

9 PM Current Affairs Weekly Compilation

For UPSC CSE mains examination



4th Week

Aug, 2024

Features :

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

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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.

Implications of Delaying the Census

Context: The article discusses the Union government's delay in conducting the Census, which has not occurred since 2011. It criticizes the idea of including caste enumeration without proper planning and emphasizes the negative impact of the delay on public policies and governance.

Why is the Census Being Delayed?

1. The Union government has delayed conducting the Census, which has been held every decade from 1881 to 2011.
2. The deadline to freeze administrative boundaries, required before the Census, has been extended 10 times since 2019.
3. The official reason cited is the COVID-19 pandemic, yet 143 countries conducted their Census after March 2020.
4. As of June 2024, India is one of 44 countries that have not conducted the Census this decade.
5. India shares this delay with conflict-affected and crisis-hit countries like Yemen, Syria, Afghanistan, and others.

What Are the Implications of Delaying the Census?

- 1. Impact on Public Schemes:** Delays affect schemes like the National Food Security Act and the National Social Assistance Program, which rely on updated Census data.
- 2. Outdated Data:** The 2011 Census data is outdated, especially with changes in migration, urbanization, and suburbanization.
- 3. Reliance on Surveys:** Reliance on sample surveys leads to debates over methodology and biased conclusions.
- 4. Global Comparison:** India, as of June 2024, is one of 44 countries not to have conducted a Census, sharing this with conflict-ridden nations like Yemen and Syria.

Should Caste Enumeration Be Included in the Census?

1. There is a debate over including caste enumeration in the upcoming Census. This idea is driven by demands from several political parties.
2. However, the article suggests that the government should not rush into including caste data. The example of the Socio-Economic and Caste Census of 2011 is given, where the data collected was inaccurate and unusable.
3. The article advises careful planning and a clear timeline for conducting the Census before considering such additions.

Subject: Geography

Topic- changes in critical geographical features (including water-bodies and ice-caps)

Increasing frequency of landslides in the Sedongpu Gully of the Tibetan Plateau

Context: The article discusses the increasing frequency of landslides in the Sedongpu Gully of the Tibetan Plateau, linked to warming temperatures and earthquakes. These events could cause severe flooding and sediment issues in India's northeast, particularly affecting the Brahmaputra River.

For detailed information on **Making sense of Assam floods** read [Article 1](#), [Article 2](#)

What is Happening in the Sedongpu Gully?

1. The Sedongpu Gully is in the Tibetan Plateau, near the border with Arunachal Pradesh, India. It is 11 km long and drains into the Tsangpo River, which becomes the Siang River in India. The Tsangpo creates one of the world's deepest gorges, called the Great Bend.
2. Since 2017, more than 700 million cubic meters of debris have been mobilized in the Sedongpu Gully. This area has seen a rapid increase in mass-wasting events, including landslides.
3. The main causes are warming temperatures and earthquakes, with 13 major events happening after 2017.
4. Before 2012, temperatures in the area rarely exceeded 0° C. From 1981 to 2018, annual temperatures increased by 0.34° to 0.36° C, higher than the global average. This warming is contributing to more landslides and instability in the region.

What are the potential impacts on India and Bangladesh?

1. The sediment from these landslides could cause significant problems downstream in India and Bangladesh.
2. The Brahmaputra River, one of the world's most sediment-laden rivers, could carry even more sediment, leading to more severe flooding, riverbank erosion, and navigation issues.
3. The 2000 flash floods in Arunachal Pradesh and Assam, caused by a similar landslide in Tibet, are a worrying example.

Why is there concern over dams in the region?

1. China plans to build a massive 60-gigawatt hydropower project on the Tsangpo River.
2. This project could increase the risk of river choking and flash floods, especially in a geologically unstable area.
3. India's planned dams on the Siang could also face similar risks, potentially affecting millions of people downstream.

What Should be Done?

- 1. Monitor Geophysical Events:** Regularly observe landslides, rockfalls, and other erosional activities in the Sedongpu Gully and surrounding areas to anticipate future risks.
- 2. Focus on Sediment Management:** Address the increasing sediment load in the Brahmaputra River, which carries more than 800 tonnes at Guwahati, to prevent severe flooding and erosion.
- 3. Evaluate Impact of Dams:** Reassess plans for large dams like China's 60-gigawatt project on the Tsangpo

and India's Siang projects, considering the region's geophysical instability and past events like the 2000 Arunachal floods.

GS Paper 2

Subject: Indian Polity

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

Debate Around Free Speech on Telegram

Context: The article discusses the need for balancing free speech with responsibility on platforms like Telegram. It highlights the arrest of Telegram's CEO, Pavel Durov, and questions whether absolute free speech can justify ignoring harmful content like extremism and child pornography.

For detailed information on **Amendment to IT Rules and regulating fake news** [read this article](#)

What is the Debate Around Free Speech on Telegram?

1. Telegram's CEO, Pavel Durov, supports absolute free speech, which has attracted both dissidents and harmful content like extremism and child pornography.
2. Durov's recent arrest in France has sparked debate on whether his approach is a threat to public safety or a defense of free speech.
3. Telegram's moderation practices are criticized; unlike Signal, it doesn't use end-to-end encryptions for all messages, allowing some criminal content to be accessed.
4. The spread of misinformation on platforms like WhatsApp in India demonstrates the dangers of unchecked content, emphasizing the need for responsible moderation.

How Does Telegram Handle Content?

1. Telegram offers encryption, but it does not use full "end-to-end" encryption like Signal.
2. This means that while some messages remain private, others can be accessed by Telegram and potentially shared with law enforcement.
3. Telegram claims its moderation practices meet industry standards, but investigations show that the platform ignored requests to curb illegal activities.

What Should be Done?

- 1. Balance Free Speech and Responsibility:** Telegram must moderate content to prevent illegal activities like extremism, drug dealing, and child pornography, while still supporting free speech.
- 2. Respond to Law Enforcement Requests:** Telegram should act on requests to curb illegal content, as failing to do so may lead to legal consequences, like the arrest of CEO Pavel Durov by French authorities.
- 3. Learn from Other Platforms:** Following WhatsApp's example, which introduced restrictions to curb misinformation, Telegram could implement similar measures to control the spread of false information and harmful content effectively.

Topic- - Appointment to various Constitutional Posts, Powers, Functions and Responsibilities of various Constitutional Bodies.

Issues with State Election Commissions (SECs)

Context- SECs were created by Articles 243K and 243ZA of the Indian Constitution, added by the 73rd and 74th Amendments in 1993. These articles give SECs the power to manage electoral rolls and oversee elections for panchayats and urban local governments.

Holding regular and fair elections for local governments is essential for grassroots democracy and effective service delivery in both cities and rural areas. Elections must be held before the end of the five-year term for local governments, just as seriously as national elections.

What are the issues with the functioning of State Election Commissions?

- 1) **Disempowerment of State Election Commission** – State governments frequently delay delimitation and elections for panchayat raj institutions. The CAG's report on Karnataka found that these delays are often due to the weakened authority of SECs, which harms local governance and erodes public trust.
- 2) **Findings on Urban Local Governments-** The Comptroller and Auditor General (CAG) found that 70% of urban local governments across 18 states—1,560 out of 2,240—did not have elected councils at the time of the audit.
- 3) **Survey Findings-** Janaagraha's 2023 survey found that only 11 of the 34 states and Union Territories have given SECs the power to handle ward delimitation. These areas represent just 35% of India's population based on the 2011 Census.

Read More- [Panchayat Raj Institution \(PRI\) in India](#)

What should be the way forward?

1) Enhancing Transparency and Independence-

A) SECs should be as independent and transparent as the Election Commission of India, with the same level of authority over local elections. This is also affirmed by the Supreme Court in the 2006 **Kishan Singh Tomar case**.

B) A proposed reform is to establish a three-member SEC appointed by a committee consisting of the Chief Minister, the Leader of the Opposition, and the Chief Justice of the High Court. This change could be implemented through an amendment to the 74th Constitutional Amendment Act.

2) **Fixed Intervals for Delimitation-** To avoid arbitrary delays by state governments, delimitation of ward boundaries and seat reservations should happen every ten years. This will help ensure timely elections and reduce delays caused by state decisions.

3) **Delimitation and Reservation Powers-** SECs should be given the authority to handle ward delimitation and seat reservations for local governments. They should also manage the reservation of key positions like mayors or presidents at regular intervals to prevent delays.

4) **Preventing Malpractices-** SECs should oversee elections for important local roles like mayors and presidents to prevent malpractice, as seen in the 2024 Chandigarh Municipal Corporation mayoral election.

Subject: Governance

Topic- Government Policies and Interventions for Development in various sectors and Issues arising out of their Design and Implementation.

Digital Competition Regulation in India

Context- The recent US court ruling on Google's search monopoly has sparked global debates about the power of major tech companies like Google, Meta, and Amazon. This impacts India's draft digital competition law, which seeks to boost user choice and competition by allowing third-party apps on Core Digital Services. Big Tech's dominance, especially through app store policies, is facing more scrutiny and regulation. In India, the Competition Commission has fined Google ₹1,338 crore for issues with Android and ₹936 crore for problems with its Play Store and in-app payments. These fines highlight concerns about Big Tech's impact on competition and consumer choice.

What is the Draft Digital Competition Law?

The draft digital competition law in India sets specific criteria for determining which enterprises qualify as SSDEs. These criteria include:

- 1) **User thresholds** -Core digital services must have at least 1 crore end-users or 10,000 business users.
- 2) **Financial thresholds**- Enterprises must have a turnover of at least ₹4,000 crore in India or \$30 billion globally.

What is the significance of Draft Digital Competition Law?

- 1) **Promoting User Choice and Competition** - The draft digital competition law aims to increase user choice and ensure fair competition. Currently, Big Tech controls app access, limiting options and giving a few companies too much power. The new law would allow users to choose from a broader range of apps and services.
- 2) **Creation of Level Field**- It allows users to add third-party apps to Core Digital Services. This change will encourage innovation by letting external developers build new apps on Big Tech platforms. It helps smaller developers and startups compete fairly, leading to more exciting and diverse app options for users.
- 3) **Interoperability and Data Portability**- Allowing third-party apps on Core Digital Services improves app compatibility, user experience, and competition. It also makes it easier for users to switch services while keeping their data, offering more choices and less reliance on one provider.
- 4) **Data Protection and Accountability**- The DPDP Act (Digital Personal Data Protection Act) sets strong rules for data protection, including measures for data empowerment, consent management, and penalties for privacy breaches. These rules are integrated into the draft digital competition law to ensure user data stays protected, even with third-party apps.

Read More- [India's Digital Personal Data Protection Act](#)

Conclusion- As India regulates Big Tech, ensuring users have choices is essential for a fair digital market. For India, this focus on user options is important, even if it differs from the views of tech giants.

Indian Criminal Law in the Digital Age

Context-The article points out that new criminal codes in India do not adequately address emerging digital crimes. As technology advances rapidly, legislation has struggled to keep up. After almost 25 years, there is still no updated legal framework to handle these changes in criminal behavior.

What are the issues with the Bhartiya Nyaya Samhita?

The BNS mostly preserves the IPC, adding 19 new offences from other laws. The BNSS and BSA introduce minimal new sections—nine and two, respectively. Overall, the updates do not address modern societal needs or behaviors.

1) Addressing Modern Cybercrimes and Data Theft-

A) The National Cyber Crime Reporting Portal of India covers modern crimes like cyberbullying and phishing. However, BNS doesn't address these issues and rarely mentions terms like "data," "virtual," or "digital".

B) The term "cyber" in Section 111 refers to organized crimes but does not define cybercrimes, while "electronic" only relates to records, documents, and signatures. Additionally, data theft is not considered a crime in the BNS because data is not classified as "property."

C) Complainants find it hard to decide if threatening emails are covered by Sections 354 and 509 of the IPC, and companies struggle to classify data theft—whether it's intellectual property or confidential information—under Section 378.

2) **Lack of Clarity and Precision-** The BNS includes terrorism and organized crimes from the UAPA and MCOCA but lacks safeguards from the original laws. Decisions to label actions as terrorism under the BNS are left to the discretion of a Superintendent of Police or higher, which can lead to arbitrariness and potential misuse.

A detailed article on **Bhartiya Nyaya Sanhita** can be [read here](#).

3) **Misuse of Vague Terms** -The BNS uses vague terms like "economic security" and "economic offences," which could be misapplied to both fraud and legitimate business. The authority given to local police raises concerns about potential misuse.

4) **Lack of Gender Neutrality-** The BNS aims to make many offences gender-neutral, but "rape" is still gender-specific. Also, bestiality is no longer considered a crime, and Section 377 IPC hasn't been reinstated.

5) **Misuse Against Political Protests and Hunger Strikes** -The BNS introduces a new offence for attempting suicide to compel or restrain, which could be misused against political protests and hunger strikes. This can potentially infringe on the right to protest.

Topic- Issues relating to development and management of Social Sector/Services relating to Health

New-age gateway devices are causing a public health crisis

Context: The article discusses how devices like e-cigarettes and vapes, once marketed as safer alternatives to smoking, are now causing a public health crisis. They are particularly harmful to children, leading to addiction, physical harm, and mental health issues.

For detailed information on **Electronic Cigarettes Act,2019** [read this article here](#)

What are the new-age gateway devices?

1. New-age gateway devices like e-cigarettes, vaping pens, and heated tobacco products (HTPs) were marketed as healthier alternatives to smoking.
2. However, they have instead caused a public health crisis. These devices are harming both the physical and mental health of children, making the problem worse.

What are the Impacts of such devices?

- 1. Increased Youth Addiction:** A survey published by JAMA Network Open in November 2022 found that adolescent e-cigarette users are highly addicted, often using their first tobacco product within five minutes of waking. E-cigarettes deliver nicotine more efficiently than traditional cigarettes, increasing addiction.
- 2. Targeted Marketing:** Manufacturers target children with flavors like strawberry and cotton candy. These flavors, combined with appealing ads, make vaping attractive to young users. Children, especially those aged 10 to 20, are vulnerable due to peer pressure and the desire to fit in.
- 3. Psychological Harm:** Vaping is linked to loneliness, depression, anxiety, and suicidal behaviors among adolescents. The Australian Institute of Family Studies reports that these devices contribute to significant mental health challenges in young users.
- 4. Physical Health Risks:** Users face physical health risks, including lung damage and conditions like EVALI. The use of benzoic acid in newer e-cigarettes enhances nicotine delivery, increasing addiction and potential health consequences.
- 5. Gateway to Harder Substances:** Vaping is often mistakenly perceived as harmless. However, it can lead to experimenting with more dangerous substances like cannabis, cocaine, and heroin, raising long-term substance abuse concerns.

Vaccine-derived Polio in Meghalaya

Context: The article discusses a case of vaccine-derived polio in Meghalaya. It explains that while the oral polio vaccine (OPV) can occasionally cause polio, it doesn't threaten India's polio-free status. It also highlights the use of both OPV and IPV in India.

For detailed information on **Vaccine-derived poliovirus** [read this article here](#)

What is Vaccine-Derived Polio?

Vaccine-derived polio occurs when the weakened virus in OPV regains the ability to cause infection. This can happen in two ways:

1. In some cases, the weakened virus can continue circulating from child to child, gaining back its ability to transmit quickly, and then cause severe infection every time it spreads.
2. The virus in the vaccine can also cause chronic infection in children with weakened immune systems, replicating in their gut for years and slowly gaining its ability to cause severe infection. This is what seems to have happened in the Meghalaya case.

Have Vaccine-Derived Polio Cases Occurred in India Before?

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1. India was declared polio-free in 2014 after the last wild poliovirus case was detected in 2011 in West Bengal's Howrah district.
2. Despite this, vaccine-derived polio cases have been reported in the country.
3. In 2013, an 11-month-old child from Maharashtra's Beed district died due to vaccine-derived polio.
4. Multiple other cases have surfaced across India, with the most recent before the Meghalaya case reported in Kerala.
5. These vaccine-derived cases do not affect India's polio-free status, as only wild poliovirus detection would change that.

How Can Vaccine-Derived Polio Be Prevented?

1. **Use of IPV:** Switching to the injectable polio vaccine (IPV) can prevent vaccine-derived polio, as it contains no live virus. This eliminates the risk of the virus regaining strength and causing infection.
2. **IPV Limitations:** IPV requires trained personnel to administer, which may reduce immunization rates. It also doesn't prevent virus transmission between individuals.
3. **Current Practice in India:** India uses both IPV and OPV. However, IPV is underused, with only one shot given instead of the three shots and one booster used in countries like the US and Canada.

Need to address corruption in India's health system comprehensively

Context: The article discusses the issue of medical corruption in India, especially following the death of a resident doctor. It highlights that improving hospital security and laws is not enough. It argues for a national task force to address corruption in the health system comprehensively.

For detailed information on **Violence against healthcare professionals** read this article here

What triggered the protests by resident doctors?

1. In 2017, Maharashtra witnessed heated protests by resident doctors after a series of violent attacks on medical personnel.
2. These attacks led to demands for better security in public hospitals and stronger legal actions against the perpetrators.
3. However, these solutions were mostly reactive, lacking deeper analysis of the underlying issues.

What sparked recent concerns in Kolkata?

1. A gruesome incident involving the death of a resident doctor in Kolkata has drawn national attention.
2. The Supreme Court of India took notice and initiated proceedings, leading to the formation of a national task force to improve hospital safety. Measures include enhancing infrastructure, installing CCTV cameras, and providing safe transport for night shifts.

How does the West Bengal government address the issue?

1. The West Bengal government launched the 'Rattier Saathi' program to improve the safety of women working night shifts, especially in medical settings.
2. This initiative, while important, risks oversimplifying the issue by equating it with general health worker

violence or women's safety concerns.

For detailed information on Addressing Violence Against Women Doctors read this article here

Why are conventional solutions inadequate?

1. Traditional approaches to health worker violence, like improving hospital security and creating new laws, have not effectively solved the problem.
2. One reason is the chronic underfunding of the health sector.
3. Additionally, the role of corruption in deteriorating public health services has been largely overlooked, despite its significant impact.

How significant is corruption in the health sector?

1. The World Health Organization estimates that corruption costs \$455 billion annually worldwide, which is more than the amount needed to provide universal health coverage.
2. In many developing countries, corruption is a major cause of healthcare crises, surpassing even the lack of funds.
3. In India, discussions on medical corruption have mostly focused on private sector issues, ignoring its criminal dimensions in the public sector.

What Should be Done?

1. Solutions should include increasing transparency, accountability, and oversight.
2. Need for better whistle-blower protections, digitalization of public management systems, and minimizing political interference.
3. Aim to modernize the outdated public hospital system in India.

Reimagining Vocational Education in India

Context- The article highlights a major gap between young Indians seeking qualifications for good jobs and employers struggling to find qualified candidates. Despite various initiatives, the mismatch between the demand for skilled professionals and the available skills remains a barrier to unlocking young India's potential.

What are the issues with Skill Development Initiatives?

India's skill development landscape is marked by a variety of overlapping initiatives, each with its own focus and objectives. For ex-

A) **National Skill Development Corporation (NSDC) and Skill India:** These bodies focus on "skilling" and fall under the Ministry of Skill Development and Entrepreneurship.

B) **National Education Policy (NEP):** Operates under the Ministry of Education and emphasizes "vocational education."

Read More- [National Education Policy](#)

C) **Industrial Training Institutes (ITIs) and Industrial Training Centres (ITCs):** Concentrate on "industrial training" and "vocational trades."

2) **Low Quality of Education-** Even with more students enrolling in degree courses, poor education quality often leads to low employability. This issue is worse for those pursuing vocational careers, such as nursing or

car mechanics, who struggle to find affordable and effective training.

3) **Quality Disparity in Vocational Education-** If vocational courses lack the quality of general education, it may reinforce the belief that vocational training is less valuable.

What should be the way forward?

1) **Need for Simplification and Streamlining-** To fix the fragmented skills development approach, there is a need to streamline efforts and create a unified strategy. A clear national plan and consistent terminology may improve the effectiveness of these programs.

2) **Comprehensive Approach to Education-** Education should be seen as covering all types of training, including vocational and technical skills. There should be focus on offering thorough, formal training to prepare people for lasting careers.

3) **Reimagining College Education-** The National Education Policy (NEP) aims to improve vocational education by integrating it earlier in the educational process. However, this policy risks reinforcing the perception that vocational education is inferior unless it offers high-quality courses alongside general education.

4) **Integrating and Funding Vocational Education-** Vocational courses should be integrated into existing colleges or offered through dedicated vocational institutions. The funding can be provided either directly to public institutions or by encouraging private colleges to offer affordable programs.

5) **Communication and Awareness-** Effective communication with students and their families, especially those from lower socio-economic backgrounds, should be prioritized.

6) **The Role of Government-** The government should lead in building national educational infrastructure and creating opportunities, with the same level of commitment seen in past initiatives like Sarva Shiksha Abhiyan, Aadhaar integration etc.

Current Global Health Crisis

Context: The article discusses the mpox (monkeypox) outbreak and its designation as a Public Health Emergency of International Concern. It emphasizes the need for global cooperation, equitable vaccine access, and technology transfers. It highlights India's potential role in producing vaccines and expediting their availability.

For detailed information on **Mpox (Monkeypox) outbreak** [read this article here](#)

What is the Current Global Health Crisis?

1. The world faces a new health threat with the mpox outbreak.
2. The World Health Organization (WHO) declared it a Public Health Emergency of International Concern (PHEIC).
3. The outbreak began in the Democratic Republic of the Congo (DRC) and spread to other African countries. Cases have now been reported in Sweden, Pakistan, and the Philippines.

Why is This WHO Declaration Significant?

1. This WHO declaration is significant as it is the first PHEIC since the May 2024 amendments to the International Health Regulations (IHR).
2. These amendments introduced equity as a core principle, crucial for fair global health responses.

3. The amendments, effective in 2025, expand WHO's role in facilitating essential medical products during emergencies.

For detailed information on **International Health Regulations (IHR) Amendments** [read this article here](#)

What Lessons Are Being Applied from the COVID-19 Pandemic?

- 1. Vaccine Availability:** Unlike COVID-19, a vaccine (MVA-BN) is already available for mpox. It is approved in regions like the EU, UK, US, Switzerland, and Canada.
- 2. Equity in Access:** The COVID-19 pandemic highlighted the need for equitable vaccine distribution. The May 2024 International Health Regulations (IHR) amendments emphasize equity, guiding the global response to mpox.
- 3. Production in the Global South:** The lack of vaccine manufacturing in the Global South during COVID-19 is being addressed. Indian manufacturers, like the Serum Institute, have the potential to produce MVA-BN.
- 4. Technology Transfers:** The pandemic showed the importance of sharing technology. India and global organizations are negotiating for technology transfers to scale up mpox vaccine production.

What Role Can India Play?

- 1. Vaccine Production Expertise:** India has significant experience in vaccine production, particularly with manufacturers like Serum Institute of India, Bharat Biotech, and Zydus Cadila, which use the same technology as the MVA-BN vaccine.
- 2. Critical Role in Global Response:** During the COVID-19 pandemic, India's production of Covishield played a vital role globally.
- 3. Addressing Supply Gaps:** The African CDC estimates a need for 10 million mpox vaccine doses, but only 0.21 million are available now.
- 4. Regulatory Support:** India's CDSCO waived clinical trial requirements for vaccines approved abroad, speeding vaccine availability in India.

How Important Are Technology Transfers?

1. Technology transfers are essential for scaling up vaccine production in lower-middle-income countries (LMICs).
2. These transfers should include biological resources, know-how, and patents.
3. The Indian government should collaborate with global organizations like WHO, Gavi, and CEPI to negotiate with the vaccine manufacturer, Bavarian Nordic, for these transfers. This will help produce the vaccine at a lower cost, making it more accessible.
4. Global cooperation can prevent future outbreaks and strengthen global health preparedness.

Need for new, shorter treatment regimens for drug-resistant TB

Context: The article discusses India's struggle with tuberculosis (TB) and emphasizes the need for new, shorter treatment regimens for drug-resistant TB. It highlights the benefits of using the WHO-recommended BPaL/M regimen, improving diagnostics, and targeting at-risk populations to enhance TB detection and treatment.

For detailed information on **Tuberculosis- Role of private sector in Elimination** [read this article here](#)

What is the current TB situation in India?

1. India bears over a quarter of the global tuberculosis (TB) burden.
2. In 2023, efforts to tackle 'missed' TB cases resulted in 25.1 lakh patients being diagnosed.

What are the challenges with current TB treatment regimens?

1. **Lengthy Treatment Duration:** Current regimens require 9 to 24 months of treatment, causing physical and psychological strain on patients.
2. **High Pill Burden:** Patients must take 13-14 tablets daily for shorter regimens and 4-5 tablets for longer regimens.
3. **Severe Side Effects:** Treatment can cause hearing loss, psychosis, and other debilitating side effects.
4. **Economic Impact:** Extended treatment often leads to job loss, driving families into poverty.
5. **Low Success Rates:** The current treatment success rate in India is only 68%, compared to 89% with the new BPaL/M regimen.

What New Treatments Are Available?

1. India is set to introduce the WHO-recommended BPaL/M regimen for drug-resistant TB.
2. The BPaL/M regimen requires only three to four tablets daily for six months.
3. This regimen is more effective, with an 89% success rate, compared to the 68% success rate of current treatments.
4. The BPaL/M regimen reduces severe side effects, such as hearing loss and psychosis.
5. Implementing BPaL/M can save health systems up to \$740 million annually.
6. This regimen is already adopted by about 80 countries, with 20 high-burden countries rolling it out.

How Can TB Diagnosis Be Improved?

1. **Use GIS Mapping and Health Data:** Identify vulnerable populations like those with malnutrition, diabetes, HIV, and former COVID-19 patients for targeted screening.
2. **Conduct Multi-Disease Screening:** Focus on at-risk communities, including slum residents, prisoners, and homeless individuals, to detect TB early.
3. **Leverage Technology:** Portable X-ray machines with AI-driven tools can reduce diagnostic delays, especially in remote areas. For example, chest X-rays detected 42.6% of TB cases in the National TB Prevalence Survey (2019-21).
4. **Adopt Rapid Molecular Tests:** These tests provide faster and more accurate TB detection than traditional microscopy methods.

Supreme Court of India's actions against misleading advertisements

Context: The article discusses the Supreme Court of India's actions against misleading advertisements for Ayurvedic, Siddha, and Unani products. It highlights the Ministry of AYUSH's attempts to evade quality regulations, urging stronger protections against fake medicines in the market.

For detailed information on **misleading advertisements** read [Article 1](#), [Article 2](#)

What Actions Has the Supreme Court of India Taken Against Misleading Advertisements?

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- 1. Intervention Against Patanjali Ayurved:** The Supreme Court concluded a case against Patanjali Ayurved earlier this year for making unverified medicinal claims. The company was ordered to issue public apologies through media advertisements.
- 2. Regulatory Bodies Activated:** Following the Court's intervention, state-level regulatory agencies began taking action against Patanjali Ayurved for its misleading claims.
- 3. Enforcement of Rule 170:** The Court is addressing the Ministry of AYUSH's attempts to evade Rule 170 of the Drugs and Cosmetics Rules of 1945, which penalizes misleading advertisements of Ayurvedic, Siddha, and Unani products.
- 4. Call for Stronger Regulations:** The Court emphasized the need for more robust quality control and regulatory oversight to prevent fake medicines from entering the market.

What Challenges Do Drug Manufacturers and Regulators Face?

- 1. Balancing Quality and Cost:** Manufacturers must ensure high-quality standards, which raises production costs. At the same time, they need to keep drug prices affordable for patients. This balance is often difficult to achieve, leading to compromises in quality.
- 2. Inconsistent Regulation:** There is a lack of uniformity in medicine quality inspections, particularly in the alternative medicines sector, which includes Ayurvedic, Siddha, and Unani products. This inconsistency allows substandard products to enter the market.
- 3. Lax Regulatory Oversight:** The Ministry of AYUSH has allowed products to be registered under misleading categories, like licensing milk as "Ayurvedic proprietary medicine." This contributes to the problem of unregulated and potentially harmful products being sold to consumers.
- 4. Political Influence:** Regulatory bodies face challenges in maintaining independence from political pressures, which can hinder their ability to enforce quality standards effectively.

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.

Challenges faced by persons with disabilities (PwDs) in India

Context: The article discusses the challenges faced by persons with disabilities (PwDs) in India, including social stigma, lack of educational and job opportunities, and poor infrastructure. It highlights the need for better inclusion policies in both education and employment to ensure dignity and equality for PwDs.

For detailed information on **persons with disabilities (PwDs) in India** read [Article 1](#), [Article 2](#)

What challenges do persons with disabilities (PwDs) face in India?

- 1. Social Stigma and Marginalization:** PwDs are often seen as objects of pity, helplessness, or ridicule, which erodes their identity and dignity. This negative portrayal contributes to societal attitudes that exclude and discriminate against PwDs.
- 2. Educational Challenges:** Less than 1% of India's educational institutions are disabled-friendly. Only 40% of school buildings have ramps, and approximately 17% have accessible restrooms.

3. Employment Barriers: In 2023, only 5 out of 50 Nifty 50 companies had more than 1% PwDs on their rolls, mostly in public sector companies. Despite legislative mandates, the implementation of inclusive policies is lacking.

4. The Rights of Persons with Disabilities Act, 2016, offers reservations in government jobs and incentives in private jobs, but **implementation is weak**.

5. Lack of Dignity and Representation: PwDs are often portrayed negatively, leading to a lack of dignity and identity. Instances of mockery, such as in a viral video by former cricketers, highlight ongoing societal challenges.

How do other countries and institutions support PwDs?

1. Stanford University, USA: Stanford provides robust support structures, including housing assistance and devices for PwDs. It also has a comprehensive resource center dedicated to supporting students with disabilities.

2. Brazil: Companies with over 100 employees must ensure that 2%-5% of their workforce consists of PwDs. Non-compliance results in fines based on the company size and repeated offenses.

3. Japan: Japan offers subsidies to employers who hire PwDs, encouraging their inclusion in the workforce.

What Can Be Done to Improve the Situation?

1. Shiv Nadar University in India provides a good model by offering personalized support to PwD students based on individual needs and conditions. However, such measures are not widespread.

2. The University Grants Commission has proposed guidelines for accessibility in higher education, but the actual presence of PwDs in educational settings remains low.

3. Encouraging respectful representation can help reduce societal stigma and improve dignity for PwDs.

J.S. Verma Committee recommendations and the government's decision on it

Context: The article discusses the Justice J.S. Verma Committee's recommendations on sexual assault laws. It also includes its opposition to the death penalty for rape, the government's decision to introduce death penalty in certain rape cases, and the committee's stance on gender rights and marital rape.

For detailed information on **Women Safety in India** [read this article here](#)

What did the Justice J.S. Verma Committee recommend?

1. Enhanced Sentences for Rape: The committee recommended increasing the punishment for rape to a minimum of 10 years, which could extend up to 20 years or life imprisonment, but explicitly advised against the death penalty.

2. Against the Death Penalty: It argued that the death penalty does not serve as an effective deterrent against crimes, supporting this view with data that showed a consistent decline in murder rates in India over the last 20 years, despite fewer executions since 1980.

3. Marital Rape: The committee advised removing the marital exemption for rape, asserting that marriage should not be considered a defense against the charges of rape.

For detailed information on **The Issue of Marital Rape** [read this article here](#)

4. Gender Rights and Empowerment: The committee emphasized the need for true empowerment of women, which goes beyond political equality to include social, educational, and economic equality. It noted that changing social mindsets and overcoming gender biases require systemic changes in education and societal behavior, supported by leadership in society.

What was the Union Cabinet's decision?

- 1. Death Penalty Introduction:** Contrary to the committee's advice, the Cabinet introduced the death penalty for severe rape cases. For example, under Section 376A of the Indian Penal Code, the death penalty is applied for rape leading to the victim's death or a persistent vegetative state.
- 2. Further Amendments in 2018:** The laws were expanded to include the death penalty for gang rape of a girl under 12 years old (Section 376DB) and life-long imprisonment if the victim is under 16 (Section 376DA).
- 3. Marital Rape Exemption:** The Cabinet did not criminalize marital rape, maintaining the exemption for husbands if the wife is over 18 years old under the new Bharatiya Nyaya Sanhita.

Impact of Violence Against Women

Context: The article discusses how women in India live under constant vigilance due to safety concerns. This perpetual alertness affects their freedom and well-being, impacting their daily lives and choices. It argues that this constant state of fear is a form of violence that limits women's potential and freedom.

For detailed information on **Women Safety in India** [read this article here](#)

What are the types of violence against women in India?

- 1. Physical Violence:** Includes rape, dowry-related deaths, and domestic violence. The brutal rape and murder of a woman doctor in Kolkata highlight this severe issue.
- 2. Psychological Violence:** Constant vigilance and fear impact women's mental health. This state of alertness becomes normalized, affecting their freedom and choices.

What is the Current Situation of Violence Against Female Caregivers?

1. Female caregivers in India, such as teachers, nurses, doctors, and social workers, are increasingly facing violence. Examples include Rajni Bala, a teacher shot dead in Kashmir, and a trainee doctor in Kolkata who was raped and murdered.
2. This violence is linked to deep-rooted misogyny, sexism, and the expectation that caregivers should be self-sacrificing.
3. Many caregivers work without adequate support systems, making them more vulnerable to aggression.
4. The last 10 years have seen crimes against women and children become more frequent and brutal in India.
5. **Cultural Influence:** Media that glorifies toxic masculinity and the easy availability of pornography contribute to this violence, fostering harmful attitudes and behaviors in society.

What is the Impact of Violence Against Women?

- 1. Psychological Impact:** While physical violence against women is widely recognized, the psychological impact often goes unnoticed.
- 2. Constant Vigilance:** Women live in a state of perpetual alertness due to safety concerns, affecting their

mental well-being.

3. Restricted Freedom: This vigilance limits women's freedom, such as declining job opportunities requiring late-night travel or avoiding new places.

4. Intergenerational Effects: Mothers teach daughters to be cautious, reinforcing that women are responsible for their safety.

5. Social Disadvantage: Marginalized women face intensified threats due to caste, class, and religion, with fewer resources for protection.

6. Affect Society: The restrictions on women's freedom to explore and experience life fully not only harm them but also society. Limiting women's experiences restricts their contributions and potential innovations.

What Should Be Done?

1. Implement Gender Sensitization Programs: Educate children, community members, and leaders on gender equality. This should happen in schools, families, and communities, including slums and villages.

2. Strengthen Support Systems: Provide better support for female caregivers like teachers, nurses, and doctors. This reduces their vulnerability to aggression from students, patients, and colleagues.

3. Community and Religious Involvement: Engage local leaders and religious figures to promote peace and respect. Community watch programs, helplines, and reporting mechanisms should be established.

4. Leadership and Sensitivity Training: Train leaders to prioritize these issues and promote empathy and compassion. This helps in creating conscientious adults.

5. Media and Cultural Reforms: Address the harmful impact of media that glorifies toxic masculinity, which contributes to increasing violence against women.

Women Safety in India's Aviation Industry

Context- The article critically evaluates Indigo Airlines' recent decision to introduce women-only seats, which allows female passengers to reserve seats next to other women.

Even with many women pilots, passenger safety especially for women remains a major concern. Reports of sexual harassment, like groping and unwanted touching, highlight the need for improved safety measures. Many incidents go unreported, creating a culture of silence around these assaults.

What are the arguments in support of Indigo Airlines' "pink seats" initiative?

1) **Avoidance of Discomfort** - The initiative lets women choose seats next to other women, reducing conflicts over armrests and space. This can make flights more comfortable for women by avoiding stress from sharing space with men who may be less considerate.

2) **Space Management**- Male passengers often take up more space, leading women to choose aisle seats to avoid feeling cramped. The "pink seats" option lets women select seats next to other women and reduce space issues.

3) **Parallels with Existing Measures**- Separating seats by gender in airlines is like ladies-only compartments on public transport. This approach could offer similar benefits in safety and comfort.

4) **Customer Choice** - The initiative allows women to choose between more leg space or sitting next to other women, giving them flexibility and improving their travel experience.

What are the arguments against Indigo Airlines' "Pink Seats" initiative?

- 1) **Does Not Address Safety Directly**- It may not effectively address sexual safety issues, as gender-specific measures used in crowded public transport do not fit the more controlled environment of airplanes.
- 2) **Gender-Based Stigmatization**- The initiative might unintentionally create stigma. Women who sit next to men could be judged as more "broadminded," while those who choose "pink seats" might face negative judgments.
- 3) **Reinforcing Stereotypes** -It could reinforce stereotypes that women need protection rather than empowerment.
- 4) **Limited Impact on Comfort**: - Choosing to sit next to other women may not solve broader comfort issues on flights, like men taking up too much personal space.
- 5) **Additional Costs**- The "pink seats" option might involve extra fees, which could make it less accessible and create differences in passenger experiences.
- 6) **Potential for Misuse**- Men may misuse the gender seat data, leading to unwanted interactions or comments. The feature may not effectively solve the problems it aims to address.

A detailed article on women safety can be [read here](#).

What should be the way forward?

- 1) The branding and implementation of the initiative could be refined to better align with modern values of gender equality.
- 2) Indigo should focus on improving safety protocols and training for staff rather than asking women to isolate themselves.

Subject: International Relations

Topic- India and its Neighborhood- Relations.

Democratic Backlash in South Asia

Context: The article discusses a "silent democratic backlash" in South Asia, comparing India and Pakistan. It explains how India, once a strong democracy, is now showing authoritarian tendencies, while in Pakistan, public protests challenge military influence in politics.

What is the Democratic Backlash in South Asia?

1. **Rise of Authoritarianism in India:** Since 2014, India's democratic structure has shifted towards authoritarianism, with the BJP promoting an "Opposition-free" democracy and centralizing power.
2. **Public Pushback in Pakistan:** In Pakistan, despite a history of military influence, recent elections and public protests indicate a growing rejection of military-political collusion.
3. **Middle-Class Sentiments:** Both India and Pakistan's middle classes have historically supported authoritarian governance, but younger generations are increasingly critical.
4. **Digital Advocacy:** Citizens in both countries are using digital platforms to demand democratic reforms and resist authoritarian tendencies.

How Has Democracy Evolved in India?

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1. India was initially known for its strong democratic foundations, free elections, and separation of powers.
2. Except for the 1975 Emergency, India maintained civilian dominance over the military.
3. BJP's rise in 2014 marked a shift towards authoritarianism with increased executive overreach. The BJP's push for a "Congress-mukt Bharat" exemplified a move toward a one-party state.
4. Universities became centers of nationalist symbolism, curbing student protests.

What is Happening in Pakistan?

1. Pakistan has a history of military and bureaucratic control, leading to authoritarian rule.
2. Since 2008, Pakistan has held four general elections, indicating a shift towards democracy.
3. However, military influence remains strong, as seen in the 2018 and 2024 elections where political elites allied with the military to gain power.
4. Public protests, like the lawyers' movement, and mass dissatisfaction with military rule continue to challenge this authoritarianism.
5. Despite military influence, citizens increasingly advocate for democracy, as seen in the rise of the PTI in the 2024 election.

Topic- Bilateral, Regional and Global Groupings and Agreements involving India and/or affecting India's interests.

Prime Minister Modi's Historic Visit to Ukraine

Context -The Indian Prime Minister's recent visit to Ukraine was a major milestone in India's foreign policy, being the first visit by an Indian head of government since diplomatic relations began in 1992. He visited Kyiv as Ukraine was making significant gains into Russian territory, which may have violated Western aid terms. This suggests the peace process could have shifted from India's initial understanding.

What are the highlights of the visit?

- 1) **Breaking Tradition**- Indian Prime Ministers used to avoid former Warsaw Pact countries to respect ties with Russia. Modi's visit to Poland and Ukraine, traveling by train, now demonstrates India's role as a credible mediator and its strategic independence.
- 2) **Balancing Act**- Six weeks after Modi's visit to Moscow, his trip to Ukraine was seen as an effort to ease U.S. concerns.

A detailed article on India-Ukraine relations can be [read here](#).

What has the global reaction been?

- 1) **Limited Impact**-The U.S. State Department described Modi's visit as "potentially helpful," signaling limited geopolitical impact.
- 2) **Mixed Signals from Kyiv**- Ukrainian President Volodymyr Zelenskyy called Modi's visit a "historical moment" and praised the economic agreements made between India and Ukraine. He agreed in principle to visit India but stressed that New Delhi couldn't remain neutral in the conflict and needed to support peace.

What is India's Current Position on Russia-Ukraine conflict?

- 1) India has been distancing itself from what External Affairs Minister referred to as "Europe's war."

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- 2) Non-involvement in peace processes that don't directly bring Russia and Ukraine to the negotiating table
- 3) Disassociation from the Swiss peace summit.

A detailed article on India-Ukraine relations can be [read here](#).

What are the Obstacles to the Peace Process?

- 1) **Competing Demands** -The situation is complicated by the firm positions of both sides: President Zelenskyy demands a complete Russian withdrawal from Ukraine, while President Putin requires Ukraine to pull back from occupied regions and drop its NATO membership bid.
- 2) **Persistent Power Struggles** -Both sides are focused on military gains, as shown by Russia's attacks on Ukraine before Modi's Moscow visit and Ukraine's operations in Kursk Oblast before his Kyiv visit. These actions highlight the ongoing power struggles and both sides' commitment to their goals despite diplomatic pressure.

What should be approach for India?

- 1) **Effective Conflict Mediation** -India should approach conflict resolution carefully if it wants to join global efforts. Effective mediation has been rare and often involves clear goals, like the Black Sea Grain Initiative and recent prisoner exchanges. India needs to define its own principles for a ceasefire and lasting peace.
- 2) **Learning from Historical Mediation Successes** -The government may find it useful to look at India's own history. In the 1950s, India Prime Minister mediated between Soviet leader Nikita Khrushchev and Austria for the withdrawal of troops in exchange for Austria's neutrality.
- 3) **Overcoming Perceptions of Partiality** -To effectively mediate the conflict, India should overcome perceptions of partiality towards Moscow.

GS Paper 3

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

India Inc.'s Bright Outlook

Context- India's corporate sector is thriving due to strong economic growth and smart financial management. S&P Global Ratings reports that one-third of Indian companies have positive outlooks, the highest in Asia-Pacific. EBITDA (Earnings before interest, tax, depreciation, and amortization) for these companies is expected to grow 10% in 2024, driven by telecoms, airports, commodities, and chemicals.

What are the Factors Driving Corporate Growth?

- 1) Rising cash flows, careful balance sheets, and reduced debt are improving financial health, even with higher spending on capital projects and energy transitions.
- 2) Supportive financial policies and asset sales by companies like Vedanta, Tata Motors, Glenmark, and Reliance Industries are helping reduce debt.
- 3) Credit quality is improving thanks to better industry conditions, stronger earnings, healthier balance sheets, and disciplined finances.

What is the Sector-Specific Trends?

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- 1) **Transportation Infrastructure-** Traffic growth and higher tariffs are boosting revenues. Ports gain from more cargo and better operations, while airports see improved credit quality from increased traffic and tariffs.
- 2) **Utilities-** In the utilities sector, rising demand and new capacity are increasing earnings. Despite higher spending on energy transitions, strong earnings are keeping debt under control.
- 3) **Commodities-** The commodities sector is thriving due to favorable prices, lower input costs, and controlled capital expenditure.
- 4) **Telecommunications-** The sector benefits from higher average revenue per user (ARPU), increased tariffs, more subscribers, and moderate capital spending, along with notable debt reduction after the 2023 5G auctions.
- 5) **Automobiles-** After addressing major supply chain problems from 2022, the auto sector's performance and volumes have now stabilized.
- 6) **Chemicals-** The chemicals sector is expected to see strong earnings rebound because input costs are dropping, and product prices are stabilizing.

What are the Risks and Challenges?

1) **Policy and Regulatory Risks-** Unexpected changes in regulations or government policies could impact the corporate sector. For ex-recent court rulings on mining taxes might raise production costs for industries such as steel, aluminum, cement, oil, gas, and coal.

Read More- [Corporate Governance in India](#)

- 2) **Financing Conditions-** Changes in financing conditions could affect companies with high debt, particularly in the renewables sector.
- 3) **External Factors-** It's important to keep track of geopolitical tensions, deteriorating global economic conditions, and falling commodity prices.

Financial Inclusion and the Pradhan Mantri Jan Dhan Yojana (PMJDY)

Context- The article highlights the success of PMJDY. Financial inclusion is a key strategy used globally to reduce economic inequality, improve livelihoods, and boost growth. Launched on August 28, 2014, PMJDY is an Indian government initiative designed to bring all unbanked households into the financial system. Using the JAM trinity (Jan Dhan, Aadhaar, and Mobile), PMJDY aimed to cover 7.5 crore unbanked households. Today, over 80% of Indian adults have formal financial accounts, up from about 50% in 2011.

What are the Achievements and Current Status of PMJDY?

- 1) **Expansion of PMJDY Accounts-** Banks have opened about 53 crore PMJDY accounts with total deposits of Rs 2.31 lakh crore. This is a big rise from 14.7 crore accounts and Rs 15,670 crore in deposits in March 2015.
- 2) **Public Sector Dominance:** - Public sector banks hold about 78% of all PMJDY accounts. The average balance in these accounts has increased more than four times, reaching Rs 4,352 in August 2024, up from Rs 1,065 in March 2015.
- 3) **Operational Accounts-** Out of all PMJDY accounts, 81.2% are active. Of these, 55.6% are owned by women, and 66.6% are in rural and semi-urban areas.
- 4) **Geographical Distribution-** Uttar Pradesh has the most PMJDY accounts with 9.4 crore, followed by Bihar with 6 crores.

Read More- [7 years of PM Jan Dhan Yojana](#)

What is the significance of PMJDY?

- 1) **Benefits-** It offers benefits such as insurance coverage, overdraft facilities, and has positively influenced saving habits.
- 2) **Social Implications:** Research shows that states with more PMJDY accounts have seen fewer thefts and reduced alcohol and tobacco use.
- 3) **Direct Benefit Transfer (DBT) System-** In the past decade, the Direct Benefit Transfer (DBT) system has transferred Rs 38.49 lakh crore and prevented leakages of Rs 3.48 lakh crore. It has also boosted digitalization and e-commerce.

What steps can be taken to strengthen the ecosystem for Financial Inclusion?

- 1) **Promoting Private-Sector Involvement-** Partnering with the private sector boosts innovation and expands financial services. There is a need to improve skills through incubation and financial literacy and ensure gender-inclusive financial services for fair access.
- 2) **Increasing Access to Financial Products-** Expanding access to affordable financial products like micro-insurance and credit is crucial. The new Unified Lending Interface will make lending more efficient, cost-effective, and quicker.
- 3) **Strengthening Consumer Protection-** To ensure trust in new digital products, there is a need to strengthen consumer protection. Creating regulations that balance consumer safety with innovation is essential.
- 4) **Designing Customer-Centric Products-** PMJDY account holders often have irregular incomes and different needs compared to regular consumers. Therefore, financial products must be tailored to their specific needs and financial stages.

Unified Lending Interface (ULI) Initiative

Context- Following a successful pilot, the Reserve Bank of India (RBI) is set to launch the Unified Lending Interface (ULI) nationwide. This platform aims to revolutionize lending for agriculture and MSMEs, like how UPI transformed digital payments.

Credit penetration in India is low: MSME credit is at 14%, retail credit at 11%, and credit cards at 4%. However, demand is growing, with 66 million new credit customers added in 2021 and 2022, 67% of whom are from rural and semi-urban areas.

What are the Constraints in Credit Availability?

- A) **High Risk:** Borrowers often have high-risk profiles.
- B) **Insufficient Data:** There is a lack of traditional data for assessing risk.
- C) **Lack of Collateral:** Many borrowers do not have adequate assets to pledge.
- D) **High Costs:** Service costs are particularly high for rural areas and small-value loans.

What are Key Features of Unified Lending Interface (ULI) Initiative?

- 1) Digital access to information from diverse sources
- 2) Accurate creditworthiness assessment of potential borrowers
- 3) Reduced time for loan approval and disbursement
- 4) Seamless credit delivery without extensive documentation.

What is the significance of the Unified Lending Interface (ULI) Initiative?

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- 1) **Streamlined Digital Data Transfer** -This platform will allow for a smooth transfer of digital information from different data sources to lenders, with proper consent.
- 2) **Enhanced Loan Processing** -The ULI will give lenders accurate information on creditworthiness by pulling data from various sources. It will speed up loan approvals and disbursements by reducing paperwork, making the process more efficient for both borrowers and lenders.

Read More- [Key Challenges MSMEs Face in India](#)

- 3) **Building on India's Digital Success** -India has successfully used its digital tools like JAM (Jan Dhan, Aadhaar, and mobile phones) and UPI. The ULI will build on this progress and further strengthen India's digital infrastructure.
- 4) **Enhancing Credit Assessment** -The ULI will bridge credit gaps by providing lenders with a full view of customers' financial and non-financial data. This will enhance digital lending by using additional details like asset ownership, land records, geolocation, and digital footprints for risk assessment.

What should be the way forward?

- 1) **Digital Lending and the Need for Deposit Growth** -The digital lending sector is expected to grow quickly, with digital channels becoming the main way loans are distributed. To fully utilize the ULI, banks must address the current issue where deposit growth is lagging behind lending growth.
- 2) **Regulatory Considerations**- The RBI needs to carefully oversee lending practices by banks and NBFCs. To manage loan growth and mitigate risks, it increased the risk weightings for certain loan categories last year.

Increase women's participation in the workforce

Context: The article discusses the need to increase women's participation in the workforce by addressing their caregiving responsibilities. It calls for a comprehensive policy that supports care services, ensures worker rights, and recognizes the care economy's broader societal impact.

For detailed information on **Care Economy** [read this article here](#)

What is the Current State of Female Labor Force Participation in India?

1. The Female Labor Force Participation Rate (FLFPR) in India was 37% in 2022-23, which is below the global average of 47.8%.
2. Despite an increase from 23.3% in 2017-18, a significant portion (37.5%) of this participation consists of women working as unpaid helpers in household enterprises.

Why is Women's Economic Participation Low?

1. **High Burden of Care:** Women in India shoulder a disproportionately high burden of care within families, including childcare, and caring for the elderly, sick, and disabled.
2. **Time Spent on Unpaid Work:** Women aged 15-64 spend three times more time on unpaid domestic work compared to men.
3. **Lack of Support Systems:** Insufficient childcare and care infrastructure further limit women's ability to engage in paid employment.

How is Childcare Being Addressed?

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1. State governments are enhancing childcare services using the Anganwadi network.
2. The 2024-25 budget allocated a 3% increase for the Ministry of Women and Child Development, focusing on integrated childcare and nutrition programs.
3. Community-based crèches are operational in some states through partnerships between government and non-government bodies.
4. These models are being evaluated for their replicability, financial sustainability, and scalability.
5. Beyond childcare, women also provide care across the family's life span. The demand for hired caregivers is growing, especially in urban areas, but there is a lack of standardized employment practices and protections for these workers.

How is the Care Economy Viewed Globally?

1. The **World Economic Forum** highlights the care economy as an essential driver of **economic productivity** globally.
2. The care economy is also seen as a **business opportunity** for organizations to invest in and employ skilled care workers.
3. From a **human rights perspective**, it is crucial for advancing **gender equality** and **disability inclusion**.
4. In India, the care economy is underdeveloped, with significant gaps in **training, skilling, and certification** of care workers, despite increasing demand for caregiving services across families' life courses.

What Should be Done?

1. Creating an ecosystem that meets household care needs while protecting care workers' rights is essential.
2. This includes ensuring safe, quality, and affordable care from well-trained workers. A needs-based assessment of care services and a mapping of care providers can help develop this ecosystem.
3. There is a need for a comprehensive policy that defines the care ecosystem and is supported by multiple ministries.

India's Inflation Targeting Framework

Context- In September 2016, India set a 4% inflation target with a 2% to 6% range, reviewed every five years. The six-member Monetary Policy Committee (MPC), made up of three RBI members and three external experts, oversees this framework. The approach has successfully reduced inflation, minimized CPI volatility, and improved the effectiveness of monetary policy.

What are the arguments for modifying the approach to inflation targeting?

1) Broadening the mandate-

A) Critics suggest that the RBI's mandate to ensure price stability and support economic growth needs to be broadened. Some propose giving the growth objective equal weight to price stability, similar to the US Federal Reserve's dual mandate.

B) Others recommend including additional responsibilities, such as fostering the corporate bond market and advancing green finance.

2) **Headline CPI** -Headline inflation is problematic because volatile food prices can skew policy decisions. They recommend that the RBI ignore fluctuations in food price inflation.

3) **Weight in the Inflation Basket**- The current inflation basket gives food and beverages a 45.8% weight,

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unchanged since 2011-12, despite a near doubling of per capita incomes. As incomes rise, the share spent on food decreases: Bangladesh spends 45%, Vietnam 33%, Brazil 24%, and South Korea 14%.

4) **Inflation Tolerance Band** -The RBI's $\pm 2\%$ tolerance band for inflation is broader than in many emerging markets. This wide band may weaken inflation control and increase expectation volatility.

What are the arguments against modifying the approach to inflation targeting?

1) **Risks of Overloading the Central Bank** -Assigning too many responsibilities to the central bank can distract from its primary role of maintaining price stability, complicate interest rate policy, destabilize inflation expectations, and reduce its accountability.

2) **Impact of Food-Price Inflation on Core Inflation**- Food-price inflation can affect core inflation as producers raise prices on other goods. The central bank shouldn't react to every food price change, but consistently ignoring deviations from the target can have negative effects.

3) **Suitability of India's 4% Inflation Target**- India's 4% inflation target is higher than in other emerging countries but fits its fast-growing economy. Raising it to 6% or 8% could harm investment confidence, raise inflation expectations, and damage the RBI's credibility.

4) **Challenges of a Narrower Inflation Tolerance Band** -Food prices are a major and volatile part of Indian inflation, so a narrower tolerance band isn't practical. During global economic uncertainty, such a band could cause frequent interest rate changes, making investments unpredictable and slowing growth.

Read More- [Inflation in India- Reasons and Solutions](#)

What should be the way forward?

1) **Optimizing Food Weight** -Reducing the food weight in India's inflation basket to 40%, and potentially to 30% over the next decade as incomes increase, would improve alignment with the inflation target and address concerns about food price changes.

2) **Clear Inflation Target**- India should maintain a clear anchor such as an inflation target, which has a proven track record of success. Avoiding radical changes, like broadening the RBI's mandate or adopting a more discretionary approach, will help ensure stability and effectiveness.

Women-Led Development and Budget Allocations

Context- This year's Budget emphasizes women-led development with increased funding for women-focused programs. The Gender Budget Statement (GBS) for 2024-25 has reached a record 1% of GDP, exceeding ₹3 lakh crore. Previously averaging around 5% of the total budget, allocations for pro-women schemes have now risen to about 6.8% of total budget.

What are the Reasons for Increased Allocations?

A) **Introduction of Part 'C' in GBS**- This new section reports on schemes where less than 30% of the budget is allocated to women. For ex- the PM Kisan scheme, with ₹15,000 crore allocated (25% of its total), is now included in Part C.

B) **Increase in Part A Allocations**- Part A of the GBS, which includes schemes with 100% women-specific funding, saw a major increase. Previously, Part A accounted for 15-17% of total allocations until BE 2022-23. From BE 2023-24, it increased to nearly 40%, largely due to the Pradhan Mantri Awas Yojana (PMAY) now being fully included in Part A.

What are the Issues with Reporting in the Gender Budget Statement (GBS)?

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1) **Over-Reporting**- Over-reporting is seen in programs like the PM Employment Generation Programme (PMEGP), which helps entrepreneurs start non-farm micro businesses. The GBS lists ₹920 crore for PMEGP, showing 40% of its total budget, but does not clarify this allocation.

2) **Under-Reporting**-It affects the visibility of funds dedicated to women's needs. For ex-

A) The full budget for the National Rural Livelihoods Mission (NRLM) is now correctly listed in Part A of the GBS, showing that all its funds are for women and girls. Before, only half of the NRLM budget was reported in Part B.

B) The GBS shows more funding for the Ministry of Electronics & IT but misses reporting on pro-women allocations in schemes like PM Vishwakarma, SVANidhi, and Stand-Up India.

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

What steps can be taken to address these issues?

1) **Improving the Gender Budget Statement**-To reduce inaccuracies, the GBS should include clear explanations for each entry. This will ensure accurate accounting, aid in gender audits, and enhance outcomes for women in government programs.

2) **Effective Reporting and Spending**-Detailed reporting should not only show higher allocations for women's development but also ensure that funds are spent on well-designed programs that meet women's needs.

Need to raise India's tax-to-GDP ratio

Context: The article discusses the need to raise India's tax-to-GDP ratio for economic growth. It highlights challenges in taxing agricultural income and personal income, and the need to reform property taxes and land revenue for sustainable revenue generation.

What is the Importance of Raising the Tax-to-GDP Ratio?

1. Raising the tax-to-GDP ratio is crucial for India to achieve its **economic growth and developmental goals**.
2. A higher tax-to-GDP ratio allows the government to **increase spending** on infrastructure, education, and healthcare, driving overall development.
3. Expanding the tax base through reforms in personal income tax and agricultural income taxation can **enhance fiscal sustainability**.
4. Improved property taxation, such as regular updates to property tax rates, can also contribute to a higher tax-to-GDP ratio, **providing more resources for public services**.

What are the Challenges of Raising the Tax-to-GDP Ratio?

A. Challenges in Taxing Agricultural Income

1. **Constitutional Assignment:** Taxation of agricultural income is assigned to state governments, many of which have been reluctant to impose these taxes.
2. **Small Farm Sizes:** The average size of farms and incomes in agriculture are small, leading to arguments that taxing them is not worth the fiscal and compliance costs.
3. **Tax Complexity:** Agriculture is considered a difficult sector to tax due to the varied income sources and small returns for administrative efforts.

B. Challenges in Reforming Personal Income Tax

1. **High Exemption Threshold:** The exemption threshold has historically been high, with the effective threshold ranging between 200% and 300% of per capita income.
2. **Limited Taxpayer Base:** Only 1-2% of citizens are taxpayers, leading to perceptions of an unfair tax burden on a small segment of the population.

C. Challenges in Reforming Property Tax

1. **Static Rates:** Property tax and stamp duty rates are often fixed and not regularly updated, failing to reflect changes in property values.
2. **Public Resistance:** Increases in property tax are often resisted due to perceptions of inadequate civic services.
3. **Land Revenue:** Few states collect significant revenue through land taxes, with less than 2% of their own tax revenue in many cases.

What Should be Done to Raise the Tax-to-GDP Ratio?

1. **Tax Agricultural Income Above a Threshold:** Implement taxation on agricultural incomes that exceed the exemption threshold, aligning them with other tax-paying sectors. This approach respects the small size of most agricultural holdings while targeting wealthier farmers to broaden the tax base.
2. **Adjust Personal Income Tax Exemptions:** Maintain the current exemption thresholds without increases to capture more taxpayers as per capita income grows. For example, the effective exemption threshold was 236% of per capita income in 2023-24, indicating a low proportion of taxable individuals.
3. **Reform Property Taxes:** Regularly update property tax rates and circle rates for stamp duties to reflect actual market values and inflation, ensuring revenue growth aligns with economic realities.
4. **Digitize Land Records:** Enhance the accuracy and efficiency of property tax collection by digitizing land records, making it easier to identify and tax all potential property owners.

"Right to Disconnect" law Introduced in Australia

Context: The article discusses Australia's new law allowing employees to ignore work communication after hours, protecting their personal time. While some argue this could harm productivity, the law signals the importance of respecting employees' private time to maintain well-being.

What is the "Right to Disconnect" Law in Australia?

1. Australia has enacted a law allowing employees to ignore work-related communication after work hours.
2. This law, known as the "Right to Disconnect," protects employees' personal time.
3. The law makes exceptions for cases where staying unconnected is unreasonable, but the main goal is clear: employees should not be disturbed after their workday ends.

What are the Arguments Related to this Law?

A. Arguments for the Law

- 1. Protection of Personal Time:** The law allows employees to ignore work-related communication after hours, protecting their personal time and reducing stress.
- 2. Pandemic Impact:** Work-from-home blurred boundaries between work and life; this law helps restore that balance.
- 3. Global Trend:** More than a dozen countries in Europe and South America have similar laws, indicating global recognition of the need for such protections. However, in places like India, such regulations are viewed as potentially harmful to productivity.
- 4. Health and Well-being:** Continuous work pressure can harm employees' health and relationships, making this law necessary for their well-being.

B. Arguments Against the Law

- 1. Impact on Productivity:** Critics argue that such laws may reduce productivity, particularly in countries like India where high productivity is essential.
- 2. Free Market Concerns:** It is believed that market forces should naturally regulate work demands without government interference.
- 3. Challenges for Startups:** Startups often require long hours; such laws could hinder their growth by limiting flexibility.

Mismatch between India's GDP growth and employment growth

Context: The article discusses India's economic growth and the mismatch between GDP growth and employment growth. It suggests policies to encourage labor-intensive sectors by adjusting the wage-rental ratio and addressing labor market rigidities to improve employment opportunities.

For detailed information on **India's Economic Growth and challenges** [read this article here](#)

What is the current state of India's economic growth and employment?

1. India's GDP grew by 6.5-7% annually between 2011-12 and 2022-23, but employment only increased by 1.9% per year.
2. Unemployment rose from around 10 million in 2011-12 to over 19 million in 2022-23.
3. Low wages persist, with regular employees earning about ₹1,000 per month and casual laborers ₹4,500.
4. Labor-intensive sectors, like construction and textiles, employ around 240 million people.

How Can We Make Economic Growth More Labor-Intensive?

- 1. Adjust Wage-Rental Ratio:** Lowering this ratio can make labor-intensive sectors like construction and textiles more profitable, encouraging investment. For example, these sectors already employ around 240 million people.
- 2. Employment-Linked Incentives:** Implement a robust employment-linked incentive (ELI) scheme, like the Production-Linked Incentive (PLI), to promote job creation in labor-intensive sectors.
- 3. Address Labor Market Rigidities:** Simplify labor laws and reduce the compliance burden, which currently hinders employment growth, by drawing on comparative evidence from different states.
4. Adjusting exchange rates to make imports more expensive and exports cheaper, though this could lead to accusations of currency manipulation.

What are the Challenges with Wages and Capital Costs?

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1. Low Wage Levels: The wages in India are extremely low, with regular employees earning about ₹1,000 monthly, casual laborers earning ₹4,500 monthly, and self-employed individuals making around ₹7,000 monthly in 2022-23. These figures highlight the overall depressed wage scenario across various employment forms.

2. Controlled Capital Costs: Capital costs are indirectly controlled by the government's dominant borrowing and lending practices. For instance, the yield on 10-year government securities has remained stable at 7-7.5%, and the real interest cost of capital is around 2%, which is relatively low and sometimes negative, not reflecting the true scarcity of capital

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

The Multifaceted Challenge of Energy Transition

Context - The article notes that the energy transition is often seen as switching to greener sources, but it's much more complex.

What are the challenges with energy transition?

- 1) Securing and Integrating Green Energy**- Securing and integrating green energy supplies into current systems is a complex and challenging process.
 - 2) Managing Demand**- Achieving net-zero emissions remains unfeasible if demand continues to outpace the growth of green energy supplies. The minor drop in fossil fuel use, from 78.5% in 2004 to 76.5% in 2023, highlights this ongoing challenge.
 - 3) Bloomberg Report**- High costs and difficulties for both buyers and sellers of alternative energy show that rapidly moving away from fossil fuels is a major challenge.
 - 4) International Monetary Fund (IMF) Report**- The report noted that new demands from AI data centers and crypto mining are worsening energy supply problems and hindering net-zero emissions goals.
 - 5) Neglecting Overconsumption** - The focus on green energy consumption often overlooks the core issue of overconsumption. Current approaches aim to maintain existing consumption levels with greener alternatives, rather than encouraging changes in consumption habits and lifestyles.
- For ex-** Electric vehicles need more minerals than traditional cars, which could boost energy use in mining and processing.
- 6) Lack of Emphasis on Individual and Collective Action**- Western climate policies often prioritize technological solutions over individual and collective action, neglecting the significant impact that changes in personal behavior.

What are the steps taken by the Indian government?

The Indian government's recent budget announcements include:

- Promotion of nuclear energy.
- Enhancement of thermal power plant efficiency.
- Installation of rooftop solar panels in over 10 million households.
- Setting emission targets for the industrial sector.
- Development of pumped storage units to integrate more renewable energy and reduce dependence on imported critical minerals for battery storage.

Read More- [Pumped Storage Projects](#)

What should be the way forward?

1) **Incentivizing Sustainable Energy Sources:** Policies should promote energy sources that facilitate a low-carbon future without hindering development.

2) **Individual Contributions:** Small individual actions and awareness can significantly reduce emissions, including:

A) Adjusting air conditioner temperatures.

B) Using public transportation more.

C) Incorporating plant-based foods into diets.

D) Minimizing water wastage and maintaining cleanliness in local surroundings.

3) **Public Transport** - Public transportation is key to reducing energy consumption and emissions. While over 80% of urban residents in developed countries have easy access to public transport, only 37% do in India. India should invest in integrated, efficient, and accessible public transport systems to reduce energy intensity and achieve energy self-sufficiency.

4) **Demand Management and Resource Efficiency** - Demand-side policies should focus on reducing excessive resource use, like the high water and energy consumption of data centers. For ex-technologies such as AI and crypto mining use a lot of resources and should be taxed according to their consumption to promote responsible use.

Conclusion- India can set a strong example by creating policies that balance energy supply and demand, aligning with its developmental goals. By securing energy supplies and managing consumption, India can lead with strategies rooted in its values.

Subject: Science & Technology

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

Emerging field of synthetic biology

Context: The article discusses synthetic biology, which uses genetic engineering to create new biological systems. It impacts industries like fashion, food, and mining by offering innovative solutions. The field relies on data from biodiverse countries and must address equity, transparency, and stakeholder engagement.

For detailed information on **National policy needed for synthetic biology** [read this article here](#)

What is Synthetic Biology?

Synthetic biology is a new field that combines genetic engineering and bio-computing to create biological systems designed for specific purposes. It is projected to contribute nearly \$30 trillion to global output by the end of the decade.

How is Synthetic Biology Applied in Different Industries?

- 1. Fashion:** Brands like Hermes use mycelium to make materials that can replace leather. Other companies engineer yeast to produce stronger, more durable fabrics.
- 2. Food Production:** Techniques are being developed to produce artificial meat and reduce the reliance on traditional animal farming.
- 3. Agriculture:** Engineered microbes can convert nitrogen from the air, reducing the need for artificial fertilizers.
- 4. Mining:** Genetically engineered microorganisms are used to extract metals like copper and gold more cleanly and efficiently than traditional methods.

What are Challenges and Ethical Considerations?

1. Data access is critical for developing new biological systems. Most of this data comes from 'mega-diverse' countries, which have unique biodiversity but have experienced exploitation.
2. There is a concern that advanced nations and corporations might disproportionately benefit from synthetic biology, potentially harming vulnerable populations.
3. The **Convention on Biological Diversity and Nagoya Protocol** emphasize equitable sharing of benefits from genetic resources.

How Can We Address These Concerns?

- 1. Legal Frameworks:** The Convention on Biological Diversity and the Nagoya Protocol provide guidelines for benefit-sharing from genetic resources.
- 2. Public Engagement:** It's important to keep the public informed and involved in discussions about synthetic biology to ensure transparency and accountability.
- 3. Investment in R&D:** Countries like India, rich in biodiversity, need to invest in research and development to harness their biological resources effectively.

BioE3 Policy Initiative

Context- The Cabinet has approved the BioE3 or Biotechnology for Economy, Environment and Employment proposal, aimed at boosting biotechnology manufacturing. Though the budget is not yet specified, the initiative seeks to harness biotechnology for economic growth and environmental benefits. Since 1986, India's Department of Biotechnology has been key in advancing vaccines, diagnostics, and biological products, helping establish the country as a global leader in vaccine production.

What are the issues with Biotechnology Sectors?

- 1) Biotechnology has not had the same transformative impact as IT. While it encompasses high-value areas such as gene-modification, bioplastics, biomaterials, and advanced medical devices, India has not made significant progress in these fields.
- 2) India has considerable expertise and a skilled workforce, yet only a few biotechnology firms have gained global prominence due to their reliance on imported ingredients and devices for product development.

Read More- [Making of a biotech hub](#)

What are the Strategic Focus Areas of BioE3?

The BioE3 initiative encompasses six strategic verticals:

- A) **Bio-Based Chemicals and Enzymes:** Development of sustainable chemicals and enzymes derived from biological sources.
- B) **Functional Foods and Smart Proteins:** Creation of foods with enhanced health benefits and proteins with advanced functionalities.
- C) **Precision Biotherapeutics:** Innovations in targeted therapies for personalized medicine.
- D) **Climate-Resilient Agriculture:** Agricultural practices and technologies designed to withstand climate change.
- E) **Carbon Capture:** Technologies aimed at capturing and reducing carbon emissions.
- F) **Futuristic Marine and Space Research:** Exploration of biotechnology applications in marine environments and outer space.

What is the significance of BioE3 Policy Initiative?

- 1) **Transition to Sustainable Industries-** It will ensure transition from fossil-fuel-based industries to ones that use natural and sustainable resources. This is essential for tackling global issues like non-biodegradable waste and carbon emissions.
- 2) **Implementation and Collaborative Efforts-** The BioE3 policy aims to create bio-foundries and bio-AI hubs to encourage collaboration among biotechnologists. However, the success of this initiative depends on addressing persistent manufacturing challenges.
- 3) **Domestic Production and Global Competitiveness** -It will increase domestic production, cut import reliance, and improve global competitiveness.

What should be the way forward?

- A) A supportive environment for long-term investment in biotechnology should be advanced.
- B) The policy needs cooperation between Central and State governments and must receive financial and infrastructure support to succeed.

Subject: Environment

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

Shift in India's Climate Policy

Context: The article discusses India's transition from energy efficiency targets in polluting industries like iron and steel to emission targets. It explains the shift from the PAT scheme to a carbon market approach, aligning climate change efforts with socioeconomic priorities.

For detailed information on **Climate Negotiations and India** [read this article here](#)

What is the Shift in India's Climate Policy?

1. The finance minister announced that industries with high pollution levels, such as iron, steel, and aluminium, will need to meet specific emission targets instead of just focusing on energy efficiency.
2. This means that instead of just using energy more efficiently, these industries must limit their overall pollution.

3. India aims to tackle climate change while also meeting its development needs, such as industrial growth and housing.
4. The move towards a carbon market approach is seen as a step to better manage and reduce overall emissions, especially from industries that contribute significantly to pollution.

How Do PAT and Emissions Trading Work?

- 1. Perform, Achieve, and Trade (PAT):** PAT is a regulatory tool aimed at reducing specific energy consumption in energy-intensive industries. It focuses on enhancing cost-effectiveness through energy efficiency. Industries that surpass their energy-saving targets generate certificates which they can trade.
- 2. Emissions Trading (Cap and Trade):** This system assigns absolute emission caps to polluters, encouraging them to stay within these limits. Unlike PAT, it deals with total emissions rather than energy efficiency. Companies must reduce their emissions to meet these caps or buy allowances from those who have excess credit, thus incentivizing reductions in overall emissions.

What Does the Carbon Market Mode Entail?

- 1. Phased Implementation:** The carbon market in India will begin with a voluntary phase, supported by a domestic project-based offset scheme. Later, it will evolve into a compliance market with mandatory participation for regulated entities.
- 2. Sector Inclusion:** From 2026, the carbon credits trading scheme will include high-polluting sectors like iron, steel, petrochemicals, chemicals, and aluminum.
- 3. NDC Alignment:** This market aligns with India's Nationally Determined Contributions, aiming to reduce GDP emissions intensity by 45% and achieve 50% power capacity from non-fossil fuels by 2030.

How Does This Align with Global Efforts?

1. While India has not committed to specific emission cuts like those outlined in the European Union Emissions Trading System, it is working within its own development framework to find suitable ways to reduce emissions.
2. By transitioning to a carbon market, India adheres to its Nationally Determined Contributions under the 2015 Paris Agreement.
3. The approach balances India's development priorities with environmental sustainability, recognizing the unique challenges and needs of a developing economy

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.

PMLA's Draconian Provisions

Context- Recent Supreme Court rulings emphasize that "bail is the rule, and jail is the exception" should apply to special laws like UAPA and PMLA. This was highlighted in the case of K Kavitha, where the court noted that undertrial detention should not be punitive.

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Recently, the ED's activity has surged, with cases rising from 1,797 (2005-2014) to 5,155 (2014-2023) and asset attachments increasing from Rs 5,086 crore to Rs 1.2 lakh crore. Yet only 25 cases have reached court, with 24 leading to convictions.

How Have the PMLA Provisions Evolved?

- A) **2012 Amendment**- Expanded the definition of money laundering to cover activities related to the concealment, acquisition, possession, and use of criminal proceeds.
- B) **2015 Amendment**- Extended the definition of "proceeds of crime" to include assets located in India, even if laundering occurred abroad.
- C) **2018 Amendment**- Reinforced the twin conditions for bail under Section 45, requiring courts to confirm the commission of a crime or the unlikelihood of the accused fleeing.
- D) **2019 Amendment**- The ED's powers were expanded to include broad authority for summons, arrests, raids, and property seizures. Money laundering was defined as a standalone offense, allowing property searches with just a simple warrant, without needing an FIR or chargesheet.

Read More- [Money Laundering](#)

What are the issues with the Enforcement Directorate?

- 1) **Selective Prosecution**- Politicians constitute only 3% of ED cases, yet over 90% of these cases involve members of the Opposition. Cases often get sidelined when politicians switch to the ruling party.
- 2) **Prolonged Trials and Bail Conditions**- Strict bail conditions and lengthy court processes have caused many accused individuals to remain in detention for extended periods. In over 21 years, only 25 cases have been resolved, partly because wealthy offenders use tactics to delay trials.
- 3) **Capacity and Resource Constraints**- The ED, with a current staff of 2,067, has asked to triple its workforce and open offices in each state capital. It is struggling with over 11,000 foreign exchange violation cases, making it difficult to prioritize and manage them all effectively.
- 4) **Abuse of Law**-The PMLA's strict provisions-such as allowing arrests without an ECIR, using statements made by the accused, and lacking magisterial oversight, raise concerns about potential misuse.

Conclusion - The Supreme Court's upcoming review of PMLA's strict provisions is important. If the Court does not address these issues, it will be up to the public to push for changes in Parliament to ensure the Act is fair and upholds democratic principles.