



Mains Marathon
Compilation

4th Week Aug, 2024

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Examine the strategic benefits and challenges for India in strengthening ties with Ukraine amidst the ongoing Russia-Ukraine conflict.

Introduction: Contextual Introduction

Body: What are the benefits of the relationship and challenges for India amidst ongoing conflict?

Conclusion: Way forward

Prime Minister Narendra Modi's visit to Ukraine represents a significant departure from India's traditional foreign policy stance, particularly in the context of its historical relationship with Russia. This visit, which follows Modi's recent meeting with Russian President Vladimir Putin, signals a nuanced shift in India's diplomatic strategy, particularly in its engagement with Eastern Europe.

Strategic Benefits

- **Energy Security:** Ukraine is a major exporter of agricultural products, including wheat and sunflower oil. Strengthening ties with Ukraine can ensure a reliable supply of these commodities for India, mitigating the risks associated with dependence on other suppliers.
- **Defense Cooperation:** Ukraine has a strong defense industry and can offer India potential opportunities for defense cooperation, including joint ventures, technology transfer, and co-production of military equipment.
- **Geopolitical Influence:** India's engagement with Ukraine can enhance its international standing and influence, particularly in Eastern Europe and the broader European security architecture.
- **Counteracting China's Influence:** By strengthening ties with Ukraine, India can diversify its strategic partnerships and counter China's growing influence in the region.

Challenges

- **Russia's Influence:** Russia is a close ally of India and has significant influence in the region. Strengthening ties with Ukraine could strain India's relationship with Russia, leading to potential economic and diplomatic consequences.
- **Economic Costs:** Engaging more deeply with Ukraine may involve economic costs, such as investments in infrastructure, defense cooperation, or humanitarian aid.
- **Security Concerns:** The ongoing conflict in Ukraine poses security risks for India, including the potential for spillover effects and increased instability in the region.
- **Domestic Considerations:** Strengthening ties with Ukraine may face domestic opposition, particularly from those who prioritize India's relationship with Russia.
- **Impact on BRICS and SCO Dynamics:** Russia is a key member of BRICS and the Shanghai Cooperation Organisation (SCO), where India also plays a significant role. Strengthening ties with Ukraine could introduce tensions within these multilateral platforms, potentially impacting India's strategic interests in these groups.

Conclusion

Prime Minister Modi's visit to Ukraine is a clear signal of India's evolving foreign policy, which seeks to diversify its international partnerships and assert its strategic autonomy. While this visit represents a departure from the traditional pro-Russia stance, it does not signify a break in India-Russia relations. Instead, it highlights India's ability to balance multiple relationships in a complex global environment, all while expanding its influence and opportunities in regions like Eastern Europe.

Examine the ethical dilemmas involved in the practice of passive euthanasia, with reference to recent judicial pronouncements in India. Discuss the implications of these ethical considerations on the rights of terminally ill patients to die with dignity.

Introduction: Contextual Introduction

Body: Highlight ethical dilemmas and implications regarding passive euthanasia

Conclusion: Way forward

The ethical dilemmas surrounding passive euthanasia in India are complex, as highlighted by recent judicial pronouncements, particularly in the case involving Harish Rana. The case reveals not only the legal ambiguities but also the profound ethical challenges in balancing the right to die with dignity against cultural and medical norms.

Ethical Dilemmas

- **Autonomy:** The ethical principle of autonomy supports the right of individuals, or their surrogates, to make decisions regarding their medical care, including the refusal of life-sustaining treatment. However, the denial of permission to remove the Ryles tube in Harish's case effectively overrides this autonomy, ignoring the expressed wishes of his parents, who have endured immense suffering and financial strain.
- **Beneficence:** Beneficence, or acting in the patient's best interest, is compromised when prolonging life results in more harm than good. Forcing a patient to endure a low quality of life, particularly when they are in a vegetative state with no hope of recovery, violates this principle.
- **Non-Maleficence** The ethical principle of non-maleficence (not harm) is called into question when medical interventions that offer no hope of recovery are continued, causing prolonged suffering to both the patient and their caregivers. In Harish's case, maintaining the Ryles tube may have prolonged life, but it did not contribute to a dignified existence.
- **Justice:** The decision to deny the removal of the Ryles tube may reflect a societal and judicial bias against acknowledging the right to die with dignity, thus denying justice to the patient and their family.

Implications for Terminally Ill Patients

- **Right to Die with Dignity:** The denial of the right to withdraw clinically assisted nutrition in cases like Harish Rana's represents a significant infringement on the right to die with dignity. It suggests that legal and cultural biases continue to prioritize the mere prolongation of biological life over the quality of life and the dignity of death.
- **The Role of Medical Experts:** The case highlights the necessity for judicial decisions on euthanasia to involve medical and ethical experts, particularly those trained in palliative care. The absence of such expertise in the decision-making process can lead to rulings that are medically unsound and ethically questionable.
- **Cultural and Social Considerations:** The reluctance to permit the withdrawal of feeding tubes may be influenced by cultural taboos surrounding death and dying, where the act of feeding is imbued with deep social and existential significance. However, this cultural perspective must be balanced with the ethical imperative to alleviate suffering and respect patient autonomy.

Conclusion

The Harish Rana case underscores the urgent need for greater legal clarity and ethical consistency in the application of passive euthanasia in India. Addressing these issues requires not only judicial clarity but also the involvement of medical experts in end-of-life care decisions, ensuring that the rights and well-being of patients and their families are upheld.

Examine the implications of the Reserve Bank of India's (RBI) regulatory measures on the liquidity and stability of the rupee-linked derivatives market. How can these measures impact the broader economic environment?

Introduction: Contextual Introduction

Body: Implications of RBI regulatory measures and impact on the economic environment

Conclusion: Way forward

The Reserve Bank of India's (RBI) recent regulatory measures in the rupee-linked derivatives market have significant implications for liquidity, stability, and the broader economic environment. While these measures aim to manage currency volatility and maintain the stability of the Indian rupee, they raise concerns about the role of regulations in currency management and the potential long-term impacts on market dynamics.

Implications of RBI's Regulatory Measures

- **Prohibition of Speculative Trades on Exchanges:** The RBI's restrictions on speculative trading in the onshore rupee market have caused an 80% drop in trading volumes, reducing liquidity and pushing activity to offshore markets. This move increases hedging costs for businesses and diminishes India's market attractiveness to global investors.
- **Regulation of Offshore Trading Platforms:** The RBI's attempt to regulate offshore electronic trading platforms (ETPs) could discourage these platforms from engaging with Indian entities, reducing global market access for Indian businesses. Instead of expanding regulatory reach, making the onshore market more appealing could naturally attract trading volumes back to India.
- **Oral Instructions to Banks:** The RBI's ad hoc interventions, like instructing banks to manage rupee-dollar exchange rates and settle trade in rupees, create market uncertainty. While effective short term, these measures can disrupt market expectations and raise business costs in RBI-regulated sectors.

Impact on the Broader Economic Environment

- **Increased Uncertainty and Market Distortion:** The use of regulatory powers to manage currency volatility introduces uncertainty into the central bank's currency policy. Market participants may find it difficult to anticipate the RBI's actions, leading to distorted market signals and potentially higher costs for businesses involved in currency trading.
- **Impact on Business Competitiveness:** The restrictions on speculative trading and the regulation of offshore platforms could increase the cost of hedging currency risks for Indian businesses. This may reduce their competitiveness in global markets, as they face higher costs and fewer options for managing their currency exposures.
- **Long-Term Market Development:** The RBI's approach to currency management through regulatory interventions may have long-term implications for the development of the rupee-linked derivatives market. By stifling market dynamics and reducing liquidity, these measures could slow the growth of a mature and globally integrated financial market in India.

Conclusion

A more balanced approach that emphasizes market-based solutions and minimizes regulatory interventions could better support the rupee's stability and the broader economic environment.

Critically evaluate the impact of mark inflation and mark compression in Indian school board examinations on the quality of higher education and employability of students.

Introduction: Contextual Introduction

Body: Highlight the impact of mark inflation and mark compression on the quality of higher education and the employability of students

Conclusion: Way forward

Mark inflation and mark compression in Indian school board examinations significantly impact the quality of higher education and the employability of students. These practices, where marks are artificially inflated or clustered at higher levels, undermine the credibility of the education system and present several challenges.

Impact on Higher Education Quality

- **Diluted Academic Standards:** Mark inflation and compression make it difficult for universities to distinguish between students' actual academic abilities. This leads to the admission of students who may not be adequately prepared for the rigors of higher education, thereby lowering academic standards and potentially increasing dropout rates.
- **Unreliable Meritocracy:** When a significant number of students receive high marks, it becomes challenging for higher education institutions to identify truly deserving candidates. This diminishes the value of merit-based admissions and often forces institutions to rely on additional criteria like entrance exams, which may not fully reflect a student's academic potential.
- **Questionable Comparisons Across Boards:** Variations in mark distribution across different school boards complicate the comparison of student performance nationally. Without a standardized scale, students from boards with more lenient grading practices may have an unfair advantage in university admissions, further distorting academic quality.

Impact on Employability

- **Erosion of Employer Confidence:** As employers become aware of mark inflation, they may begin to distrust academic qualifications, leading them to rely more on alternative assessments like entrance exams, interviews, or skill-based tests. This can reduce the value of school-leaving certificates and complicate the job search for recent graduates.
- **Skill Gaps:** Students entering the workforce with inflated marks may lack the necessary skills and knowledge required by employers. This mismatch can result in underperformance at work, lower job satisfaction, and potentially higher unemployment rates among graduates.
- **Increased Hiring Costs:** Companies may need to invest more in training and development to bridge the gap between inflated academic credentials and actual job readiness. This increases hiring costs and may lead employers to become more selective, reducing job opportunities for recent graduates.

Conclusion

The widespread practice of mark inflation and compression in Indian school board examinations compromises the quality of higher education and the employability of students. Standardizing assessment practices, increasing transparency in the marking process, and introducing rigorous auditing measures can help restore credibility to the education system, ensuring that students are better prepared for both higher education and the job market.

Discuss the challenges and opportunities of transitioning from a contributory pension system to a defined benefit system in the context of India's demographic and economic scenario. (250 words)

Introduction: Contextual Introduction

Body: Highlight challenges and opportunities of transition to a defined benefit system

Conclusion: Way forward

Recent years have seen a re-emergence of interest in defined benefit pension schemes in India, as several state governments have announced shifts back to the old pension scheme (OPS) from the National Pension System (NPS). The Union government has responded by approving a new Unified Pension Scheme (UPS) for central government employees, which incorporates elements from both the old and new pension schemes.

Challenges

- **Fiscal Burden:** The new Unified Pension Scheme (UPS) guarantees a pension equal to 50% of an employee's average basic pay before retirement. This, coupled with the government's higher contribution rate of 18.5%, adds significant financial strain, with an initial additional cost of ₹6,250 crore and ₹800 crore in arrears.
- **Crowding Out Effect:** Increased pension spending could reduce the fiscal space for essential sectors like infrastructure, education, and healthcare, potentially hindering economic growth.
- **Moral Hazard:** Guaranteed pensions may reduce personal savings and increase dependency on government support.
- **Equity Issues:** The UPS benefits a small segment of the workforce, which could be seen as inequitable, particularly in a country with widespread income disparity.
- **Sustainability Concerns:** If state governments also adopt the UPS, the combined pension expenditure could further strain budgets, especially in states where pension allocations already represent a large share of revenue expenditure.
- **Reduced Flexibility:** Unlike the National Pension System (NPS), the defined benefit approach limits the government's ability to adjust during economic downturns.

Opportunities

- **Stable Income for Retirees:** The defined benefit component ensures a predictable income for retirees, reducing old-age poverty and providing financial security.
- **Public Confidence:** A well-managed pension system can boost trust in the government's commitment to social security.
- **Electoral Appeal:** Reintroducing a defined benefit scheme may address the demands of a vocal electorate, contributing to political stability.
- **Unified Approach:** The UPS could lead to more consistent pension policies across states.
- **Hybrid Model:** The UPS blends defined benefits with defined contributions, aiming to balance fiscal responsibility with retirement security.
- **Reform Opportunities:** The pension debate offers a chance to implement broader fiscal reforms for long-term sustainability.

Conclusion

The shift to a defined benefit system in India offers greater retirement security and potential political stability but also poses significant fiscal challenges. Balancing these factors is crucial for the sustainable management of India's pension system and overall economic health.

Examine the impact of frequent mass wasting events in the Tibetan Plateau on the hydrological and geomorphic regime of the Brahmaputra River in Northeast India. Suggest measures to mitigate the associated risks.

Introduction: Contextual Introduction

Body: Highlight the impact of mass wasting events and mitigation measures in Northeast India

Conclusion: Way forward

The Tibetan Plateau, a high-altitude region known for its fragile ecosystems, is prone to frequent mass wasting events like landslides, debris flows, and avalanches. These events can significantly impact the hydrological and geomorphic regime of the Brahmaputra River, which originates in the plateau and flows through Northeast India.

Impact of Frequent Mass Wasting Events in the Tibetan Plateau on the Brahmaputra River

- **Altered River Flow:** The debris mobilization in the Sedongpu Gully since 2017 has caused temporary blockages of the Tsangpo River. Breaching of these natural dams can trigger flash floods downstream in Arunachal Pradesh and Assam, significantly altering the Brahmaputra River's flow regime.
- **Increased Sediment Load:** Over 700 million cubic meters of debris have entered the Brahmaputra, making it one of the world's most sediment-laden rivers. This raises riverbeds, increasing flood risks during the monsoon.
- **Water Quality Deterioration:** The debris influx harms water quality, impacting aquatic ecosystems and reducing the river's suitability for drinking, agriculture, and other uses.
- **River Channel Instability:** The heightened sediment load destabilizes river channels, leading to frequent course changes, riverbank erosion, and infrastructure damage.
- **Enhanced Erosion and Siltation:** Increased sedimentation makes the Brahmaputra more braided in Assam, intensifying erosion and choking river channels, and disrupting navigation and fishing livelihoods.

Mitigation Measures

- **Geophysical Monitoring:** Implement satellite-based and ground monitoring systems to detect early signs of mass wasting events and river blockages in the Tibetan Plateau.
- **Real-time Data Sharing:** Establish cross-border data-sharing mechanisms between India and China to facilitate early warnings of potential landslide-induced floods.
- **Riverbank Reinforcement:** Strengthen riverbanks using both natural vegetation and engineered solutions like levees to prevent erosion and safeguard nearby communities.
- **Joint Research Initiatives:** Encourage collaborative research between Indian and Chinese geoscientists to better understand and manage the transboundary impacts of mass wasting events.
- **Bilateral Agreements:** Negotiate bilateral agreements to ensure cooperation in disaster management, particularly concerning flood risks posed by the Tibetan Plateau's geological instability.

Conclusion

By implementing these measures, it is possible to mitigate the negative impacts of mass wasting events on the Brahmaputra River and its surrounding communities.

Evaluate the effectiveness of traditional security measures in addressing violence against health workers in India. Suggest alternative approaches that could provide long-term solutions. (250 words)

Introduction: Contextual Introduction

Body: Effectiveness of traditional security measures and alternative approaches for the long term.

Conclusion: Way forward

The violent incidents against health workers in India, particularly those highlighted in Maharashtra and Kolkata, underscore the persistent inadequacy of traditional security measures in addressing the root causes of such violence.

Effectiveness of Traditional Security Measures

- **Superficial Impact:** Traditional security measures, such as bolstered hospital security and legal provisions, provide a temporary sense of safety but fail to address the deeper issues. These solutions often emerge as reactive responses to high-profile incidents, lacking long-term sustainability or effectiveness.
- **Ignoring the Role of Corruption:** The Kolkata incident sheds light on the insidious role of corruption within the public health system, which has not been adequately recognized or addressed. Corruption, as the World Health Organization estimates, significantly drains resources that could otherwise improve healthcare and reduce violence against health workers.
- **Underfunded Healthcare Systems:** The underfunding of healthcare facilities, combined with poor oversight, creates an environment where both corruption and violence can thrive. Traditional security responses do little to alleviate the systemic issues of underfunding, which are at the heart of the problem.

Alternative Approaches for Long-term Solutions

- **National Task Force:** The national task force's role should extend beyond recommending safety measures to include devising comprehensive strategies to combat corruption in the healthcare sector.
- **Whistleblower Protections:** Effective mechanisms for reporting and protecting whistleblowers within the healthcare system are essential.
- **Reforming Public Hospitals:** The "control and command" structure of Indian public hospitals is outdated and inefficient. Modernizing hospital management practices to include more participatory and transparent decision-making processes could improve the working environment for healthcare professionals and reduce the likelihood of violent outbursts.
- **Fast-track Courts:** Establishing fast-track courts to handle cases of violence against health workers can ensure swift justice, which is critical for deterrence.
- **Community Policing and Mediation:** Involving community leaders and local law enforcement in mediation efforts between healthcare workers and patients' families can help de-escalate potential conflicts before they turn violent.

Conclusion

A comprehensive, multidisciplinary approach that includes combating corruption, modernizing hospital management, enhancing legal frameworks, and engaging the community is essential for providing long-term solutions.

Analyze the benefits and challenges associated with the implementation of the Unified Pension Scheme (UPS) for government employees in India. How does it balance fiscal prudence with social security? (250 words)

Introduction: Contextual Introduction

Body: Highlight benefits, challenges of UPS & its balance with fiscal prudence with social security.

Conclusion: Way forward

The implementation of the Unified Pension Scheme (UPS) for government employees in India is a significant policy development with broader implications for cooperative federalism, fiscal sustainability, and social security.

Benefits of the Unified Pension Scheme (UPS)

- **Assured Pension Benefits:** The UPS ensures that retirees receive 50% of the average basic pay drawn in the last 12 months of service, providing predictability and stability in their post-retirement income. This assurance addresses concerns of financial insecurity among pensioners, offering a sense of certainty about their future.
- **Continuity in Pension Reforms:** The UPS retains the contributory nature of pensions, where employees contribute a portion of their salary towards their pension, and the funded nature, wherein the government sets aside funds in advance to meet future pension obligations.
- **Increased Transparency and Fiscal Responsibility:** The UPS, combined with the Union government's push for transparency in state finances, particularly in off-budget borrowings, contributes to a more accountable and sustainable fiscal environment.

Challenges of the Unified Pension Scheme (UPS)

- **Resistance from Opposition States:** Some states, particularly those governed by non-NDA parties, have shown resistance to the UPS, opting instead to revert to the OPS. The reluctance of these states to embrace the UPS indicates potential political hurdles in achieving widespread implementation.
- **Balancing Short-Term Fiscal Relief with Long-Term Sustainability:** While the UPS promotes long-term fiscal sustainability, it requires states to contribute their share to the pension fund, which may be seen as a short-term fiscal burden.

Balancing Fiscal Prudence with Social Security

- **Fiscal Prudence:** The UPS's contributory and funded nature helps in controlling the government's pension liabilities, ensuring that future obligations are met without resorting to unsustainable borrowing or fiscal practices.
- **Social Security:** The assurance of 50% of the average basic pay as pension provides a safety net for retirees, addressing concerns of financial insecurity and ensuring that government employees who have served the nation are adequately supported in their retirement years.

Conclusion

The Unified Pension Scheme (UPS) offers a comprehensive solution that balances the need for fiscal prudence with the imperative of providing social security to government employees. However, the challenges of political resistance, short-term fiscal pressures, and ensuring employee understanding must be addressed to fully realize the scheme's benefits.

Should technology platforms be held accountable for the content they host? Justify your answer

Introduction: Contextual Introduction

Body: Highlight arguments for and against holding technology platforms accountable.

Conclusion: Way forward

The laissez-faire approach to content hosting, as exemplified by Telegram and its founder Pavel Durov, presents significant challenges in balancing the commitment to free speech with the responsibility to prevent harm. While free speech is a fundamental right, it is not absolute and is subject to restrictions to protect public order, morals, and public health, as codified in the Universal Declaration of Human Rights.

Arguments for Holding Technology Platforms Accountable

- **Misinformation and Disinformation:** Platforms like social media sites have been used to spread false information, which can have serious consequences, such as influencing elections or spreading harmful health misinformation (e.g., during the COVID-19 pandemic). Holding platforms accountable encourages them to take measures to curb such content.
- **Hate Speech and Extremism:** Online platforms have been used to disseminate hate speech, which can incite violence and contribute to societal divisions. Accountability would ensure that platforms actively moderate such content to prevent harm.
- **Platform Power:** Technology platforms wield significant influence over public discourse and have the technological means to control or moderate content. With great power comes great responsibility; they should therefore be accountable for the consequences of the content they host.

Arguments Against Holding Technology Platforms Accountable

- **Censorship Risks:** Holding platforms accountable for content could lead to over-censorship, where platforms remove or suppress content excessively to avoid liability, thus stifling free expression and open debate.
- **Stifling Innovation:** Strict accountability could discourage the development of new platforms or technologies, as startups might fear the legal risks associated with hosting user-generated content.
- **User Responsibility:** The primary responsibility for content lies with the users who create it. Holding platforms accountable might absolve users of responsibility for their actions, undermining individual accountability.
- **Competition:** Large platforms may be better equipped to handle the costs and complexities of content moderation, potentially squeezing out smaller competitors who can't afford such measures.

Conclusion

Finally, technology platforms like Telegram should indeed be held accountable for the content they host, especially when that content poses a threat to public safety and morality. The balance between free speech and responsibility is delicate, but necessary, to ensure that the digital spaces we inhabit are safe and conducive to the well-being of all.

Analyze the challenges and opportunities in ensuring equitable access to vaccines in the Global South, particularly in light of the ongoing mpox outbreak. How can lessons from the COVID-19 pandemic be applied to improve global health equity? (250 words)

Introduction: Contextual Introduction

Body: Highlight challenges, opportunities, and lessons learned from COVID-19

Conclusion: Way forward

The ongoing mpox outbreak, declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO), underscores the urgent need for equitable access to vaccines in the Global South.

Challenges in Ensuring Equitable Access

- **Inadequate Vaccine Production:** The Global South continues to grapple with limited vaccine manufacturing capabilities, a challenge starkly highlighted during the COVID-19 pandemic. With only a small number of mpox vaccine doses currently available and a significant demand, the Global South risks being left behind once again.
- **High Vaccine Costs:** The estimated cost of a mpox vaccine shot at \$100 presents a formidable barrier to access in low- and middle-income countries (LMICs). This economic disparity further exacerbates the unequal distribution of vaccines.
- **Delayed Technology Transfers:** Effective and timely technology transfers are crucial for scaling up vaccine production in the Global South. However, historical precedents show that delays in the transfer of know-how, patents, and biological resources have hampered equitable access to vaccines.

Opportunities to Improve Access

- **Leveraging Existing Manufacturing Capabilities:** Indian manufacturers, such as the Serum Institute of India and Bharat Biotech, have the potential to play a pivotal role in scaling up the production of the MVA-BN vaccine.
- **Regulatory Flexibility:** The recent decision by India's drug regulatory agency to waive clinical trial requirements for drugs approved in other countries represents a significant step toward expediting vaccine availability.

Applying Lessons from COVID-19

- **Investment in Local Manufacturing:** Strengthening vaccine production capabilities in the Global South is essential to avoid the pitfalls of dependency seen during the COVID-19 pandemic.
- **Equity as a Core Principle:** The inclusion of equity in the recent amendments to the International Health Regulations (IHR) highlights the importance of ensuring that the global response is rooted in fairness and inclusivity.

Conclusion

While the mpox outbreak presents significant challenges, it also offers an opportunity to apply the hard-earned lessons from the COVID-19 pandemic. By fostering global cooperation, prioritizing technology transfers, and leveraging the manufacturing capabilities of countries like India, the world can take decisive steps toward ensuring equitable access to vaccines and improving global health equity. The time to act is now before history repeats itself.

Assess the impact of the Pradhan Mantri Jan Dhan Yojana (PMJDY) on financial inclusion in India. What challenges remain in extending its benefits to underserved populations? (Answer in 250 words)

Introduction: Contextual Introduction

Body: Highlight the impact of PMJDY on financial inclusion and the challenges associated with it.

Conclusion: Way forward

The Pradhan Mantri Jan Dhan Yojana (PMJDY) has significantly impacted financial inclusion in India by bringing millions of unbanked individuals into the formal financial system.

Impact on Financial Inclusion:

- **Increased Bank Accounts:** PMJDY has led to a surge in bank accounts, particularly in rural and underserved areas. The scheme has successfully opened over 53.1 crore bank accounts, significantly narrowing the gap between rural and urban access to banking.
- **Government Benefits:** The PMJDY's impact extends beyond just providing bank accounts. It has enabled the integration of the JAM trinity (Jan Dhan, Aadhaar, and mobile), which has revolutionized the delivery of government benefits through direct benefit transfers (DBTs). This system has improved targeting and reduced leakages, with total cumulative transfers reaching Rs 38.5 lakh crore.
- **Reduce gender disparity:** Approximately 67% of accounts are in rural and semi-urban areas, and 56% of the account holders are women, highlighting the scheme's role in bridging both regional and gender disparities in financial access.
- **Financial Support:** The scheme has also supported citizens during crises, such as providing financial aid to women Jan Dhan account holders during the COVID-19 pandemic. Moreover, the Unified Payments Interface (UPI), linked to the JAM framework, has transformed payment systems, enabling financial transactions for low-income households.

Challenges

- **Low Usage:** Despite the rise in bank accounts, many beneficiaries, particularly in rural areas, have limited usage. This is due to factors like low financial literacy, restricted access to ATMs and banking infrastructure, and concerns about fraud.
- **Account Dormancy:** A substantial number of PMJDY accounts have become dormant, often because beneficiaries lack proper documentation or are unaware of the advantages of keeping their accounts active.
- **Exclusion of Vulnerable Groups:** While PMJDY has advanced financial inclusion, certain vulnerable populations, such as the elderly, disabled, and those in remote areas, still struggle to access its benefits.
- **Digital Divide:** The growing dependence on digital banking services presents challenges for those without access to smartphones and internet connectivity, potentially excluding them from the benefits of PMJDY.

Conclusion

The banking system faces challenges in managing the costs of opening and servicing PMJDY accounts. There is a need to develop financial products tailored to low-income households, considering their irregular incomes and lack of collateral. The new Unified Lending Interface could help address the needs of these underserved segments.

Discuss the significance of introducing shorter, safer regimens for drug-resistant tuberculosis (TB) in India. How can these regimens improve treatment outcomes and contribute to the goal of TB elimination by 2025?

Introduction: Contextual Introduction

Body: What is the significance of short, safer drugs, and how to improve treatment outcomes of TB?

Conclusion: Way forward

The introduction of shorter, safer regimens for drug-resistant TB, such as the World Health Organization (WHO)-recommended BPaL/M regimen, is crucial for enhancing TB treatment in India.

Significance

- **Improved Adherence:** Shorter regimens are easier for patients to follow, increasing adherence and ensuring better treatment outcomes.
- **Reduced Side Effects:** The BPaL/M regimen is associated with minimal side effects compared to traditional treatments, improving patient comfort and safety.
- **Higher Success Rates:** The regimen has shown a higher success rate (89%) compared to the traditional 68%, significantly improving cure rates.
- **Cost Savings:** Implementing this regimen could lead to substantial cost savings, estimated at \$740 million annually for global health systems, thus allowing for more efficient allocation of resources.

Strategies for Improvement

- **Diagnosis and Screening:** Expanding TB screening and testing is essential. Utilizing health datasets and GIS mapping to identify high-risk populations and implementing targeted screening drives can enhance early detection.
- **Technological Advancements:** Leveraging AI-driven portable X-ray machines and rapid molecular tests over traditional microscopy can significantly reduce diagnostic delays and improve TB detection.
- **Proactive Approach:** Addressing gaps in diagnosis, especially in asymptomatic cases and vulnerable populations, will be key to achieving higher detection rates and ensuring timely treatment.

Contribution to TB Elimination by 2025:

- **Enhanced Treatment Efficiency:** By adopting shorter and more effective regimens, India can improve treatment outcomes and reduce the TB burden more rapidly.
- **Economic and Social Benefits:** Reducing the treatment duration and side effects will lessen the financial and social impact on patients, supporting better economic stability and adherence.
- **Expedited Access:** With many countries already rolling out the BPaL/M regimen, accelerating its implementation in India will be crucial for meeting TB elimination goals.

Conclusion

The introduction of shorter, safer regimens represents a crucial advancement in improving TB treatment and progressing toward TB elimination by 2025. When combined with enhanced diagnostic strategies, these developments will bring India closer to achieving a TB-free future.

Do you think Isolating women in public spaces, such as airline seats, an effective measure to ensure their safety? Discuss with reference to alternative strategies that could be more effective. (250 words)

Introduction: Contextual Introduction

Body: How effective are new measures proposed and discuss alternative strategies

Conclusion: Way forward

Isolating women in public spaces, such as airline seats, as a measure to ensure their safety, is a response that addresses the symptoms of the problem rather than its root cause. While it may offer a temporary sense of security, it ultimately fails to promote gender equality or to create a truly safe environment.

Ineffectiveness of Isolation Measures

- **Perpetuation of Gender Inequality:** Segregating women by offering them "pink seats" or similar options implies that the burden of avoiding harassment falls on women, rather than addressing the behavior of male passengers.
- **Temporary and Superficial Solution:** Such measures might provide a short-term sense of security for some women, but they do not address the fundamental issue of why harassment occurs.
- **Inconvenience and Possible Misinterpretation:** Women who prioritize comfort, such as choosing specific seats for their location or accessibility, may feel compelled to compromise their preferences to avoid sitting next to men. This could lead to unnecessary discomfort and even stigmatization, as men might interpret a woman's choice not to use a "pink seat" as a sign of being more "broadminded" or tolerant of inappropriate behavior.

Alternative Strategies for Ensuring Women's Safety

- **Training and Sensitization of Airline Staff:** Indian airlines can adopt international protocols, ensuring that crew members are trained to recognize and swiftly address inappropriate behavior, including stopping alcohol service and relocating perpetrators thus maintaining safety without segregating passengers.
- **Enforcement of Strict Safety Protocols:** Airlines should focus on robust safety protocols that protect all passengers, regardless of gender. This includes clear reporting mechanisms for harassment, immediate action against offenders, and visible support for victims.
- **Public Awareness and Education:** Campaigns aimed at educating passengers about appropriate behavior on flights, similar to the efforts at Delhi airport to manage queue-jumping, can help in cultivating a culture of respect and consideration among travelers.
- **Technological and Legal Recourse:** Airlines can implement technology that allows passengers to discreetly report harassment in real time, enabling faster intervention.

Conclusion

The progress India has made in gender equality in the aviation industry, particularly in the number of female pilots, shows that when given the opportunity, women can thrive without needing special provisions. The same principle should apply to passenger safety: rather than isolating women, efforts should be made to ensure that all passengers, regardless of gender, can travel safely and comfortably.

Discuss the challenges faced by State Election Commissions (SECs) in India in conducting timely and fair elections for local governments. What reforms are necessary to empower SECs on par with the Election Commission of India? (250 words)

Introduction: Contextual Introduction

Body: Highlight challenges faced by SECs & reforms necessary to empower SECs.

Conclusion: Way forward

State Election Commissions (SECs)(Article 243K(1) in India are responsible for conducting elections to local governments, including Panchayats and Municipalities under Article (243ZA).

Challenges Faced by State Election Commissions (SECs)

- **Lack of Autonomy and State Interference:** Despite constitutional provisions granting SECs the authority to conduct local elections, state governments often undermine their independence. Cases like the Karnataka SEC's legal battles highlight how state authorities can delay or obstruct elections, weakening the SECs' ability to function effectively.
- **Resource Constraints and Legal Ambiguities:** Many SECs lack the necessary resources, such as funding, staff, and technology, to conduct elections efficiently. Furthermore, the absence of uniform laws across states creates legal ambiguities, leaving SECs vulnerable to manipulation by state governments.
- **Inadequate Empowerment in Delimitation and Reservation:** Only a minority of states have empowered SECs to conduct ward delimitation and seat reservations, leading to arbitrary and politically motivated delays in local elections. The lack of clear and fixed intervals for these processes exacerbates the problem, undermining the SEC's authority.

Necessary Reforms to Empower SECs

- **Enhancing Independence and Transparency:** SECs should be brought on par with the ECI by ensuring a transparent and independent appointment process. A three-member SEC appointed by a committee including the Chief Minister, Leader of the Opposition, and Chief Justice of the High Court would reduce state government influence and increase accountability.
- **Mandating Fixed Intervals for Delimitation and Reservation:** Delimitation of wards and seat reservations should be conducted at fixed intervals, such as every ten years, to prevent state governments from arbitrarily delaying elections. This would ensure timely elections and reduce political interference.
- **Vesting Delimitation and Reservation Powers in SECs:** SECs should be entrusted with the powers of ward delimitation and seat reservation, including positions like mayors and presidents, to avoid delays caused by state government inaction. This would also help maintain the integrity of local elections.
- **Entrusting SECs with Election Oversight:** SECs should oversee the election of mayors, presidents, and standing committees to prevent malpractices by presiding officers appointed by state governments. This reform would further protect the electoral process from undue influence.

Conclusion

SECs should be given complete authority and shielded from state government interference to ensure fair and efficient local elections. Implementing these reforms will strengthen local democracy, fulfill the constitutional mandate, and foster public trust in local governance.

Analyze the strategic significance of nuclear-powered submarines like INS Arighaat in strengthening India's maritime defense capabilities. How does this contribute to India's overall nuclear deterrence strategy?

Introduction: Contextual Introduction

Body: What is the significance of these submarines in maritime defense and nuclear deterrence?

Conclusion: Way forward

The commissioning of INS Arighaat marks a significant milestone in strengthening India's maritime defense capabilities and enhancing its overall nuclear deterrence strategy.

Significance

- **Enhanced Maritime Strike Capability:** With the induction of INS Arighaat, India now has two operational nuclear-powered submarines (SSBNs), joining the INS Arihant. This enhances India's sea-based nuclear deterrence, a crucial element of its nuclear triad, which includes air and land-based platforms.
- **Strategic Balance and Regional Stability:** The nuclear triad is a vital component in maintaining strategic balance in the region. By bolstering the sea-based leg of the triad, India can project power more effectively in the Indo-Pacific region, deterring potential adversaries like China and Pakistan.
- **Indigenous Technological Advancements:** The Arighaat incorporates advanced technology and indigenous systems, reflecting significant progress in India's defense manufacturing capabilities. This enhances the reliability and effectiveness of India's second-strike capability, ensuring that the platform remains technologically superior and capable of overcoming challenges posed by more advanced adversarial forces.

Contributing to Nuclear Deterrence Strategy

- **Strategic Deterrence Patrols:** These patrols are a visible demonstration of India's readiness to defend itself against nuclear threats, serving both as a deterrent and as a message to potential adversaries about India's resolve and capability.
- **Elusiveness and Endurance:** INS Arighaat is powered by an 83 MW pressurized light-water nuclear reactor, allowing it to remain submerged for prolonged periods and operate undetected. This capability is essential for ensuring survivability in the event of a first strike by an adversary, thus reinforcing India's no-first-use nuclear policy.
- **Fleet Expansion and Operational Readiness:** With the commissioning of INS Arighaat, India has achieved its authorized strength of 18 submarines, although operational availability may be lower due to refits. The inclusion of this second SSBN provides the Indian Navy with greater operational flexibility and the ability to maintain continuous at-sea deterrence (CASD). This ensures that India can always keep at least one nuclear-armed submarine on patrol, ready to respond to any nuclear threat.

Conclusion

The commissioning of INS Arighaat significantly strengthens India's maritime defense capabilities by enhancing the country's nuclear deterrence, ensuring a credible second-strike capability, and contributing to strategic stability in the region. As a key component of India's nuclear triad, INS Arighaat plays a decisive role in safeguarding national security and maintaining a balance of power in the Indo-Pacific, reaffirming India's position as a responsible nuclear power.

Evaluate the economic and environmental implications of hosting the Olympics in India. What strategies can India adopt, to ensure a cost-effective and eco-friendly approach, taking lessons from the Paris 2024 Olympics?

Introduction: Contextual Introduction

Body: What are the economic and environmental implications & strategies to learn from Paris 2024?

Conclusion: Way forward

Hosting the Olympics in India, particularly the 2036 Games as envisioned by Prime Minister Narendra Modi, presents both significant economic and environmental implications. The success of such an ambitious undertaking will hinge on strategic planning, collaboration, and learning from the experiences of other host cities like Paris.

Economic & Environmental Implications

- **Infrastructure Development:** The Olympics would necessitate substantial investments in infrastructure, driving growth in construction, tourism, and service sectors. States like Tamil Nadu, Delhi, and Odisha, which already have significant sports infrastructure, could be leveraged to minimize costs and ensure that the investments lead to long-term benefits.
- **Boost to Tourism and Global Image:** Successfully hosting the Olympics can boost India's global standing and tourism industry. The Games would attract millions of visitors, providing a short-term surge in economic activity, especially in the hospitality and retail sectors.
- **Environmental Impact of Construction and Urbanization:** Large-scale construction projects, necessary for the Olympics, can lead to environmental degradation, deforestation, and pollution. These activities could disrupt ecosystems, especially if they are undertaken in ecologically sensitive areas.
- **Carbon Footprint and Resource Management:** The Olympics typically generate a significant carbon footprint due to construction, transportation, and energy consumption. Managing waste, water, and energy in an eco-friendly manner will be crucial to avoid exacerbating environmental issues.

Strategies for a Cost-Effective and Eco-Friendly Olympics

- **Lesson from Paris 2024:** Paris is utilizing existing venues to reduce the need for new construction. India should similarly focus on states like Tamil Nadu, Delhi, and Odisha, which already have Olympic-standard infrastructure, to minimize costs and environmental impact.
- **Cooperative Approach:** Given that sports are a state subject in India, a collaborative approach involving states with strong sports infrastructures is essential. A multi-stakeholder committee that includes representatives from these states can ensure that the bid is comprehensive and cost-effective.
- **Green Technologies:** India should commit to sustainable practices in all aspects of the Olympics, from construction to event management. This includes using renewable energy, ensuring water conservation, and adopting green building standards.
- **Public Transportation:** Enhancing public transport networks to reduce reliance on private vehicles can also significantly lower the environmental impact.

Conclusion

India's ambition to host the 2036 Olympic Games is a bold and challenging endeavor. Drawing lessons from the Paris 2024 Olympics, India must ensure that its bid is not only economically viable but also environmentally sustainable, leaving a positive legacy for future generations.