee women with psychosocial disabilities in India are often excluded from these protections.
3. This exclusion violates their right to life under Article 21, as affirmed by the Supreme Court of India.

### What are the challenges faced by female refugees?

- 1. Sole Responsibility:** Female refugees often bear sole responsibility for children and elderly family members, adding to their stress.
- 2. Increased Risk of Abuse:** They are highly vulnerable to gender-based violence, including sexual abuse and exploitation, especially in displacement camps.
- 3. Mental Health Issues:** Women refugees are more likely to suffer from mental health problems like PTSD and depression. For example, 72% of displaced women in Darfur, Sudan, reported PTSD and distress.
- 4. Limited Healthcare Access:** Refugee women in India have restricted access to healthcare, especially mental health services. They are mostly dependent on government hospitals, which are overcrowded and under-resourced.
- 5. Legal Exclusion:** Although India has laws protecting persons with disabilities, refugee women with psychosocial disabilities are often excluded from these protections.
- 6. Social Stigma:** They face social stigma and isolation, especially in patriarchal societies, making it difficult to access necessary services and support.

### What Needs to Be Done to Improve the Situation?

1. India should create a uniform legal framework for refugees, addressing their specific needs.
2. This framework must integrate the provisions of international commitments, such as the UNCRPD, to protect the rights of refugees with psychosocial disabilities.
3. Refugee women, who make up 46% of India's refugee population, must be included in mental health policies.
4. Disaggregated data on refugees' health conditions is essential for effective policy-making and service delivery.
5. The current exclusion of refugee women with psychosocial disabilities from India's legal and healthcare systems needs urgent attention.

6. Enhanced identification and registration processes for refugees with disabilities are necessary to ensure they receive appropriate support.

### The Supreme Court Ruling on Reservation and Its Implications

**Context-**The Supreme Court's recent ruling allowing states to sub-classify SCs and STs for reservations has sparked mixed reactions. Political parties are largely non-committal, and many supporters of reservation policies are critical. This reflects a growing discomfort with how caste-based reservations have evolved since the Mandal era.

#### What is the Historical Context of Mandal Politics?

1) **Pre-Mandal Phase-** This period focused on fighting caste discrimination, inspired by reformers like Jyotiba Phule, Periyar, and B.R. Ambedkar. Their work laid the foundation for addressing the needs of backward castes in the 1960s.

2) **Post-Mandal Phase-** The post-Mandal phase, starting with the Mandal Commission Report, focused on reservations and shaped politics from 1967, especially in North India. By the late 1990s, Mandal politics had reached its height and then faded. Major political parties adopted the reservation approach but focused mainly on numerical representation, ignoring the more complex issues of caste-based injustice.

#### What is the Essence of Mandal Politics?

A) **Examination of Representation and Power-** Mandal politics revealed the limited diversity of elites and emphasized the need to address power imbalances, not just count castes. It highlighted the importance of fair representation and tackling deeper power inequalities.

B) **Strengthening Reservation and Social Justice-** The Mandal moment advocated for enhancing the reservation system and extending it beyond SCs and STs to include promotions. However, this focus on reservations allowed policymakers to overlook wider social justice concerns resulting in bureaucratic inefficiencies and legal disputes.

C) **Mobilization and Social Blocs-** Mandal politics encouraged the formation of social groups, which helped backward communities participate more in politics and strengthen democracy. However, it also led to single-caste identities, creating competing political factions and neutralized potential gains with short-term tactics.

#### What are the implications of Supreme Court Ruling?

The Supreme Court ruling has raised critical questions about the future of reservations and social justice:

A) **Adapting Reservation Policies:** - How can policies be changed to better help the most disadvantaged people in these groups?

B) **New Power Dynamics-** As society evolves, how can emerging power imbalances beyond traditional caste distinctions be addressed?

C) **Permanent Caste Blocs-** Are SCs, STs, and OBCs permanent groups, or should politics evolve to reflect new socio-economic and democratic realities?

**Conclusion-** The current challenges in the reservation system highlight that the old Mandal-era methods and language are no longer effective. There is a need to create new strategies to address the changing issues of social justice and caste-based reservations.

## How the threat of sexual violence discourages women from working

**Context:** The article discusses how the threat of sexual violence discourages women from working, contributing to low female labor force participation in India. It highlights the need for better safety measures and societal change to ensure women's independence and economic growth.

For detailed information on **Protection of Women from Sexual Harassment Act** [read this article here](#)

### How Does Sexual Violence Affect Women's Decisions?

1. Sexual violence makes women fearful, influencing their decision to join the workforce.
2. Researchers Chakraborty and Lohawala found that for every additional crime against women per 1,000, about 32 women are deterred from working.
3. Despite improved education and declining fertility rates, India's female labor-force participation remains low.
4. Safety concerns limit women's mobility and career choices, as they often alter their lifestyles to avoid danger.
5. Families use the threat of violence to discourage women from seeking employment, reducing their financial independence and bargaining power within households.

### What Should be Done?

1. **Improve Women's Safety:** Implement stronger safety measures for women, especially in public spaces, to encourage their participation in the workforce. The fear of sexual violence deters around 32 women per 1,000 from working.
2. **Change Societal Attitudes:** Challenge and reform the societal belief that a woman's place is at home. This mindset limits their freedom to work and hinders economic growth.
3. **Reform Language:** Avoid using terms like "sisters," "daughters," or "mothers" to describe women in public roles. These labels link their identity to men, reducing their individuality and agency.
4. **Support with Policies:** Expand special transport facilities and enforce stronger laws against gender violence. However, these must be complemented by efforts to change public perceptions.
5. **Promote Economic Independence:** Encourage women's employment to ensure financial independence, which reduces their vulnerability to domestic violence and increases their decision-making power.
6. **Address Workforce Gender Imbalance:** Reducing the gender skew in the workforce is crucial for sustainable economic growth, especially as India's demographic dividend won't last forever.

## Subject: International Relations

### Topic- -India and its neighbourhood- relations.

## Current political crisis in Bangladesh

**Context:** The article discusses the 2009 Bangladesh Rifles mutiny, the challenges faced by Sheikh Hasina's government, and the current political crisis in Bangladesh. It highlights the army's involvement, student protests, Muhammad Yunus's role, and India's strategic concerns.



For detailed information on **Sheikh Hasina's Exit and India Bangladesh Relations** [read this article here](#)

### How the current political situation is in Bangladesh different from 2009 Bangladesh rifle mutiny?

- 1. Leadership Stability:** In 2009, Sheikh Hasina had just taken power after “clean” elections, with strong support from women and youth, which helped her manage the crisis. In 2024, her popularity has waned due to declining democratic practices and economic struggles.
- 2. Army's Role:** In 2009, the military was not directly involved, but in 2024, the army, led by General Waker-uz-Zaman, ousted Hasina and is seen as supporting public will.
- 3. Public Unrest:** In 2009, unrest was confined to mutiny, whereas in 2024, widespread student protests and opposition actions reflect broader discontent.
- 4. Interim Government:** The 2024 crisis led to the appointment of Nobel laureate Muhammad Yunus as interim leader, a move reflecting the army's responsiveness to public opinion, unlike 2009.

### What Challenges Does the Interim Government Face?

- 1. Student Protests:** The Anti-Discrimination Student Movement has sparked widespread unrest, challenging the interim government's ability to restore order, as the protests are fueled by high youth unemployment and declining democratic space.
- 2. Opposition Forces:** The Bangladesh Nationalist Party and other opposition groups, who boycotted the 2024 elections, are attempting to capitalize on the unrest, potentially destabilizing the interim government.
- 3. Islamic Extremism:** The banned Bangladesh Jamaat-e-Islami, known for jihadist violence in 2006-07, is now involved, targeting Awami League supporters and symbols of Bangladesh's liberation.
- 4. Minority Attacks:** Violence against the Hindu minority community is rising, adding to the interim government's challenges in maintaining social harmony.
- 5. India's Concerns:** The interim government must manage the influence of anti-India forces, as India has raised concerns about rising religious violence in Bangladesh.

### What Are India's Concerns?

- 1. Rising Religious Violence:** India is concerned about increasing attacks on the Hindu minority in Bangladesh, reflecting growing religiophobia, which India highlighted at the UN in 2021 and 2022.
- 2. Anti-India Sentiments:** The involvement of banned groups like Bangladesh Jamaat-e-Islami, known for anti-India actions, raises concerns about growing anti-India forces in the region.
- 3. Political Instability:** The ousting of Sheikh Hasina and the appointment of Muhammad Yunus as interim leader in 2024 creates uncertainty. India worries about the potential weakening of the army and its impact on regional stability.
- 4. Strategic Interests:** India fears losing its influence if polarizing forces gain power, as seen in similar situations in the Maldives and Myanmar, where India's support to specific leaders faced backlash.

### How Should India Respond to the Present Bangladesh's Political Crisis?

- 1. Support New Leadership:** India should explicitly support Muhammad Yunus and the interim government to help restore order and protect citizens' rights, including minorities, in Bangladesh.
- 2. Balanced Focus on Minorities:** India should continue advocating for minority rights but avoid focusing exclusively on the Hindu minority. This approach will prevent complicating the situation and maintain healthy relations with the new regime.
- 3. Engage with Student Movement:** India must reach out to the student leaders who are driving the

revolution. Understanding their goals is crucial for fostering a positive relationship with future leadership.

**4. Internal Policy Review:** India should conduct an internal review to understand why it failed to anticipate the political upheaval in Bangladesh. This will help prevent similar oversights in the future.

**5. Long-Term Strategy:** India should adopt a patient and empathetic approach. Supporting the aspirations of Bangladeshi student leaders can help stabilize the region and strengthen India-Bangladesh ties.

### Setbacks in Indian Foreign and Security Interests

**Context-** In the past three years, India has experienced major setbacks with three neighboring countries. These issues raise questions about whether they stem from errors by policymakers or reveal deeper problems in the policy-making structures.

#### What are the recent setbacks in the Region?

1) **Bangladesh:** On August 5, 2023, Prime Minister Sheikh Hasina of Bangladesh resigned amid violent protests and sought refuge abroad. This sudden change complicates India's strategic relations with Bangladesh, an important partner in its regional policy.

2) **Maldives New Leadership:** On November 2023, Mohammed Muizzu became President of the Maldives, replacing Ibrahim Solih, who had built strong ties with India. Muizzu may change Maldives' focus from India to China. This can alter the strategic landscape in the Indian Ocean.

Read More- [India-Maldives Relations- Explained Pointwise](#)

3) **Afghanistan Taliban Takeover-** In August 2021, Afghan President Ashraf Ghani, who was a key focus of India's diplomatic efforts, fled as the Taliban took over. This sudden change disrupted India's interests and investments in Afghanistan, complicating its regional strategy.

#### What are the Structures of Policymaking in India?

1) **Ministry of External Affairs (MEA)-** The Ministry of External Affairs (MEA), managed by the Indian Foreign Service (IFS), handles India's foreign policy. Its diplomats are experts in regional and global issues and offer insights into the political, social, and economic trends of their countries.

2) **External Intelligence Service-** Founded in 1968, India's external intelligence service is important for gathering information that affects national interests. It helps monitor developments in neighboring countries and ensures coordinated responses.

3) **National Security Structure:**

A) **Evolution:** After India's 1998 nuclear tests, the national security framework was updated with the creation of the National Security Council (NSC), the Strategic Policy Group, and the role of the National Security Advisor (NSA).

B) **Current Structure:** The National Security Council (NSC) and the National Security Advisor (NSA), supported by the National Security Council Secretariat (NSCS), coordinate strategic and security tasks. The NSCS has expanded to include several Deputy NSAs and an Additional NSA, showing its growing importance.

#### What are the issues in India's foreign policy?

1) **Turf Issues:** Even with sophisticated security and intelligence frameworks, problems related to jurisdiction and coordination, often referred to as "turf" issues, can result in policy failures.

2) **Surprise and Preparedness-** The sudden political changes in Afghanistan, Maldives, and Bangladesh

highlight concerns about India's readiness. Even with extensive systems in place, India struggled to predict and respond quickly to these rapid changes.

### What should be the way forward?

- 1) **Improving Strategic Capabilities** -To address these issues and improve India's strategic capabilities, it's essential to thoroughly examine policy-making structures and internal coordination mechanisms.
- 2) **Collaboration**-There should be a focus on improving collaboration between various agencies and refining strategies to better manage regional and global dynamics.
- 3) **Political Reflection**- India's political and security sectors need to reflect seriously on these issues without engaging in political blame. Given the seriousness of the challenges, it is essential to focus on constructive discussions and improvements in policymaking.

### What lessons should India learn from shocks in its neighborhood?

**Context:** The article discusses how India's foreign policy in South Asia has faced challenges due to recent political upheavals in neighboring countries. It emphasizes the importance of engaging with all political factions, avoiding one-sided approaches, and revitalizing regional cooperation.

For detailed information on **the neighbourhood in turmoil, lessons for India** [read this article here](#)

### What Recent Events Have Affected India's Neighbourhood?

1. Since 2021, India has faced several shocks in its neighborhood. The coup in Myanmar and the Taliban's takeover of Afghanistan in 2021 were major events.
2. In 2022, Imran Khan was ousted as Pakistan's Prime Minister, and Gotabaya Rajapaksa was pushed out of Sri Lanka.
3. More recently, elections in the Maldives replaced the India-friendly Solih government, and coalition issues in Nepal brought the less India-friendly Oli government to power.
4. In Bangladesh, Prime Minister Sheikh Hasina's departure has left India scrambling to engage with her successors.

### What Lessons Should India Learn from These Events?

1. **Avoid One-Sided Engagement:** India often aligned with specific governments, like Sheikh Hasina's in Bangladesh, ignoring the opposition. This narrow approach backfired as political tides changed. India should engage with all political factions to maintain balance.
2. **Retain Loyalty to Allies:** India's refusal to help Afghan officials after the Taliban takeover harmed its reputation as a reliable partner. However, by allowing Sheikh Hasina to stay in India, it showed loyalty. This should be a consistent approach.
3. **Avoid Communal Lenses:** Ties in South Asia should not be reduced to religious affiliations. The assumption that good relations are based on religious majorities is flawed. For example, Nepal, a Hindu-majority country, has been a difficult partner, while Bhutan (Buddhist-majority) and Maldives (Muslim-majority) have been strong allies.
4. **Revive Regional Cooperation:** India must strengthen its role as the leading power in South Asia, independent of global power plays like those between the U.S. and China. India should work on reviving regional mechanisms like SAARC and BIMSTEC to enhance cooperation.

### What Common Challenges Exist in South Asia?

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- 1. Political Instability:** Frequent changes in government, such as in Afghanistan, Pakistan, and Sri Lanka, have created uncertainty and affected regional stability.
- 2. Economic Inequality and Joblessness:** High unemployment rates and unequal economic growth have fueled public anger, as seen in protests and unrest in several countries.
- 3. Democratic Backsliding:** The shift towards authoritarianism, as witnessed in Bangladesh under Sheikh Hasina, undermines long-term stability and can lead to political backlash.
- 4. External Influence:** Rivalries between global powers like the U.S. and China often overshadow regional cooperation, weakening South Asian unity and self-reliance.

### China's advancements in drone and hypersonic technology and their effects on India.

**Context:** The article discusses China's advancements in drone and hypersonic technology, highlighting its potential military edge in a new Cold War. It warns that India may face challenges in maintaining neutrality and must balance defense spending with economic priorities.

#### What is China's New Technological Edge?

- China recently test-flew a large drone with a 2-tonne payload capacity, bigger than a four-seater Cessna-172, showcasing its advancements in unmanned aircraft technology.
- Developed by Sichuan Tengden Sci-Tech Innovation Company, this drone is part of China's growing focus on pilotless aircraft.
- China's hypersonic glide vehicles (HGVs), like the DF-ZF, are difficult to detect and track, alarming the US.
- Drones and HGVs are considered revolutionary in warfare due to their digital guidance via live data-feed, making China a leader in this emerging military technology.

#### Why Are These Developments Concerning?

- China's advancements in drones and hypersonic glide vehicles (HGVs) represent a significant shift in military technology.
- The DF-ZF, a Chinese HGV, is difficult to detect and track, posing a challenge to the US and its allies.
- Drones, guided by live data-feed, were effectively used in recent conflicts like the Ukraine and Gaza wars.
- The mix of missiles and drones used by Iran against Israel highlights the growing threat of these technologies.
- China's lead in these technologies could disrupt global military balance, making these developments a significant concern.

#### How Does This Affect India?

- China's advancements in drone and hypersonic technology could challenge India's strategic autonomy as the US-China rivalry intensifies.
- India recently tested the Agni-5 missile with multiple warheads, joining an elite group of powers, but still needs to catch up with China's AI-enabled drones and HGVs.
- Balancing defense spending with economic stability is crucial to avoid the middle-income trap, a risk both India and China face.
- India must focus on advancing its defense capabilities without compromising sound economic policies to maintain its global position.

## Topic- Effect of Policies and Politics of Developed and Developing Countries on India's interests, Indian Diaspora.

### U.S. court ruling against Google's monopoly

**Context:** The article discusses a U.S. court ruling against Google for violating antitrust laws by maintaining its monopoly in search services. It also examines how this ruling might affect ongoing similar cases in India, considering different market conditions and proposed regulations.

#### What Was the U.S. Court's Ruling Against Google?

1. U.S. court ruled that Google violated antitrust laws to maintain its monopoly over general search services and search ads.
2. The judge highlighted Google's strategy of making itself the "default" search engine, especially on smartphones and web browsers, by paying companies like Apple and Samsung billions of dollars.
3. This "default" status gives Google a significant, unseen advantage over its competitors, as most users stick to the pre-set search engine.

#### How Does This Ruling Impact Google in India?

- 1. Impact of U.S. Ruling in India:** The U.S. court ruling against Google for antitrust violations primarily targets the American market but has implications for Google's operations in India, where it faces similar legal challenges.
- 2. CCI Action:** In 2022, the Competition Commission of India fined Google Rs 1337.76 Crores for forcing pre-installation of its apps on Android devices, illustrating Google's dominant position and similar anti-competitive issues as those identified in the U.S. ruling.

For detailed information on **Antitrust cases against Google** [read this article here](#)

- 3. Choice for Users:** Following the CCI verdict, Google altered its practices in India, allowing users to select their default search engine, showing a direct response to regulatory pressures that mirror actions likely influenced by global legal challenges.

#### What Are the Differences in Market Conditions Between the U.S. and India?

- 1. Default Search Engine Impact:** In the U.S., Google dominates as the default search engine on many devices. In India, Xiaomi, holding a 19.3% market share, uses the Opera browser, not Google, as the default on its phones.
- 2. Regulatory Actions:** The Competition Commission of India (CCI) fined Google Rs 1337.76 Crores in 2022 for mandatory pre-installation of Google apps on Android devices. Following this, Google allowed Indian users to choose their default search engine, showing a regulatory difference.
- 3. Browser Preferences:** Indian consumers experience different pre-installed search options, unlike the more uniform Google default in the U.S., impacting user choices differently in both markets.

#### What Does the Proposed Indian Competition Bill Say About Big Tech?

1. The Draft Competition Bill, 2024, aims to regulate large tech companies in India, referred to as Systemically Significant Digital Enterprises (SSDEs).

2. It imposes restrictions on SSDEs to prevent anti-competitive practices.
3. Key provisions include barring these companies from favoring their products and services over others.
4. The Bill also prohibits SSDEs from using or sharing users' personal data without explicit consent.
5. Big tech companies argue that these regulations would create significant compliance burdens. They claim it could shift their focus away from innovation and research.

### Impacts of U.S. Slowdown on India

**Context:** The article discusses concerns about a possible U.S. recession due to rising unemployment but suggests it might just be a slowdown. It also explores how this could impact India's economy, including trade, the rupee, and capital flows.

#### What is the Current Economic Situation in the U.S.?

1. The U.S. economy is experiencing mixed signals, with unemployment rising to 4.3% in July, the highest since October 2021.
2. Despite concerns, the U.S. Federal Reserve suggests the economy is not in a recessionary freefall.
3. The economy grew 1.4% in Q1 and 2.8% in Q2 of 2024, indicating resilience.
4. A potential slowdown is linked to the Federal Reserve's tight monetary policy.
5. The International Monetary Fund (IMF) forecasts U.S. growth at 2.7% in 2024, slightly higher than the 2.5% in 2023.

#### What Are the Impacts of U.S. Slowdown on India?

##### A. Positive Impacts

- 1. Lower Oil Prices:** A U.S. slowdown could lead to a drop in global crude oil prices, easing India's oil import bill and reducing inflationary pressures.
- 2. Rupee Stabilization:** With potential U.S. interest rate cuts, the Indian rupee, which closed at 83.97 against the dollar, might stabilize between 83-84, supported by lower oil import bills and capital flows.
- 3. Increased Capital Inflows:** Slower U.S. growth may prompt American investors to explore opportunities in India, potentially increasing Foreign Direct Investment (FDI) and portfolio investments.

##### B. Negative Impacts

- 1. Trade Surplus Reduction:** A U.S. slowdown could diminish India's trade surplus in goods and services with the U.S., which has been significant, with exports to the U.S. comprising 17-19% of India's total exports over the past five years.
- 2. Economic Growth Impact:** India's GDP growth forecast, already moderated to 6.5-7%, might face further pressure if global demand weakens due to a U.S. slowdown.
- 3. Service Sector Challenges:** The Indian IT sector could face challenges, as seen during the pandemic, with potential reductions in demand for services from the U.S.

#### How Did Past U.S. Recessions Impact India?

1. During the 2008-09 U.S. recession, India's GDP growth slowed to 3.3% from 7.7% the previous year, but it rebounded to 7.9% in 2009-10.
2. Capital inflows to India dropped significantly to \$9.1 billion in 2008-09 from \$108 billion in 2007-08 but

recovered to \$53.6 billion in 2009-10.

3. The rupee depreciated by 14.2% against the dollar in 2008-09.

4. During the COVID-19 recession in 2020, India's GDP contracted by 5.8%, but it recovered with 9.7% growth in the following year.

## GS Paper 3

### Subject: Indian Economy

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

#### A Critical Analysis of Employment Generation Measures in Budget 2024-25

**Context** -The recent budget acknowledges the urgent need for job creation in India, but the proposed measures are insufficient to effectively address the problem.

#### What are the employment schemes announced in the budget?

The budget announced a ₹2 trillion package aimed at creating 41 million jobs over the next five years, including:

##### 1) Employment and Skilling Schemes:

A) **Scheme 1**:- New employees receive ₹15,000 in three instalments, with the condition that they must complete an online financial literacy program to get the second month's payment, and employers must return the subsidy if the employee leaves within a year.

B) **Scheme 2**:- Incentives for the manufacturing sector include graded payments over four years, with eligibility requiring enterprises to hire at least 50 new workers or 25% of their existing workforce and to have a three-year track record of EPFO contributions.

C) **Scheme 3**:- A government subsidy of ₹3,000 per month towards the employer's provident fund contribution applies to enterprises with a track record of EPFO contributions, following similar criteria as Scheme 2.

##### 2) Additional Schemes:

A) **One scheme for internships**- Targets youth aged 21-24 who are unemployed and not pursuing education

B) One scheme for upgrading ITIs (Industrial Training Institutes).

A detailed article on Budget 2024-25 can be [read here](#).

#### What are the issues with these schemes and the government's approach to addressing the unemployment crisis?

1) **Eligibility**-All three schemes are for enterprises registered with the Employees' Provident Fund Organization (EPFO), thus targeting only the organized sector.

2) **Administrative Burdens**: - Requirements like financial literacy programs and the need for a three-year track record of EPFO contributions may place undue financial and administrative burdens on employers, this may undermine the schemes' effectiveness.

3) **Internship Scheme**: - The scheme excludes students from top institutions or those with professional

qualifications and bars those with family members who are taxpayers or government employees. These strict conditions may limit the schemes' effectiveness and impact.

4) **Over-Reliance on the Private Sector** -The main issue with the budget is its heavy reliance on the private sector for job creation. Despite substantial tax subsidies in 2019, these funds mostly boosted corporate profits instead of creating jobs.

5) **Misalignment of Job Creation with Economic Growth** -The budget wrongly separates job creation from economic growth. Jobs are mainly created through growth and investment. In times of low demand and stagnant incomes, it's unrealistic to expect the private sector to create jobs without broader economic stimulus.

### What should be the way forward?

1) The government should focus on creating decent, well-paid jobs, not just increasing job numbers. By boosting public spending in rural areas and the informal sector, it can raise incomes and create more labor-intensive jobs.

2) Investing in education, health, and public services will fix key gaps, boost worker productivity, and help marginalized groups who may not benefit from existing budget schemes.

## RBI's Monetary Policy Amid Global Economic Uncertainty

**Context-** Recent US employment data showed slower hiring and the highest unemployment rate in nearly three years, causing global stock markets to fall and raising fears that the Federal Reserve had delayed rate cuts too long. This increased concerns about a US recession led to expectations of a change in RBI policy or a softer tone. However, RBI decided to keep their current policy unchanged.

### What were the reasons for the RBI's decision to keep the policy rate unchanged?

1) **Policy Focused on Domestic Inflation Target**- RBI Governor decided to keep the current policy. He stressed that the RBI's decisions are based mainly on domestic factors, not global market conditions. The RBI's main goal is to keep headline inflation at India's 4% target.

2) **US Recession Predictions and Inflation Control**- RBI Governor stated that it is premature to predict a US recession and highlighted that the RBI remains dedicated to controlling inflation while monitoring all relevant data.

3) **Core Inflation and Food Exclusion Debates** -The RBI will not be influenced by low core inflation rates or discussions about excluding food from inflation targets. Although core inflation dropped to 3.1% in May-June, overall retail inflation increased to 5.1% in June. This suggests that inflation may decline more slowly than anticipated.

4) **Inflation Expectations** -High food inflation, which constitutes 46% of consumer spending, presents serious risks. It can increase other prices, impact core inflation, and influence public perceptions and future inflation expectations, resulting in more enduring inflation.

Read More- [Inflation Targeting in India](#)

5) **Persistent High Food Inflation**- According to the RBI Governor, the MPC cannot overlook ongoing high food inflation, even if it appears temporary. The RBI is committed to not repeating past mistakes of underestimating inflation.



## Deposit-Lending Gap in Indian Banks

**Context-** Indian regulators are urging banks to increase deposits because they are currently falling behind in comparison to lending growth. If this gap continues, banks may face higher costs for funding or may reduce lending, which could slow down economic growth.

The Finance Minister, RBI Governor, and the Economic Survey have all expressed concerns. For instance, in 2023, credit grew by 16%, but deposits increased by only 13%. This gap has been larger in recent years, with a brief exception during the pandemic when deposit growth surged.

Banks heavily rely on current and savings accounts (CASA) as a primary source of funding. These accounts are low-cost and represent a stable portion of total deposits. Presently, CASA deposits account for 41% of total bank deposits, a slight decrease from 43% the previous year.

### What are the factors contributing to the decline in bank deposits?

- 1) **Low Interest Rates-** Long periods of low deposit rates discouraged savers as they began to focus on 'real' returns after inflation. Frustrated by these low rates, many households shifted their savings to the stock market. This was driven by a strong bull market and user-friendly mobile trading apps.
- 2) **Tax Regime-** Previously, the tax system favored debt funds over bank deposits with benefits like indexation and lower taxes on long-term gains. In 2023, this was fixed by taxing debt fund earnings at the same rate as bank deposit interest. However, no new measures have been introduced to make bank deposits more attractive.
- 3) **Changing Saver Demographics-** Experienced savers are pursuing higher returns through investments, but the growth in new savers is insufficient to satisfy banks' requirements.
- 4) **Diminished Role of Banks-** The growth of capital markets, which allow direct funding through bonds and shares, may be diminishing the traditional role of banks as financial intermediaries.

Read More- [Status of Non-Performing Assets \(NPAs\) – Explained, pointwise](#)

### What should be the way forward?

- 1) **Tax Relief on Bank Deposits** -Eliminating the tax on interest from bank deposits could motivate people to save in traditional bank accounts by providing better returns and more favorable terms.
- 2) **Centralizing Deposits to Enhance Bank Stability** -Centralizing public deposits with the RBI would allow banks to focus on lending and risk management. Depositors could keep their money with the RBI, which would offer slightly lower interest rates for greater security. The RBI could then lend these funds to banks at special rates, supporting their lending and ensuring financial stability.

### What are the economic implications of deposit crunch?

- 1) Core deposits are crucial as they provide a stable funding base, shielding banks from fluctuations in market rates. A reduced share of core deposits means banks must turn to more expensive sources of funding, impacting their profit margins.
- 2) The deposit shortage can affect the wider economy, as banks may become less able or willing to provide loans due to higher liquidity risks.
- 3) Borrowers who rely on bank financing may struggle to get funds or face higher borrowing costs. This could limit their ability to invest, which may negatively impact the overall economy.

4) The deposit crunch could affect credit flow to NBFCs, microfinance institutions, and smaller lenders. This can harm both consumer spending and investment activities.

### What are the Key Questions and Considerations?

1) **Impact on Loan Growth**- The link between deposit growth and loan growth is complex. Banks usually need new deposits to boost loan growth and look for lending opportunities as their deposits increase. Evidence shows that these two factors are closely connected.

2) **Extent of Deposit Decline**- The decline in deposit growth affects all banks, including major public and private sector institutions. This is evident from their financial results and management discussions.

3) **Variation Across Loan Portfolios**- The effect of slower deposit growth differs by loan type. Retail loan demand is still strong, but industrial demand hasn't increased much. If industry demand grows beyond short-term needs, the deposit shortage could hurt economic activity.

## Impact of Chinese FDI on India's Manufacturing and Economy

**Context**-The Economic Survey 2024 proposed welcoming Chinese foreign direct investment (FDI) to enhance India's manufacturing sector, boost exports, reduce imports from China, and strengthen India's role in global value chains (GVC). This article examines the potential outcomes of such a policy. Foreign direct investment (FDI) has not significantly boosted India's manufacturing. In FY24, FDI was just \$41 billion, under 1% of GDP, and less than 20% of it went into manufacturing, mostly for simple assembly. High costs and complex regulations have deterred foreign investment in this sector.

### What will be the likely impact of Chinese Foreign Direct Investment (FDI) Benefit India's Manufacturing, Exports, Imports, and Global Value Chains (GVC)?

1) **Manufacturing**-Manufacturing solar modules in India is 40% more expensive than in China. Costs are lower with imported polysilicon wafers (25%) and solar cells (3%). Without additional support like affordable land and capital, production will stay costly, forcing India to rely on imports. High costs in India are due to expensive inputs and less support compared to China's generous subsidies.

2) **Exports**- The Economic Survey 2024 suggested that Chinese FDI could boost India's manufacturing and exports. However, this may be challenging. The US recently imposed high tariffs on solar panels from Chinese firms in various countries and may target the Chinese auto industry next. India's situation may face similar trade barriers.

3) **Imports**- India imports 30% of its industrial goods from China, including electronics and machinery. Even with more domestic production, imports from China, especially for electronics and EV batteries, have risen. Chinese firms may continue importing key components from China to reduce costs, so overall imports could still increase.

4) **India's GVC integration struggles**-Despite free trade agreements with ASEAN, Japan, and South Korea allowing tariff-free trade on most industrial products, India has struggled to integrate into global value chains (GVCs).

5) **Experience of Neighbours**-Many ASEAN countries are seeing a rise in imports from China and negative impacts from local Chinese manufacturing. For example, when Chinese EV companies started producing in Thailand, local auto parts orders dropped by 40%, leading many local manufacturers to cut back. India, with similar EV policies, is likely to face the same issues.

6) **Geopolitical strategy changes**-India is working with the US and other partners to reduce dependence on

Chinese supply chains through the Indo-Pacific Economic Framework and the Supply Chain Resilience Initiative. Allowing more Chinese FDI would undermine these efforts to diversify away from China.

Read More- [Strengthening China-India Relations](#)

### What should be the way forward?

- A) **Need for Structural Changes**- There is a need to reduce business costs, improve infrastructure, and streamline the ease of doing business from start to finish.
- B) **Policy Recommendation** -There should be a clear and consistent policy on China that outlines India's long-term strategy for security, economic, and trade matters.

### Key Challenges MSMEs Face in India

**Context:** The article discusses how India's MSMEs could grow if their credit gap is reduced. It highlights challenges in lending and suggests using digital tools, better data, and government programs to responsibly increase credit access and support MSME growth.

For detailed information on **MSMEs: Significance, Challenges and Solutions** [read this article here](#)

### What are the Key Challenges MSMEs Face in Accessing Credit?

1. **Large Credit Gap:** MSMEs in India face a persistent credit gap of over 60%, limiting their growth potential.
2. **Limited Data for Credit Assessment:** Financial institutions often rely on limited data sources, missing out on seasonal and real-time cash flow information that can better assess a borrower's creditworthiness.
3. **Cumbersome Processes:** Documentation collection and customer management processes are often complex and costly, discouraging formal borrowing.
4. **Reliance on Informal Credit:** Over half of MSMEs turn to informal and expensive credit sources due to the lack of access to formal funding.
5. **Inadequate Loan Products:** Even qualifying MSMEs often receive loans that do not match their sector-specific cash flow cycles, such as in dairy, food processing, or construction, leading to financial strain.

### What Initiatives are Helping Bridge the Credit Gap?

1. **Digital India Initiatives:** Tools like FASTag, Digilocker, GeM, and ONDC provide granular, real-time data, helping lenders access high-quality customer information, improving credit assessments.
2. **Account Aggregator System:** Facilitates consent-based data exchange, speeding up banking processes and providing more accurate data for credit decisions.

### 3. 2024 Union Budget Measures:

- a) **Credit Guarantee Scheme:** Provides collateral-free liquidity for manufacturing MSMEs, reducing reliance on informal credit.
- b) **'Tarun' Mudra Loan Limit Increase:** The loan limit doubled from ₹10 lakh to ₹20 lakh, aiding MSMEs in scaling operations.
- c) **TreDS Platform Expansion:** Lowered turnover threshold from ₹500 crore to ₹250 crore, increasing participation and access to formal credit for smaller MSMEs.

### What Impact Could These Measures Have?

1. Increase frontline productivity by 20-25%, allowing more efficient business growth.
2. Reduce credit risk by 15-20%, making lending safer and more reliable.
3. Double auto-renewal rates, leading to more consistent loan renewals.
4. Improve turnaround times by 50%, enabling quicker loan processing.
5. Double growth in transaction value through supply-chain solutions, helping MSMEs manage cash flow better.
6. These improvements help avoid typical boom-bust cycles in lending, creating sustainable growth.
7. Financial institutions can help deserving MSMEs access the credit needed to drive economic growth and job creation.

### Challenges faced by Regional Rural Banks (RRBs)

**Context:** The article discusses the challenges faced by Regional Rural Banks (RRBs) in India. It highlights how outdated technology and poor infrastructure are driving customers like Lalit Singh to private banks. It also mentions the debate on whether RRBs should merge with sponsor banks.

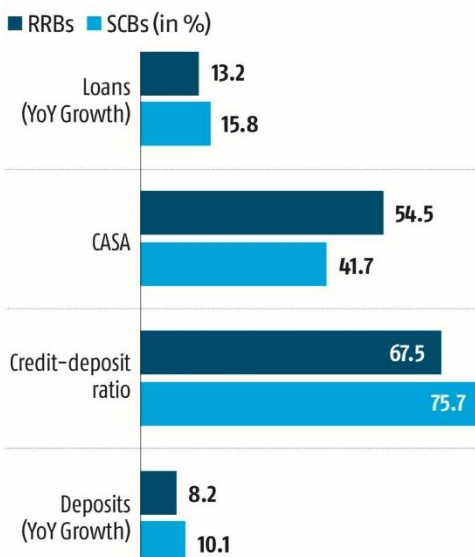
### What Challenges Are RRBs Facing?

- 1. Outdated Technology:** RRBs are lagging in digital services, making it difficult to compete with private and small finance banks.
- 2. Poor Infrastructure:** Many RRB branches lack basic facilities. In western Uttar Pradesh, branches often have no security guards, poorly maintained cash rooms, and inadequate air conditioning.
- 3. Slow Service Delivery:** Customers expect quick services like ATM cards and cheque books, but RRBs struggle to provide these promptly. This leads to customer dissatisfaction and migration to other banks.
- 4. Financial Struggles:** Despite a ₹10,890 crore capital infusion during FY22 and FY23, RRBs continue to grapple with non-performing assets and mismanagement, hindering their growth and competitiveness.

### How Important Are RRBs?

- 1. Foundation and Purpose:** RRBs were established in 1975 to provide banking and credit facilities in rural areas, combining local familiarity with commercial professionalism.
- 2. Wide Reach:** As of March 31, 2023, RRBs manage over 305 million deposit accounts and 29 million loan accounts across 43 RRBs with 21,995 branches. Ninety-two percent of RRB branches are in rural or semi-urban areas, showing their importance in reaching underserved regions.
- 3. Support for Government Schemes:** RRBs play a crucial role in expanding government schemes, disbursing wages under rural job guarantee schemes, and distributing pensions.
- 4. Vital for Rural Economy:** RRBs help support agriculture and rural finance, which are vital for India's rural economy.

## RRBs VS SCHEDULED COMMERCIAL BANKS (FY23)



Source: NABARD

- **Inception:** RRBs were established in September 1975
- **Purpose:** To provide sufficient banking and credit facilities for agriculture and other rural sectors
- **How:** Low-cost institutions combining local feel of cooperatives with professionalism of commercial banks
- **Other purposes:** Proliferating govt schemes and helping in disbursement of wages to workers under rural job guarantee schemes and distribution of pensions
- **RRB universe:** As of March 31, 2023, there are 43 RRBs sponsored by 12 scheduled commercial banks
- **Network:** 21,995 branches in 26 states and 3 Union territories; 92% of RRB branches are in rural or semi-urban areas
- **Reach:** 305.3 million deposit accounts and 29 million loan accounts
- **Sponsors:** All public sector banks, except Punjab & Sind Bank, sponsor one or more RRBs; J&K Bank is the only private sector bank that sponsors an RRB

## TECHNOLOGY ADOPTION BY RRBs (FY23)

- 31** Number of RRBs that have acquired a mobile banking licence
- 17** Number of RRBs that have acquired an internet banking licence (transaction facility)
- 26** Number of RRBs that have onboarded to BHIM-UPI

Source: Business Standards

### What Is Being Done to Improve RRBs?

1. **Capital Infusion:** The government infused ₹10,890 crore into RRBs during FY22 and FY23, significantly more than the total ₹28,393 crore infused from 1975 to FY21.
2. **Technology Upgrades:** Efforts are being made to upgrade technology, with support from sponsor banks like Punjab National Bank, which helps reduce costs by sharing technology vendors.
3. **Policy Enhancements:** The Finance Minister emphasized the need to enhance digital capabilities and increase the penetration of schemes like the Pradhan Mantri Mudra Yojana, targeting micro, small, and medium enterprises.

### Should RRBs Merge with Sponsor Banks?

#### A. Argument Against Merging:

## 9 PM Compilation August [Second Week] 2024

1. RRBs were created to focus on agriculture and rural finance, serving 305.3 million deposit accounts in rural and semi-urban areas.
2. Merging might shift their focus away from rural areas, as sponsor banks have broader commercial interests.
3. Upgrading technology without merging could help RRBs maintain their rural focus while improving services.

### B. Argument For Merging:

1. Merging could address staff shortages and update the skills of RRB employees.
2. The All India Bank Officers' Confederation and Employees Association support merging to reduce competition and financial waste between RRBs and sponsor banks.
3. Some customers have moved to private banks due to RRBs' outdated services, which merging might resolve.

**Way Forward**-Experts suggest that RRBs should receive an immediate technology upgrade. While merging with sponsor banks is one option, many believe that keeping RRBs independent and improving their technology would be better for maintaining their focus on rural development.

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

### Eastern India: A Strategic Pivot for National Development

**Context**- The 2024 Budget focuses on Eastern India for national development through the Purvodaya initiative. This plan aims to use the region's resources to boost economic growth by addressing disparities and promoting development in states like Odisha, Andhra Pradesh, Bihar, Jharkhand, and West Bengal.

#### What is Purvodaya initiative, outlined in the 2024 Budget?

- A) **Human Resource Development**: Enhancing education and skill-building to better equip the workforce.
- B) **Infrastructure Enhancement**: Upgrading infrastructure to support economic activities and improve connectivity.
- C) **Economic Opportunities**: Creating jobs and fostering industrial and agricultural development to leverage the region's natural resources and strategic location.
- D) **Significance of Initiative**- This regional revival aims to balance inclusive growth with competitive advantage. If done effectively, it could transform the region and boost India's global prominence.

Read More- [Critical Mineral Mission of India- Significance and Challenges](#)

#### What is the significance of Eastern India?

- 1) **Mineral Wealth**- Eastern India contains most of the country's natural resources, including 80% of India's iron ore, all of its coking coal, and large reserves of chromite, bauxite, and dolomite.
- 2) **Port Infrastructure**- Major ports such as Paradip, Haldia, Vizag, and Kolkata account for over 30% of India's major port capacity.

3) **Connectivity**-The region has three major national waterways and strong road and rail networks, boosting its strategic trade advantages.

### What are the challenges faced by Eastern Indian States?

- 1) **Economic Contribution** -In 2022-23, Eastern states contributed only 17.26% to India's GDP and showed slower progress than other regions. With about 350 million people (27% of the country's population), these states face major economic challenges and are not fully utilizing their resources.
- 2) **Stagnant Growth**- In the past 11 years, GDP per capita in these states has barely increased, with growth rates below the national average, except for Odisha and Andhra Pradesh, which grew by 5.5% and 6%, respectively.
- 3) **Income Comparisons**- Bihar has one of the lowest per capita incomes in India, comparable to Somalia and Sudan, while Japan, with a similar population size, has a per capita income of about \$33,000. West Bengal's GDP per capita is around \$967, much lower than Vietnam's \$4,623.

### What should be the way forward?

- 1) **Need for Targeted Development** -The stagnation in Eastern India over the past decade shows a clear need for focused development efforts. Strategies should be customized to address the specific economic gaps and unique challenges facing the region.
- 2) **Focus on the Northeast**- The Northeast, contributing about 2.9% to India's GDP, faces challenges like isolation and socio-political issues that hinder development. However, its natural resources, cultural heritage, and strategic location near Southeast Asia offer significant growth opportunities that can help India reach its goal of becoming a developed economy by 2047.
- 3) **Social Progress**- Slow economic growth is tied to lower social progress, so improving education and healthcare is essential for balanced development.

## Subject: Agriculture

**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**

### Modern Poultry Farming

**Context**- The article examines the Contract Farming Model in India's poultry industry, where IB Group/ABIS Exports plays a key role by supplying essential inputs such as chicks, feed, and technical support. This model features a payment system based on growing charges (GC), which measures the efficiency and performance of poultry production.

This approach highlights the ongoing transformation in India's poultry sector, showcasing its shift towards greater commercialization and integration, and establishing it as one of the most organized segments in the agricultural industry.

### What is the difference between Environmentally Controlled and Open poultry farming?

EC houses have higher initial costs but provide better control over bird health and faster growth. In contrast, open houses have lower setup costs but face issues like higher mortality rates and slower growth, though they are still a practical choice for some farmers.

### What is the significance of India's Broiler Industry?

1) **Transformation in Poultry Farming** -Broiler integration companies have turned poultry farming from small-scale, free-range methods into a large-scale commercial industry. About 40% of the 30,000 farmers working with IB Group now use environmentally controlled (EC) houses for their operations.

Read More- [Horticulture in India](#)

2) **Vertical Integration** -The broiler industry is one of India's most organized agricultural sectors, managing the entire supply chain from breeding to sale. Unlike dairies, which only buy milk from farmers without supplying cows, poultry integrators control every stage of production.

3) **Advanced Hatchery and Feed Operations** -IB/ABIS Exports runs 10 hatcheries across India, processing over 65 crore eggs each year with advanced European technology. Chicks are delivered to farms within 12-15 hours. The company also operates eight feed plants and the largest soybean processing unit in Madhya Pradesh, providing key protein ingredients for poultry feed. Vaccines are administered to the eggs using specialized 'In-Ovo' machines before hatching.

4) **Poultry Breeding and Genetics**- Companies like Suguna, IB/ABIS, and Venkateshwara Hatcheries manage parent and grandparent farms for egg production, using GP chicks from Aviagen's farm in Tamil Nadu. Indian broiler chickens are mostly foreign breeds like Ross, Hubbard, and Cobb, with Suguna also offering its own breed, 'Sunbro.'

**Way ahead**- The industry needs to move towards branded and packaged poultry products to improve market presence and consumer acceptance. This shift will require substantial efforts to change consumer behavior, like the changes seen in the dairy industry with milk and curd

## Subject: Science & Technology

**Topic- Science and Technology- Developments and their Applications and Effects in Everyday Life.Achievements of Indians in Science & Technology; Indigenization of Technology and Developing New Technology.**

### Rashtriya Vigyan Puraskar (RVP)

**Context:** The article discusses the Rashtriya Vigyan Puraskar (RVP), a new set of awards replacing the Shanti Swarup Bhatnagar awards. It emphasizes the need for better funding and support for scientists in India, rather than just offering them awards.

### What is the Rashtriya Vigyan Puraskar (RVP)?

1. The Rashtriya Vigyan Puraskar (RVP) is a new set of awards introduced by the Indian government to honor scientists.
2. It replaces the **Shanti Swarup Bhatnagar (SSB)** awards, which were previously given to scientists under



45.

3. The RVP includes multiple categories: **Vigyan Yuva-SSB, Vigyan Shri, Vigyan Ratna, and Vigyan Team awards.**

4. The Vigyan Yuva-SSB is for young scientists under 45, while Vigyan Shri and Vigyan Ratna are for those over 45 with distinguished careers.

5. The Vigyan Team award recognizes groups of scientists with exceptional contributions, like the Chandrayaan-3 team.

6. The number of awards is capped at 56, though this year fewer awards were given.

7. The RVP awards aim to consolidate and elevate the prestige of national scientific awards in India.

For detailed information on **Rashtriya Vigyan Puraskar** [read this article here](#)

### What are the challenges faced by scientists in India?

1. **Limited Funding:** Many scientists in India operate with minimal financial resources, making it difficult to pursue advanced research.

2. **Substandard Equipment:** Scientists often work with outdated or inadequate equipment, which hampers their ability to conduct cutting-edge research.

3. **Discouraging Research Environment:** The environment for scientific research can be unmotivating, affecting productivity and innovation.

4. **Lack of International Recognition:** Indian scientists rarely win prestigious awards like the Nobel Prize, despite their contributions. This has been a concern for many governments.

5. **Overemphasis on Awards:** The government has focused on awards like the Rashtriya Vigyan Puraskar, but this does not address the root issues such as funding and infrastructure.

6. **Institutional Dominance:** Awardees are predominantly from elite, centrally funded institutions, highlighting the gap between these and other research bodies.

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

#### Extended Stay of Astronauts at the International Space Station

**Context-** Astronauts Sunita Williams and Butch Wilmore are stuck on the International Space Station (ISS) longer than expected because of problems with their Boeing Starliner spacecraft. NASA now says they might stay in space until February 2025, much longer than their original one-week plan. Although this situation is unusual, there is no immediate danger, as the ISS can comfortably house them for the next six months.

If Starliner's issues aren't fixed soon, they may have to wait until February 2025 to return. A SpaceX mission scheduled for September 2024 could bring them back, but this would mean reducing the returning crew from four to two astronauts.

#### What are the issues faced by Boeing Starliner?

The Boeing Starliner spacecraft faced multiple issues

A) A helium leak was discovered in the propulsion system before launch, and two more leaks happened during the trip to the ISS.

B) After docking, more issues arose, leading to safety concerns about the return journey. Ground engineers are still working to fix these problems.

### What is the International Space Station (ISS)?

1) **Description**-The ISS orbits Earth about 400 km above the surface and has been continuously inhabited since November 2000. It is managed by space agencies from the United States, Russia, Japan, Canada, and Europe. While it usually hosts seven astronauts, it can hold more if needed.

2) **Size and Facilities** -The ISS is larger than a typical six-bedroom apartment, equipped with six sleeping quarters, two bathrooms, and a gym. It can also accommodate up to 8 spacecraft docking at the same time.

3) **ISS Operations and Logistics** - Regular cargo missions supply the ISS with essentials and handle maintenance. For instance, Northrop Grumman's Cygnus spacecraft recently delivered over 3,700 kg of supplies and removed waste, which burns when re-entering Earth. However, these cargo spacecrafts cannot transport humans as they lack specialized capsules.

Read More- [GAGANYAAN- Indian Human Spaceflight Programme.](#)

### What are the Health Implications of Extended Space Stays?

- a) Accelerated bone density and muscle quality deterioration.
- b) Alterations in brain structure due to changes in brain fluids.
- c) Increased risk of heart disease
- d) Vision-related issues
- e) Higher cancer risk due to DNA damage from radiation exposure

**Way ahead**-This situation highlights the importance of reliable spacecraft for crew transport and the need for contingency planning in space missions.

## Subject: Environment

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

#### The concept of "just transition" in a climate case

**Context:** The article discusses how the Supreme Court of India could use the concept of "just transition" in a climate case to ensure equitable climate action. It suggests including nature as an affected party and highlights the need for more research on just transition litigation in India.

#### What is Just Transition?

**Definition:** Just transition ensures that climate action, particularly decarbonization, is fair and inclusive. It aims to distribute the benefits and burdens of climate efforts equitably.

**Origins:** The concept emerged in the 1970s to protect jobs threatened by environmental regulations. It was later adopted by the international trade union movement and included in the 2015 Paris Agreement.

**Focus:** Initially, just transition focused on workers in carbon-intensive industries but has since expanded to include vulnerable groups like indigenous communities, women, and minorities.

**Current Application:** In the M.K. Ranjitsinh case, just transition could protect the endangered Great Indian

Bustard while balancing renewable energy development. This approach could also introduce nature as an entity in just transition.

### Why is Just Transition Important in This Case?

1. Applying just transition in this case allows the court to consider both the protection of the Great Indian Bustard and the broader goal of environmental conservation without one undermining the other.
2. This approach can lead to more balanced and inclusive decisions in renewable energy development.
3. The concept of just transition to include non-human elements like nature and wildlife, specifically the Great Indian Bustard.
4. This would build on India's existing environmental jurisprudence, which recognizes the rights of nature and sentient animals.

### What is the Impact of This Case on Future Litigation?

1. Using just transition in this case could stimulate more research and understanding of just transition litigation in India.
2. This is especially relevant as the country faces numerous disputes over renewable energy projects. Recognizing just transition could help address these conflicts more effectively, promoting fair and sustainable climate action.
3. By framing the case within the context of just transition, the court can set a precedent for future climate litigation that equally considers human and environmental needs.

### Challenges faced by towns in the Indian Himalayan Range due to rapid urban growth

**Context:** The article discusses the challenges faced by towns in the Indian Himalayan Range due to rapid urban growth. These towns struggle with managing civic issues, suffer from poor planning, and face environmental degradation, urging the need for eco-friendly, resilient urban planning.

For detailed information on **Unsustainable development in the Indian Himalayan Region (IHR)** [read this article here](#)

### What is Happening in IHR Towns?

1. The Indian Himalayan Range (IHR) towns saw over 40% urban growth from 2011 to 2021.
2. Major towns like Srinagar and Guwahati struggle with sanitation, waste management, and water supply.
3. In Kashmir Valley, excluding Srinagar, only 15 executive officers serve over 40 urban local bodies.
4. Water bodies in Srinagar decreased from 19.36 square kilometers to 14.44 square kilometers.
5. Built-up real estate in Srinagar increased from 34.53 square kilometers to 60.63 square kilometers.
6. Nearly 90% of liquid waste in these towns enters water bodies untreated.
7. This expansion leads to the loss of natural spaces, deforestation, and pollution, worsening environmental degradation in the region.

### Why is This Happening?

1. **Rapid Urbanisation:** IHR towns saw over 40% urban growth from 2011 to 2021, straining resources and infrastructure.
2. **Poor Planning:** Cities use unsuitable models from the plains, leading to inefficient management; city

governments are understaffed by 75%.

3. **Environmental Degradation:** In Srinagar, built-up areas increased by 75.58%, while water bodies shrank by 25% from 2000 to 2020.

4. **Tourism Pressure:** Tourism grew at 7.9% annually from 2013 to 2023, leading to unsustainable infrastructure and resource use.

5. **Climate Change:** Altered precipitation and rising temperatures worsen water scarcity, deforestation, and pollution.

### What Should be Done?

1. **Map Vulnerabilities:** Towns should be mapped for geological and hydrological risks to prevent infrastructure damage from climate-induced disasters.

2. **Involve Locals in Planning:** Use a bottom-up approach in urban planning, ensuring local participation.

3. **Shift to Climate-Resilient Design:** Replace consultant-driven plans with climate-resilient urban designs tailored for the Himalayas.

4. **Improve Urban Financing:** Increase intergovernmental transfers to urban local bodies from 0.5% to 1% of GDP for infrastructure needs.

5. **Focus on Sustainability:** Prioritize eco-centric planning and involve public discussions on sustainable urban futures.

## Climate Change Discourse and India's Economic Survey

**Context-** The article supports the Economic Survey's balanced approach to climate change, highlighting India's progress in reducing emissions and promoting sustainability. It also critiques global inequalities in climate discussions.

### What are the arguments presented to defend the Economic Survey?

1) **Balanced Approach to Climate Action** -The survey shows how India balances development with climate action, highlights a 33% reduction in emission intensity from 2005 to 2019, and critiques developed countries for their overconsumption and high historical emissions.

2) **Livestock Feed and Meat Production** -Livestock use 6 billion tonnes of feed yearly, including one-third of global cereal production, with 86% inedible for humans. Research by Mottet et al. (2017) shows that producing 1 kg of meat requires 2.8-3.2 kg of human-edible feed. Ignoring this issue overlooks its significant environmental impact.

3) **Land Consolidation for Agricultural Productivity**-The survey sees land consolidation as essential for improving agricultural productivity in India, where most farms are very small. Small, fragmented farms hinder modern farming and efficient resource use. The critique's claim that the survey overlooks livelihood needs is incorrect, as the survey links land consolidation to agricultural modernization, economic growth, and job creation.

4) **Focus on Water Management**-Critics argue the survey should emphasize water storage and efficiency more. However, the survey already addresses sustainable water management by combining traditional and modern methods and highlights the urgent need for efficient water use.

5) **India's Energy Preparedness**- The critique says the survey shows India's unpreparedness for relying on a few countries for future energy. This ignores the National Critical Minerals Mission, highlighted in the budget, which addresses the entire supply chain for critical minerals.

Read More- [Critical Mineral Mission of India](#)

6) **Energy Transition Timing**-The critique suggests the survey should justify starting energy transitions in 2024, given India's climate actions in 2008 and 2016. However, since energy transitions usually span three to four generations, the exact starting point is less important.

7) **Response to Extreme Weather Event**-The critique claims that the survey ignores extreme weather events. However, it highlights the need for more adaptation efforts and investments.

### Environmental Controversy in the Great Nicobar Island

**Context**-The article highlights how the Great Nicobar Island port project reflects larger problems in environmental governance and regulatory manipulation. The changes made to legal and administrative rules to allow this project cast doubt on the effectiveness of environmental protection measures. The proposed port site at Galathea Bay is vital for wildlife. It is a key nesting ground for the giant leatherback sea turtle (the world's largest sea turtle) and three other sea turtle species. The area also has important coral reefs, mangroves, and is home to the Nicobar megapode bird. In 1997, Galathea Bay was proposed as a wildlife sanctuary, underscoring its CRZ-1A protection status.

#### What is Coastal Regulation Zone (CRZ) Classification?

These are protected coastal regions, including wildlife sanctuaries, mangrove forests, and turtle-nesting sites, where large construction projects are not allowed.

#### What are the issues?

- 1) **Denotification**: - In January 2021, Galathea Bay's wildlife sanctuary status was removed, even though turtles still nest there, and important coral and mangrove ecosystems are present. This change allowed the port project to move forward.
- 2) **Environmental Clearance**: In November 2022, the Ministry of Environment, Forests and Climate Change (MoEFCC) approved the Rs 42,000 crore port project. This approval was contested because it breached CRZ-1A restrictions.
- 3) **National Green Tribunal (NGT) Involvement**: The NGT noted that the project site had 20,668 coral colonies and was in a CRZ-1A area where port construction is banned. It set up a high-powered committee to review the project, but concerns were raised about conflicts of interest because some committee members were from agencies that had already approved the project.

Read More- [Importance of Andaman and Nicobar Islands](#)

#### What steps were taken by the authorities to resolve the issues?

- 1) **Scientific Records and Reports**- Reports from the Andaman and Nicobar Coastal Zone Management Authority and the NCSCM confirmed that the site was still CRZ-1A, which prohibits port construction. However, a recent NCSCM survey reclassified the area as CRZ-1B, where port construction is permitted, allowing the project to move forward.
- 2) **Final Ruling and Project Approval**- The High-Powered Committee found that the NCSCM's report reclassified the area as CRZ-1B, which allows construction. This change was used to justify the port project, even though ecological concerns remained.

## India's severe air pollution crisis

**Context:** The article discusses India's severe air pollution crisis, largely caused by road transport, especially heavy vehicles. It highlights existing and proposed measures, like CAFE norms and vehicle scrappage policies, and emphasizes the need for stricter enforcement and promotion of mass transit.

For detailed information on **A Detailed Air Quality Management Plan in India** [read this article here](#)

### How Severe is Air Pollution in India?

1. India has 83 of the 100 most polluted cities in the world, showing a widespread air pollution problem.
2. Air pollution caused 2.1 million deaths in India, the second highest after China, according to the British Medical Journal.
3. Over 99% of the population breathes air that is below the World Health Organization (WHO) recommended standards.
4. Road transport accounts for 12% of India's CO<sub>2</sub> emissions, with heavy vehicles being major contributors.
5. Heavy vehicles are responsible for 60-70% of particulate matter (PM) 2.5 emissions and 40-50% of Nitrogen Oxide (NO<sub>x</sub>) emissions in urban areas.
6. PM<sub>2.5</sub> can deeply penetrate the lungs and bloodstream, leading to severe respiratory and cardiovascular issues.
7. NO<sub>x</sub> emissions contribute to ground-level ozone, worsening air quality and heat, especially in cities.

### What Measures Are Being Taken to Combat Air Pollution?

- 1. Corporate Average Fuel Economy (CAFE) Norms:** The Bureau of Energy Efficiency (BEE) introduced CAFE III and CAFE IV norms, to be implemented from 2027 to 2037, aiming to reduce CO<sub>2</sub> emissions from cars to 91.7g CO<sub>2</sub>/km and 70g CO<sub>2</sub>/km respectively.
- 2. Adoption of WLTP:** India plans to shift to the World Light Duty Vehicle Testing Procedure (WLTP) by 2027, which provides a more accurate measure of fuel consumption and emissions.
- 3. Vehicle Scrappage Policy:** Introduced in 2022, this policy aims to phase out old, polluting vehicles. It mandates fitness and emissions tests for vehicles older than 15-20 years, though its implementation is slow in states like Karnataka.
- 4. Incentives in Maharashtra:** To encourage vehicle scrapping, Maharashtra offers discounts on road tax and new vehicle purchases, though the impact on air pollution remains limited.

### What Should be Done?

- 1. Strengthen Implementation of Policies:** Existing policies like regular vehicle emissions testing, banning open garbage burning, and industrial emission checks should be enforced with strictness to reduce pollution effectively.
- 2. Expand Vehicle Scrappage Program:** The vehicle scrappage policy needs better implementation. In Karnataka, limited scrapyards and the voluntary nature of the program hinder its success. Expanding this policy nationwide with incentives can help phase out old, polluting vehicles.
- 3. Incorporate Heavy Vehicles in CAFE Norms:** The CAFE norms currently exclude heavy vehicles. Including them can significantly reduce CO<sub>2</sub>, PM<sub>2.5</sub>, and NO<sub>x</sub> emissions since heavy vehicles are major contributors to urban air pollution.

**4. Promote Mass Transit:** Encouraging the use of mass transit systems is essential to sustainably reduce pollution from road transport.

## Subject: Internal Security

**Topic- Challenges to Internal Security through Communication Networks, Role of Media and Social Networking Sites in Internal Security Challenges, Basics of Cyber Security; Money-Laundering and its prevention.**

### Rising security threats in 2024, particularly from AI and cyberattacks

**Context:** The article discusses the rising security threats in 2024, particularly from AI and cyberattacks. It highlights concerns about digital and disinformation threats, using recent examples like the CrowdStrike outage and past cyberattacks. The need for heightened vigilance and better security measures is emphasized.

For detailed information on **Generative AI impacting cybersecurity** [read this article](#) [hear](#)

#### What are the main security threats in 2024?

1. In 2024, security threats are increasingly coming from AI, including Generative AI and Artificial General Intelligence (AGI).
2. AI has made it easier to create and spread deep fakes, which are manipulated videos, images, or audio.
3. These deep fakes caused confusion, especially during the Taiwan elections in January 2024.
4. AI-generated disinformation has also been used in the Ukraine conflict, disrupting critical infrastructure.
5. Security experts feared digital attacks on the 2024 Summer Olympics in France, held in July-August. They were concerned about cyberattacks and AI-enabled disruptions. However, the games ended without any major incidents, showing the effectiveness of security measures.

#### What was the significance of the CrowdStrike outage?

1. The CrowdStrike outage, caused by a software glitch in Microsoft Windows, had a global impact.
2. Over eight million Windows devices were affected, disrupting flight operations, air traffic, and stock exchanges.
3. It initially affected parts of the United States but quickly spread to other countries, including India.
4. The Indian Computer Emergency Response Team (CERT-IN) rated the incident as "critical."
5. Although not a cyberattack, the incident served as a preview of the kind of widespread disruption that could occur in the event of a large-scale cyberattack.

#### What are some notable past cyberattacks?

- 1. WannaCry (2017):** This ransomware attack infected over 230,000 computers across 150 countries, causing billions of dollars in damage.
- 2. Shamoon (2017):** Targeted oil companies like Saudi Aramco and RasGas, leading to significant disruptions and was labeled the "biggest hack in history."
- 3. Petya (2017):** This malware attack severely impacted banks and infrastructure in Europe, the U.S., and Australia.

## 9 PM Compilation August [Second Week] 2024

**4. Stuxnet (2010):** A state-sponsored cyberattack targeting Iran's nuclear program, affecting over 200,000 computers, specifically designed to disrupt critical systems.

### **How are individuals affected by cyber threats today?**

1. Cyber fraud and hacking have become common, with many victims falling prey to phishing, identity theft, and false credit card transactions.
2. Fraudsters often pose as delivery agents or use other tactics to obtain personal information.

### **What should be done to combat digital threats?**

1. Governments and industries need better systems to counter digital threats.
2. Companies should employ chief information and security officers to assess and improve their digital defenses.
3. Awareness and coordinated action are crucial to protecting against these evolving threats.