

9 PM Current Affairs Weekly Compilation

For UPSC CSE mains examination





Features:

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

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Making Indian agriculture sustainable and competitive

Source: The post Making Indian agriculture sustainable and competitive has been created, based on the article "What can the budget do for agriculture" published in "Indian Express" on 23rd December 2024

UPSC Syllabus Topic: GS Paper3-Agriculture- marketing of agricultural produce and issues and related constraint

Context: The article emphasizes making agriculture productive, competitive, and sustainable. It suggests increasing agri-R&D, promoting balanced fertiliser use, improving value chains for fruits and vegetables, reducing anti-market policies, and prioritizing farmers' welfare while addressing climate challenges and environmental sustainability.

What are the key challenges in Indian agriculture?

- 1. Climate change impacts agriculture, with temperatures rising by 0.7°C since 1951 and monsoon precipitation decreasing by 6%.
- 2. Soil health is declining due to poor farming practices and imbalanced fertiliser use.
- 3. Fertiliser subsidies promote excessive nitrogen (urea) usage while neglecting phosphates (P), potash (K), and micronutrients.
- 4. India's negative Producer Support Estimate (PSE) of -15.5% highlights anti-market policies like export controls, price dumping, and trade restrictions.

How can agriculture become more sustainable and climate-resilient?

- 1. **Agri-R&D Investment**: Increase spending from 0.5% to 1% of agri-GDP for developing climate-resilient crops and technologies.
- 2. **Soil Health Management**: Promote balanced fertilisation with biofertilisers, nano-urea, and micronutrients.
- 3. Natural Farming Mission: Focus on sustainable agriculture, but balance it with population growth needs.

For detailed information on Technologies for sustainable agriculture development read this article here

What reforms are needed in Indian Agriculture?

- 1. Increase Agri-R&D: Raise spending from 0.5% to 1% of agri-GDP for climate-resilient agriculture.
- 2. **Balance Fertiliser Use**: Balance fertiliser subsidies by reducing the skew towards urea, which leads to overuse of nitrogen and underuse of other nutrients. Implement policies encouraging the use of biofertilisers and micronutrients for soil health.
- 3. **Implement Direct Income Transfer**: Use data from PM-KISAN and soil health cards to ensure efficient fertiliser pricing.
- 4. **Strengthen Value Chains**: Follow the milk sector model (similar to the National Dairy Development Board) to increase farmers' share in fruits and vegetable prices from one-third to 75–80%.
- 5. **Avoid Anti-Market Policies**: **Stabilize Export Policies**: Avoid abrupt export bans and restrictions to ensure stable market conditions for farmers, minimizing negative market price supports and enhancing farmer incomes.



Question for practice:

Examine the key challenges and necessary reforms in Indian agriculture to make it more sustainable, competitive, and climate-resilient.

Rupee's Fall Driven by Stronger US Dollar

Source: The post Rupee's Fall Driven by Stronger US Dollar has been created, based on the article "Why the Rupee's fall should not be cause for concern" published in "Indian Express" on 23rd December 2024

UPSC Syllabus Topic: GS Paper2- International Relations-Effect of policies and politics of developed and developing countries on India's interests. And GS paper 3- Economy

Context: The article explains the rupee's fall past 85 is due to a stronger US dollar, not a weaker rupee. It advises focusing on overall trade competitiveness, inflation control, fiscal discipline, and growth, rather than defending the rupee against the dollar alone.

What is the Current Status of the Rupee Against the Dollar?

- 1. The rupee has recently fallen to 85.02 against the dollar, marking a significant drop from its previous range of 81-84.
- 2. This change is attributed to a stronger US dollar rather than a weaker Indian rupee. The dollar index increased from 99.8 to 108.3, influencing the rupee's value.

How Has the Rupee Performed Against Other Major Currencies?

- 1. Despite depreciating against the dollar, the rupee has appreciated against the euro, pound, and yen.
- 2. The exchange rates have moved from 93.49 to 88.17 against the euro, 111.98 to 106.29 against the pound, and 0.58 to 0.54 against the yen.

What caused the US dollar to strengthen?

The dollar strengthened globally due to:

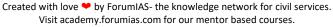
- 1. US President-elect Donald Trump's proposed tariffs and immigration policies.
- 2. Expectations of inflation from tax cuts and spending.
- 3. This has increase US bond yields, which increased from below 3.8% (September 25) to over 4.5%.

What are the risks of a strong US dollar?

A strong dollar and high US interest rates could:

- 1. Hurt US exports by making them less competitive.
- 2. Reduce business investments.
- 3. Slow the US economy, forcing the Federal Reserve to cut rates.

What Should the Indian Government and RBI Do?





- 1. The government and RBI should not focus solely on the dollar but consider the rupee's value against a basket of currencies.
- 2. They should avoid using interest rates to defend the rupee and instead focus on controlling inflation, managing deficits, and maintaining economic stability to offset potential capital outflows.

For detailed information on India's stumble on rupee trading holds a lesson on globalization read this article here

Question for practice:

Examine the factors contributing to the strengthening of the US dollar and its impact on the Indian rupee.

Recommendations of K Radhakrishnan Panel on India's National Entrance Exams

Source: The post Recommendations of K Radhakrishnan Panel on India's National Entrance Exams has been created, based on the article "Express View on exam reform recommendations: Test, not stress" published in "Indian Express" on 23rd December 2024

UPSC Syllabus Topic: GS Paper2- Governance-Issues relating to development and management of Social Sector/Services relating to Education

Context: The article discusses the problems in India's national entrance exams, including paper leaks and delays. It highlights K Radhakrishnan panel's recommendations to improve transparency, security, and efficiency, such as reducing the NTA's role, improving infrastructure, and using digital systems to ensure fairness for all candidates.

What are the problems in India's national entrance exams?

- **1. Frequent Paper Leaks**: In the last five years, 41 paper leaks across 15 states affected 1.4 crore candidates.
- 2. Postponements and Cancellations: In 2024, NEET and UGC-NET faced delays due to compromised integrity.
- **3. Delays in Results**: CUET results were delayed for the third consecutive year, causing challenges for students.
- 4. Overburdened NTA: The NTA conducted 244 exams since 2018, with candidates increasing from 67 lakh (2019-202
- 5. Technological Glitches: Poor user interfaces and inadequate support systems, like CUET's glitches, highlighted infrastructure gaps.

For detailed information on National Testing Agency (NTA) read this article here

What recommendations did K Radhakrishnan's panel propose?

1. Reducing NTA's Role:

- The panel suggested that the National Testing Agency (NTA) should only conduct entrance exams, not recruitment tests.
- Since 2018, the NTA has conducted 244 exams, with the number of registered candidates doubling from 67 lakh (2019-2021) to 122 lakh (2022-2023).





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2. Improving Exam Security:

- The panel recommended a tiered collaboration between the Centre and states, similar to election management, for securing exams.
- It proposed adopting a "digi-exam" system inspired by DigiYatra for biometric candidate verification.

3. Modernizing Exam Methods:

• A shift to computer-adaptive testing was suggested, where questions match the ability of candidates.

Why is a digital overhaul necessary, and what challenges exist?

- 1. Need for Digital Infrastructure: The panel stressed creating robust security systems and accessible digital platforms. Examples like CUET glitches show that tech-driven reforms need careful planning.
- 2. Ensuring Equity: It emphasized making the systems user-friendly to avoid creating inequalities. Every candidate should be able to navigate the processes without stress or confusion.

Ouestion for practice:

Discuss the challenges faced by India's national entrance exams and the recommendations proposed by the K Radhakrishnan panel to address them.

How Cooperatives Help Farmers

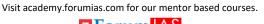
Source: The post How Cooperatives Help Farmers has been created, based on the article "India should try the Amul model for all agricultural commodities" published in "Live mint" on 23rd December 2024

UPSC Syllabus Topic: GS Paper3-Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

Context: This article discusses the challenges Indian farmers face in getting fair prices for their produce and highlights successful cooperative models like Amul that have helped farmers receive better returns. It also talks about government and banking efforts to support such cooperative models, enhancing farmer welfare and productivity.

What are the Main Challenges Faced by Indian Farmers?

- 1. Low Earnings: Farmers receive only one-third of the final selling price of their produce, with the rest taken by traders, wholesalers, and retailers.
- 2. APMC Issues: Markets under Agricultural Produce Market Committees (APMCs) added more middlemen, increasing burdens on farmers instead of reducing them.
- 3. Lack of Effective Cooperatives: Unlike Amul's success in dairy, cooperative efforts for essential crops have been less effective due to political interference and government oversight.
- 4. Limited Bargaining Power: Farmers struggle with price discovery and fair procurement, often facing exploitation in traditional systems.
- 5. **Dependence on Middlemen**: Many farmers rely on intermediaries for market access, reducing profitability.





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How Have Cooperative Models Benefited Farmers?

- 1. **Increased Earnings**: Amul returns 80–82% of milk prices to farmers, ensuring better income.
- 2. **Social Infrastructure**: Cooperatives like Campco and Totgars' Cooperative Sale Society provide education, healthcare, and savings mechanisms.
- 3. Market Stability: Amul ensures fair price discovery and prevents price escalation.
- 4. **Global Success**: Amul achieved a ₹59,445 crore turnover in 2023-24 and ranks as the world's strongest dairy brand.
- 5. **Supportive Services**: Farmers receive discounts on supplies and veterinary care through cooperatives.
- 6. **Financial Empowerment**: District cooperative banks provide credit at low rates, improving financial access.
- 7. Other Examples: Spice boards in Kerala and betel-nut cooperatives in Karnataka boost returns and welfare.

For detailed information on Cooperative Societies: Benefits and Challenges read this article here

What Efforts Are Being Made to Support Farmer Cooperatives?

- 1. **Creation of a Ministry of Cooperation**: The Indian government has established this ministry to promote the cooperative movement across various sectors under the vision of *Sahakar se Samriddhi* (Prosperity through Cooperation).
- 2. **Promotion of Specialized Cooperatives**: Institutions like Bhartiya Beej Sahakari Samiti, National Cooperative Organics, and National Cooperative Export are being set up to support organic farming, farm exports, and seed production.
- 3. **RBI's Oversight**: The RBI is stepping up regulation of cooperative banks to enhance farmer benefits and financial stability.

What is the Global Perspective on Farmer Cooperatives?

Globally, the farmer cooperative model has proven to be economically viable. Banks like Rabo Bank in the Netherlands and various cooperatives in former Soviet Republics have developed strong agricultural economies, showing the potential success of this model on a global scale.

Question for practice:

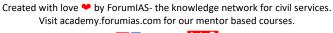
Examine how cooperative models like Amul have improved farmer welfare and income in India.

India's Electric Vehicle Growth and CAFE Norms

Source: The post India's Electric Vehicle Growth and CAFE Norms has been created, based on the article "**Fuel efficiency norms could accelerate clean mobility**" published in "**Live mint**" on 23rd December 2024

UPSC Syllabus Topic: GS Paper 3- Environment

Context: The article highlights India's electric vehicle growth, supported by government policies and investments. It emphasizes the importance of CAFE norms in reducing emissions, encouraging EV adoption, and aligning with global standards for a sustainable, low-carbon future and economic growth.





What is India's Current Status in Electric Vehicle Adoption?

- 1. India has reached a milestone with over 5 million electric vehicles (EVs) on the road by the end of 2024.
- 2. The percentage of EVs compared to total vehicles has increased from 0.7% in 2020 to 6.3% in 2024.
- 3. The breakdown includes 2.6 million two-wheelers, 2 million three-wheelers, 300,000 four-wheelers, and 10,000 buses.
- 4. These vehicles have helped reduce carbon emissions by approximately 10 million tonnes.

How is the Government Supporting EV Growth?

- 1. The Indian government, under Prime Minister Narendra Modi, has invested \$15.1 billion in electric mobility through various schemes, enhancing the country's role as a significant player in the EV market.
- 2. Additionally, startups in this sector have received around \$6.4 billion in private investments.

What are CAFE Norms and How Do They Impact EV Adoption?

- 1. Corporate Average Fuel Efficiency (CAFE) norms are regulations aimed at reducing vehicle emissions.
- 2. India plans to implement stricter norms, CAFE III and CAFE IV, which set limits of 91.7gm and 70gm of CO2 per kilometer, respectively.
- 3. These norms encourage automakers to increase their production of EVs, which are treated favorably under these regulations through 'super credits'.
- 4.CAFE norms help reduce fuel consumption and emissions, aligning India with international standards.
- 5. They also encourage automakers to invest in EV technology, leading to reduced costs and increased production efficiency. This, in turn, supports the broader adoption of EVs.

For detailed information on Corporate Average Fuel Efficiency (CAFE) norms read this article here

How Will CAFE Norms Benefit India's Economy and Environment?

- 1. **Emission Reduction**: CAFE norms set stricter CO2 limits, reducing emissions to 91.7gm/km by 2027 and 70gm/km by 2032, supporting decarbonization goals.
- 2. **Encouraging EV Adoption**: EVs receive "super credits," motivating automakers to produce more. Over 5 million EVs already reduce 10 million tonnes of carbon emissions.
- 3. Global Alignment: Switching to international testing standards improves emission data accuracy.
- 4. Economic Growth: CAFE norms promote clean-tech investments, EV innovation, and job creation.
- 5. **Examples of Success**: The EU increased EV market share from 3% to 19% (2019–2021) with similar standards.

Question for practice:

Examine how the implementation of CAFE norms contributes to India's electric vehicle adoption, economic growth, and environmental sustainability.





New Interception Rules and Safeguards

Source: The post **New Interception Rules and Safeguards** has been created, based on the article **"What are the new interception rules and safeguards?"** published in **"The Hindu"** on 23rd December 2024

UPSC Syllabus Topic: GS 2- Government Policies and Interventions for Development in various sectors and Issues arising out of their Design and Implementation.

Context: The article addresses the new interception rules under the Telecommunications (Procedures and Safeguards for Lawful Interception of Messages) Rules, 2024, notified by the Union Government of India. These rules replace the longstanding Rule 419A of the Indian Telegraph Rules, 1951, which governed lawful interception of messages.

What are the new Telecommunications (Procedures and Safeguards for Lawful Interception of Messages) Rules, 2024?

- 1. These rules were notified by the Union Government on December 6, 2024.
- 2. They empower certain enforcement and security agencies to intercept messages under specific conditions.
- 3. These rules supersede Rule 419A of the Indian Telegraph Rules, 1951.

Who is authorized to issue interception orders?

- 1. **Competent Authorities:** The Union Home Secretary and the Secretary of the State government's Home Department.
- 2. **In 'Unavoidable Circumstances':** An officer not below the rank of Joint Secretary to the Union Government may issue interception orders.
- 3. **In Remote Areas or Operational Reasons:** The head or the second senior-most officer of an authorised agency at the central level. The head or the second senior-most officer of the authorised agency at the State level (not below the rank of IG Police).

What conditions apply to interception orders?

- 1. Interception orders issued due to operational reasons must be submitted to the competent authority within three working days.
- 2. If the competent authority does not confirm the order within seven working days, the interception must cease.
- 3. Interception records must be destroyed every six months unless needed for functional requirements or court orders.

How do the new rules differ from Rule 419A?

- 1. **Relaxation of Conditions:** Interception is now allowed in 'remote areas or for operational reasons', not just 'emergent cases.'
- 2. Limitation of Officers Authorized at the State Level:
 - a. Only the head and second senior-most officer of the authorised agency can issue orders.
 - b. Under Rule 419A, there was no limit on the number of IGP-rank officers authorised for interception.
- 3. **Unused Interception Data:** Messages intercepted without confirmation within seven days cannot be used for any purpose, including as evidence in court.

What legal precedents influenced the framing of these rules?

- 1. The Supreme Court's decision in *People's Union for Civil Liberties (PUCL) vs. Union of India and Another* (1996):
 - Defined 'public emergency' and 'public safety.'
 - o Emphasized that privacy rights must be protected with just, fair, and reasonable safeguards.
- 2. Rule 419A was introduced in 2007 following the Supreme Court's directions in the same case.

What are the concerns regarding the new rules?

1. Relaxed Safeguards:

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a. The removal of 'emergent cases' as a prerequisite for interception by authorised agencies lacks additional checks.

2. Accountability Issues:

- a. The rules do not specify punitive actions for misuse of interception powers.
- b. No provisions to address potential abuse of interception powers during the seven-day window before confirmation.

India's Undersea Warfare Power

Source: The post **India's Undersea Warfare Power** has been created, based on the article **"Pointing the beacon at India's undersea warfare power"** published in "The Hindu" on 23rd December 2024

UPSC Syllabus Topic: GS 3-Defence

Context: The article focuses on India's significant strides in undersea warfare capabilities, highlighting the Indian Navy's advancements and its critical role in ensuring maritime security. It provides a comprehensive overview of pivotal developments, challenges, and opportunities within the context of India's growing maritime power and strategic aspirations.

What significant achievements marked the Indian Navy's undersea warfare capabilities in 2024?

- 1. **Operation Sankalp Expansion:** Expanded from the Strait of Hormuz to the Red Sea, ensuring shipping security from piracy and Houthi attacks.
- 2. **Commissioning of INS Arighaat:** India's second indigenous nuclear-powered ballistic missile submarine (SSBN) was commissioned in August 2024, enhancing the nuclear triad and deterrent capability.
- 3. **Testing of the K-4 SLBM:** Successfully tested with a range of 3,500 km from INS Arighaat, potentially placing most of China within striking range.
- 4. **Approval of Project-77:** Final clearance for building two nuclear-powered attack submarines (SSNs) at ₹40,000 crore, with over 90% indigenous content, to be delivered by 2036-37.

What developments were made regarding conventional submarines?

- 1. **Project-75 (Scorpene-class Submarines):** The sixth Scorpene-class submarine, INS Vaghsheer, is set for commissioning.
- 2. **Planned Expansion:** Proposal to order three more Scorpene-class submarines, with 60% indigenous content
- 3. **Project 75(I):** Focused on acquiring Air Independent Propulsion (AIP)-enabled submarines, with Spain's Navantia and Germany's Thyssenkrupp Marine Systems as key contenders. Initial indigenous content to be 45%, increasing to 60% by the sixth boat.

What is the significance of Unmanned Underwater Vehicles (UUVs) for India's naval capabilities?

- 1. **Approval for Development:** Sanction to build 100-tonne UUVs at ₹2,500 crore.
- 2. **Strategic Advantage:** UUVs are low-cost, high-return options, symbolizing India's focus on niche undersea technologies to counter evolving maritime threats.

What challenges impede the Indian Navy's undersea warfare advancements?

- 1. Budgetary Constraints: Mismatch between planned acquisitions and modernisation allocations.
- 2. **Project Delays:** Excessive delays in specifying requirements, shortlisting manufacturers, issuing tenders, and evaluations.
- 3. Sustained Funding Needs: Long-term projects demand consistent and adequate funding.

How do these advancements align with India's maritime vision and international cooperation?

- 1. **Balanced Blue Water Force:** Aiming to integrate undersea, surface, and aviation elements for maritime stability and security.
- 2. **Strategic Partnerships:** Enhances collaboration with maritime nations, boosting India's stature as a security provider.



3. **Alignment with SAGAR:** Reinforces India's maritime vision of "Security and Growth for All in the Region" and supports a free, open, and inclusive Indo-Pacific.

The Global Warming Challenge for India

Source: The post **The Global Warming Challenge for India** has been created, based on the article **"The global warming fight has a challenge for India"** published in "The Hindu" on 23rd December 2024

UPSC Syllabus Topic: GS-3- Conservation, Environmental Pollution and Degradation, Environmental Impact Assessment

Context: The article addresses the critical challenges India faces in the global fight against climate change. It reflects on the outcomes of the COP29 climate conference, highlighting the inadequacies in global climate commitments and the unique hurdles India must overcome to balance its developmental needs with environmental sustainability.

What was the outcome of COP29 in Azerbaijan?

- 1. The COP29 climate conference in Azerbaijan was disappointing.
- 2. The meeting coincided with a political transition in the U.S., contributing to a stalemate in climate negotiations.
- 3. Despite these challenges, global warming continues to accelerate, requiring urgent emission reductions.

What are the global targets for achieving net-zero emissions?

- 1. Developed countries: Target year 2050.
- 2. China: Target year 2060.
- 3. India: Target year 2070.

What are the two major developments impacting India's transition timeline?

- 1. EU's Carbon Border Adjustment Mechanism (CBAM):
 - a. Effective from 2026.
 - b. Imposes customs duties on imports unless exporting countries match the EU's carbon tax levels.
- 2. Pressure for early emission peaking:
 - a. G-7 Summits in Hiroshima and Apulia called for major economies to peak emissions by 2025.
 - b. India faces increasing pressure to adopt an early peaking timeline.

What are India's twin challenges in energy transition?

- 1. Electricity consumption gap:
 - a. India's electricity consumption is only one-third of the global average.
 - b. The country needs more electricity to replace fossil fuels and sustain growth.
- 2. **Compressed** transition timeline:
 - a. India cannot wait until 2070 due to international pressure for early peaking.

Note: Peaking: The point where emissions plateau before declining to net-zero. Early peaking limits energy growth, making the timeline crucial for future capacity-building.

What is India's projected energy demand by 2070?

- 1. A study estimates a demand of 21,000 Terawatt hours (TWh).
- 2. By comparison:
 - o India's energy consumption in 2020 was 6,200 TWh.
 - o The International Energy Agency predicts 3,400 TWh by 2040, which seems unrealistically low

Which energy sources are viable for India's transition?

Renewables vs. Nuclear:



- 1. Nuclear power is more cost-effective at ₹3.80/unit compared to renewables, which cost ₹4.95-₹7.50/unit.
- 2. The nuclear option also requires less land (1,83,565 sq.km vs. 4,12,033 sq.km for renewables).

What steps are required to ramp up nuclear energy in India?

- 1. Government support for large-scale investments.
- 2. Public-private partnerships, especially in hard-to-abate sectors.
- 3. Larger nuclear reactors (700 MW-1,000 MW) to meet demand.
- 4. Designating nuclear power as green energy to align with global standards.

What are the financial challenges in India's energy transition?

- 1. COP29 commitments: Developed countries pledged \$300 billion annually by 2035 against a \$1.3 trillion demand.
- 2. Challenges:
 - a. Most funding will be non-concessional, unsuitable for many developing nations.
 - b. Green finance depends on tariff hikes and improved health of power distribution companies (DISCOMs).
 - c. Political consensus is needed to sensitise the public to higher electricity tariffs.

Why is equitable carbon space crucial for India?

- 1. The global carbon budget is likely to be exhausted within a decade.
- 2. Developed nations and China have already established their peaking levels, limiting future carbon availability for India.
- 3. India must establish its right to carbon space by rapidly expanding electricity generation and diversifying energy sources.

Understanding Speed Guns

Source: The post **Understanding Speed Guns** has been created, based on the article **"The principle behind the working of a speed gun, used for motion tracking"** published in "The Hindu" on 23rd December 2024

UPSC Syllabus Topic: GS 3 - Science and Technology- Developments and their Applications and Effects in Everyday Life

Context: The article explores the scientific principle behind speed guns, focusing on their use, underlying mechanism, and evolution. The context is framed around the increasing deployment of speed guns by traffic police, as exemplified by their adoption in Puducherry in September 2023 to curb speeding vehicles. It discusses the physics of the Doppler effect, the core concept that enables speed guns to measure the speed of moving objects accurately.

What is a speed gun?

- 1. A speed gun is a device used to measure the speed of a moving object without physical contact.
- 2. It works by bouncing electromagnetic radiation of a specific frequency off the object and analyzing the reflected waves using the Doppler effect.
- 3. Common applications include traffic monitoring by law enforcement, assessing athletes' performance, and other motion-tracking needs.

How does a speed gun work?

- 1. Speed guns emit electromagnetic waves, usually radio waves, toward a moving object.
- 2. These waves reflect back to the device, and the frequency of the returning waves changes based on the object's motion.
- 3. If the object is approaching, the frequency increases; if it's moving away, the frequency decreases.
- 4. A built-in computer calculates the speed by analyzing this frequency shift using the Doppler effect.



What is the Doppler effect?

- 1. The Doppler effect explains how wave frequencies change due to relative motion between a wave source and an observer:
- 2. When the source approaches, waves are compressed, leading to higher frequency and pitch.
- 3. When the source moves away, waves stretch out, resulting in lower frequency and pitch. For example, a train horn sounds higher-pitched when approaching a station and lower-pitched when leaving. Speed guns apply this principle using radio waves instead of sound.

What role does the Doppler effect play in speed guns?

The Doppler effect allows speed guns to measure an object's speed by detecting changes in wave frequency:

- 1. Radio waves are emitted at a fixed frequency.
- 2. The reflected waves have a shifted frequency due to the object's motion.
- 3. The speed gun calculates the object's velocity by multiplying the frequency shift by the speed of light and dividing by twice the emitted frequency.

What are the advantages and limitations of using speed guns?

Advantages:

- 1. Speed guns offer accurate measurements over various distances and velocities.
- 2. They are not affected by air resistance, making them reliable for different applications like traffic enforcement and sports performance analysis.

Limitations:

- 1. **Wave divergence:** Radio waves naturally spread out as they travel, which can lead to the beam hitting multiple objects and causing inaccurate readings.
- 2. **Continuous-wave radar issues:** These systems may track multiple objects simultaneously, complicating data accuracy.
- 3. **Cost of improvements:** Engineering solutions to minimize errors, like advanced targeting systems, often make devices more sophisticated and expensive.

What is the difference between radar and LIDAR speed guns?

- 1. **Radar speed guns:** Use radio waves to measure speed. However, wave divergence can lead to less precise targeting.
- 2. **LIDAR speed guns:** Use laser light instead of radio waves. Laser light has minimal divergence, enabling better targeting and more accurate measurements. LIDAR systems are increasingly replacing radar speed guns due to their higher precision.

Why is LIDAR gaining popularity over radar?

- 1. LIDAR speed guns provide enhanced accuracy and precision because laser beams diverge far less than radio waves, allowing for more focused and reliable measurements.
- 2. Despite being more expensive, their performance benefits make them the preferred choice for applications requiring high accuracy.





India's Renewed Strategic Partnership with Kuwait

Source: The post India's Renewed Strategic Partnership with Kuwait has been created, based on the article "Express view on PM's Kuwait visit: Delhi must deliver on West Asia promise" published in "Indian Express" on 24th December 2024

UPSC Syllabus Topic: GS Paper2-International Relations-Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

Context: The article highlights India's renewed diplomatic and strategic ties with Kuwait. It discusses past neglect, reasons for strained relations, recent agreements on defence and trade, Kuwait's investment in India, and the need to deepen partnerships with Gulf countries.

For detailed information on Significance of Prime Minister Modi's visit to Kuwait read this article here

Why Was India's Relationship with Kuwait Neglected?

- 1. India did not engage closely with Kuwait after Saddam Hussein's invasion in 1990, due to India's geopolitical alignments and sympathies at the time.
- 2. This caused a strain in relations as Kuwait felt India was ambivalent about the violation of its sovereignty.

How Did Kuwait Rebuild Relations with India?

- 1. Despite past differences, Kuwait reopened its economy to Indian workers across sectors.
- 2. Indians became the largest expatriate group in Kuwait.
- 3. Kuwait has become a key source of foreign investment, with 89% of total FDI from GCC countries received in the last decade.
- 4. Kuwait facilitated diaspora interactions and respected India's cultural sensitivities, strengthening ties further.

What is the Broader Context of India's Gulf Relations?

- 1. India strengthened ties with moderate Arab states, supported by PM Modi's visits.
- 2. India played a role in the Abraham Accords and has stakes in Gulf stability.
- 3. The current Israel-Palestine conflict and Gulf instability make these ties crucial.

What Steps Should India Take?

- 1. Operationalise defence and security agreements with Kuwait.
- 2. Create a business-friendly environment to attract Gulf investments, especially Sovereign Funds.
- 3. Recognise Kuwait's support for the Indian diaspora and respect for cultural sensitivities.

Question for practice:

Examine the factors that led to the neglect of India's relationship with Kuwait and the steps taken to rebuild and strengthen these ties.





GST Council delays reforms and rate rationalization

Source: The post GST Council delays reforms and rate rationalization has been created, based on the article "**Express view on PM's Kuwait visit**: **Delhi must deliver on West Asia promise**" published in "**Indian Express**" on 24th December 2024

UPSC Syllabus Topic: GS Paper3-Indian Economy- resource mobilization (taxation)

Context: The article discusses GST Council's delay in decisions on tax reductions for insurance and food delivery, extensions for rate rationalization and compensation cess, odd GST rate structures on goods like popcorn, and India's complex multiple-rate GST system needing reform.

For detailed information on 7 Years of GST read this article here

What decisions were deferred by the GST Council?

- 1. The GST Council, in its 55th meeting, postponed decisions on critical matters:
- Lowering GST rates for health and life insurance.
- **Reducing taxes** on food delivery charges by aggregators.
- 2. The **Group of Ministers (GoM)** on rate rationalization and compensation cess was also given more time to submit reports.

What are the challenges of India's GST rate structure?

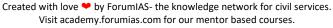
- 1. **Multiple tax slabs**: India has four or more GST slabs, unlike 49 countries with a single rate and 28 with two rates (World Bank 2018).
- 2. **Complex classifications**: For example, popcorn is taxed differently: salted (5%), pre-packaged (12%), and sugar-mixed (18%).
- 3. **Confusing item distinctions**: Cream buns and regular buns are taxed at different rates, as are frozen parathas and rotis.
- 4. Increased compliance burden: Businesses face difficulties adhering to varied rates.
- 5. **Discretionary power**: Bureaucrats have excessive authority due to the system's complexity.
- 6. **Ease of doing business**: The system hampers India's business environment.

What was discussed regarding GST rationalization?

- 1. In its 45th meeting, the council discussed the need to rationalize GST rates, potentially by reducing the number of tax slabs and addressing the classification of items.
- 2. The council also extended the levy of the compensation cess until March 2026 to repay loans taken during the pandemic.

Question for practice:

Discuss the challenges of India's GST rate structure and the GST Council's efforts toward rationalization.





18th biennial State of Forest Report (ISFR-2023)

Source: The post 18th biennial State of Forest Report (ISFR-2023) has been created, based on the article "**Why growth of India's overall green cover is not all good news**" published in "**Indian Express**" on 24th December 2024

UPSC Syllabus Topic: GS Paper3- Environment

Context: The article discusses the 18th biennial State of Forest Report (ISFR-2023), published by the Forest Survey of India (FSI). It highlights a slight increase in forest cover and a significant rise in tree cover. It also notes the loss of dense forests, replaced by plantations, as well as the environmental concerns associated with plantations compared to natural forests.

For detailed information on India State Of Forest Report read this article here

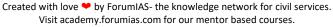
What does the ISFR-2023 report reveal?

- 1. **Increase in Green Cover**: The 18th biennial State of Forest Report (ISFR-2023) by the Forest Survey of India (FSI) shows India's green cover exceeding 25% (25.17%), including 21.76% forest cover and 3.41% tree cover.
- 2. **Forest Cover Growth**: Forest cover grew by 156 sq km, while tree cover increased significantly by 1,289 sq km since 2021.
- 3. **Loss of Dense Forests**: India lost 3,913 sq km of dense forests in two years, consistent with a two-decade loss of 24,651 sq km.
- 4. **Role of Plantations**: Plantations offset the loss, with 1,420 sq km of plantations classified as dense forests since 2021.

How do plantations affect the environment?

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- 1. **Reduced Biodiversity**: Plantations often consist of single species, limiting biodiversity compared to natural forests which support numerous species.
- 2. **Vulnerability to Threats**: Plantations are more prone to fire, pests, and epidemics due to uniform age and species composition.
- 3. **Carbon Storage**: Natural forests store more carbon in their structure and soil than plantations. For instance, the UNFCCC flagged India's assumption that plantations reach the carbon stock of natural forests in just eight years.
- 4. **Replacement of Dense Forests**: Dense forests have declined by 24,651 sq km since 2003, partially replaced by plantations, which grow faster but lack ecological functions of natural forests.
- 5. **Climate Goals**: Though plantations grow quickly, they are often harvested early, undermining long-term climate targets.





6. Plantations may help temporarily but cannot fully replace the ecological benefits of natural forests.

Question for practice:

Evaluate the environmental implications of replacing natural dense forests with plantations, as highlighted in the ISFR-2023 report.

Rise of cash transfer schemes by Indian states

Source: The post rise of cash transfer schemes by Indian states has been created, based on the article "Cash transfers must not lead states to fiscal ruin" published in "Live mint" on 24th December 2024

UPSC Syllabus Topic: GS Paper3 – Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.

Context: The article discusses the rise of cash transfer schemes by Indian states, driven by political motives and economic stress. It highlights fiscal risks, lack of uniform eligibility checks, corruption, and the need for studies on their impact and sustainability.

For detailed information on Direct Benefit Transfer (DBT) read this article here

Why Are States Cash Transfers Increasing?

- 1. The Reserve Bank of India (RBI) criticized states for increasing subsidies and cash transfers, especially to farmers, women, and youth.
- 2. Nine states allocated ₹1 trillion for cash transfers to women in 2024-25 budgets, with actual spending likely exceeding ₹1.5 trillion (PRS Legislative Research).
- 3. Political parties, regardless of their ideologies, are using these schemes for electoral gains.

What Are the Key Features of This Trend?

1. Political Motivation:

- Political parties compete to introduce more cash transfers for votes.
- Even fiscally conservative parties, like the ruling BJP, have adopted these schemes.
- Examples include elections in Maharashtra, Jharkhand, and Madhya Pradesh, where cash transfers influenced outcomes.

2. Economic Necessity:

- Cash transfers address declining real wages and high unemployment.
- They temporarily boost consumption and support weak consumer demand.

How Do Cash Transfers Differ From Universal Basic Income (UBI)?

- 1. Unlike UBI, cash transfers lack a formal policy framework.
- 2. There is no consistent means-testing, leading to eligibility issues and corruption.

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3. Some schemes exclude government employees and taxpayers, but enforcement varies.

For detailed information on Benefits and Criticisms of Universal Transfers read this article here

What Are the Risks of Growing Cash Transfers?

- 1. Fiscal profligacy can crowd out developmental spending.
- 2. The RBI warns that subsidies and cash transfers may harm long-term economic productivity.
- 3. Increasing spending on cash transfers could hurt India's fiscal stability and global credit ratings.

Are Cash Transfers Effective Politically or Economically?

- 1. There is no evidence that cash transfers guarantee votes.
- 2. Political parties need studies to assess their return on investment.
- 3. Without better planning, these schemes may lead to a fiscal race-to-the-bottom.

Conclusion

India needs stricter eligibility criteria, corruption control, and detailed studies to balance fiscal sustainability with short-term economic benefits from cash transfers.

Question for practice:

Discuss the political and economic factors driving the rise of cash transfer schemes in Indian states and their associated risks.

India's Key Sources of Dollar Earnings

Source: The post rise of India's Key Sources of Dollar Earnings has been created, based on the article "**We need more sectors to become reliable dollar earners**" published in "**Live mint**" on 24th December 2024

UPSC Syllabus Topic: GS Paper 3 – Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment

Context: The article discusses India's reliance on essential imports and the need for strong dollar earners like remittances and software services. It highlights challenges in boosting exports, opportunities in tourism, education, and engineering, and stresses improving value-added sectors.

What Are India's Major Imports and Export Challenges?

1. Major Imports

- India imports essential goods worth over \$250 billion, including crude oil, coal, fertilizers, steel, and copper.
- Pharmaceuticals, special minerals, and renewable energy inputs are also crucial.
- High import dependency impacts net earnings from exports like petrol, diesel, and polished diamonds.

2. Export Challenges



- Traditional exports like textiles dropped from 21.1% (2004) to 8% (2024), overtaken by Vietnam and Bangladesh.
- Polished diamonds' share fell from 16.9% to 7.5%, with high import costs.
- AI threatens low-end software jobs; competition in garments and automation risk labour-intensive sectors.

What Are India's Key Sources of Dollar Earnings?

- 1. **Inward Remittances**: India leads globally with \$129 billion in remittances, primarily from Gulf countries and North America. Reducing transaction costs can boost this further, inspired by UPI's success.
- 2. **Software Services**: Exports exceed \$200 billion, relying on skilled talent. Growth depends on adapting to AI challenges and climbing the value chain.
- 3. **Engineering Goods**: Exports reached \$110 billion, growing 40% in six years.
- 4. **Mobile Phones**: Exports crossed \$20 billion recently, showing steady growth.
- 5 **Petroleum Products**: Account for a fifth of merchandise exports but face high import costs and oil price volatility.

What Are Some Emerging Opportunities and Risks?

- 1. Emerging Opportunities
- a. **Tourism**: India attracts only 9 million foreign tourists compared to Spain's 85 million and Thailand's 29 million. Better promotion and infrastructure can double arrivals.
- b. **Mobile Phone Exports**: Rising from zero to \$20 billion, showing potential as a steady dollar earner.
- c. **Project Exports**: Combining services and goods, leveraging India's human capital.
- 2. Emerging Risks
- 1. Automation: Threatens labor-intensive sectors like garments, footwear, and diamond polishing.
- 2. **Dependence on Imports**: High import content in engineering goods and petro-products reduces net export earnings.
- 3. **Education Costs**: Draining \$70 billion, with a need to boost domestic education exports.

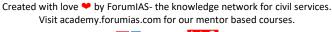
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Ouestion for practice:

Examine the challenges and opportunities for India's export sector in enhancing its net dollar earnings, considering the reliance on imports and emerging global trends.

India's Bureaucracy: Key Issues and the Path to Reform

Source: The article on **India's Bureaucracy: Key Issues and the Path to Reform** is based on "**India's 'steel frame' does need a check"** which was published in The Hindu on 24th December 2024.





UPSC Syllabus Topic: GS 2-Governance

Context: The article provides a comprehensive analysis of the challenges faced by India's bureaucracy, specifically focusing on the Indian Administrative Service (IAS), which has long been central to the country's governance.

What is the significance of the IAS in India's governance system?

- 1. The Indian Administrative Service (IAS), often referred to as the "steel frame" of India, originated from the colonial Indian Civil Service (ICS) and has been central to the country's administrative machinery post-Independence.
- 2. IAS officers occupy pivotal governance roles but face challenges like politicisation, lack of specialisation, and outdated personnel practices.

What are the main challenges faced by the IAS today?

- 1. **Politicisation**: Political interference impacts transfers, promotions, and suspensions, undermining morale and professionalism. Frequent department rotations prevent officers from developing domain expertise.
- 2. **Corruption and Inefficiency**: India's moderate rank on the World Bank's measure of government effectiveness highlights issues in policy implementation and administrative independence.
- 3. **Centralisation of Decision-Making**: While centralised governance under the Prime Minister's Office (PMO) has driven economic reforms, it has sidelined bureaucratic insights and reduced accountability.

What historical efforts have been made to reform India's administrative system?

- 1. **Administrative Reforms Commissions (ARCs)**: The First ARC (1966) and Second ARC (2005) emphasised merit-based promotions, accountability, and specialisation. Key recommendations included lowering the entry age for civil services, performance-based promotions, and safeguards against arbitrary transfers.
- 2. **Limited Implementation**: Despite over 50 commissions and committees since Independence, many recommendations remain unimplemented due to bureaucratic inertia and political resistance.

How has the Modi government approached bureaucratic reforms?

- 1. **Curbing Politicisation**: Measures to limit politically motivated transfers and enhance accountability were introduced.
- 2. **Lateral Entry Initiative**: From 2018 to 2023, 57 lateral entrants, including private sector experts, joined senior bureaucratic roles. By 2023, only 33% of Joint Secretaries at the Centre were from the IAS, compared to near-total dominance a decade ago.
- 3. **Challenges to Lateral Entry**: Resistance from retired civil servants and political opposition over concerns about morale, promotion incentives, and lack of reservation for marginalised groups. Political pressure led to a temporary halt in the lateral entry initiative.

How can international models inspire Indian administrative reforms?

- 1. **The U.S. Department of Government Efficiency (DOGE)**: DOGE focuses on reducing inefficiency, cutting wasteful expenditure, and leveraging expert leadership.
- 2. Similar measures in India could include:
 - i. Streamlining government operations.
 - ii. Creating metrics to assess bureaucratic performance.
 - iii. Setting a fixed timeline for reform implementation.

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What are the key obstacles to bureaucratic reform in India?

- 1. **Resistance from Within:** Institutionalised seniority-based progression and generalist roles hinder reform efforts. Proposals for lateral entry and performance-based promotions face pushback.
- 2. Political Interference: Legislative measures like the Civil Services Standards, Performance, and Accountability Bill (2010) have stalled. Supreme Court directives, such as establishing civil services boards in 2013, have seen limited enforcement.

What reforms are essential to modernise India's bureaucracy?

Administrative reforms are vital to address inefficiencies, enhance governance, and ensure that India's economic growth and governance objectives effectively serve its people.

- 1. Merit-Based Recruitment and Promotions: Prioritise domain expertise and measurable performance over seniority.
- 2. Accountability Mechanisms: Protect bureaucrats from arbitrary political transfers and ensure adherence to performance metrics.
- 3. Specialisation and Data-Driven Decision-Making: Foster specialisation in policymaking roles. Invest in robust data infrastructure to track bureaucratic performance and inform decisions.

India's Role in the Global Job Market

Source: This article on India's Role in the Global Job Market is based on "Envisioning India as a global skill supplier" which is published on The Hindu on 24th December 2024.

UPSC Syllabus topic: GS 3- Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, **Development and Employment**

Context: The article examines the potential and challenges of positioning India as a global hub for skilled labour in the context of evolving international labour market dynamics. It underscores the growing importance of skilled migration in addressing demographic and economic shifts, such as ageing populations, digitalisation, and economic diversification, in traditional and emerging migrant destinations like the U.S., the U.K., Canada, Germany, Japan, and Gulf Cooperation Council countries.

Why is India positioned to play a major role in the global job market?

- 1. India's skilled workforce has the potential to address global skills gaps.
- 2. With Prime Minister Narendra Modi expressing hope for India's significant role in the international labour market, global trends such as demographic shifts, technological advancements, globalisation, and climate change have highlighted the need for skilled workers worldwide.

How are global migration trends shaping immigration policies?

- 1. Major migrant destinations like the U.S., the U.K., Canada, and Gulf Cooperation Council countries, as well as emerging destinations such as Germany, South Korea, and Japan, are increasingly focusing on skill-intensive immigration.
- 2. These nations seek international workers to address challenges like ageing populations, declining fertility rates, digitalisation, and economic diversification.

What are the challenges India faces in bridging global skills gaps?

India lacks a comprehensive policy framework for international labour mobility. Key challenges include:

1. **Fragmented Policy Structure**: Existing policies are piecemeal and lack evidence-based approaches.





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- 2. **Data Gaps**: Emigration data is limited to low-skilled workers migrating to select countries, hindering policy formulation.
- 3. **Ineffective Bilateral Agreements**: Current labour mobility agreements lack systematic evaluation or integration into a broader policy framework.

What steps are needed to make India a global skills hub?

India must adopt a comprehensive, skill-centred migration policy. Essential steps include:

- 1. **Skill Demand Assessment**: Identify and anticipate skill demands in key destination countries using tools like skill-forecasting exercises and big data analytics of real-time job vacancies.
- 2. **Enhancing Skill Development**: Align India's skill development initiatives with global standards through:
 - Updating curricula in relevant institutions.
 - o Reorienting International Skill Centres' training programmes.
 - Offering customised short-term skill training for specific countries.
- **3. Convergence of Qualification Frameworks**: Align the National Skills Qualification Framework with the qualification systems of destination countries.

How can India address the issue of return migration?

- 1. Return migration is becoming prominent due to temporary immigration policies.
- 2. India should focus on:
- **Skill Accreditation**: Facilitate accreditation of skills acquired abroad through specialised institutions to enable seamless reintegration into the Indian labour market.
- **Effective Utilisation of Returnees**: Create mechanisms to leverage the advanced skills of returning migrants.

Why is a skill-centred migration information system important?

India needs a robust labour migration information system to enable evidence-based policymaking. This system should:

- 1. Track key quantitative and qualitative indicators of skills and migration.
- 2. Regularly collate, analyse, and report data to support skill partnerships with destination countries.
- 3. Promote skill-centred mobility and enhance developmental outcomes.

What is the ultimate goal for India's international labour mobility policies?

- 1. The aim is to transition India into a global skill capital by addressing global skill demands, raising skill quality to international standards, and ensuring the effective reintegration of returning migrants.
- 2. A coordinated approach involving data-driven policymaking, enhanced skill development, and global partnerships is critical for achieving this vision.

India's Reliance on China for Critical Minerals

Source: This article on India's Reliance on China for Critical Minerals has been created based on India's reliance on China for critical minerals published in The Hindu on 24th December 2024.

UPSC Syllabus Topics: GS1- Distribution of Key Natural Resources across the world (including South Asia and the Indian sub-continent)





Context: The article provides an in-depth analysis of India's reliance on China for critical minerals, highlighting the challenges and potential solutions to this dependency. It contextualizes the issue within the broader framework of global mineral supply chains, focusing on China's dominant role and India's vulnerabilities.

What are critical minerals, and why are they important?

- 1. Critical minerals are resources that are essential for a country's economic development and national security.
- 2. In 2023, the Ministry of Mines in India identified 30 such minerals, highlighting that the country is entirely dependent on imports for 10 of them.

Does China dominate the critical minerals sector?

- 1. Yes, China has achieved unparalleled dominance in the critical minerals sector. This is due to its vast resource base and strategic investments.
- 2. China has discovered 173 types of minerals, including copper, lithium, gallium, and crystalline graphite. In 2022, the country identified 132 new mineral deposits, of which 34 were large-scale.
- 3. Additionally, China controls significant portions of global processing, refining 87% of rare earth elements, 58% of lithium, and 68% of silicon.
- 4. It has also secured overseas mining projects and established robust midstream refining capabilities, which have strengthened its global supply chain dominance.

How does China weaponize its critical mineral exports?

- 1. China strategically restricts the export of minerals critical to industries in Western nations and their allies, such as semiconductors and batteries.
- 2. For instance, China imposed a rare earth embargo on Japan in 2010 and recently restricted the export of antimony, gallium, and germanium.
- 3. In December 2023, it banned the export of rare earth extraction and processing technologies.
- 4. However, China carefully balances such restrictions by avoiding actions that might harm its domestic industrial enterprises or heavily export-dependent sectors.

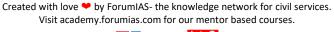
Which minerals does India heavily depend on China for?

India depends heavily on China for six critical minerals, with significant import reliance for each:

- **Bismuth**: India imports 85.6% of its requirements from China. This mineral is mainly used in pharmaceuticals and chemicals.
- **Lithium**: India's reliance on China is 82%. Lithium is a crucial component in electric vehicle (EV) batteries and energy storage systems.
- **Silicon**: India imports 76% of its silicon from China. This mineral is essential for semiconductors and solar panels.
- **Titanium**: India depends on China for 50.6% of its titanium needs. Titanium is widely used in aerospace and defence applications.
- **Tellurium**: India sources 48.8% of tellurium from China. This mineral is vital for solar power and thermoelectric devices.
- **Graphite**: India relies on China for 42.4% of its graphite, which is indispensable for EV batteries and steel production.

Why does India rely on imports despite having domestic resources?

- 1. India's dependency on imports stems from several structural challenges. Many critical minerals are deep-seated, requiring advanced exploration and mining technologies.
- 2. Such high-risk investments have deterred private sector participation due to inadequate policy incentives.





- 3. Additionally, India's processing capabilities are limited.
- 4. For example, India has not been able to process its recently discovered 5.9 million tonnes of lithium in Jammu and Kashmir due to a lack of technology to extract lithium from clay-based reserves.

What steps is India taking to reduce dependency on China?

India has initiated multiple measures to address its reliance on China:

- 1. **Securing Overseas Assets**: India established KABIL, a joint venture of three state-owned companies, to secure mineral resources abroad.
- 2. **Global Partnerships**: The country has joined international initiatives like the Minerals Security Partnership and the Critical Raw Materials Club to diversify its supply sources.
- 3. **Investment in Research**: Institutions such as the Geological Survey of India and the Council for Scientific and Industrial Research (CSIR) are conducting research to advance exploration and extraction technologies.
- 4. **Recycling and Circular Economy**: India is promoting recycling and circular economy practices to reduce dependence on virgin mineral resources.
- 5. **Production-Linked Incentives (PLI)**: The government has introduced incentives for extracting critical minerals through recycling processes.

What are the challenges in reducing dependence on China?

- 1. Reducing India's dependency on China requires sustained investment and long-term policy commitment.
- 2. Developing advanced exploration, mining, and processing capabilities will take time. Additionally, the transition to a self-reliant critical mineral ecosystem will necessitate significant technological advancements and international collaboration.
- 3. Despite these challenges, India's initiatives provide a promising foundation for addressing its vulnerabilities in the critical minerals sector.

Reimposition of the Protected Area Regime (PAR)

Source: The article on **Reimposition of the Protected Area Regime (PAR)** is based on **Why has the MHA reimposed restrictions in three NE States?** published in The Hindu on 24th December 2024.

UPSC Syllabus Topic- GS 2-Polity

Context: The article discusses the recent decision by the Union Ministry of Home Affairs (MHA) in India to reimpose the Protected Area Regime (PAR) in the northeastern States of Manipur, Nagaland, and Mizoram. This move requires foreigners visiting these States to obtain prior permission and Protected Area Permits (PAP), reversing a previous relaxation of these restrictions.

Why has the MHA reimposed the Protected Area Regime (PAR) in three Northeastern States?

- 1. The Union Ministry of Home Affairs (MHA) reimposed the Protected Area Regime (PAR) in Manipur, Nagaland, and Mizoram on December 17, 2023.
- 2. This decision restricts and monitors the movement of foreigners in these states. Foreign visitors must now obtain prior permission and Protected Area Permits (PAP) from the government.
- 3. The relaxation previously granted to these states under the Foreigners (Protected Areas) Order, 1958, was withdrawn due to growing security concerns.

What is the Protected Area Regime and the 1958 Order?





- 1. **Protected Area Regime (PAR):** A system restricting foreign nationals from entering certain areas near international borders without permission.
- 2. Foreigners (Protected Areas) Order, 1958:
 - a. Prohibited entry or stay of foreigners in protected areas without a permit issued by the Central Government or its authorized offices.
 - b. Permits specified details like entry point, place of residence, and duration of stay.
 - c. Areas covered included regions between the inner line and the international border in states such as Himachal Pradesh, Jammu and Kashmir, Ladakh, Rajasthan, Uttarakhand, Manipur, Mizoram, Nagaland, Sikkim (partly protected/restricted), and all of Andaman & Nicobar Islands (restricted).

When and why was the 1958 Order relaxed?

- 1. **Relaxation Period:** The PAR was initially relaxed on December 30, 2010, for Manipur, Mizoram, and Nagaland due to improved security conditions and to promote tourism.
- 2. Extensions:
 - a. Relaxation was extended periodically (1-2 years at a time) until 2022.
 - b. In 2022, the relaxation was extended further until December 31, 2027.
- 3. **Withdrawal in 2023:** The MHA withdrew the relaxation due to heightened security concerns in border areas.

What prompted the withdrawal of the relaxation?

- 1. **Security Concerns:**
 - a. **Ethnic Violence in Manipur:** Ongoing clashes between Kuki-Zo and Meitei communities since May 3, 2023. The Chief Minister attributed the violence to "outsiders and foreign hands."
 - b. **Myanmar Refugees:** Over 40,000 undocumented migrants entered Mizoram and about 4,000 into Manipur after the 2021 military coup in Myanmar.
 - c. **Ethnic Ties:** Migrants, primarily from the Kuki-Chin-Zo ethnic group, share ethnic links with Mizoram and Manipur communities.
- 2. Border Issues:
 - a. India shares a 1,643 km border with Myanmar through Arunachal Pradesh, Nagaland, Manipur, and Mizoram.
 - b. The Free Movement Regime (FMR), which allowed movement within 16 km of the border, was suspended in January 2023.

How can foreigners obtain a Protected Area Permit (PAP)?

- 1. **Permitting Authorities:** Indian Missions abroad, MHA, District Magistrates, Resident Commissioners of States, Home Commissioners and Foreigners Regional Registration Offices (FRRO).
- 2. Special Conditions:
 - a. Citizens of Afghanistan, China, and Pakistan (and foreign nationals of these origins) need prior MHA approval.
 - b. Foreign visitors must register with the FRRO or Foreigners Registration Officer within 24 hours of arrival.
 - c. Myanmar nationals, previously exempt from PAP requirements if holding valid visas, are now required to register with FRRO within 24 hours.

What are the implications of the reimposition?

- 1. The reimposition of the Protected Area Regime aims to bolster national security in light of increased threats in the border areas.
- 2. This includes monitoring the influx of undocumented migrants and addressing concerns over ethnic violence, ensuring tighter control over the movement of foreigners in the region.





How the US China science agreement evolved

Source: The post How the US China science agreement evolved has been created, based on the article "U.S. and China renew S&T Agreement" published in "The Hindu" on 26th December 2024

UPSC Syllabus Topic: GS Paper2- International Relations-Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

Context: The article discusses the renewal of the U.S.-China science and technology agreement, highlighting its history, benefits, and changes. It explains how such agreements promote cooperation, research, and mobility, while addressing concerns about intellectual property and critical technologies in the renewed agreement.

For detailed information on **On US-China relations** read this article here

What is the U.S.-China Science and Technology Agreement?

- 1. **Historical Background**: Signed on January 31, 1979, by Deng Xiaoping and Jimmy Carter, the Agreement marked a new era in U.S.-China diplomatic relations, fostering cooperation in science and technology. Since then, the Agreement has been renewed every five years while expanding in scope.
- 2. **Governance**: It is overseen by the U.S.-PRC Joint Commission on Scientific and Technological Cooperation, with designated agencies as executive agents.
- 3. Scope: The Agreement includes protocols between agencies and 40 sub-agreements across various fields, from agriculture to nuclear fusion.
- 4. Impact on R&D: China's R&D spending grew from \$375 million in 1979 to \$442 billion in 2021, making it a global leader in science.

What changes were made in the renewed Agreement?

- 1. Enhanced Researcher Safety and Data Reciprocity: The renewed Agreement includes provisions to ensure better safety for researchers and equitable sharing of research data.
- 2. Focus on Basic Research: Cooperation is limited to basic research conducted at intergovernmental levels.
- 3. Defined Themes of Mutual Benefit: Research will now focus only on previously agreed areas of mutual interest.
- 4. Exclusion of Critical and Emerging Technologies: Cooperation in sensitive and emerging technologies is excluded to address concerns about disproportionate benefits to China.
- 5. Intellectual Property Concerns: A 2017 report revealed over 400 Chinese patents linked to projects under the Agreement, commercialized without U.S. benefits, prompting stricter terms.

What has the U.S. gained from the Agreement?

The U.S. has gained significantly from the Science and Technology Agreement with China:

- 1. **Academic Contributions**: The collaboration has resulted in an increase in co-authored research papers across various scientific fields, enhancing knowledge sharing and innovation.
- 2. **Student Exchange Enhancement**: The number of Chinese students in the U.S. grew from 2,770 in 1985 to 109,525 in 2000, fostering cultural and educational exchanges. Created with love ♥ by ForumIAS- the knowledge network for civil services.





- 3. **Economic Opportunity**: Despite intellectual property concerns, the Agreement has broadened opportunities for scientific and technological advancements.
- 4. **Strategic Leverage**: It allowed the U.S. to monitor and respond to China's rise in global science.

What does the Agreement teach about S&T cooperation?

The Agreement highlights that:

- 1. Bilateral S&T cooperation is vital for progress.
- 2. Success depends on capacity-building and sustained R&D investment.
- 3. It allows countries to address conflicts through cooperation.
- 4. China has grown from a "junior partner" in 1979 to a competitor in global science, demonstrating the transformative potential of such agreements.

Question for practice:

Examine how the U.S.-China Science and Technology Agreement has evolved over time to address challenges in research collaboration and intellectual property.

India and China Strengthening Trust and Cooperation

Source: The post India and China Strengthening Trust and Cooperation has been created, based on the article "**An India-China reset needs bold and new thinking**" published in "**The Hindu**" on 26th December 2024

UPSC Syllabus Topic: GS Paper2- International Relations-India and its neighbourhood- relations.

Context: The article emphasizes peaceful dispute resolution and cooperation between India and China. It highlights the need for trust-building, mutual respect, and collaborative efforts in trade, diplomacy, and global issues. It proposes actionable steps for better relations and mutual growth.

For detailed information on Strengthening China-India Relations read this article here

How Have India and China Handled Past Disputes?

- 1. India and China peacefully resolved the 2020 Galwan Valley standoff.
- 2. Leaders Narendra Modi and Xi Jinping lent political authority to a disengagement agreement.
- 3. The agreement was reached after multiple diplomatic and military discussions.
- 4. This prevented the violent confrontation from escalating into a larger conflict.
- 5. The Line of Actual Control was stabilized, ensuring peace.
- 6. Both leaders demonstrated maturity in conflict resolution.
- 7. The resolution shows their ability to prioritize dialogue over hostility.
- 8. Trust-building steps, such as these, set a precedent for managing future disputes constructively.





What Challenges Do India-China Relations Face?

- 1. **Unsettled Boundary Disputes**: The Line of Actual Control remains a contentious issue, with the potential for future clashes, as seen in the 2020 Galwan Valley incident.
- 2. **Mutual Distrust**: India suspects China's alliance with Pakistan and its stance on Kashmir-related terrorism. Beijing views India's involvement in the Quad as a threat.
- 3. **Trade Imbalance**: India's trade deficit with China is significant, though China can address this by importing more Indian goods.
- 4. **Limited Engagement**: In 2023, China issued visas to 200,000 Indians, but India issued fewer than 10,000 to Chinese nationals.
- 5. **Geopolitical Tensions**: Anti-China narratives in Indian media and India's deviations from the "One China" policy strain ties.

Why Should India and China Cooperate?

- 1. **Economic Benefits**: India's large market can boost China's slowing economy, while China's technology can aid India's development goals.
- 2. Global South Unity: Joint efforts can help underdeveloped nations in Asia, Africa, and Latin America.
- 3. **Global Stability**: Cooperation can address global issues like the Russia-Ukraine war and the West Asian crisis.

What Are Immediate Steps to Build Trust?

- 1. **Resume Flights**: Restart direct flights suspended during COVID-19 to increase connectivity.
- 2. **Issue More Visas**: India issued less than 10,000 visas to Chinese nationals in 2023, while China issued over 200,000 to Indians.
- 3. **Reinstate Journalists**: Reverse decisions leading to the exit of journalists from both countries to improve communication.
- 4. Lift App Bans: Allow Chinese apps like WeChat, banned after the Galwan clash, to enhance digital interaction.
- 5. **Boost Trade:** Reduce the trade deficit by importing more from India and fostering Chinese investments, as suggested by India's Chief Economic Adviser.

What's the Vision for 2025?

A breakthrough year can be achieved through high-level visits by leaders. Mutual trust, stronger trade ties, and cooperation on global issues can redefine India-China relations, benefiting both nations and the world.

Question for practice:

Discuss the immediate steps India and China can take to build trust and strengthen their relationship.





India's PM visit boosts India Kuwait ties and stability

Source: The post India's PM visit boosts India Kuwait ties and stability has been created, based on the article "**Key partnership**: **India and Kuwait are trying to deepen ties during a crucial period**" published in "**The Hindu**" on 26th December 2024

UPSC Syllabus Topic: GS Paper2- International Relations-Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.

Context: The article discusses Prime Minister Modi's visit to Kuwait, highlighting its importance in strengthening India-Kuwait ties. It covers historical connections, trade, energy partnerships, defence cooperation, and the need for India to enhance relations amidst regional instability.

For detailed information on Significance of Prime Minister Modi's visit to Kuwait read Article 1, Article 2

How Significant are the Historical and Economic Ties Between India and Kuwait?

- 1. India and Kuwait have a long history of trade and cultural exchanges, dating back to when the British East India Company established trade routes through Kuwait.
- 2. The Indian rupee was even used as legal tender in Kuwait until its independence in 1961. Today, there are over half a million Indians work there in Kuwait, making them the largest expatriate community there.
- 3. Bilaterally, trade exceeds \$10 billion annually, with Kuwait being India's sixth largest supplier of crude oil and fourth largest supplier of LPG.

What Were the Key Outcomes of the Visit?

- 1. During the visit, India and Kuwait signed a Memorandum of Understanding to formalize defense cooperation.
- 2. Additionally, Kuwait awarded Prime Minister Modi the Order of Mubarak Al-Kabeer, a high honor, symbolizing the strengthened relationship between the two nations.

What Broader Regional Issues Impact This Visit?

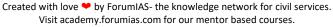
- 1. The visit occurred amid ongoing regional conflicts, including Israel's actions in Gaza and instability in Syria.
- 2. These conflicts affect Indian interests, especially concerning the safety of over eight million Indians living in the region and ongoing infrastructure projects like I2U2 and IMEC.
- 3. Such international dynamics make it essential for India to maintain and enhance its diplomatic relationships in West Asia.

Question for practice:

Examine the significance of Prime Minister Modi's visit to Kuwait in the context of historical ties, economic partnerships, and regional stability.

India's Global Leadership in Growth and Sustainability

Source: The post India's Global Leadership in Growth and Sustainability has been created, based on the article "India's leadership has a valuable role to play in a multipolar world" published in "Live mint" on 26th December 2024





UPSC Syllabus Topic: GS Paper2-Global Groupings and Agreements affecting India's interests.

Context: The article highlights India's growing global influence, emphasizing its leadership in sustainable development, economic growth, and diplomacy. It showcases India's role in fostering multilateral cooperation, addressing global challenges, and positioning itself as a key driver of the global economy.

For detailed information on **India's platform for global leadership** read this article here

What is the global economic outlook and key challenges?

- 1. Global growth is expected to remain steady at 3.2% in 2024 and 2025.
- 2. Inflationary pressures are reducing, and the global economy avoided a recession despite monetary tightening.
- 3. Key challenges include climate change, unstable debt dynamics, and increasing protectionism.
- 4. Fragmentation and polarization are rising, but global issues like **sustainable growth, energy transitions**, and **governance of advanced technologies** require cooperation.

How is India emerging as a global leader?

- **1.** India promotes a **rule-based international order** and democratic values.
- 2. Supplied vaccines and medicines to over 100 countries during COVID-19, showing global responsibility.
- 3. Leads International Solar Alliance and Global Biofuels Alliance for sustainable development and climate resilience. These efforts promote sustainable development, climate resilience, and energy transitions.
- 4. Expanded strategic economic ties through FTAs and liberalized FDI restrictions.
- 5. Advocated for African Union's inclusion in G20 and reforms for equitable representation in global institutions.
- 6. Balances global relationships, strengthening credibility as a mediator and leader in the **Global South**.

What is driving India's economic growth?

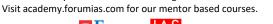
India is the world's fifth-largest economy and the fastest-growing major economy, contributing 17% to global growth in 2023.

It aims to become a **\$10** trillion economy by the 2030s and a developed nation by **2047**.

Initiatives like Make in India and the Production-Linked Incentive Scheme boost domestic capabilities and resilience.

What is India's vision for the future?

- 1. India plans to leverage its **demographic dividend**, strengthen **critical infrastructure**, and embrace **digital** transformation.
- 2. It aspires to be part of the G3 era alongside the US and China, driving the global agenda.
- 3. By advancing multilateralism, enhancing regional partnerships, and bridging developed and developing nations, India can lead a more equitable global system.





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4. Key focus areas include **inclusive growth**, **technology governance**, and **skilling its workforce**.

Question for practice:

Examine how India is emerging as a global leader in addressing global challenges and driving sustainable economic growth.

India's Ageing Population and Elder Care Challenges

Source: The post India's Ageing Population and Elder Care Challenges has been created, based on the article "Senior security: India needs an affordable elder care ecosystem" published in "Business Standard" on 26th December 2024

UPSC Syllabus Topic: GS Paper1- Society- Social issues

Context: The article highlights India's ageing population, rising elder care needs, and socio-economic challenges. It discusses the growing "silver economy" for affluent elders but emphasizes struggles faced by poorer seniors. Despite policies, poor implementation hampers effective elder care solutions.

For detailed information on Care for elderly population in India read this article here

What is the current status of India's elderly population?

- 1. India has 153 million elderly people (aged 60 and above) in 2024.
- 2. This number is expected to grow to 347 million by 2050.
- 3. The elderly will form 15-20% of the total population as fertility rates fall below replacement levels.

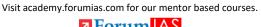
What challenges do India's elderly face?

- 1. **Financial Struggles:** 40% of the elderly belong to the lowest wealth quintile, and 20% have no income.
- 2. Healthcare Issues: Many suffer from diseases like heart problems, kidney ailments, dementia, and Alzheimer's.
- 3. Social Pressures: Urbanization and nuclear families reduce family support, leading to abandonment of sick or disabled elderly.
- 4. Inadequate Access to Elder Care: Existing schemes like the National Programme for Health Care of the Elderly are poorly implemented.
- **5. Economic Divide:** Private sector solutions target wealthy seniors, excluding the majority.

What policies and laws exist for elder care in India?

- 1. National Policy on Older Persons (1999): India was ahead of global efforts in addressing elderly care.
- 2. Maintenance and Welfare of Senior Citizens Act (2007): Children are legally required to provide financial support to parents. The law includes fast-track mechanisms and provisions for old-age homes.
- 3. National Programme for Health Care of the Elderly (2010): Focuses on dedicated healthcare services for the elderly.

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4. Ayushman Bharat Health Scheme: Extended health insurance to all senior citizens above 70 years, regardless of income.

What steps are needed for the future?

- 1. Develop a robust elder care system that is affordable and accessible.
- 2. Address financial security, healthcare, and social support for all elderly, especially the poor.
- 3. Ensure effective implementation of existing schemes and laws.

Ouestion for practice:

Discuss the challenges faced by India's elderly population and the measures needed to address them.

No detention policy

Source: This post on No detention policy has been created based on article "Express view on No Detention Policy: Scrapping it will aggravate problems" published in The Indian Express on 26th December 2024.

UPSC Syllabus topic: GS Paper 2- Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources

Context: The article delves into the implications of scrapping the **No Detention Policy (NDP)**, which was introduced under the **Right to Education Act, 2009**, as a progressive step to ensure universal education and reduce school dropouts. The policy aimed to eliminate the pressure of examinations for students up to Class VIII by promoting automatic progression to the next grade, irrespective of performance in exams. This approach was designed to encourage retention and inclusion, especially for students from marginalized communities.

What is the No Detention Policy (NDP) and why was it introduced?

- 1. The No Detention Policy (NDP) was introduced under the Right to Education (RTE) Act, 2009, which aimed to eliminate the stress and humiliation of failing exams for students up to Class VIII.
- 2. The policy sought to prevent school dropouts by ensuring that students are not detained or eliminated based on examination performance. It was a shift from traditional elimination exams to a more inclusive approach in education.

What changes have been made to the NDP over the years?

- 1. After 15 years of implementation, the NDP has been significantly diluted.
- 2. An amendment to the RTE Act in 2019 allowed state governments to decide on the detention of students.
- 3. Starting from the next academic year, Class V and Class VIII students in government schools can be detained based on their performance.

How has the dropout rate changed since the introduction of the NDP?

- 1. When the RTE Act was passed in 2009, the dropout rate for students between Classes I to VIII was 42.5%.
- 2. It was even higher for SC and ST students, at 51.2% and 56.8%, respectively.
- 3. By 2024, the dropout rate has decreased to 12.6%, according to UDISE data, indicating some success of the NDP in reducing dropouts.

What are the concerns about student learning levels despite the reduced dropout rate?





- 1. A 2023 report by ASER highlighted that only 25% of students aged 14-18 could fluently read a Class II-level text, indicating poor learning outcomes.
- 2. While the dropout rate has improved, the quality of education remains a concern.

What was the intended role of teachers under the NDP, and what challenges do they face?

- 1. The RTE Act envisioned that teachers would provide "special care" to students who failed to meet learning standards.
- 2. However, the shortage of 8.4 lakh teachers in government schools and the overburdened responsibilities of existing teachers make it difficult to provide individualized attention.

How might detention impact marginalized students and the goals of the National Education Policy (NEP)?

- 1. Detention is likely to discourage students, especially from marginalized communities, further aggravating dropout rates.
- 2. The NEP's vision of innovative education and universal access clashes with the punitive approach of detention, which risks alienating students from the education system.

What is the overall argument against scrapping the NDP?

- 1. Scrapping the NDP could reverse the progress made in reducing dropout rates and disproportionately harm marginalized students.
- 2. It also fails to address the systemic issues of inadequate infrastructure and teacher shortages, which are essential for improving learning outcomes.
- 3. Detention-based approaches contradict the goals of inclusive and innovative education as outlined in the NEP.

School-Going Innovators in Jammu & Kashmir

Source: This article on School-Going Innovators in Jammu & Kashmir is based on article "In J&K, school-going innovators show the way" published in The Indian Express on 26th December 2024.

UPSC Syllabus topic: GS Paper 2- Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources.

Context: The article highlights the remarkable strides made by school-going students in Jammu & Kashmir (J&K) in addressing local challenges through innovative solutions. It places these achievements within the broader framework of India's efforts to foster innovation at the grassroots level, particularly through the Atal Tinkering Labs (ATL) initiative under the Atal Innovation Mission (AIM) by NITI Aayog.

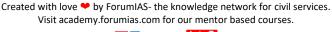
What makes J&K a standout in fostering school-level innovation?

- 1. J&K has emerged as a leading region in school innovation due to its proactive participation in the **Atal Tinkering Marathon**.
- 2. In 2023, **1,627 teams** from the UT participated, contributing 10% of the total 20,000 projects nationwide.
- 3. J&K's participation rate in the Marathon was 36%, compared to the national average of 3.18%, making it 10 times higher.
- 4. Additionally, J&K produced **20 teams** in the top 500 innovations, exceeding the national average of 14 per state/UT.

What types of problems are these young innovators solving?

J&K students are addressing hyperlocal issues with solutions that have **national and global relevance**:

1. **Carbon Monoxide Detection in Winters**: A team from GHSS Fatehgarh, Baramulla, developed a mechanism to sense high levels of CO and open motorized windows to prevent silent deaths.





- 2. **Flash Flood Prediction**: Two girls from GHSS Amirakadal, Srinagar, created a model using sensors to predict flash floods caused by snowmelt.
- 3. **Groundwater Detection System**: Students from Air Force School Jammu developed "Bhu Jal Nirdharak," which uses electrodes and sensors to locate groundwater accurately, supported by a local-language app.
- 4. **Apple Grader for Farmers**: GHSS Kreeri students created a cost-effective Apple Grader to clean and sort apples, improving profitability for local farmers.

How are these innovations connected to broader educational goals?

Each innovation fosters interdisciplinary learning:

- Flash Flood Model: Integrates geometry, physics, chemistry, meteorology, and programming.
- **Apple Grader**: Connects students with local businesses for real-world prototyping, akin to Silicon Valley's innovation ecosystems.

What initiatives have driven this transformation?

The transformation in J&K's education and innovation ecosystem is powered by:

- 1. Atal Tinkering Labs (ATL):
 - a. 127 ATLs established across J&K.
 - b. J&K is the first UT to partner with NITI Aayog to establish 500 ATLs.
 - c. Smaller labs and shared ATLs for up to three schools cater to the region's needs.
- 2. Teacher and Official Training: AIM and J&K's Education Department conduct regular training.
- 3. Community Programs:
 - a. ATL Sarthi clusters (10-30 labs) promote peer learning and monitoring.
 - b. Events like Pragaash 2023 connect stakeholders across the UT.

What role do community organizations and collaborations play?

- 1. Organizations such as Pi Jam and NIT Srinagar have strengthened the ecosystem by organizing events and connecting stakeholders.
- 2. Collaborative efforts include local garage collaborations for prototyping and training and knowledge-sharing initiatives.

How does J&K's approach inspire the rest of India?

- 1. J&K's success demonstrates that building innovation ecosystems tailored to local needs can unlock the potential of remote and underserved regions.
- 2. This model can be replicated across hilly, tribal, and remote regions to nurture the next generation of innovators and entrepreneurs.

Understanding MSP and Its Importance

Source: This article on Understanding MSP and Its Importance has been created based on article "Why guaranteeing MSP is essential for farmers and India" published in The Indian express on 26th December 2024.

UPSC Syllabus topic: GS Paper 3- Issues related to Direct and Indirect Farm subsidies and Minimum Support Prices

Context: The article focuses on the critical issue of guaranteeing Minimum Support Price (MSP) for farmers in India through legal measures. MSP has long served as a safety net to protect farmers from market fluctuations, ensuring that they receive a fair price for their crops. However, over the decades, the growing gap between production costs and MSP, coupled with systemic inefficiencies, has led to widespread exploitation of farmers, mounting debts, and alarming rates of farmer suicides.

What is MSP, and why was it introduced?

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- 1. MSP, or Minimum Support Price, was introduced approximately 60 years ago as a safety net for farmers when India faced challenges feeding its growing population.
- 2. It guarantees a minimum price for crops, ensuring that farmers are not exploited by market forces.
- 3. Initially, MSP aimed to encourage agricultural production but did not factor in production costs.

How has MSP evolved, and what challenges have emerged?

- 1. Over time, the costs of production increased while MSP lagged behind.
- 2. Farmers became reliant on the market, leading to exploitation and financial distress.
- 3. This disparity has contributed to rising farmer suicides, with reports suggesting 4,00,000 suicides officially recorded in the last three decades, while unofficial estimates place the number closer to 7,00,000.

Why do some argue that farmers in Punjab do not need MSP?

- 1. Critics claim that groundwater depletion, particularly due to water-intensive crops like rice (which consumes 3,000–3,500 liters of water per kilogram), is a major issue.
- 2. They argue that MSP encourages unsustainable farming practices

Counterarguments:

- 1. Farmer unions suggest that a guaranteed MSP for 23 crops could promote crop diversification, encouraging farmers to grow less water-intensive and more profitable crops.
- 2. This would address groundwater concerns and provide long-term solutions.

How could a guaranteed MSP law promote sustainability?

- 1. Diversifying crops under MSP guarantees would reduce electricity consumption in agriculture by 60%, conserve groundwater, and ensure more efficient use of resources.
- 2. Additionally, Punjab could lead the way in producing oilseeds, pulses, and other crops, reducing India's reliance on imports and saving nearly ₹2 lakh crore annually.

How does MSP relate to public health and national wealth?

- 1. Guaranteeing MSP could reduce reliance on imported palm oil, which is often processed with harmful chemicals, thereby safeguarding public health.
- 2. It would also stabilize the agricultural economy and reduce farmers' financial distress, preserving national wealth.

Are farmers currently receiving the promised MSP?

- 1. In states like Bihar, Uttar Pradesh, and Rajasthan, farmers often sell crops below MSP due to inadequate procurement systems.
- 2. For instance, despite an MSP of ₹2,325 per quintal for paddy, farmers sell it for ₹1,000–1,400 in many cases. Similarly, procurement caps force farmers to sell surplus crops at lower rates.
- 3. An OECD report highlights that India's farmers have faced losses amounting to ₹60 lakh crore over the years due to underpriced MSP rates. In 2023 alone, these losses were estimated at ₹14.72 lakh crore, exacerbating farmer debt and distress.

How does guaranteeing MSP address critical issues? What steps must the government take?

- 1. MSP guarantees can prevent farmer suicides, reduce inflationary pressures, conserve water, and promote sustainable farming.
- 2. They also strengthen India's self-reliance by reducing dependency on imports and protecting public health.





- 3. The government should urgently enact a legal guarantee for MSP across 23 crops, invest wisely in agriculture, and establish effective procurement mechanisms.
- 4. This will stabilize the agricultural sector, ensure fair incomes for farmers, and contribute to national development.

Potential of rupee-backed stablecoins in India

Source: The post potential of rupee-backed stablecoins in India has been created, based on the article "Let rupee-backed stablecoins complement RBI's CBDC" published in "Indian Express" on 27th December 2024

UPSC Syllabus Topic: GS Paper3- Economy

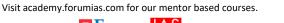
Context: The article discusses the potential of rupee-backed stablecoins in India. These stablecoins combine cryptocurrency benefits with rupee stability. They can enhance financial inclusion, reduce costs, and support the rupee's global influence, but require strong regulations and technological infrastructure.

What Are Stablecoins and Why Were They Introduced?

- 1. Stablecoins are crypto assets created to reduce the extreme volatility of traditional cryptocurrencies like Bitcoin.
- 2. They are pegged to stable assets, such as fiat currencies (e.g., US dollar, Indian rupee) or gold, to provide price stability.
- 3. For example, popular stablecoins like Tether and USD Coin are pegged to the US dollar.
- 4. Stablecoins retain the advantages of cryptocurrencies, including fast, secure, and low-cost transactions, while minimizing risks associated with value fluctuations.
- 5. Their introduction was driven by events like Bitcoin's 30% value drop in May 2021, which made users skeptical of cryptocurrency reliability.
- 6. Blockchain-based stablecoins can cut transaction costs by 40-50% (BIS report), enhancing their utility in global and local markets.
- 7. Rupee-backed stablecoins are emerging as a localized solution for India, aligning with domestic financial systems and regulations.
- 8. The BIS and Financial Stability Board (FSB) have both highlighted the transformative potential of stablecoins, while cautioning against their risks.

What Makes Rupee-Backed Stablecoins Unique for India?

- 1. Currency Stability: Rupee-backed stablecoins protect Indian users from currency fluctuations associated with dollar-pegged stablecoins.
- 2. Regulatory Alignment: They operate under Indian laws, avoiding international regulatory complexities.
- **3. User Convenience:** Transactions in rupees align with users' financial activities, ensuring ease of use.
- 4. Economic Strength: They strengthen the rupee's global position and foster localized digital financial systems. This can boost financial inclusion, efficiency, and the rupee's soft power internationally.





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How Can Stablecoins and CBDC Work Together?

- 1. India's Central Bank Digital Currency (CBDC), the e-rupee, has limitations like transaction restrictions.
- 2. Rupee-backed stablecoins can complement the e-rupee by promoting a broader digital finance ecosystem. This approach may enhance adoption and financial inclusion in India.

For detailed information on Digital Rupee: Advantages and Challenges read this article here

What Steps Should India Take?

- **1. Develop Robust Technological Infrastructure:** Create systems for issuing, trading, and storing rupee-backed stablecoins. Ensure cybersecurity and interoperability.
- **2. Educate Users:** Run awareness programs about risks in stablecoin transactions.
- 3. Regulate Effectively: Align policies with BIS and FSB guidelines to prevent instability.

Question for practice:

Examine how rupee-backed stablecoins can enhance financial inclusion and strengthen the rupee's global position while addressing associated risks.

Fair Taxes for Reducing Inequality in India

Source: The post Fair Taxes for Reducing Inequality in India has been created, based on the article "**Dis/Agree**: **Taxing the rich more will reduce inequality**" published in "**Indian Express**" on 27th December 2024

UPSC Syllabus Topic: GS Paper3- Economy-Indian Economy and issues relating to planning, mobilisation, of resources, growth, development and employment.

Context: The article highlights India's low public spending, growing inequality, and the need for progressive taxation. It suggests taxing the super-rich fairly, including wealth taxes, to fund essential services, reduce inequality, and improve economic and social conditions.

For detailed information on Redistribution of wealth and Wealth Tax in India read this article here

What is the Current State of Public Spending and Inequality in India?

- 1. Public spending is inadequate to meet basic social and economic rights like food, healthcare, education, and housing.
- 2. Climate adaptation and green transition investments are also below the minimum requirement.
- 3. India is among the most unequal countries, with most GDP gains benefiting the top 10%.
- 4. India's tax-to-GDP ratio is one of the lowest in the G20.
- 5. This inequality has led to stagnated mass consumption, reduced private investments, and increased social divisions.

What is the Tax Problem in India?





- 1. **Low Tax-to-GDP Ratio**: India's tax-to-GDP ratio is among the lowest in G20 and below many middle-income countries.
- 2. **Regressive Tax System**: The tax system relies heavily on indirect taxes, burdening the poor and middle classes.
- 3. **Tax Avoidance by the Rich**: Ultra-rich individuals exploit loopholes and tax havens, paying lower effective tax rates than salaried people.

How Has Inequality Affected Economic Growth and Social Cohesion?

- 1. Extreme inequality has not spurred investment or productivity but has led to economic stagnation and less private investment.
- 2. It has also increased social and political tensions, suggesting persistent poverty, despite government efforts to alter data and indices to hide this issue.

How Could Taxing the Super-Rich Help?

- 1. The G20 Summit and economists like Gabriel Zucman advocate for taxing ultra-high-net-worth individuals more effectively.
- 2. Proposals include a global minimum wealth tax of 2% for billionaires and similar measures for those with assets over \$100 million.
- 3. This approach requires international cooperation and better financial transparency.
- 4. Fair taxation of the rich can generate significant revenue for public spending. It can reduce inequality, fund essential services, and improve economic and social conditions.
- 5. India's current situation demands progressive fiscal policies to address these issues.

What Are the Challenges and Benefits of Implementing Wealth Taxes?

- 1. While administering a wealth tax in India may seem challenging, digital advancements have made it more feasible.
- 2. Taxing the wealthy fairly could increase government revenue and help reduce economic disparities, despite concerns that it might deter investment or encourage wealth migration.

For detailed information on Challenges of implementing a wealth tax read this article here

Question for practice:

Discuss how taxing the super-rich could address India's issues of low public spending and growing inequality.





Critiquing Thomas Piketty's Views on India's Economy

Source: The post Critiquing Thomas Piketty's Views on India's Economy has been created, based on the article "**Dis/Agree**: **Piketty is wrong, India is not that unequal**" published in "**Indian Express**" on 27th December 2024

UPSC Syllabus Topic: GS Paper3- Economy-Indian Economy and issues relating to planning, mobilisation, of resources, growth, development and employment.

Context: The article critiques Thomas Piketty's claims about income inequality and tax collection in India. It argues that his data and conclusions are flawed, highlights India's tax-to-GDP ratio as higher than reported, and questions the need for higher wealth taxes.

What Are Piketty's Claims About Income Inequality in India?

- 1. Thomas Piketty suggests that India has one of the highest levels of income inequality in the world, second only to South Africa.
- 2. He believes that the income Gini coefficient in India might be around 0.6, based on his estimates.
- 3. However, this figure is contested by other experts who point out that India's consumption Gini is about 0.34, suggesting that an income Gini around 0.4 is more plausible than 0.6.
- 4. Piketty proposes taxing the rich at higher rates to increase tax revenues.
- 5. He believes that using these funds to provide services for the poor could help reduce inequality and spur economic growth in India.

For detailed information on **Challenges of implementing a wealth tax** read this article here

What are the issues with Piketty's Views on India?

- 1. **Income Inequality Claim:** Piketty claims India's income inequality (Gini \sim 0.6) is second highest globally, but India lacks an official income survey. Plausible income Gini is closer to 0.4 (consumption Gini: 0.34).
- 2. **Tax-to-GDP Ratio:** Piketty asserts India's tax-to-GDP ratio is 13%. Recent IMF data (2019-20) shows it is **16.7%**, higher than China (16%) and Vietnam (13.3%).
- 3. **Growth and Inequality Argument:** Piketty inaccurately claims India's government supports inequality to incentivize growth. However, India has achieved over **6% growth annually for 30 years** without extreme inequality.
- 4. **Redistribution Hypothesis:** Policies must be data-driven, not based on speculative claims.

What Should Be the Next Steps?

- 1. Conduct an **official income distribution survey** to accurately measure inequality (current consumption Gini: 0.34; likely income Gini: ~ 0.4).
- 2. Reassess taxation policies with updated **tax-to-GDP ratio** (16.7% in 2019-20; 18-19% today, higher than China's 16% and Vietnam's 13.3%).
- 3. Avoid policies based on speculative claims like **Piketty's 13% tax-GDP ratio** or extreme inequality assertions.



4. Align tax strategies with factual data to foster sustainable growth and redistribution.

Question for practice:

Evaluate the validity of Thomas Piketty's claims about income inequality and tax collection in India based on the data and critiques presented.

Criticisms of the KBLP

Source: The post criticisms of the KBLP has been created, based on the article "**What is the Ken-Betwa River Linking Project? Why is it controversial?**" published in "**Indian Express**" on 27th December 2024

UPSC Syllabus Topic: GS Paper3- Infrastructures

Context: Prime Minister Narendra Modi laid the foundation stone of the Daudhan Dam, a key part of the Ken-Betwa River Linking Project. This project aims to transfer water for irrigation, drinking, and power, but faces environmental and displacement concerns.

For detailed information on **Ken-Betwa Link Project** read this article here

What are the main features of the KBLP?

- 1. Water Transfer: Transfers water from the Ken River to the Betwa River through a 221-km canal.
- 2. Irrigation: Provides annual irrigation to 10.62 lakh hectares (8.11 lakh ha in MP and 2.51 lakh ha in UP).
- 3. **Drinking Water**: Supplies drinking water to 62 lakh people.
- 4. **Power Generation**: Generates 103 MW hydropower and 27 MW solar power.
- 5. **Construction Phases**: Phase-I involves the Daudhan Dam, Phase-II includes the Lower Orr Dam, Bina Complex, and Kotha Barrage.

What are the criticisms of the KBLP?

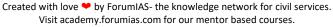
1. Deforestation and Wildlife Impact:

- The project will submerge 98 sq km of the Panna National Park, leading to large-scale deforestation and the felling of 2-3 million trees.
- It threatens tiger populations in Panna, where tigers were successfully reintroduced after extinction in 2009.
- The Ken Gharial Sanctuary's gharial population and vulture nesting sites may also be adversely affected.

2. Hydrological Concerns:

- Experts question the availability of surplus water in the Ken River and demand public access to hydrological data for further study.
- IIT-Bombay research indicates that river-linking projects can reduce rainfall by up to 12% in September, disrupting local ecosystems.

3. Displacement of Local Communities:





- The Daudhan Dam will displace 5,228 families in Chhatarpur district and 1,400 families in Panna district.
- Protests have emerged due to inadequate compensation and minimal local benefits, particularly in Panna.

Question for practice:

Evaluate the benefits and criticisms of the Ken-Betwa River Linking Project (KBLP).

Reducing stress among bureaucrats for better governance

Source: The post Reducing stress among bureaucrats for better governance has been created, based on the article "**Spare a thought for over-stressed Indian bureaucrats**" published in "**Live mint**" on 27th December 2024

UPSC Syllabus Topic: GS Paper2- Governance-Important aspects of governance

Context: The article emphasizes reducing stress among bureaucrats. It highlights the need for self-care, lifelong learning, and systemic reforms. It calls for fair incentives, humane policies, and a focus on well-being to ensure effective governance and national progress.

For detailed information on India's Bureaucracy: Key Issues and the Path to Reform read this article here

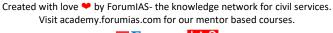
What Causes Stress in Bureaucracy?

- 1. Rigid Systems: Bureaucrats face limited flexibility and innovation due to outdated, rigid processes.
- 2. Arbitrary Decisions: Superiors' unpredictable judgments create a stressful work environment.
- 3. **Lack of Incentives:** The absence of rewards for innovation or exceptional performance discourages motivation.
- 4. Heavy Workload: Excessive responsibilities strain their mental and physical well-being.
- 5. **Limited Experimentation**: Fear of failure restricts creativity and adaptability.

How Can We Support Bureaucrats?

- 1. **Adapt Learning Approaches:** Encourage bureaucrats to continuously adapt by learning, unlearning, and relearning, as highlighted by Alvin Toffler. This approach prepares them for changing governance challenges.
- 2. **Revise Incentives:** Introduce tangible rewards for innovation and exceptional performance. Allow a range of experimentation to motivate and engage them, moving away from decisions based solely on the whims of superiors.
- 3. **Promote Self-Care:** Emphasize the importance of self-care, inspired by the Bhagavad Gita's focus on self-realization. Encouraging a balanced life helps maintain their well-being and effectiveness.
- 4. **Implement Systemic Reforms:** Foster a more humane work environment by reducing bureaucratic stress and workload, ensuring that bureaucrats can serve with fulfillment and not at the expense of their health.

Conclusion





India's governance relies on its bureaucrats, but rising stress threatens their health and effectiveness. Alvin Toffler's idea of adaptability and the Bhagavad Gita's emphasis on self-care underline the need for reforms. Tangible rewards, innovation, and humane policies are vital for ensuring their resilience and purpose.

Question for practice:

Discuss how systemic reforms and self-care practices can help reduce stress among bureaucrats and improve governance.

Challenges faced by marginalized students

Source: The post challenges faced by marginalized students has been created, based on the article "Marginalised by caste, marginalised in education" published in "The Hindu" on 28th December 2024

UPSC Syllabus Topic: GS Paper2- Governance-Issues relating to development and management of Social Sector/Services relating to Education.

Context: The article discusses the struggles of marginalized students, especially Dalits, in accessing higher education due to rising fees, systemic caste-based discrimination, and financial constraints. It highlights dropout rates, suicides, and the need for systemic reforms in education and employment.

What are the challenges faced by marginalized students?

- 1. **Financial Barriers**: Marginalized students struggle with high educational costs. For instance, Atul Kumar, a student from a low-income background, lost his IIT seat due to an inability to pay the ₹17,500 seat booking fee.
- 2. **Rising Tuition Fees**: Fees at institutions like IITs and IIMs have increased significantly, exacerbating financial challenges for students from marginalized communities. IIT tuition fees rose by 200% in 2016, from ₹90,000 to ₹3 lakh per annum.
- 3. **High Dropout Rates**: Many students are forced to abandon their education due to rising costs. Between 2017 and 2018, 2,461 students dropped out of IITs alone. Over five years, more than 13,500 SC, ST, and OBC students dropped out from central universities and IIMs.
- 4. **Caste-Based Discrimination**: Dalit students often face social and academic exclusion due to caste biases. Notably, 92% of urban septic tank workers belong to marginalized communities, reflecting ongoing caste-based job segregation.
- 5. **Mental Health Challenges**: The pressure of financial and social discrimination leads to severe mental health issues. Over the past seven years, 122 students from IITs and IIMs committed suicide, with many attributed to financial and academic stress.
- **6. Employment Challenges**: After graduation, marginalized students encounter difficulties in securing employment. An RTI in 2024 revealed that 38% of students across 23 IIT campuses were unplaced.

For detailed information on **Impacts of financial strain on educational** read this article here

What reforms are needed?

- 1. Need for systemic reforms to address financial constraints, fee hikes, and caste-based discrimination.
- 2. It emphasizes the need for inclusive environments and targeted support for marginalized students in education and employment.



Question for practice:

Discuss the challenges faced by marginalized students in accessing higher education and the reforms needed to address these issues.

Captive Elephants in India Face Rising Exploitation

Source: The post Captive Elephants in India Face Rising Exploitation has been created, based on the article "Rules that still manacle the captive elephant" published in "The Hindu" on 28th December 2024

UPSC Syllabus Topic: GS Paper3- Ecological and Environment

Context: The article discusses the mistreatment of captive elephants in India, despite their protection under the Wildlife Protection Act. It critiques new government rules that could lead to further exploitation, such as the transfer of elephants for commercial purposes and the cycle of capturing wild elephants.

What is the current situation of captive elephants in India?

- 1. Captive elephants in India face mistreatment despite being protected under the Wildlife (Protection) Act, 1972.
- 2. As of January 2019, there were 2,675 documented captive elephants.
- 3. They are exploited for religious events, tourism, and entertainment, often subjected to isolation and abusive training.
- 4. Microchips from deceased elephants are reused to legalize captured wild elephants.
- 5. The 2024 rules allow commercial exploitation through transfers, as seen in the gifting of an elephant from Assam to a Delhi temple.
- 6. These practices undermine elephant conservation.

What are the new rules introduced in 2024?

- 1. **Purpose of Rules**: The Ministry of Environment, Forests and Climate Change (MoEFCC) introduced the *Captive Elephant (Transfer or Transport) Rules, 2024* to regulate the transport and ownership transfer of captive elephants and curb illegal captures.
- 2. **Ownership Transfer**: The rules allow ownership transfer if the current owner cannot maintain the elephant. However, there is no requirement for this transfer to be non-commercial, leading to potential trading of elephants as movable property.
- 3. **Temporary Transport**: Elephants can be transported temporarily across or within state borders. The rules lack clear justification requirements, raising concerns about elephants being rented out for religious ceremonies, weddings, or political events.
- 4. **Lack of Accountability**: The rules do not mandate the removal or destruction of microchips after an elephant's death, facilitating misuse. For instance, microchips could be reused to legalize illegally captured wild elephants.





- 5. **Birth in Captivity**: The rules recognize calves born in captivity as legally owned, perpetuating the cycle of commercial exploitation.
- **6. Trade of an endangered:** elephants are often transported from northeastern to southern and western states, such as an elephant "gifted" from Assam to a Delhi temple. The new rules facilitate such transfers, enabling trade of an endangered species instead of protecting them.

What Actions Have Been Taken So Far?

- 1. In August, the Elephant Project under MoEFCC flagged illegal transfers of captive elephants.
- 2. It issued a memorandum emphasizing digitizing genetic profiles and strict adherence to the 2024 rules.
- 3. However, these measures lack strong enforcement to ensure elephant welfare.

What Needs to Be Done?

- 1. The government should enforce humane birth control measures and stop using live elephants for temples, processions, and tourism.
- 2. Alternatives like electronic elephants should be promoted.
- 3. Civil society and temple committees must take responsibility for changing current practices.

Question for practice:

Examine the impact of the Captive Elephant (Transfer or Transport) Rules, 2024 on the welfare and conservation of elephants in India.

India's Energy Shift Toward Renewable Energy Sources

Source: The post India's Energy Shift Toward Renewable Energy Sources has been created, based on the article "**The shift fuelling country's growth engine**" published in "**Business Standard**" on 28th December 2024

UPSC Syllabus Topic: GS Paper3- Infrastructures

Context: The article discusses India's energy evolution, focusing on the shift from coal to renewable energy (RE). It highlights the growth of public and private sectors, energy access programs, and future goals like energy independence by 2047, while addressing challenges in RE integration and fossil fuel dependency.

For detailed information on India's transition from fossil fuels to renewable energy read this article here

What is the Background of India's Energy Sector?

- 1. India has progressed from using coal and oil to adopting renewable energy (RE) over the past 25 years.
- 2. This shift is part of the country's broader socio-economic growth, influenced by evolving public sector undertakings, energy access schemes, and regulatory frameworks.

How Has India's Oil Industry Evolved?

1. **Early Beginnings**: Oil was first discovered in Digboi, Assam, in the late 19th century by an English engineer.





- 2. **Mid-20th Century**: The government established ONGC for exploration and IOCL, BPCL, and HPCL for marketing.
- 3. **Major Discoveries**: In 1974, ONGC discovered Bombay High, which now accounts for 70% of India's domestic oil production.
- 4. **Private Sector Entry**: The 1999 New Exploration Licensing Policy (NELP) allowed private companies to explore oil and gas. Reliance Industries discovered gas in KG-D6 in 2002, while Cairn Energy found the Mangala oil field in 2004.
- 5. **Challenges**: Domestic crude production has stagnated at 30-35 million tonnes annually since 2011. In 2023-24, production fell to 29.4 million tonnes.
- 6. **Future Goals**: India is promoting green fuels to reduce reliance on oil imports.

What Challenges and Advances are Present in Renewable Energy?

- A. Challenges in Renewable Energy
- 1. **Seasonal and Unreliable Supply**: Renewable energy (RE), like solar and wind, depends on weather, making it less reliable.
- 2. **High Storage Costs**: Expensive storage technology limits the integration of RE into the grid.
- 3. **Discom Financial Strain**: Power distribution companies prefer cheaper thermal power despite falling RE costs.
- 4. **Slow Grid Absorption**: RE capacity grew to 136 GW by 2024, but it contributes only 12% to India's energy mix.
- 5. **Slow Adoption of Next-Generation Fuels**: Technologies like biodiesel and green hydrogen have not scaled effectively.
- **B.** Advances in Renewable Energy
- 1. Significant Capacity Growth: India targets 500 GW of non-fossil fuel capacity by 2030.
- 2. **Policy Support**: The National Biofuel Policy of 2018 and the ethanol blending program aim for 20% ethanol in petrol by 2025-26.
- 3. **Green Hydrogen Mission**: This initiative focuses on green energy exports and energy independence by 2047.
- 4. **Government Initiatives**: Policies supporting decentralized solar and transmission infrastructure boost RE growth.

What Role Does Coal Play in India's Energy Strategy?

- 1. Coal remains central to India's energy strategy despite global pressure to reduce reliance on fossil fuels.
- 2. Coal India Ltd (CIL) has seen growth and private participation, leading to increased coal production.
- 3. The government plans to phase out coal slowly, with a target of a more significant reduction by 2047.

How Has Energy Access Improved in India?



- 1. **Universal Electrification:** Programs like Saubhagya connected all households to the national grid.
- 2. **Electricity Supply:** Rural areas get 18-20 hours, and urban areas 22 hours daily.
- 3. **LPG Access:** The Pradhan Mantri Ujjwala Yojana (PMUY) provided clean cooking fuel to 103.3 million households.
- 4. **Targeted Subsidy:** PMUY now offers Rs 300 per cylinder for up to 12 refills annually.
- 5. **Impact:** 20.3 million PMUY families used more than six refills in 2023-24.

What Future Energy Goals Does India Have?

- 1. India aims for energy independence by 2047 with a shift towards non-fossil fuel sources, aiming for 500 GW of capacity by 2030.
- 2. The National Green Hydrogen Mission is part of this strategy, intending to make India an energy exporter and reduce fossil fuel reliance significantly.

Question for practice:

Discuss the challenges and advances in India's renewable energy sector as highlighted in the article.

Community Action and Governance in Environmental Issues

Source: The post Community Action and Governance in Environmental Issues has been created, based on the article "**Bishnois v Delhiites: Two different mindsets**" published in "Down to Eat" on 28th December 2024

UPSC Syllabus Topic: GS Paper3- Environment

Context: The article highlights two cases: Salman Khan's arrest for poaching in Jodhpur and Delhi's failure to address pollution. It shows how community action in Jodhpur forced accountability, while Delhi's middle class lacks involvement, worsening environmental issues.

What Happened with Salman Khan in Jodhpur in 1998?

- 1. In 1998, Salman Khan, a famous actor, was arrested in Jodhpur for poaching a chinkara, an endangered species.
- 2. The Bishnoi community, deeply committed to conservation, took a strong stand against the crime.
- 3. Their determination, rooted in tradition, forced politicians to act, especially with state elections approaching in November 1998.
- 4. This shows how community pressure can influence governance.

How Did Delhi Handle Its Pollution Problem in the Late 1990s?

- 1. Delhi faced severe air pollution issues in the late 1990s. In 1996, the Centre for Science and Environment released a report, *Slow Murder*, exposing vehicular pollution.
- 2. Following this, the Supreme Court ordered the Delhi government to phase out vehicles older than 15 years by March 31, 1998.



- 3. However, during the 1998 elections, then-Chief Minister Sahib Singh Verma backtracked due to political pressure from affected vehicle owners.
- 4. The BJP government failed to take effective steps, and even after Verma's resignation, his successor Sushma Swaraj also avoided tackling pollution seriously.

Why Are These Cases Important?

- 1. These cases from 1998 highlight the power of community involvement. In Jodhpur, the Bishnoi community's activism ensured Salman Khan faced the law.
- 2. In Delhi, the lack of public pressure allowed pollution problems to worsen.
- 3. This contrast emphasizes that strong community action is essential for enforcing environmental policies.

For detailed information on Commons and Community Governance read this article here

Question for practice:

Examine how community involvement influenced governance in addressing environmental issues in Jodhpur and Delhi in 1998.

How India Maintains Peace Amid Global Turmoil

Source: The post How India Maintains Peace Amid Global Turmoil has been created, based on the article "**Why we're lucky to be Indians in such a terrible world**" published in "**Live mint**" on 30th December 2024

UPSC Syllabus Topic: GS Paper2- Governance-Important aspects of governance and International Relations

Context: The article discusses how despite global turmoil and internal issues like corruption and poor governance, India has managed to maintain relative peace. It contrasts India's situation with violent regions globally and examines factors like the Indian populace's general disinterest in violent extremism and effective suppression of violence by security forces.

What is the Current Global Situation?

- 1. **Global Conflicts**: The article mentions ongoing devastating wars in Ukraine and the Levant, showcasing regions engulfed in violence and political turmoil.
- 2. **Economic Collapse**: It highlights the economic breakdowns in Sri Lanka and Afghanistan, which have faced severe financial distress.
- **3. Regional Unrest**: Bangladesh is also experiencing upheaval, adding to the list of countries with significant internal conflicts.
- 4. **Comparative Stability**: Against this backdrop of global instability, the sentiment among Indians that they are fortunate to live in a relatively stable country stands out, as India does not face such extreme crises.

Are Indians Really Better Off?

- 1. India's stability seems greater compared to the economic collapse in Sri Lanka and Afghanistan.
- 2. Comparing Lebanon's orderly evacuation to chaotic Bengaluru traffic questions if Indians are truly better off.





- 3. India's issues with bad air and dirty water kill more people than wars in some regions.
- 4. Despite visible poverty and rubble in places like Gurgaon, India provides a shot at a peaceful life.

Why Has India Maintained Relative Peace?

- 1. **Low Extremism Involvement:** Proportionately, few Indian Muslims have engaged in acts of terror. A 2015 intelligence report highlighted that the Islamic State found Indian recruits underwhelming and unsuitable for roles like suicide bombers.
- 2. **Political Dismissals:** The assassination of former Prime Minister Rajiv Gandhi by the LTTE led to a significant political backlash in Tamil Nadu, showing a domestic intolerance for extremism linked to political violence.
- 3. **Effective Security Measures:** Indian security forces have been quick to suppress violent uprisings, often disregarding the human rights of the poor, thus preventing sustained violence.

Question for practice:

Examine how India's relative peace amidst global turmoil and internal challenges is maintained according to the article.

How India Can Overcome the Middle-Income Trap

Source: The post How India Can Overcome the Middle-Income Trap has been created, based on the article "**Dodging a middle-income trap may take extra-economic efforts**" published in "**Live mint**" on 30th December 2024

UPSC Syllabus Topic: GS Paper3- Economy-Indian Economy and issues relating to planning, mobilisation, of resources, growth, development and employment.

Context: The article discusses how India should adopt new economic policies and attitudes to avoid the middle-income trap and enhance growth. It emphasizes the need for increased investment, innovation, and structural reforms. It also critiques adopting Western socioeconomic narratives unsuitable for India's economic context.

For detailed information on Can India escape middle- income trap? read this article here

What is the view of the World Bank's chief economist on Indian Economy?

- 1. Indermit Gill, the World Bank's chief economist, argues that India might take 75 years to reach a quarter of the United States' per capita GDP, while China could achieve this in just 10 years.
- 2. He suggests that India needs new approaches and structural reforms to avoid the "middle income trap," where growth slows as a country reaches a moderate level of income.

What Challenges Do Middle-Income Countries Face?

Middle-income countries, including India, face several challenges:

1. **Growth Plateau**: Countries in the middle-income range (\$1,100 to \$13,000 per annum) often experience a slowdown in growth, a phenomenon known as the middle-income trap.





- 2. **Investment and Innovation**: Effective growth requires significant investment in physical and human capital, and incentives for innovation. However, these are often insufficient.
- 3. **Institutional Effectiveness**: Structural reforms need strong institutions, but political and social limitations can hinder these changes.
- 4. **Social and Political Resistance**: For example, India's attempt to reform farm laws failed due to lack of political support and public trust.

How Can India Overcome These Challenges?

- 1. **Building Social Capital**: Strengthening trust in government and social mechanisms to facilitate acceptance and support for policy reforms.
- 2. **Adopting Suitable Policies**: Avoiding unaffordable Western socioeconomic policies such as high taxes on the 'rich' and universal basic income, focusing instead on policies suited to India's economic realities.
- 3. **Increasing Productivity**: Encouraging hard work and faster learning to improve labor productivity, which is notably lower than that in the US, China, Brazil, and South Africa.
- 4. **Promoting Innovation and Structural Reforms**: Invest in physical and human capital, provide incentives for innovation, and strengthen institutions to carry out necessary reforms effectively to foster growth and avoid the middle-income trap.
- 5. **Adapting to Global Economic Shifts**: Learn from global leaders like China in sectors such as electric vehicles, where creating new engines of growth in fast-changing technologies can offer substantial rewards.

For detailed information on Strategies to escape the middle-income trap read this article here

Question for practice:

Examine how India can adopt new economic policies to effectively avoid the middle-income trap and accelerate growth.

India's Economic Slowdown and Its Future Outlook

Source: The post India's Economic Slowdown and Its Future Outlook has been created, based on the article "2025: The new normal" published in "Business Standard" on 30th December 2024

UPSC Syllabus Topic: GS Paper3- Economy-Indian Economy and issues relating to planning, mobilisation, of resources, growth, development and employment.

Context: The article discusses India's current economic growth, which has slowed down recently due to various factors such as government policies and global uncertainties. Despite high growth in previous years, future economic improvement remains uncertain, impacting investment, particularly in smaller companies.

For detailed information on India's Economic Slowdown and Path to Recovery read this article here

What is the Current State of the Indian Economy?

- 1. The Indian economy is experiencing moderate growth, with a slowdown in recent quarters.
- 2. After achieving an 8.2% GDP growth in FY24, it decreased to 6.6% in Q1 of FY25 and further to 5.4% in Q2.





3. The growth rate is now described as the "new Hindu rate of growth" at around 5.5%.

Why is the Economy Slowing Down?

- 1. **Restrictive Monetary Policies:** The Reserve Bank of India has implemented policies that limit growth.
- 2. **Reduced Government Spending:** Due to elections, government capital expenditures have decreased.
- 3. **Private Sector Slowdown:** Domestic political issues, global uncertainties, and fears of economic dumping have slowed private investments.

How are Government Expenditures Impacting Growth?

- 1. Government spending has been a major driver of growth, with infrastructure projects significantly boosting economic activity.
- 2. However, government capital expenditure (capex) has declined by 6.6% from April to October of FY25. This reduction in spending is impacting the overall economic growth.

What is the Impact on Stock Markets?

Despite economic challenges, stock markets have seen significant gains:

- 1. The S&P BSE Smallcap Index rose by 47.52% in 2023 and 29% in 2024.
- 2. The Nifty MicroCap 250 Index increased by 66.44% in 2023 and 34.35% in 2024.
- 3. The Nifty 50 had smaller gains, rising by 20% in 2023 and 9.58% in 2024.

What is the Future Outlook?

The economy's future remains uncertain, with modest growth expected to continue. High previous returns in the stock market, particularly among small-cap and microcap companies, may not be sustainable if economic growth remains subdued. The overall economic indicators suggest a potential prolonged slowdown, mirroring the period from 2014 to 2019.

Question for practice:

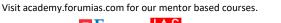
Discuss how the reduction in government capital expenditures is impacting India's economic growth according to the article.

Build Dormitory Housing for India's Industrial Workers

Source: The post Build Dormitory Housing for India's Industrial Workers has been created, based on the article "Housing industrial workers: It is crucial for success in manufacturing" published in "Business Standard" on 30th December 2024

UPSC Syllabus Topic: GS Paper2- Governance-Welfare schemes for vulnerable sections of the population by the Centre and States

Context: The article discusses plans announced by Union Finance Minister Nirmala Sitharaman to build dormitory-style housing for industrial workers. This housing will be developed in partnership with the private





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sector and supported by government funding to improve living conditions and support the growth of manufacturing in India.

For detailed information on **Importance of providing housing for factory workers** read this article here

What is the New Housing Plan for Industrial Workers?

- 1. Union Finance Minister Nirmala Sitharaman announced a new plan in the July Budget to build rental housing for industrial workers.
- 2. These will be dormitory-type accommodations developed through a public-private partnership (PPP) model, supported by viability gap funding (VGF) to make construction financially feasible.

Why is This Plan Necessary?

- 1. The manufacturing sector in India relies on a large workforce, often requiring workers to migrate from different areas.
- 2. Current housing for these workers is informal, scarce, and often in poor condition, which discourages migration, especially among women, and affects manufacturing productivity.

What Challenges Exist in Developing Industrial Housing?

- 1. Private sector efforts to build housing near industrial areas are restricted by strict zoning laws, complicated building approval processes, and high operating costs.
- 2. Existing rules limit how buildings can use space, which results in inefficient land use and discourages investment.

How Does the Report Suggest Improving the Situation?

- 1. A report from NITI Aayog suggests treating worker housing as essential infrastructure.
- 2. It recommends government support such as tax relief, interest subventions to lower borrowing costs, and relaxed building regulations to allow more efficient use of land.

Conclusion

Improving housing for industrial workers is crucial for boosting India's manufacturing sector. Adequate housing ensures a stable and healthy workforce, which supports large-scale manufacturing and job creation.

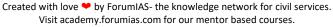
Question for practice:

Discuss the key elements and expected benefits of the new dormitory-style housing plan for industrial workers announced by Union Finance Minister Nirmala Sitharaman.

One Nation, One Election and Representative Democracy

Source: This post on One Nation, One Election and Representative Democracy has been created based on article "One Nation One Election and representative democracy" published in The Hindu on 30th December 2024.

UPSC Syllabus topics- GS 2-Polity





Context: The article critically examines the proposal for **One Nation, One Election (ONOE)** as outlined in the Constitution (One Hundred and Twenty-Ninth Amendment) Bill, 2024, in the context of India's representative democracy. The proposal aims to streamline elections for the LokSabha and State Legislative Assemblies to reduce administrative costs and election fatigue.

What is the Constitution (One Hundred and Twenty-Ninth Amendment) Bill, 2024?

The Bill proposes simultaneous elections for the LokSabha and State/Union Territory Legislative Assemblies by introducing Article 82(A). Key points include:

- 1. Synchronising elections to align LokSabha and State Assemblies.
- 2. Fixing the LokSabha's tenure, with mid-term elections only covering the remainder of the term if dissolved early.
- 3. Amendments to Articles 83, 172, and 327 to take effect after the 2029 elections, with implementation from 2034.
- 4. A separate Union Territories Laws (Amendment) Bill aligns the tenure of Union Territory Assemblies with this framework.

What are the goals of One Nation, One Election (ONOE)?

The proposal seeks administrative efficiency and reduction in election fatigue. However, it raises concerns about inclusivity and the representation of diverse voices in Indian democracy.

How does representative democracy function in India?

Representative democracy allows citizens to elect representatives who make decisions on their behalf. Key principles include:

- 1. Free and fair elections.
- 2. Political accountability.
- 3. Protection of minority rights alongside majority rule. This system balances governance stability with the accommodation of diverse interests, relying on periodic elections and institutional checks and balances.

What challenges does representative democracy face globally?

A 2024 study highlights increasing disillusionment:

- 1. Citizens in 24 nations, including India, expressed doubts about its effectiveness.
- 2. Alternatives like direct democracy, expert rule, or authoritarian regimes are being considered by some.
- 3. In several countries, support for military rule or strong leaders bypassing parliamentary checks indicates growing frustration with institutional inefficiencies.

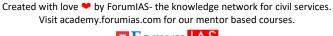
What were lavaprakash Narayan's critiques of Indian parliamentary democracy?

Jayaprakash Narayan (JP) identified significant flaws in his 1959 work, A Plea for Reconstruction of Indian Polity:

- 1. Risks of minority governments: India's multi-party system may lead to unstable or unrepresentative governments.
- 2. Demagoguery and populism: Political parties manipulate public opinion through half-truths and divisive rhetoric.
- 3. **Centralisation of power:** Parliamentary democracy concentrates power, weakening intermediary
- 4. High financial costs of elections: Excessive costs tether democracy to moneyed interests. While critical, JP's intent was to reform and strengthen democracy. His insights remain relevant in the ONOE debate.

Has the ONOE proposal adhered to democratic principles?

Critics argue the process lacked inclusivity and transparency, violating the Pre-Legislative Consultation Policy, 2014:





- 1. **Inadequate consultation period:** Citizens were given only 10 days to respond to a public notice issued in January 2024.
- 2. Lack of explanatory material: No background papers or detailed notes were provided.
- 3. **Framing of questions:** The 'yes/no' format appeared perfunctory, suggesting a pre-decided agenda. These procedural flaws risk alienating citizens and undermining trust in the reform process.

What are the potential implications of ONOE for representative democracy?

- 1. **Centralisation vs. federalism:** Synchronising elections may centralise power, overshadowing state-specific issues with national narratives.
- 2. **Inclusivity and participation:** Rushed reforms risk sidelining citizen voices and weakening democratic inclusivity.
- 3. **Electoral accountability:** Frequent elections enable regular evaluation of governments. Simultaneous elections might dilute this accountability.

What is essential for preserving democracy in the context of ONOE?

India's democracy thrives on citizen participation, inclusivity, and accountability. While efficiency is important, reforms like ONOE must:

- 1. Reflect diverse perspectives.
- 2. Foster consensus through meaningful public engagement.
- 3. Avoid centralisation and rushed processes to maintain trust in democratic governance.

This ensures that Indian democracy remains representative in both letter and spirit.

The Challenge of Holding Judges Accountable in India

Source: This post on **The Challenge of Holding Judges Accountable in India** has been created based on article "**The challenge of holding judges accountable**" published in **The Hindu on 30**th **December 2024.**

UPSC Syllabus topics- GS 2-Polity

Context: The article delves into the challenges surrounding judicial accountability in India, focusing on the limitations and intricacies of the current mechanism for holding judges of the higher judiciary accountable. The discussion gains relevance in light of recent controversies, such as the conduct of Justice Shekhar Kumar Yadav of the Allahabad High Court, and reflects on historical precedents like the cases of Justices V. Ramaswami, SoumitraSen, and P.D. Dinakaran.

What is the process for holding judges accountable in India?

- 1. The review mechanism requires "proved misbehaviour or incapacity" as determined by a three-member committee under the Judges (Inquiry) Act, 1968.
- 2. The committee is activated only after an impeachment motion is successfully moved in either the LokSabha or the RajyaSabha and approved by the presiding officer of the House.
- 3. Articles 124(4), 124(5), 217, and 218 of the Constitution of India, along with the Judges (Inquiry) Act, 1968, outline the procedure.

Why is Justice Yadav's case significant?

Justice Yadav's speech at an event organized by the Vishwa Hindu Parishad highlighted biases against the Muslim community, spotlighting challenges in holding judges accountable.

What were the past impeachment cases?

Allegations against Judges	Outcome
Accusations included extravagant spending on his official residence and purchases like silver-headed maces without proper tendering.	



 He was found guilty by the three-member committee, but an impeachment motion failed in the LokSabha in 1993 due to 205 abstentions by Congress members, despite 196 votes in favor. 	
Justice SoumitraSen- Misappropriation of ₹33.23 lakh in 1983 as a court-appointed receiver and misrepresentation of facts.	The RajyaSabha voted overwhelmingly for his removal, but he resigned in September 2011 before the LokSabha could table the motion.
Justice Dinakaran- Serious charges included appropriating over 300 acres of farmland in Tamil Nadu.	He resigned on the day of the first sitting of the three-member committee investigating the charges, effectively halting the process

How does resignation affect accountability?

- 1. Resignation allows judges to avoid impeachment proceedings, retain pensions, and other benefits. This is a privilege not extended to politicians or public officials.
- 2. The Forum for Judicial Accountability (FJA) argued that investigations should continue post-resignation to reinforce public confidence in the judiciary and ensure accountability.

What was proposed by jurist Mohan Gopal regarding resignation and investigations?

- 1. Gopal argued that allowing a judge's resignation to terminate an investigation undermines the purpose of accountability.
- 2. He emphasized the importance of completing investigations for transparency.

What are the broader implications of these issues?

- 1. The current framework disproportionately shields judges, enabling them to evade accountability.
- 2. Reforms are necessary to address gaps in judicial oversight, ensure public trust, and prevent misuse of resignation as a shield against accountability.

Restoring Constitutional Order in Manipur

Source: This post on **Restoring Constitutional Order in Manipur**has been created based on article **"Restoring constitutional order in Manipur"** published in The Hindu on 30th December 2024.

UPSC Syllabus topics: GS 3- Internal security

Context: The article addresses the ongoing ethnic violence in Manipur, India, and the response or lack thereof from key institutional actors, particularly the judiciary and executive branches. The article critiques the Supreme Court's inconsistent and episodic interventions in addressing the crisis, emphasizing the need for sustained judicial oversight and comprehensive measures to restore constitutional order and rebuild public trust.

What has led to the Supreme Court's intervention in Manipur?

- 1. The ethnic violence in Manipur and the executive's failure to act decisively have forced the judiciary to step in.
- 2. However, the Supreme Court's response has been sporadic and often ineffective in holding the executive accountable.
- 3. In 2024, the Supreme Court conducted only six hearings on the main batch of petitions concerning Manipur.
- 4. Despite escalating violence, it did not pass significant orders, with the only notable action on December 9 when it sought details on destroyed and encroached properties.

What unprecedented issues have emerged in Manipur since May 3, 2023?

1. **Demographic and geographical separation:** Enforced through a militarized buffer zone.

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- 2. **Surrender of state authority:** Armed militant groups dominate law and order.
- 3. Illegal oaths: Arambai Tenggol administered hateful ethno-cultural oaths to legislators.

How has the Supreme Court addressed these issues?

- 1. While it responded to some incidents in 2023, such as the viral video of tribal women being assaulted, its actions in 2024 have been largely absent.
- 2. For example, trials for key cases like the sexual assault and parade of two tribal women are yet to begin, despite CBI filing chargesheets in October 2023.

What directions did the Supreme Court issue on August 7, 2023?

- 1. **Relief and rehabilitation committee:** Led by Justice Gita Mittal, comprising three retired judges.
- 2. **Special Investigation Teams (SITs):** Formation of 42 SITs across six groups, headed by a retired Director-General of Police and staffed by CBI officers.

Have these measures been effective?

- 1. No. The relief committee's functioning has been largely mechanical.
- 2. SITs have filed chargesheets for only 6% (192 cases) of 3,023 registered cases by November 20, 2024.
- 3. Additionally, many IPS officers in SITs have sought repatriation, undermining the structure.

What steps should the Supreme Court take to restore trust and the rule of law?

- 1. **Transfer trials outside Manipur:** To ensure impartiality and fair proceedings.
- 2. **Improve SIT transparency:** Regular updates for petitioners and victims' families.
- 3. Constitute a bipartisan High-Powered Commission:
 - a. Include eminent persons from both communities.
 - b. Task it with investigating and reporting directly to a Special Bench of the Supreme Court.
- 4. **Special Bench for Manipur cases:** Handle cases related to ethnic violence exclusively.

Why are these measures critical?

- 1. The lack of effective judicial action and governance has deepened feelings of neglect and eroded trust in the rule of law.
- 2. These steps can provide Manipur with a much-needed healing touch and restore constitutional order.

Need of Cyclone prediction in India

Source: This post on**Need of Cyclone prediction in India**has been created based on article **"Why better prediction of cyclone intensity, heavy rainfall is needed"** published in The Hindu on 30th December 2024.

UPSC Syllabus topics: GS 3- Disaster Management

Context: The article underscores the urgent need for improving the prediction of tropical cyclone intensity and associated heavy rainfall, emphasizing the profound societal and environmental consequences of these phenomena. Tropical cyclones, although infrequent in the North Indian Ocean basin compared to other regions, pose a significant threat to densely populated coastal areas, as exemplified by past events like the Bhola cyclone of 1970.

Why is better prediction of cyclone intensity and heavy rainfall important?

- 1. Tropical cyclones are among the most devastating natural disasters, causing widespread destruction and loss of life.
- 2. Despite having fewer cyclones compared to other regions, the North Indian Ocean basin is highly vulnerable due to its densely populated coastal areas.
- 3. The Bhola cyclone of 1970 serves as a grim reminder of the catastrophic potential of such events.
- 4. Observations show shifts in cyclone patterns, intensity, and frequency, highlighting the need for improved forecasting and adaptive measures.

What are the trends in tropical cyclone activity in the North Indian Ocean?

1. **Bay of Bengal vs. Arabian Sea**: The Bay of Bengal experiences more cyclones than the Arabian Sea. However, the Arabian Sea has seen a **52% increase in cyclonic storms** and a **threefold rise in the duration of very severe cyclonic storms** in recent years.





- 2. **Intensification**: There is an increased likelihood of cyclonic storms intensifying into severe cyclonic storms. Satellite-era data indicates a rising trend in accumulated cyclone energy over the North Indian Ocean.
- 3. **Environmental Drivers**: Rising ocean heat content and decreasing vertical wind shear contribute to these trends.

How might climate change impact tropical cyclones in the future?

1. Anthropogenic Climate Change:

- a. Likely to result in more powerful cyclones.
- b. Tropical cyclone precipitation rates are projected to increase due to higher atmospheric moisture levels.

2. Key Changes:

- a. Higher frequency of rapid intensification events.
- b. Poleward migration of the latitude of maximum intensity.
- c. Slower forward movement of tropical cyclones.

What made Cyclone Fengal unique and challenging?

1. Trajectory and Impact:

- a. Cyclone Fengal followed an unusual path, making landfall near Puducherry on November 30, 2024.
- b. It stalled upon reaching the coast, maintaining intensity until December 1 due to a balanced steering flow and moisture from saturated soils.

2. Rainfall:

- a. Unprecedented rainfall: Puducherry and Villupuram districts recorded **40-50 cm in a single** day.
- b. Neighbouring districts like Cuddalore and Tiruvannamalai received over **20 cm in 24 hours**.
- c. The deluge caused catastrophic agricultural losses and disrupted livelihoods.

3. Forecasting Challenges:

- a. IMD accurately predicted the landfall near Puducherry three days in advance.
- b. However, the cyclone's northeastward movement on November 27 and its stalling near the coast were not accurately forecasted.

Why do weather prediction models struggle with heavy rainfall forecasting?

1. Fengal's Case:

- a. None of the models predicted the exceptional **40+ cm rainfall totals** in 24 hours.
- b. Challenges arose from limited observational data over oceans and the complex cloud dynamics within the cyclone.

2 Broader Issues

- a. Forecasting rapid intensification and heavy rainfall during landfalls remains difficult.
- b. Advancements in modeling techniques and real-time data assimilation are crucial.

What actions are needed to improve cyclone forecasting?

1. Critical Areas for Research:

- a. Predicting rapid intensification.
- b. Forecasting heavy rainfall during landfall.

2. Investments:

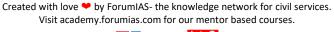
- a. Sustained investments in advanced forecasting technologies and research.
- b. Addressing gaps in observational data and improving modeling capabilities.

3. Climate Models:

a. IPCC projections indicate more intense cyclones with heavier rainfall and slower speeds, making research more urgent.

Why is improving cyclone predictions essential?

Despite progress, precise predictions of cyclone behavior remain a challenge. Enhanced forecasting can safeguard lives, livelihoods, and ecosystems from the devastating impacts of tropical cyclones, ensuring resilience in vulnerable regions.





Assessing Food Security and Nutrition Challenges in India

Source: The post Assessing Food Security and Nutrition Challenges in India has been created, based on the article "**What meal data reveals about hunger**" published in "**Business Standard**" on 31st December 2024

UPSC Syllabus Topic: GS Paper3-food security

Context: The article discusses food security in India, noting that while most Indians meet their basic meal needs, significant numbers still face hunger and undernourishment. It emphasizes the need for better data on food quality and nutritional value to fully address food insecurity.

For detailed information on Food Security and Nutrition Report 2023 read Article 1, Article 2, Article 3

What Does the Data Say About Hunger in India?

- 1. The **SOFI 2023** report estimates **74 million undernourished people in India** between 2020 and 2022.
- 2. The **Global Hunger Index (GHI) 2023** ranks India **111th out of 125 countries**, highlighting challenges like **child stunting, wasting, and undernourishment**. This underscores widespread food insecurity.

How Many Meals Do Indians Consume?

- 1. The HCES 2022-23 survey shows that 97.5% of the population consumed at least 60 meals in 30 days, meeting the threshold of two meals a day.
- 2. Only **2.5% of the population**, or around **35 million people**, consumed fewer than 60 meals, suggesting occasional meal skipping or limited access to food.

What About the Quality of Food?

- 1. The HCES 2022-23 does not measure the quality of food consumed, which is critical for nutrition.
- 2. While most individuals meet their basic food needs, food diversity, and nutritional value are not assessed.
- 3. This indicates freedom from hunger, but not necessarily freedom from food insecurity.

What Are the Challenges in Assessing Food Security?

- 1. There is **limited reliable data** on the severity of hunger and food insecurity. For example, the **NSS 78th round (2020-21)**collected data on meal skipping due to a lack of resources, but this data is unavailable to the public.
- 2. Without detailed information on food quantity and quality, a full understanding of food insecurity remains elusive.

How Can Food Security Be Improved?

- 1. Addressing food insecurity requires policies that ensure access to nutritious, safe, and stable food.
- 2. Government programs providing free food grains help, but achieving **zero hunger** needs solutions for **distribution**, **accessibility**, **and affordability**.
- 3. Comprehensive data collection is essential to identify regional disparities and create targeted solutions.





Question for practice:

Examine how the availability of comprehensive data on food quality and nutritional value can influence the effectiveness of policies aimed at improving food security in India.

How Banks Can Adapt to New Savings Trends

Source: The post How Banks Can Adapt to New Savings Trends has been created, based on the article "**The recent deposit shortfall is a wake-up call for banks in India**" published in "**Live mint**" on 31st December 2024

UPSC Syllabus Topic: GS Paper3- Economy- growth and development

Context: The article discusses how banks have experienced periods where credit growth exceeded deposit growth. Recently, this issue has not improved because credit growth fell without a rise in deposit growth, hinting at deeper changes in how people save. It critiques the assumption that a lack of deposits hinders credit growth and suggests that banks should update their financial practices and better reward depositors to adapt to changing economic behaviors.

For detailed information on **Concerns related to savings in India** read this article here

What is the Issue with Deposit and Credit Growth?

- 1. Between April 2022 and October 2024, there was a sixth occurrence where deposit growth was slower than credit growth.
- 2. Unlike previous instances where adjustments in both deposits and credits rectified imbalances, this time, the issue persisted due to declining credit growth without any increase in deposit growth.

Why Does a Deposit Crunch Not Hinder Credit Growth?

- 1. Contrary to popular belief, a deposit crunch does not prevent credit growth. It only raises the cost of funds for banks.
- 2. During 2004-2007, even with higher credit growth compared to deposit growth, banks managed well because they could pass the increased costs to retail borrowers more easily than to commercial ones.

What is Financial Repression?

- 1. Financial repression refers to the scenario where savers receive returns below inflation, leading to negative real interest rates.
- 2. This has historically helped fund cheap credits for businesses and governments.
- 3. Even in market-driven economies like the U.S., such strategies were used post-World War II and during the COVID-19 pandemic.

How Have Savers' Behaviors Changed?

- 1. Between 2013 and 2023, the proportion of household financial assets to GDP rose from 41% to 46%.
- 2. More significantly, the portion of these assets kept in deposits and currency fell from 67% to 45%.





3. This shift indicates that households are diversifying away from traditional bank deposits, influenced by maturing capital markets and digital finance options.

What Can Banks Do Differently?

- 1. Banks need to revise how they evaluate the performance of their business units.
- 2. The current fund transfer pricing system might skew the perceived profitability of lending-focused units over those focused on raising deposits.
- 3. A more balanced approach considering the real cost of funds and rewarding deposit-raising efforts fairly could help.
- 4. Additionally, employing analytics to set competitive deposit rates might retain loyal customers and address rising funding costs.

Question for practice:

Discuss how changing economic behaviors and financial practices could impact banks' approaches to managing deposit and credit growth?

Developing countries should prioritize the service sectors

Source: The post Developing countries should prioritize the service sectors has been created, based on the article "**Services offer a clear and speedy path to economic development**" published in "**Live mint**" on 31st December 2024

UPSC Syllabus Topic: GS Paper3- Economy- growth and development

Context: The article argues that developing countries should focus more on services like finance, health, and tourism for growth, rather than relying solely on manufacturing. Services are growing faster, boosting productivity, foreign investment, and providing opportunities for women and skilled workers.

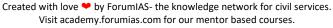
For detailed information on Services Sector in India read this article here

What is the Current Economic Situation for Developing Countries?

- 1. Developing countries have experienced a stagnant decade with no growth in per capita income since 2010.
- 2. Middle-income countries face the risk of aging before achieving substantial wealth.
- 3. High-income nations are grappling with the challenges of high debt levels and low productivity growth, which may lead to economic stagnation.
- 4. These economic conditions hinder international cooperation and progress, contrasting with the advancements seen after the fall of the Berlin Wall in 1989.
- 5. The overall economic landscape for developing countries is challenging, requiring strategic adjustments in policy and focus.

Why Should Developing Countries Shift Their Focus to Services?

Developing countries should shift their focus to services for several compelling reasons:





- 1. **Economic Contribution**: Services now constitute more than two-thirds of global GDP and half of global trade. This significant contribution underscores their potential to drive economic growth.
- 2. **Productivity and Investment**: In East Asia, services have led to increased labor productivity and foreign direct investment. For example, Vietnam's labor productivity in services increased by 2.9% from 2008 to 2016 following WTO accession reforms.
- 3. **Employment Opportunities**: Services sectors employ nearly 50% of the workforce in East Asia, offering more opportunities for skilled workers and women. The proportion of women in the workforce is higher in services compared to manufacturing.
- 4. **Digital Growth**: The rapid adoption of digital technologies in services enhances efficiency and connectivity, contributing to economic dynamism and competitiveness.

What Should Policymakers Do?

Policymakers should support both services and manufacturing, maximizing the potential of the services sector to deliver growth and jobs. This dual focus can help countries transition from low- to middle- to high-income status more effectively.

Question for practice:

Discuss the reasons why developing countries should prioritize the development of service sectors over manufacturing to achieve economic growth and stability.

Global Elections 2024 Show Decline in Democracy

Source: The post Global Elections 2024 Show Decline in Democracy has been created, based on the article "**Ashok Lavasa writes**: **2024 gave us reasons to question and have faith in democracy**" published in "**Indian Express**" on 31st December 2024

UPSC Syllabus Topic: GS Paper2- Governance-Democracy

Context: The article discusses the global elections of 2024, noting widespread voter dissatisfaction with democracy and incumbent politicians losing power. It highlights issues like corruption, misgovernance, and the decline in public discourse quality, emphasizing the challenges democracies face in fulfilling public expectations.

What Happened in the 2024 Elections?

- 1. In the 2024 elections, over 80% of incumbent parties globally lost more support than in previous elections, marking a significant shift in voter sentiment.
- 2. The United States saw a shift to the right, completing a hat trick of anti-incumbency.
- 3. The United Kingdom moved to the left in its electoral outcomes.
- 4. Botswana's incumbent party was unseated after six decades.
- 5. In South Korea, the opposition Democratic Party won a majority, balancing against the ruling People Power Party.





6. Despite not losing power, incumbent parties in India, South Africa, and Japan lost a significant number of seats.

What Are the Challenges for Democracy?

- 1. **Voter Discontent:** In 2024, about 54% of adults across 31 nations expressed dissatisfaction with how democracy worked. They felt political leaders and parties did not represent their interests.
- 2. **Decline in Democratic Qualities:** The International Institute for Democracy and Electoral Assistance observed a decline in key democratic attributes such as credible elections and freedom of expression, raising concerns about the integrity of democratic processes.
- 3. **Misgovernance and Corruption:** Democracies face issues like corruption and ineffective governance, preventing them from meeting the expectations of their citizens. For instance, in India, election campaigns often promise short-term benefits rather than focusing on necessary reforms.
- 4. **Decline in Public Discourse:** The tone of election campaigns has worsened, with increased use of derogatory language and personal attacks. This trend was evident in countries like India and the United States, negatively affecting the political environment.

What Does the Future Hold for Democracy?

- 1. Despite the challenges, elections still offer hope by showing that people are willing to change leaders through democratic processes.
- 2. However, for democracy to be effective, political parties need to focus on genuine long-term solutions rather than short-term gains.
- 3. If they fail, alternative forms of governance might become more appealing.

Question for practice:

Examine how the 2024 global elections reflected widespread voter dissatisfaction with incumbent politicians and their governance.

How Culture and Merit Shape American Policies

Source: The post How Culture and Merit Shape American Policies has been created, based on the article "**America needs Indians on H-1B visas**" published in "**Indian Express**" on 31st December 2024

UPSC Syllabus Topic: GS Paper2-International Relations-Effect of policies and politics of developed and developing countries on India's interests.

Context: The article discusses the tension between cultural values and merit in America, especially in contexts like college admissions and H-1B visa policies. It highlights historical biases and current debates involving prominent figures like Vivek Ramaswamy, Donald Trump, and Elon Musk, focusing on how cultural preferences impact professional and educational opportunities.

What Is the Debate About Culture and Merit?

1. **Critique of American Values**: American politician Vivek Ramaswamy criticizes U.S. culture for prioritizing mediocrity over excellence, highlighting a societal preference for social popularity (like prom queens and jocks) over academic or technical achievements (like math Olympiad champs).





2. **Public Reaction**: Ramaswamy's comments sparked controversy, with detractors accusing him of overlooking the importance of balanced societal values that include leisure and social experiences.

How Has History Shaped College Admissions?

- 1. **Early Focus on Academic Merit:** Initially, top U.S. colleges like Harvard, Yale, and Princeton primarily valued academic excellence in admissions, largely based on subject test scores.
- 2. **Shift in Criteria Due to Rising Anti-Semitism:** As the number of Jewish students increased, so did anti-Semitic attitudes. This led to a shift in admissions criteria around the 1920s to include assessments of "character," demonstrated through sports and extracurricular involvement, which helped limit Jewish admissions.
- 3. **Broadening of Admission Standards:** The new criteria aimed to favor White Anglo-Saxon applicants by evaluating traits like involvement in sports and perceived "manliness," moving away from strictly academic achievements.

What Are the Broader Implications of the Culture-Merit Debate?

- 1. **Influence on Immigration Policies:** The culture-merit debate influences policies like the H-1B visa, emphasizing the need for high-skilled labor while also fostering debates about the balance between professional achievements and broader societal contributions.
- 2. **Societal Expectations:** The debate reflects and shapes societal expectations about success, often emphasizing certain careers and educational paths as more valuable.
- 3. **Modern Leaders Influence:** The discussion around culture and merit has been influenced by prominent figures like Donald Trump and Elon Musk. They have emphasized the value of high-skilled immigrants in sectors like technology, highlighting a division between economic contributions and broader social inclusion.

What Historical Examples Highlight the Complexity of 'Intelligence'?

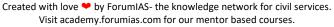
- 1. **Ancient Greeks**: They valued physical agility, rational judgment, and virtuous behavior as signs of intelligence, showing a broad interpretation of what it means to be intelligent.
- 2. **Romans**: Their culture highlighted the virtue of masculine courage, indicating that bravery and strength were considered intelligent traits.
- 3. **Islamic Societies**: Revered the holy soldier, showing that religious and military prowess were significant markers of intelligence.
- 4. **Traditional Chinese Culture**: Valued skills in music, chess, calligraphy, and drawing, emphasizing artistic and strategic abilities over the typical modern focus on IQ and academic success.

Question for practice:

Discuss how the historical evolution of college admissions criteria reflects the tension between cultural values and merit in America.

States and the Danger of Poorly Manufactured Drugs

Source: This post on Issue of Poorly Manufactured Drugs has been created based on States and the danger of poorly manufactured drugs published in The Hindu on 31st December 2024.





UPSC Syllabus topic: GS Paper 2: Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources.

Context: This article addresses the critical issue of **poorly manufactured drugs** in India and the systemic challenges that enable the proliferation of such drugs across states. The context revolves around a recent tragic incident in **Ballari district, Karnataka**, where five young mothers allegedly died due to contaminated drugs produced by a pharmaceutical company based in West Bengal. This case highlights the broader problems within India's **drug regulatory framework**, which is governed by the **Drugs and Cosmetics Act, 1940**.

Why is regulating pharmaceutical companies across States challenging in India?

Under India's Drugs and Cosmetics Act, 1940:

- 1. Pharmaceutical companies are licensed and inspected only by drug inspectors in the State where their facilities are located.
- 2. They can sell their products across the country, leaving States like Karnataka unable to prevent the inflow of substandard drugs from other States.
- 3. For example, out of 894 samples tested by Karnataka's drug laboratories in three years, 601 failing samples were from manufacturers outside Karnataka.

What is the current limitation in dealing with substandard drugs from other States?

- 1. Karnataka's drug department can only initiate criminal prosecutions, which take time. During ongoing trials:
- 2. The pharmaceutical company can continue manufacturing and selling drugs.
- 3. Only inspectors from the company's home State can suspend or revoke its manufacturing license.

How can information sharing help address this issue?

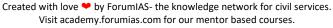
- 1. A centralised database of test results from all State and central drug testing laboratories can allow drug inspectors and procurement officials to:
 - Track a company's drug testing history.
 - Make informed, risk-based decisions during enforcement and procurement.
- 2. Sharing inspection reports and licensing information across States in a unified database can:
 - Help procurement agencies avoid dubious manufacturers.
 - Prioritise manufacturers from States known for rigorous inspections.

What role can a centralised database play in ensuring drug quality?

- 1. A database should include:
 - Test and inspection reports from all States.
 - Details of pharmaceutical companies blacklisted for supplying substandard drugs.
- 2. This would:
 - Prevent procurement agencies from relying solely on company disclosures.
 - Help identify manufacturers with poor track records, improving public health.

Why is blacklisting verification necessary?

- 1. Procurement agencies currently cannot independently verify if a pharmaceutical company has been blacklisted.
- 2. A central register by the Union Ministry of Health can resolve this issue, making procurement more reliable.





What legal reforms are needed for individual States?

States should have powers to:

- 1. Block out-of-State manufacturers from selling drugs during investigations for serious adverse events or deaths caused by their products.
- 2. Require manufacturers to prove issues have been rectified before resuming sales.

Why can't States amend the law independently?

- 1. The Drugs and Cosmetics Act, 1940, is central legislation.
- 2. Legislative reform must be initiated by the Union Health Ministry. Karnataka supports reforms to enhance drug quality nationwide.

What steps are critical to improving drug quality across India?

- 1. Create a centralised database of test results, inspection reports, and blacklisted manufacturers.
- 2. Equip States with legal powers to regulate out-of-State manufacturers during investigations.
- 3. Drive legislative reforms at the central level to ensure stricter regulation and coordination between States.

Sheikh Hasina Extradition Demand

Source: This post on Sheikh Hasina Extradition Demand has been created based on The Sheikh Hasina extradition demand, India's options published in The Hindu on 31st December 2024.

UPSC Syllabus Topic: GS Syllabus 2: International relations

Context: This article discusses the complex legal, diplomatic, and human rights implications of Bangladesh's formal request to India for the extradition of former Bangladeshi Prime Minister Sheikh Hasina, who fled to New Delhi in August 2024 amid allegations of crimes against humanity during anti-government protests. Bangladesh has initiated legal proceedings against Ms. Hasina, labeling her as an absconder and seeking her trial for alleged state-sponsored violence, including genocide. The article delves into the challenges India faces in responding to the extradition demand, outlining potential legal defenses and obligations under international and domestic law.

Why has Bangladesh requested Sheikh Hasina's extradition?

- 1. In December 2024, Bangladesh formally requested India to extradite former Prime Minister Sheikh Hasina to face judicial proceedings.
- 2. She fled to New Delhi in August 2024 amid anti-government protests.
- 3. Charges against her include conspiracy to eliminate protesting students, mistreatment, killings labeled as genocide, and crimes against humanity.
- 4. An arrest warrant was issued by the International Crimes Tribunal on October 17, 2024.

What are the legal proceedings in Bangladesh regarding Ms. Hasina?

- 1. The Tribunal set a deadline of December 17, 2024, for concluding investigations.
- 2. A charge sheet against Ms. Hasina and 45 others, including former ministers and officials, is expected soon.





3. Under Bangladeshi law (Section 339 B of the Code of Criminal Procedure, 1898), trials in absentia are permissible.

Can India extradite Ms. Hasina under international and domestic law?

- 1. India and Bangladesh signed an extradition treaty in 2013, governed by the Indian Extradition Act, 1962.
- 2. India must consider the **aut dedere aut judicare** principle, obliging states to extradite or prosecute individuals accused of grave international crimes.

What are India's possible defenses against extraditing Ms. Hasina?

1. Political Offense Exception:

• Crimes committed by Ms. Hasina, if proven, likely exceed the scope of political offenses, as reports indicate state-sponsored violence and crimes against humanity during her tenure.

2. Rule of Non-Inquiry:

- Traditionally, extradition is at the executive's discretion, though courts now play a larger role.
- Articles 20 and 21 of the Indian Constitution protect Ms. Hasina as a "person," ensuring fundamental rights even for non-citizens.

What could be India's alternative approach?

- 1. India may allow **house arrest** for Ms. Hasina, enabling her to participate in her trial via video conferencing.
- 2. She could be tried with her chosen legal representation and could serve any potential sentence in India under a sentencing agreement.
- 3. This approach aligns with international law while safeguarding Ms. Hasina's rights and avoiding a breakdown in India-Bangladesh relations.

What role can the International Criminal Court (ICC) play in this case?

1. Jurisdiction:

- Bangladesh is a party to the Rome Statute, enabling ICC intervention.
- The alleged crimes meet the ICC's criteria for material, personal, territorial, and temporal jurisdiction.

2. Complementarity Principle:

- The ICC steps in only when national courts are unable or unwilling to ensure a fair trial.
- If Ms. Hasina's rights to an impartial trial are at risk, the ICC's Prosecutor could initiate a preliminary examination under Article 15 of the Rome Statute.

What are the implications for India-Bangladesh relations?

- 1. Extraditing Ms. Hasina without addressing concerns about her rights could strain ties.
- 2. A collaborative trial process would demonstrate a fair and balanced approach, emphasizing the protection of human rights while respecting judicial processes.

What are the potential outcomes of this case?

- 1. **Domestic Trial in Bangladesh**: If the trial in absentia proceeds, Bangladesh must ensure fairness and adherence to international legal standards.
- 2. **ICC Involvement**: If national trials fail to meet impartiality standards, the ICC could intervene.





3. **Cooperative Approach**: India's proposed in-house arrest and support for Ms. Hasina's virtual trial may strike a balance between legal and diplomatic obligations.

India's Obligations Towards the Rohingya

Source: This post on **India's Obligations Towards the Rohingya** has been created based on **article On India's obligations towards the Rohingya** published in **The Hindu on 31**st **December 2024.**

UPSC Syllabus Topic: GS Syllabus 2: International relations

Context: This article delves into India's obligations and policies concerning Rohingya refugees, a marginalized and stateless population facing severe human rights violations in Myanmar. It critiques India's approach to managing the Rohingya refugee crisis, juxtaposing it against international norms and conventions on refugee protection.

What did the recent report by The Azadi Project and Refugees International reveal about India's treatment of Rohingya refugees?

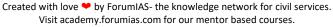
- 1. The report highlighted severe violations of constitutional and human rights concerning Rohingya refugees detained in India. It criticized India for failing to uphold its international human rights obligations.
- 2. Key findings include:
 - i. Many Rohingya refugees remain incarcerated even after completing their sentences.
 - ii. The detention practices violate both domestic and international legal frameworks.

Who are the Rohingya, and how are they protected under international law?

- 1. **Population and Context:** The Rohingya are the world's largest stateless population, numbering approximately 2.8 million. Persecuted in Myanmar, they have been forced to flee due to genocidal violence.
- 2. **Rohingya in India:** Nearly 22,500 Rohingya refugees currently reside in India, according to the UNHCR.
- 3. International Protections:
 - i. The 1951 Refugee Convention and its 1967 Protocol emphasize **non-refoulement**, barring states from returning individuals to countries where they may face persecution, torture, or severe human rights violations.
 - ii. Non-refoulement is recognized as **customary international law**, binding all states, even non-signatories.
 - iii. The principle has been affirmed by the UNHCR and the Office of the United Nations High Commissioner for Human Rights as absolute and without exception.

What is India's stance on the Rohingya refugee issue?

- 1. **Non-Signatory Status:** India is not a party to the Refugee Convention or the 1967 Protocol. Additionally, it has not signed key instruments such as the Convention Against Torture or the International Convention for the Protection of All Persons from Enforced Disappearance.
- 2. **Domestic Legal Framework:** Rohingya refugees are detained under laws like the Foreigners Act, 1946, and the Passport Act, 1967, which classify them as "illegal migrants."
- 3. **Judicial Responses:**
 - i. In *Mohammad Salimullah and Anr. vs. Union of India (2021)*, the Supreme Court rejected pleas to halt the deportation of detained Rohingya, citing national security concerns.





ii. In October 2024, the Delhi High Court dismissed a PIL to enroll Rohingya children in local schools, citing the need for a policy decision by the government.

What are India's international obligations towards the Rohingya?

- 1. **Human Rights Treaties:** Despite not being a signatory to the Refugee Convention, India is bound by obligations under:
 - i. The **International Covenant on Civil and Political Rights** (ICCPR), which prohibits refoulement to places where individuals might face torture or degrading treatment.
 - ii. The Convention on the Rights of the Child and the International Convention on the Elimination of All Forms of Racial Discrimination, which India has ratified.

2. Non-Refoulement in Indian Law:

- i. The Supreme Court has ruled that international norms apply in the absence of domestic laws (*Vishaka vs. State of Rajasthan, 1997*).
- ii. Article 51(c) of the Indian Constitution mandates that the state respect international law and treaty obligations.
- iii. Several High Court judgments (e.g., *Ktaer Abbas Habib Al Qutaifi vs. Union of India, 1998* and *Dongh Lian Kham vs. Union of India, 2015*) have upheld non-refoulement as integral to the right to life under Article 21 of the Constitution.

What are the main concerns about India's refugee policies?

1. Absence of a Standardised Policy:

- Refugee treatment varies based on India's geopolitical interests. Tibetans, Sri Lankans, and Afghans receive more consistent protections compared to Rohingya refugees.
- The Citizenship Amendment Act, 2019, excludes persecuted Muslim minorities like the Rohingya from its provisions.

2. Lack of Legal Aid and Representation:

• Rohingya refugees face challenges securing legal aid as many civil society groups have lost Foreign Contribution (Regulation) Act (FCRA) licenses, limiting funding.

3. **Detention Conditions:**

- Many refugees, including pregnant women and children, live in dehumanizing conditions in detention centers like the Matia Transit Camp.
- The Supreme Court directed surprise inspections of such camps in Assam to assess living conditions.

UPI Duopoly's Rise and Market Vulnerabilities

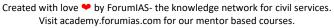
Source: This post on UPI Duopoly's Rise and Market Vulnerabilities has been created based on article UPI duopoly's rise and market vulnerabilities published in The Hindu on 31st December 2024.

UPSC Syllabus Topic: GS 3-Indian Economy

Context: This article delves into India's obligations and policies concerning Rohingya refugees, a marginalized and stateless population facing severe human rights violations in Myanmar. It critiques India's approach to managing the Rohingya refugee crisis, juxtaposing it against international norms and conventions on refugee protection.

How successful has UPI been in India?

1. Since its launch eight years ago, UPI has seen meteoric growth, now accounting for nearly **eight in every 10 digital transactions** in India.





- 2. In August 2024 alone, UPI transactions were valued at over ₹20.60 lakh crore.
- 3. This success is notable in a country with **low digital literacy** and a history of cash dependency.

What is the current penetration of UPI in India?

- 1. UPI has reached **30% of the population**, an impressive figure for a relatively new payment technology.
- 2. However, **70% of the population remains untapped**, requiring innovations in **service offerings**, **app design**, and the overall **product base**.

What are the challenges posed by market concentration in the UPI ecosystem?

- 1. The market is highly concentrated, with two Third Party App Providers (TPAPs) **PhonePe** (48.36%) and Google Pay (37.3%) controlling 85% of the market share.
- 2. The third-largest player, **Paytm**, holds a mere **7.2%** share.

What risks does this duopoly pose?

1. Systemic Vulnerability:

- The dominance of two TPAPs creates single points of failure, where disruptions in either app can affect the entire UPI network.
- Nearly 80% of transactions rely on these two apps, necessitating failsafes and backup mechanisms.

2. Reduced Competition and Innovation:

- Dominance by two players creates high barriers to entry for smaller competitors.
- The lack of competitive pressure discourages **investment** in **innovation**.
- Providers primarily focus on achieving scale for **cross-selling financial products**, rather than improving UPI services.

3. Foreign Dominance:

- Both PhonePe and Google Pay are foreign-owned (Walmart and Google, respectively).
- This raises concerns about data protection and potential backdoor access to sensitive information.
- Indian TPAPs lack the **funding** to compete with these players.

What steps have regulators taken to address these risks?

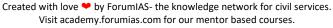
- 1. In **2020**, the **National Payments Corporation of India (NPCI)** mandated that no TPAP should exceed **30% market share** in transaction volume.
- 2. A two-year deadline was set for implementation, but it has been repeatedly extended.
- 3. By August 2024, the duopoly remains dominant, with PhonePe at 48.36% and Google Pay at 37.3%.

Are there plans to change the market share cap?

- 1. Reports suggest the NPCI might increase the cap from 30% to 40%, potentially allowing dominant TPAPs to further consolidate their market hold.
- 2. Such decisions could **undermine efforts** to create a level playing field for smaller players.

What can be done to address these vulnerabilities?

- 1. Implementation of the market cap is **crucial** to fostering a competitive and innovative UPI ecosystem.
- 2. Encouraging **Indian TPAPs** to grow and compete can provide a **counterbalance** to the current duopoly.





3. Under the right conditions, smaller market participants can bring in **new innovations** and strengthen the ecosystem.

Why is addressing these risks important for UPI's future?

- 1. UPI's success and continued growth depend on **public trust**, which relies on resilience, reliability, and openness to innovation.
- 2. Failing to address these risks could **erode trust**, stall UPI's growth, and hinder its potential to transform India's digital payment landscape.



