

# 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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# Social media deeply affects youth mental health

**Source**: The post Social media deeply affects youth mental health has been created, based on the article "**Is social media defining self-worth?**" published in "**The Hindu**" on 9th May 2025

**UPSC Syllabus Topic:** GS Paper2-**Governance** – Issues relating to Health.

**Context**: The tragic death of a young entrepreneur, reportedly due to a drop in social media followers, has sparked urgent concerns about how online platforms shape mental health and self-worth. The article examines how social media influences youth identity, emotional well-being, and the role of adults in addressing these challenges. For detailed information on **India must act on youth mental health crisis** read this article here

# **Social Media and Identity Formation**

- 1. **Performance Replaces Authenticity:** Social media acts as a mirror and magnifier. Young people now perform versions of themselves to gain approval. The question is no longer "Who am I?" but "Which version of me will gain likes?" This erodes the line between expression and performance.
- 2. **Blended Online-Offline Lives:** Unlike older generations, today's youth don't separate online life from real life. Digital presence is inseparable from identity. This constant exposure allows little time for personal reflection or growth.
- 3. **Loss of Private Identity Spaces:** Identity used to form in safe, private settings like homes or schools. Now, it unfolds publicly edited and posted for feedback. Adolescents grow up under constant social evaluation.

# The Influence of the Influencer Ecosystem

- 1. **The Rewards of Perfection:** The algorithm favors curated content. Even "truth" must be attractively packaged. Vulnerability is often punished, creating a culture where surface perfection is everything.
- 2. **Children as Performers:** Children, often encouraged by parents, become influencers. Shows like *Bad Influence* highlight how family pride gets tied to follower counts. This can distort values at a young age.
- 3. **Systemic Accountability:** Influencers are not the root cause. They are part of a system that incentivizes performance and penalizes honesty. Platforms, algorithms, and audiences all play a role.

#### **Escalating Risks and Shifting Ideals**

- 1. **Dangerous Online Trends:** Challenges like Blue Whale pushed youth toward extreme behaviors without any discussion of their emotional pain. These trends reward risk over reflection.
- 2. **Shifting Ideals, Lasting Harm:** Digital ideals from body shapes to daily routines keep changing. Teens struggle to keep up, feeling pressured to constantly adapt their appearance and habits.
- 3. **Role-Based Performance:** Young users adopt extreme personas alpha males or ultra-sassy girls without understanding the emotional toll. There is no guidance to help them process these roles.

# **Body Image and Unrealistic Trends**

- 1. **Trend-Driven Distortions:** Trends like the "thigh gap" or symmetry obsessions set impossible beauty standards. Teens notice even minor facial differences, internalizing unrealistic comparisons.
- 2. **Shame and Therapy:** Despite knowing images are edited, teens internalize shame. Therapists report growing cases of eating disorders and identity distress tied to social media trends.



3. Toxic Routines Online: Trends like the 'girl morning routine' promote hyper-productivity. Despite being unrealistic, such routines go viral, affecting mental health and setting harmful expectations.

# Parental Role and Meaningful Engagement

- 1. Surveillance Backfires: Monitoring teens out of fear can break trust. Instead of policing, parents should approach with curiosity and empathy to foster connection.
- 2. Lack of Adult Guidance: Teens are left alone to navigate overwhelming digital worlds. Adults often fail to explain how to evaluate content or seek reliable information.
- 3. Bridge Through Conversation: Teens use hidden accounts and coded language. Adults must learn their world, ask reflective questions, and move from control to dialogue. Connection is the key.

#### **Question for practice:**

Examine how social media influences the identity and emotional well-being of today's youth.

# India responds firmly to terror but faces regional challenges

Source: The post India responds firmly to terror but faces regional challenges has been created, based on the article "India-Pakistan tension and the Subcontinent's challenge" published in "Indian Express" on 9th May 2025

UPSC Syllabus Topic: GS Paper3- Security-Security challenges and their management in border areas – linkages of organized crime with terrorism.

**Context**: The Pahalgam terror attack prompted India to conduct retaliatory air strikes in Pakistan and PoK. This has sharpened India's posture against cross-border terrorism and highlighted the enduring challenges in ensuring peace and stability in South Asia.

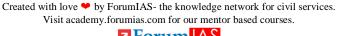
For detailed information on Global unity against terrorism is falling apart read this article here **India's Firm Retaliation Strategy** 

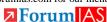
- 1. Clear Response to Terror Attacks: India has openly declared it will strike back against terrorism originating from Pakistan and PoK. The Indian Air Force targeted multiple sites, delivering a strong message.
- 2. Use of Diplomatic and Economic Pressure: In addition to air strikes, India has employed non-military tools to isolate Pakistan. These include diplomatic messaging and other measures to increase pressure.
- 3. **Unified Domestic Political Support:** India's political leadership is united in supporting a tough response. This consensus reflects strong national backing for firm action.

# **Limits of Escalation and Regional Risks**

- 1. High Costs of Full-Scale War: A full war would damage both nations severely. Neither India nor Pakistan can afford long-term military conflict without hurting their people and economies.
- 2. Dangerous Pattern of Retaliation: The region risks slipping into tit-for-tat violence. Pakistan justified the Pahalgam attack by referring to a prior incident, continuing the blame game.
- 3. Limited Trust from Global Community: Few countries fully accept one-sided narratives. While India's version has more support, Pakistan has also found backers.

#### **Need for Diplomatic Reset**





- 1. **Weak External Mediation Today:** Earlier India-Pakistan wars ended swiftly due to international pressure. Today, such diplomatic leverage may not be available, raising the stakes of escalation.
- 2. **Call for Long-Term Security Thinking:** Once hostilities ease, both sides must reflect on who gains from continued disputes. Real security requires economic and social integration.
- 3. **Abandonment of Past Frameworks:** The 2000–2007 Vajpayee-Manmohan-Musharraf peace initiative, which once offered a framework for resolving disputes, has been abandoned. Currently, no credible diplomatic effort exists to guide India and Pakistan toward lasting regional peace and security.

#### **Regional Leadership Deficit**

- 1. **No Long-Term Vision for Peace:** South Asia lacks leaders focused on peace and development. Historical burdens and internal divisions continue to dominate political priorities.
- 2. **Neglect of Neighbourly Relations:** Countries in the region often seek global partnerships while ignoring regional cooperation. This undermines sustainable growth and peace.
- 3. **India's Growth Faces Vulnerabilities:** India has made economic gains, but any prolonged conflict can derail its growth. Pakistan may seek to exploit this strategic vulnerability.

#### The Cost of Unrealistic Ambitions

- 1. **Fantasies of Territorial Reclaim:** Political rhetoric about reclaiming Kashmir or PoK has little practical value. Realists understand the high costs of altering the status quo.
- 2. **Growth Needs Regional Stability:** India's economic rise—now surpassing Japan—needs peace in its neighbourhood. Ignoring regional concerns could hinder its progress.
- 3. **Neighbours Want Shared Benefits:** India's neighbours want inclusion in its success. A strategy based on pressure risks alienating them and increasing regional tensions.

#### **Question for practice:**

**Evaluate** India's post-Pahalgam response strategy and its implications for regional peace and stability in South Asia.

# India plans major reforms in insurance sector

**Source**: The post India plans major reforms in insurance sector has been created, based on the article "**Reprioritising issues in insurance sector**" published in "**Businessline**" on 9th May 2025

**UPSC Syllabus Topic:** GS Paper 3- Inclusive Growth

**Context:** India plans to allow 100% FDI in insurance to boost competition, widen rural access, and channel funds for infrastructure. Despite growth in premiums and insurers since liberalisation in 2000, insurance penetration remains low, and significant reforms are needed to address existing structural challenges.

For detailed information on **Insurance Regulatory and Development Authority of India (IRDAI)** <u>read this article here</u>

#### **Sector Growth and Persistent Gaps**

1. **Rapid Expansion Since 2000:** India's insurance landscape has grown from four to 34 non-life/health insurers and from a LIC monopoly to 26 life insurers. Premiums have surged: non-life from ₹11,808 crore in 2001-02 to ₹3.07 lakh crore in FY2025; life from ₹56,000 crore to ₹9 lakh crore.



- 2. Asset Growth vs Penetration: Assets under management reached ₹67 lakh crore in 2024. Yet, insurance penetration is only 4% of GDP, well below the global average of 6.4%.
- 3. Coverage Gaps Remain: High out-of-pocket medical costs and poor disaster coverage persist, indicating the need for deeper market reforms.

## **Proposed Reforms and Caution Points**

- 1. Capital Requirements and FDI Limitations: Initial capital norms of ₹100 crore (now ₹363 crore, inflationadjusted) aimed to ensure financial soundness. FDI has risen from 26% in 2000 to 74% in 2021, but utilisation remains modest—20.29% in non-life and 35.23% in life. Only four life insurers have hit the 74% limit.
- 2. **Composite Licensing Risks**: Allowing firms to operate both life and non-life under one license raises solvency and regulatory concerns. Structural differences between product lines necessitate ring-fenced entities, not merged operations.
- 3. Lower Capital Thresholds in Select Cases: Licensing under reduced capital norms may aid rural coverage but must be carefully managed to avoid market fragmentation and systemic risks.

# Strategic Agenda 2025-2030

- 1. **Moving to Risk-Based Supervision:** IRDAI is shifting to a risk-based capital and supervision system, focusing on innovation, operational flexibility, and distribution reform.
- 2. Underwriting Losses and Cost Inefficiencies: Combined ratios over 100% show continued losses. FY24 expenses were ₹78,254 crore in non-life and ₹1.4 lakh crore in life. PSU insurers have lost ₹15 crore daily since FY2020, mainly due to underpriced group health policies.
- 3. Investor Trust and Market Listings: Valuation gaps, restated accounts, and lack of IRDAI-certified data hurt investor confidence. Regulatory gaps under Section 34 of the Companies Act require attention.

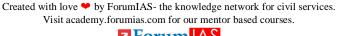
# **Enabling Transparency and Oversight**

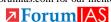
- 1. Inter-Agency Coordination: RBI, SEBI, and MoRTH must ensure transparent pricing, disclosures, and value retention across insurer transactions.
- 2. Enhanced Disclosures and Data Reforms: Insurers should publish expense and cash flow reports. Formalising the Insurance Information Bureau into a utility will help stakeholders.
- 3. Avoiding Market Concentration: Market power among private players must be monitored using accounting and GST data, similar to the 2004 US Eliot Spitzer investigation.

#### **Way Forward**

- 1. **Encouraging New Entrants:** Historical figures—107 non-life insurers in 1971, 243 life in 1956—support the case for more licenses to boost innovation and resilience.
- 2. Long-Term Planning: A five-year roadmap and a 2047 vision must guide reforms, anchored in data, transparency, and inclusive market development.

# **Question for practice:**





**Examine** the key reforms proposed to improve insurance penetration and transparency in India's insurance sector.

#### **India's Heat Plans Must Protect Informal Workers**

**Source**: The post India's Heat Plans Must Protect Informal Workers has been created, based on the article "It is time to protect India's workers from the heat" published in "The Hindu" on 10th May 2025

**UPSC Syllabus Topic:** GS Paper3-Disaster Management

**Context**: In April 2025, Delhi's temperature surpassed 41°C, marking an alarming trend of intensifying heatwaves. This new climate reality is particularly harsh for India's urban informal workers, who face grave risks to health and livelihood. Yet, their needs remain absent in current heat response plans.

For detailed information on Impact of Heat Waves on Informal Workers read this article here

# **Gaps in Current Heat Action Plans**

- 1. **Informal Workers Remain Invisible:** Most Indian Heat Action Plans (HAPs) do not directly mention informal workers. NDMA's 2019 guidelines refer to them under broad categories. No detailed safety measures exist for vendors, construction workers, gig workers, or waste collectors.
- 2. **Short-Term, Crisis-Focused Approach:** HAPs treat heatwaves as seasonal disasters, not long-term climate threats. Plans focus only on immediate summer responses. Ministries like Labour, Health, and Urban Affairs operate separately, causing fragmented and inconsistent protection.
- 3. **Neglect of Work and Livelihood Impacts:** Most plans emphasize general health awareness. They ignore income loss, unsafe working hours, and lack of rest or hydration options. Without occupational protections, informal workers face daily heat risks with no support.

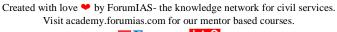
#### **Global and Domestic Models for Protection**

- 1. **International Good Practices:** California and Oregon require employers to provide water, breaks, and shade. France mandates work adjustments and opens public buildings for cooling. Qatar and Australia limit outdoor work during peak heat hours.
- 2. **Indian Success Stories:** Ahmedabad's HAP introduced shaded rest zones and adjusted work hours. Odisha banned outdoor work during peak times. These local examples offer replicable models for heat-resilient urban planning.

# Steps Towards a Worker-Centric Heat Response

- 1. **Revise National Heat Guidelines:** NDMA must update its guidelines to explicitly include informal workers. Protocols should define safe hours, rest breaks, emergency support, and water access tailored to each worker group.
- 2. **Engage Workers in Decision-Making:** HAPs must involve worker unions, collectives, and welfare boards. Policies developed with workers are more practical, realistic, and effective. Community engagement ensures local relevance and acceptance.
- 3. **Ensure Basic Heat Protections in Cities:** Cities must set up hydration points, shaded rest areas, and cooling centres in public places and work zones. These facilities must be accessible, gender-sensitive, and co-maintained by the community.

# **Strengthening Infrastructure and Finance**





- 1. Fund Local Adaptations and Health Coverage: CSR, city budgets, and community funding must support heat response measures. Informal workers should be covered by health insurance for heat-related illnesses, which they currently lack.
- 2. Make Cooling Infrastructure a Standard Practice: Features like cool roofs, shaded walkways, and natural ventilation must be part of regular city planning. These should no longer be pilot projects but standard elements of urban design.

# **Institutional Reforms and Integrated Planning**

- 1. Embed Heat Resilience in City Policies: Master plans, building codes, and infrastructure policies must legally include heat adaptation and worker protection. Cities must increase tree cover and create more shaded, waterrich public spaces.
- 2., Create a National Coordination Mechanism: A central task force must bring together all relevant ministries and disaster agencies. Each city should have a heat officer to coordinate and monitor cross-departmental responses.

#### Conclusion

For informal workers, climate change is not a distant problem. It affects their health, income, and future every day. Heat response must shift from crisis reaction to long-term, inclusive planning — or the cost will be measured in lives.

# Question for practice:

Evaluate how existing Heat Action Plans in India fall short in protecting urban informal workers and what steps can be taken to make these plans more inclusive and effective.

# India needs urgent food system transformation now

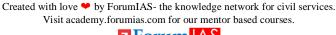
Source: The post India needs urgent food system transformation now has been created, based on the article "Sprouting sustainable, nutrition-sensitive food systems" published in "The Hindu" on 10th May 2025 **UPSC Syllabus Topic:** GS Paper3- issues of buffer stocks and food security

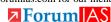
Context: India, despite being a top global food producer, faces severe nutritional challenges including undernutrition, obesity, and hidden hunger. The 2024 Global Hunger Index ranks India at 105 out of 127. With climate change and rising costs affecting food access, a complete transformation of the food system is urgently

For detailed information on Food Systems and Climate Change: Impacts and Mitigation Methods read this article here

# India's Dual Nutrition Burden

- 1. Widespread Undernutrition and Micronutrient Deficiency: Data from NFHS-5 (2019–21) shows 194 million undernourished Indians. Among children under five, 35.5% are stunted, 32.1% underweight, and 19.3% suffer from wasting. Anaemia affects 57% of women of reproductive age.
- 2. **Rise in Overnutrition and Non-Communicable Diseases:** Overweight and obesity are increasing rapidly 24% of women and 22.9% of men are affected. The dual burden of malnutrition now includes undernutrition and diet-related diseases.





3. **Inaccessibility of Healthy Diets:** About 55.6% of Indians cannot afford nutritious food. The cost of a healthy diet rose from \$2.86 PPP/day in 2017 to \$3.36 in 2022, increasing food insecurity, even among food producers.

## Structural and Climate Challenges

- 1. **Failing Food Systems and Economic Loss:** Globally, poor food systems cause \$12 trillion in losses annually. For India, failing to act means worsening health costs, weak human capital, and reduced productivity.
- 2. **Climate Change Threatens Food Security:** Rising temperatures and erratic rainfall reduce crop yields, biodiversity, and small farmer incomes. These changes heighten India's nutritional vulnerability.
- 3. **Need for Systemic Reform:** Current piecemeal efforts are inadequate. Without structural reforms that address food affordability, diversity, and sustainability, malnutrition will persist.

# **Strategies for Food System Transformation**

- 1. **Nutrition-Sensitive Agriculture:** Integrating nutrition goals into agriculture involves promoting climateresilient, biofortified crops, increasing crop diversity, and improving storage systems to reduce food loss.
- 2.,**Community-Driven Models:** Models like Nutrition-Sensitive Community Planning (NSCP) address local nutrition factors through integrated efforts in health, WASH, and environmental conservation.
- 3. **School-Based and Safety Net Programs:** Initiatives like Nutri-Pathshala use biofortified grains in school meals and support local farmers. Expanding PDS and mid-day meal schemes with nutrient-rich, indigenous food ensures support for vulnerable groups.
- 4. **Private Sector and Behavioural Change:** Companies must prioritise nutrition by improving labelling, offering fortified or plant-based foods, and using digital tools for consumer awareness. Campaigns using games and radio help spread nutritional knowledge.

For detailed information on An opportunity to recast India's food system read this article here

# **Innovation and Localisation for SDGs**

- 1. **Socio-Technical Innovation Bundles:** Research in the Himalayas by TERI and FOLU promotes place-based innovation growing local nutrient-rich crops, decentralised processing, and farmer-consumer networks enhance nutrition security.
- 2. Linking Food, Health, and Environment Goals: To meet SDGs 2, 3, and 12, India must align food policies with health and sustainability. Localised innovations are essential to bridge gaps between production and nutrition outcomes.

# **Role of the Health and Nutrition Community**

- 1. **Cross-Sector Collaboration is Vital:** Nutritionists and public health professionals must work with planners to embed nutrition into all policies. The NSCP and Nutri-Pathshala demonstrate integrated impact.
- 2. **A Call for Bold, Systemic Change:** Incremental efforts are insufficient. A unified push by governments, businesses, and civil society is needed. Nutrition must drive future food, economic, and social policies.



## Question for practice:

Examine the major challenges and strategies involved in transforming India's food system to address its dual burden of malnutrition.

# Turkey and Pakistan grow closer against India

Source: The post Turkey and Pakistan grow closer against India has been created, based on the article "The Pakistan-Turkey nexus and where India stands" published in "Indian Express" on 10th May 2025 **UPSC Syllabus Topic:** GS Paper2- International Relations

**Context**: India recently repelled a large-scale Pakistani drone attack along its western border. Investigations suggest the drones were Turkish-made, bringing renewed attention to Turkey's growing strategic partnership with Pakistan. This raises questions about Ankara's motivations and the implications of this alliance for India's regional and global diplomacy.

## The Drone Attack and Turkish Involvement

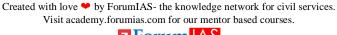
- 1. Suspected Turkish Drone Origins: Over 300 drones were used in the Pakistani attack. Preliminary analysis identified them as Turkish-made Asisguard Songar models. This was confirmed by Colonel Sofiya Qureshi and Wing Commander Vyomika Singh during a Ministry of Defence press briefing.
- 2. Turkey's Military Presence in Pakistan: A Turkish Ada-class anti-submarine corvette docked at Karachi port on May 2. A Turkish C-130 Hercules military transport aircraft landed at Karachi airport on April 27. Although Turkey claimed these were routine visits without arms, their timing raised concerns.
- 3. Turkey's Distinct Stance Compared to Gulf Nations: Turkey openly condemned India's Operation Sindoor, unlike Gulf countries such as Saudi Arabia and the United Arab Emirates (UAE), which refrained from taking Pakistan's side and instead showed sensitivity to India's position on Kashmir.

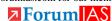
#### **Turkey-Pakistan Strategic Convergence**

- 1. Historical and Ideological Alignment: Turkey and Pakistan share Islamic ties and were Cold War allies in blocs like the Central Treaty Organization (CENTO) and the Regional Cooperation for Development (RCD). Pakistan supported Turkey during the Cyprus crises in 1964 and 1971.
- 2. Erdogan's Active Engagement: Since 2003, Turkish President Recep Tayyip Erdogan has visited Pakistan at least ten times. In February 2025, he co-chaired the 7th session of the Pakistan-Türkiye High-Level Strategic Cooperation Council in Islamabad.
- 3. Rivalry with Gulf Powers and Alternative Alliances: Turkey, along with Qatar, challenges the regional dominance of Saudi Arabia and the UAE. Turkey seeks partnerships with non-Gulf Muslim states like Pakistan and Malaysia, evident from the 2019 Kuala Lumpur Summit, which was seen as a challenge to Saudi leadership.

#### Pakistan's Gains from Turkish Partnership

1. Support on Kashmir Issue: President Erdogan's recent statement reaffirming solidarity with Kashmiris prompted India to protest officially. Pakistan identified Turkey, China, and Azerbaijan as its strongest international supporters during the crisis.





- 2. Advanced Defence Cooperation: Turkey is Pakistan's second-largest arms supplier after China. Deals include Bayraktar drones, Kemankes cruise missiles, and now the Asisguard Songar drone. These reflect expanding military-industrial cooperation.
- 3. Naval Modernisation Aligned with Indian Ocean Strategy: Turkey's STM Defence Technologies signed a \$1 billion deal to build four new corvettes for the Pakistan Navy. It is also upgrading Pakistan's Agosta 90B submarines, continuing a legacy of naval support.

# **India's Diplomatic Counterbalance**

- 1. **Partnerships with Cyprus and Armenia**: India supports Greece-backed Cyprus and has become Armenia's largest arms supplier in 2024. These moves counterbalance Turkish and Pakistani positions in Eastern Europe and the South Caucasus.
- 2. Exclusion from Indo-Pacific and IMEC Projects: Pakistan and Turkey are excluded from the U.S. Indo-Pacific Strategy (2022) and the India-Middle East-Europe Economic Corridor (IMEC). President Erdogan has criticised IMEC and is pushing Turkey's "Iraq Development Road" as a rival initiative.
- 3. **Turkey's Position in Anti-India Bloc:** Despite India's humanitarian aid to Turkey in 2023, Turkey remains firmly aligned with Pakistan. Ankara now ranks as Pakistan's most active ally after China, posing ongoing strategic concerns for India.

# Question for practice:

**Examine** the strategic dimensions of the Turkey-Pakistan partnership and its implications for India's regional and global diplomacy.

# Caste census will make India more just and equal

**Source**: The post Caste census will make India more just and equal has been created, based on the article "Why India must get the Caste Census right" published in "The Hindu" on 12th May 2025

**UPSC Syllabus Topic:** GS Paper1-Society-Social justice

Context: The Modi government's decision to include caste enumeration in the next Census marks a turning point in policymaking. This step addresses decades of data blindness, offering a pathway toward evidence-based governance and inclusive development.

For detailed information on Caste Census - Significance and Challenges read this article here

# The Rationale for Caste Enumeration

- 1. From Caste Blindness to Data Visibility: Post-Independence India sought to abolish caste while pursuing social justice, creating a contradiction. The refusal to count caste in the Census upheld a policy of caste blindness, undermining affirmative action goals. Dr. B.R. Ambedkar had called the omission of caste data "petty intelligence," stressing its necessity for inclusion.
- 2. Legal and Constitutional Mandates: Though SCs and STs have been counted since 1951, OBCs remain excluded. However, constitutional amendments (73rd and 74th) mandate OBC reservations in local bodies. The introduction of EWS reservations further necessitates comprehensive caste data for fair implementation.
- 3. Inequity and Elite Capture: The absence of caste data has led to the entrenchment of upper castes and dominant OBCs in power structures. Data submitted to the Justice G. Rohini Commission revealed that 10 OBC





castes cornered 25% of benefits, while 37% received none. Enumeration would help in sub-categorising groups and defining the creamy layer.

**Past Lessons and Practical Models** 

 $1. \textbf{ The 2011 SECC Failure:} \ The\ 2011\ Socio-Economic\ and\ Caste\ Census\ ended\ in\ failure.\ It\ was\ conducted\ without$ 

the Census Act's authority and lacked technical capacity. Confusing, open-ended questions led to an inflated and

unusable caste count of 46 lakh entries.

2. **Technical and Institutional Flaws:** Enumerators lacked training and conflated gotras, sub-castes, and surnames. Conducted by ministries unfamiliar with sociological surveys, the effort lacked credibility. The data was

never released, making the exercise a wasted opportunity.

3. **Bihar's Model of Success:** In contrast, Bihar's caste survey used a vetted list of **214** castes and one "Other Castes" category. It followed a focused, well-planned methodology, proving that a credible caste survey is entirely

feasible.

**Blueprint for a Credible Caste Census** 

1. Legal and Institutional Framework: Amend the Census Act, 1948, to explicitly mandate caste enumeration.

Entrust the task solely to the Registrar General and Census Commissioner to avoid political interference and

ensure professional execution.

2. State-Specific Caste Lists: Prepare draft caste lists for each State in consultation with governments, sociologists,

and community leaders. Publish them online and invite public feedback before finalising.

3. Standardised and Structured Questionnaires: Use closed-option questions with dropdowns covering sub-caste, aliases, broader caste groups, and surnames. Assign unique digital codes to prevent confusion between similar

caste names.

4. Enumerator Training: Conduct region-specific training sessions using mock examples and clear dos and don'ts.

This will help enumerators accurately record local caste details and reduce errors.

5. Use of Digital Tools: Provide handheld devices to enumerators preloaded with verified caste lists. Restrict data

entry to predefined options to prevent manual entry errors.

6. Representative Staffing: Deploy enumerators from diverse backgrounds in areas where they have no personal

or community conflicts of interest. This will enhance neutrality and trust.

7. Independent Oversight Mechanism: Set up district-level audit committees to monitor fieldwork, verify data

samples, and ensure quality control across regions.

8. Participatory Questionnaire Design: Engage experts and communities in the questionnaire design process to

capture the full complexity of caste identities and prevent misclassification.

9. Pilot Testing in Multiple States: Conduct pilot surveys in socially and geographically diverse states such as Tamil

Nadu, Gujarat, Uttar Pradesh, and Assam. Use findings to refine methodology before nationwide implementation.

**Conclusion:** 

Every Census since 1951 has counted nearly 2,000 SC/ST communities. Completing the count for the remaining 4,000-odd OBC and upper caste groups is feasible and overdue. The upcoming Census is an opportunity to correct a historic data gap and move toward a more just India.

# Question for practice:

**Examine** how caste enumeration can contribute to evidence-based policymaking and social justice in India.

# Women lead protests but lack decision power

**Source**: The post Women lead protests but lack decision power has been created, based on the article "The women who remain largely invisible" published in "The Hindu" on 12th May 2025

**UPSC Syllabus Topic:** GS Paper1-Social empowerment

**Context**: Across India and South Asia, women have consistently led protests against harmful development and environmental degradation. Yet, despite their leadership, they remain largely excluded from formal decision-making processes, land rights, and climate policy frameworks. The article highlights the need for structural reforms to ensure gender-inclusive development and climate justice.

For detailed information on **Women Empowerment- Economic Political and Social** read this article here **Women-Led Resistance Across Regions** 

- 1. **Sustained Movements on the Ground:** From Odisha's Sijimali forests to Tamil Nadu's coastlines, women have been central in opposing mining, nuclear, and coal projects. In Jharkhand, Adivasi women actively defend ancestral land, while Tamil Nadu's fishing communities resist infrastructure threats to coastal life.
- 2. **Facing Repression and Risk:** These women often endure state violence and marginalisation while upholding community rights and environmental protection. Their activism reflects deep-rooted ecological knowledge and survival concerns.

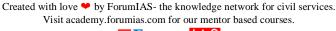
# **Exclusion from Decision-Making**

- 1. **Marginalisation in Consultations**: Despite playing key roles in protests, women are largely excluded from community decisions and official consultations, even in processes claiming to follow Free, Prior, and Informed Consent (FPIC). Male-dominated meetings overlook their priorities and perspectives.
- 2. **Dismissal of Women's Knowledge:** Women's insights are often viewed as emotional rather than informed, despite being grounded in real-life socio-environmental understanding.

# Legal Gaps and Governance Failures

- 1. Laws That Exist Only on Paper: Frameworks like India's Forest Rights Act and PESA Act, Nepal's joint land ownership policy, and Bangladesh's Khas land initiative promise land rights and participation. However, women are rarely listed as landowners or decision-makers.
- 2. **Implementation Barriers:** Patriarchal norms, male-centric Gram Sabhas, and lack of gender-sensitive mechanisms restrict women's access to legal rights. Many displaced women are denied compensation due to not being recognised as household heads.
- 3. **Custom Over Statute:** Even after legal reforms like the 2005 amendment to the Hindu Succession Act, customary practices continue to override women's entitlements, especially in tribal regions.

#### **Climate Change Deepens Gender Inequality**





- 1. Disproportionate Impact on Women: Women face increased hardship due to extreme heat, water scarcity, and pollution. They walk longer distances for water, care for ill family members, and work longer hours.
- 2. Exclusion from Climate Solutions: Women are rarely included in climate adaptation and resilience planning. Their traditional ecological knowledge is overlooked in official frameworks.
- 3. Inadequate FPIC Application: Although FPIC is gaining traction in international discourse, its application remains flawed. Women often feel unsafe or unheard in consultation spaces dominated by men.

#### **Way Forward**

- 1. **Inclusive Consultation Practices:** Governments and corporations must ensure that FPIC processes are truly inclusive. This includes holding meetings at accessible times, creating women-only spaces, and offering translation and legal aid.
- 2. **Recognition of Women as Stakeholders:** Women must be acknowledged as independent landowners, not just dependents. Laws and compensation mechanisms must reflect this change.
- 3. **Support for Women's Leadership:** Women's leadership in movements must be promoted beyond grassroots mobilization. They need a seat at policy tables, in legislatures, and in decision-making bodies.
- 4. **Reframing Development and Climate Justice**: Development and climate strategies must center women's visions, not merely treat them as victims. True justice requires that their voices lead, not follow.

# **Question for practice:**

Evaluate the structural barriers that limit women's participation in environmental governance and climate policy in South Asia.

# India must fix trade finance to boost export growth

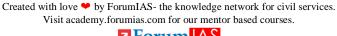
**Source:** The post India must fix trade finance to boost export growth has been created, based on the article "**Fixing**" India's trade finance bottleneck" published in "Businessline" on 12th May 2025

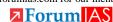
**UPSC Syllabus Topic:** GS Paper3-Economy-growth, development and employment.

Context: India aims to reach \$2 trillion in exports by 2030, backed by merchandise exports of \$437 billion in FY 2023-24 and new trade agreements. But a fragile trade finance system, especially for MSMEs, could stall this ambition.

# Fragility of India's Trade Finance System

- 1. Widening Credit Gap: Export credit supports only 28.5% of the \$284 billion needed for shipments. From 2021 to 2023, priority sector lending for export credit fell 41%, from ₹19,861 crore to ₹11,721 crore — showing structural neglect.
- 2. **Declining Credit Availability:** Between March 2023 and March 2024, outstanding export credit fell from ₹2.27 lakh crore to ₹2.17 lakh crore. Exporters face rising input costs, higher freight rates, and delayed global payments.
- 3. MSMEs Locked Out of Finance: MSMEs contribute nearly 40% to goods exports but face limited access to affordable credit. They lack safeguards like dedicated lending norms, and banks demand high collateral.





4. **Policy Support Missing:** The **Interest Equalisation Scheme** expired in 2023, removing a key subsidy. Many exporters are **unaware of tools** like **post-shipment finance** or **receivables discounting**, highlighting poor financial literacy.

# **Regulatory Roadblocks and Rigid Lending Norms**

- 1. **Inflexible Risk Norms:** The RBI **does not recognise private trade credit insurance** for capital relief. Only **ECGC-backed cover** qualifies, making risk-sharing tools unattractive for banks.
- 2. **Factoring System Underdeveloped:** India's exporters need factoring for **liquidity and buyer risk transfer**, especially in open account trade. But factoring remains **underused**, often limited to large firms and backed by collateral.
- 3. **Stark Global Comparison:** India's factoring volume was only **€17.38 billion** in 2023 less than **0.5%** of global turnover. Europe accounted for **67%**, and China alone reported **€634.6 billion**, showing India's lag.
- 4. **Over dependence on Collateral:** Fintech lenders also demand **traditional security**, excluding **asset-light MSMEs** who trade on trust and require flexible finance options.

# **Limited Progress in Digitising Trade Finance**

- 1. **Slow TReDS Adoption:** TReDS aims to support invoice-based MSME financing, but **low awareness**, **poor documentation**, and **buyer reluctance** have slowed its uptake.
- 2. **Fragmented Digital Ecosystem:** Despite tools like **e-invoicing**, **e-way bills**, and **customs digitisation**, there is **no integrated platform** linking banking, logistics, and trade data.
- 3. **Legal Disconnect from Global Norms:** India has delayed adopting **UNCITRAL's MLETR**, which gives legal status to electronic trade documents. This is due to **outdated laws** and **fragmented regulatory control**.

#### Strategic Reforms for a Robust Trade Finance Ecosystem

- 1. **Regulatory Modernisation:** Allow **private trade credit insurance** for capital relief. Relax capital norms to enable more **flexible lending**.
- 2. **Platform Integration and Legal Reform:** Integrate **digital trade platforms**. Align domestic law with **MLETR** to support **paperless commerce**.
- 3. **Boost TReDS Participation:** Mandate **wider usage** of TReDS. Encourage both buyers and MSMEs to participate.
- 4. **Support MSMEs and Build Literacy:** Create tools to **educate exporters**. Provide **risk mitigation frameworks** and improve access to finance.

# Question for practice:

**Examine** how the weaknesses in India's trade finance system could hinder the country's goal of achieving \$2 trillion in exports by 2030.



# Universities are losing their freedom and academic purpose

**Source**: The post Universities are losing their freedom and academic purpose has been created, based on the article "The educational landscape, its disconcerting shift" published in "The Hindu" on 13th May 2025 UPSC Syllabus Topic: GS Paper2-Governance - Issues relating to development and management of Social Sector/Services relating to Education.

Context: Universities have traditionally upheld critical thinking and academic freedom. However, recent shifts driven by centralisation, political interference, market pressures, and weakened academic governance threaten their democratic and intellectual role. This article explores how these changes are eroding the foundational purpose of higher education institutions.

For detailed information on Limiting Academic Freedom in Universities read this article here **Erosion of Academic Autonomy** 

- 1. From Self-Governance to Centralised Control: Earlier, universities designed their curricula based on faculty expertise and evolving intellectual needs. Now, agencies like the University Grants Commission (UGC) and frameworks such as the National Education Policy (NEP) dictate academic content, often driven by political or economic agendas.
- 2. **UGC as a Controlling Authority:** The UGC, once a coordinator of academic standards, has become an instrument of bureaucratic control. It interferes in appointments and curricula, undermining institutional autonomy and critical thought.
- 3. Consequences of Uniform Curricula: Standardised syllabi across institutions restrict diverse ideas and innovation. This creates an intellectually flat environment, discouraging challenges to dominant narratives and suppressing creative exploration.

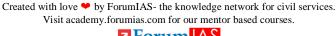
# **Suppression of Critical Inquiry**

- 1. Silencing Dissent in Campuses: Historically active in social change, campuses are now regulated to avoid confrontation. Scholars referencing thinkers like Noam Chomsky or discussing nationalism risk state reprimand, leading to censorship of dissenting voices.
- 2. Marginalisation of Critical Disciplines: Academics challenging injustice or nationalist rhetoric face penalties. Disciplines in humanities and social sciences are defunded or dismissed as politically problematic, further narrowing academic exploration.
- 3. **Climate of Self-Censorship:** Fear of professional and academic backlash has led to a culture of silence. Teachers avoid controversial subjects, and students refrain from critical engagement, mistaking conformity for wisdom.

# Corporatisation and Market Alignment

- 1. Education as a Commodity: Universities are now seen as profit-generating brands. Their goals align more with market success than public knowledge, changing the very purpose of higher education.
- 2. **Unequal Support Across Disciplines:** Fields with financial appeal like business and technology receive funding and visibility. Humanities and critical disciplines are sidelined for lacking market value.
- 3. Metrics Over Meaning: Faculty performance is judged by publication counts and rankings, promoting conformity to global norms. This undermines context-based inquiry and indigenous knowledge traditions.

# **Challenges in Academic Governance**





- 1. **Managerial Takeover of Leadership:** Corporate professionals are being appointed as university administrators, valuing efficiency and branding over scholarly depth. This detaches governance from academic realities.
- 2. **Ideological Biases in Leadership:** Vice Chancellors often lack meaningful academic engagement, reflecting ideological filtering in selections. Leadership must be rooted in liberal intellectual traditions, with objective and rigorous appointments.
- 3. **Collapse of Collegial Ethos:** The collegial nature of academia is fading as decision-making shifts from scholars to managers. This diminishes collaborative scholarship and erodes pedagogical richness.

# **Reclaiming the Purpose of Education**

- 1. **Need for Imaginative Reform:** The deeper crisis is one of imagination. Education must be restored as a pursuit of knowledge, not reduced to transactional value or ideological conformity.
- 2. **Safeguarding Democratic Values:** Protecting universities as spaces of free thought is essential for preserving democracy. Reclaiming their intellectual essence will revive their transformative potential in society.

# Question for practice:

Examine how recent institutional and policy changes have impacted the democratic and intellectual role of universities in India.

# India must manage rising e-waste with urgency

**Source**: The post India must manage rising e-waste with urgency has been created, based on the article "**India's** rising e-waste, the need to recast its management" published in "The Hindu" on 13th May 2025 **UPSC Syllabus Topic**: GS Paper3-Environment and Bio-diversity Conservation

**Context**: India's push toward becoming a developed nation is driven by digital expansion and rising electronics use. But this growth has caused a steep rise in e-waste, demanding urgent reforms in pricing and policy to avoid environmental damage and social harm.

For detailed information on **New e-waste rules and India's e-waste challenge** <u>read this article here</u> **Rising E-Waste in a Digitally Driven Economy** 

- 1. **Rapid Growth of E-Waste:** India's e-waste increased by 151% in six years from 7.08 lakh metric tonnes in 2017–18 to 17.78 lakh metric tonnes in 2023–24. The annual increase now stands at 1.69 lakh metric tonnes.
- 2. **Technology as a Double-Edged Sword:** Widespread use of electronic items like phones, laptops, and medical tools drives progress but also produces vast amounts of e-waste, demanding proper systems to manage it.

#### **Consequences of Poor E-Waste Management**

- 1. **Environmental Hazards:** Toxic substances such as cyanide and sulphuric acid pollute water, while lead fumes, open coal burning, and plastic incineration damage air and soil. These practices degrade soil and threaten ecosystems.
- 2. **Social Impact on Informal Workers:** Informal recycling is done mainly by women and children. Their exposure to toxic materials reduces life expectancy to under 27 years. The estimated annual social loss from such practices exceeds \$20 billion.
- 3. **Economic Losses from Informal Sector:** India loses ₹80,000 crore annually in critical metals due to crude extraction methods. Another \$20 billion is lost in tax revenue because most informal recycling remains unrecorded and cash-based.



## Extended Producer Responsibility (EPR): A Key Policy Tool

- 1. **Concept and Benefits:** EPR mandates that producers, importers, and brand owners take responsibility for waste from their products. It supports sustainable design, pricing reform, and shifts burden away from municipalities.
- 2. **Shifting Away from Informality:** Since 95% of e-waste is handled informally, EPR aims to redirect waste to certified channels, improving health outcomes and accountability.

## **Introducing Floor Price: Ensuring Market Stability**

- 1. **Fair Pricing for Recyclers:** The E-waste (Management) Rules, 2022 introduced a floor price for EPR certificates. It ensures stable returns for formal recyclers and prevents market collapse.
- 2. **Boost to Safe and Modern Recycling:** A fixed price encourages investment in clean technology. It improves recovery of metals like gold and copper, reducing landfill and pollution.
- 3. **Correcting Informal Cost Advantage:** Floor pricing balances the cost gap between formal and informal sectors. It strengthens compliance, reduces leakage, and encourages certified processing.

# **Countering Concerns and Driving Innovation**

- 1. **Addressing Cost Criticism:** Some argue that floor pricing may raise product prices. But the cost of inaction—pollution, health crises, and lost materials—is far greater than the minor impact on consumer pricing.
- 2. **Encouraging Sustainable Product Design:** Producers can reduce costs by designing longer-lasting, recyclable products. Globally, EPR fees are higher than India's floor price, aligning with best practices.
- 3. **Learning from Plastic Sector Failure:** The plastic sector's underpricing led to fake recyclers and loss of trust. Floor pricing prevents such risks in e-waste and supports real innovation.

# A National Vision for Sustainable Recycling

- 1. **Linking Economy and Ecology:** Weak pricing harms rivers, soil, crops, and communities. Fair valuation of recycling can reverse damage and promote responsible practices.
- 2. **Formalising the Sector for Future Growth:** A stable price can transform e-waste into a national resource. It allows India to build infrastructure, ensure compliance, and lead global sustainability efforts.
- 3. **A Call for Urgent Action**: A 73% surge in e-waste over five years signals a crisis. With a strong floor price, India can balance development with environmental safety.

# **Question for practice:**

**Examine** how the introduction of a floor price under the E-waste (Management) Rules, 2022 can promote formal recycling and reduce environmental and economic losses in India.

# Global shipping agrees on hybrid emissions levy model

**Source**: The post Global shipping agrees on hybrid emissions levy model has been created, based on the article "**How is shipping industry tackling emissions?**" published in "**The Hindu**" on 13th May 2025 **UPSC Syllabus Topic**: GS Paper3- Environment



Context: The International Maritime Organization (IMO), through its Marine Environment Protection Committee (MEPC-83), deliberated on a Market-Based Measure (MBM) to reduce greenhouse gas emissions in shipping. The session concluded with the adoption of a hybrid emissions levy model amid significant geopolitical and economic

#### **Deliberations and Proposals at MEPC-83**

#### 1. Diverse Approaches to Emissions Levy

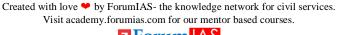
Five proposals were presented:

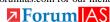
- The International Chamber of Shipping suggested a fixed levy per tonne of CO<sub>2</sub> emitted.
- China proposed a compliance unit trading model encouraging investment in alternative fuels.
- The EU backed a fixed GHG levy, administered by an IMO fund.
- India advocated a 'bridging mechanism 'penalising under-compliant ships and rewarding those using zero or near-zero fuels.
- Singapore proposed a tiered GHG Fuel Standard (GFS) based on India's idea, adding mechanisms for surplus and remedial units.
- 2. Geopolitical Influence and Tensions: The U.S., under Trump, distanced itself from climate goals and threatened "reciprocal measures" if the EU-backed plan passed. Political divisions hindered open consensus.
- 3. **Outcome of the Vote:** The committee accepted Singapore's hybrid model, inspired by India's framework, by 63 votes to 16. However, the model requires amendment of Annex VI of the MARPOL convention and a two-thirds majority for final adoption. One-third of members with 50% of shipping tonnage can still block it.

#### **Conflicting National Interests and Equity Challenges**

- 1. Opposition from Fossil Fuel Exporters: Saudi Arabia and others strongly resisted any meaningful shift toward green fuels. Their focus was on protecting fossil fuel markets rather than climate commitments.
- 2. **Divergent Demands from Developing Nations:** Small island states and least developed countries pushed for steep carbon levies. Their aim was to redirect revenues toward green development, viewing shipping emissions as a threat to their survival.
- 3. Pressure to Preserve Market Competitiveness: China and other large shipping nations lobbied for minimal levies, prioritising affordability and competitiveness. Meanwhile, Norway and other Scandinavian countries sought credit for early investments in decarbonisation through surplus credit systems.
- 4. Unfair Burden on Developing Countries: A key concern raised during deliberations was the erosion of the principle of "common but differentiated responsibilities and respective capabilities" (CBDR-RC), enshrined in the UNFCCC and Paris Agreement. While this principle acknowledges historical responsibility and unequal capabilities, developed countries increasingly pushed for equal compliance, shifting disproportionate burdens onto the developing world.
- 5. Scepticism from Traditional Maritime Powers: Shipowners from Greece and similar nations expressed doubt about the feasibility and need for a carbon levy. Others, lacking viable green technologies, requested delayed timelines for implementation.

# **Significance of Green Shipping**





- 1. **Scale of Emissions:** Shipping emits nearly 1 billion metric tonnes of GHG annually 2.8% of global emissions. If classified as a country, it would be the sixth-largest emitter globally.
- 2. **IMO's Evolving Measures:** Since 2011, IMO has introduced standards including the Energy Efficiency Design Index, Ship Energy Efficiency Management Plan, and mandatory fuel consumption reporting.
- 3. **Targets and Principles:** IMO aims to reduce carbon intensity by 40% by 2030, 70% by 2040, and achieve netzero by 2050. These targets align with the UN SDGs and Paris Agreement and are more concrete than aviation goals.

# **India's Strategic Advantage**

- 1. **Limited Immediate Impact:** India's international fleet is small, and domestic ships are exempt. The expected cost impact is modest until 2030.
- 2. **Potential as a Green Export Hub:** India's green hydrogen initiative meets IMO's reward thresholds. With major industry and port investment, India could become a global leader in green fuel exports.

#### Conclusion

The IMO's adoption of a binding carbon levy framework marks a transformative moment for global shipping. If successfully implemented, it could become the first international sector to operate under enforceable climate goals, setting a precedent for other industries.

# **Question for practice:**

Discuss how geopolitical and economic interests influenced the adoption of the hybrid emissions levy at MEPC-83.

# Ecology is the permanent economy guiding true sustainable development

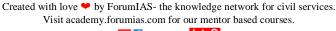
**Source**: The post Ecology is the permanent economy guiding true sustainable development has been created, based on the article "**Ecology is the world's permanent economy**" published in "**The Hindu**" on 14th May 2025 **UPSC Syllabus Topic**: GS Paper3- Ecology and Environment

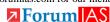
**Context**: Sunderlal Bahuguna's phrase "Ecology is the permanent economy" serves as a critical reminder of the deep link between human prosperity and ecological well-being. Amid climate change and biodiversity loss, the article urges us to shift from scientific understanding alone to a deeper moral and emotional reconnection with nature.

# **Ecology and Economy: An Inseparable Link**

- 1. **The Core Idea:** Economic development depends on nature. We cannot achieve lasting prosperity without conserving natural resources. Human survival, security, and progress are rooted in ecological health, making ecology the real economy.
- 2. **Defining Sustainability:** Sustainability means balancing environmental protection with economic development. Without this equilibrium, neither can endure. This principle gives clarity to how we must approach future progress.
- 3. **Lessons from Other Species:** Unlike humans, other animals only consume what they need for survival. They live in harmony with nature. Human societies, however, exploit resources on a much larger and anticipatory scale, leading to imbalance.

# **Human Evolution and Growing Disconnection**





- 1. From Survival to Excess: Early humans used nature for basic survival. Over time, this evolved into large-scale consumption for communities, then nations, and eventually global competition — creating pressure on ecosystems.
- 2. Civilisation's Drift from Nature: As humans advanced, they became more disconnected from nature. This distancing is now recognised as a cause of biodiversity loss, highlighted in reports like IPBES's Transformative Change study.
- 3. Unique Human Pattern: Only humans exploit resources for both present and future use. This anticipatory consumption separates us from the rest of the animal kingdom and accelerates environmental degradation.

## The Dual Crisis of Consumption and Dependence

- 1. Overburdened Ecosystems: Human consumption and global competition have intensified climate change. Ecosystems now bear an unsustainable load, straining the earth's ability to self-regulate.
- 2. Nature-Based Solutions: Conservation efforts now advocate using nature's resilience to mitigate climate change and restore biodiversity. These include ecosystem-based strategies to support sustainable development.
- 3. A Dangerous Paradox: While we exploit nature for economic gains, we also expect it to protect us from climate risks. This contradictory dependence increases the threat of deeper ecological imbalance.

# **Reframing the Environmental Discourse**

- 1. **From Science to Stewardship:** Understanding nature scientifically is not enough. What's needed is a shift in worldview — seeing ecological health not as a limit, but as the foundation of human existence.
- 2. The Moral Reckoning: The climate crisis is more than scientific. It is a moral issue. Protecting nature is a duty rooted in our shared existence and survival.
- 3. Proactive Sustainability: We must move from reactive measures to proactive stewardship. Ecology must be seen as central to future economic and social stability.

# The Urgent Need to Reconnect with Nature

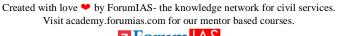
- 1. Changing From Within: Sustainability must start at the individual level. People must adopt lifestyles that reflect harmony with nature, recognising they are part of the ecosystem.
- 2. Emotion as a Reconnector: Despite modern distancing, humans have the unique emotional capacity to reconnect with nature. Conservation must appeal to this emotional bond.
- 3. A Realisation Over Understanding: True change requires internalising that ecology is not a subject to study but a reality to live by. This realisation is the first step toward a sustainable future.

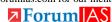
Question for practice:

**Evaluate** how the idea that "ecology is the permanent economy" reshapes our understanding of sustainability and human responsibility toward nature.

# India's Repairability Index aims to make electronic items more durable

Source: The post India's Repairability Index aims to make electronic items more durable has been created, based on the article "The right to repair movement in India" published in "The Hindu" on 14th May 2025





UPSC Syllabus Topic: GS Paper2- Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

For detailed information on **Right to Repair Portal** read this article here

Context: The Department of Consumer Affairs (DoCA) has received a report proposing a Repairability Index (RI) for electronics. It aims to help consumers identify how easily products can be repaired, amid concerns over product durability, repair costs, and growing e-waste.

Understanding the Repairability Index (RI)

- 1. **Scoring Consumer Electronics:** The RI will score mobile and electronic appliances based on **ease of repair**. Criteria include availability of spare parts, cost of repair, software updates, and product information.
- 2. Purpose of the Framework: The government aims to implement RI without affecting innovation or business ease. It seeks to balance consumer welfare with industry interests.
- 3. **Industry Involvement:** The committee drafting the RI included **electronics manufacturers and industry bodies**. However, **consumer advocates** were also part of the panel, giving hope for a more **balanced outcome**.

# Why Repairability Matters

- 1. **Declining Product Lifespans:** Older appliances like washing machines often last longer. Newer ones fail more quickly. This isn't always due to "planned obsolescence." Often, lower-quality materials are used to reduce costs.
- 2. Impact of Metal Shortages: Attero Recycling's CEO Nitin Gupta noted that metal content in appliances has declined. Shortages in materials like copper lead to leaner engineering. India's status as a net metal importer adds pressure.
- 3. A Global Concern: U.S. lawmakers have proposed displaying repair costs on product labels. Durable products are seen as "durable wealth", helping consumers save over time.

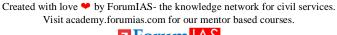
# **Environmental and Economic Implications**

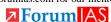
- 1. Reducing E-Waste: Repairable products support a circular economy, where parts and metals are reused. This approach has long been discussed but remains underachieved.
- 2. Limiting Virgin Metal Demand: Longer-lasting products help reduce the demand for newly mined metals, promoting resource conservation.
- 3. **Economy and Ecology Aligned:** Smartphones and computers are no longer improving rapidly. So, repairability and longevity make sense both ecologically and financially.

# The Right to Repair Movement

- 1. Consumer Demand for Flexibility: Globally, the "right to repair" means consumers can repair products as they choose. It challenges companies that monopolise repair services.
- 2. India's Portal Approach: India's right to repair portal lists authorised service centres and manuals. It reflects a **non-confrontational approach**, favouring manufacturers.
- 3. **Corporate Resistance:** In the U.S., companies resist repair laws to protect **repair revenue**. Example: McDonald's ice cream machines can only be repaired by the manufacturer's technicians.

#### **Balancing Industry and Consumer Interests**





- 1. **Consumer Rights vs Manufacturer Control:** Consumer advocate Pushpa Girimaji called refusal to repair older lifts **"highly exploitative."** She supports **third-party repair** and **freedom of choice**.
- **2. A Shift in Policy Direction:** The RI framework reflects growing **consumer and environmental awareness**. It aims to **make products repair-friendly**, while also addressing **industry concerns**.

## Question for practice:

**Examine** how the proposed Repairability Index framework seeks to balance consumer rights, environmental concerns, and industry interests in the electronics sector.

# Gene Editing and the Ethical Challenges of Biotechnology

**Source**: The post Gene Editing and the Ethical Challenges of Biotechnology has been created, based on the article "Gene editing: Are humans really ready to rewrite the book of life?" published in "Live mint" on 14th May 2025

**UPSC Syllabus Topic:** GS Paper3- bio-technology

**Context**: Since the discovery of DNA's double helix in 1953, gene editing has progressed rapidly. With tools like Crispr, major advances have occurred in medicine and agriculture. These developments raise ethical, legal, and social concerns, making regulation and oversight essential.

For detailed information on **Human genome editing: significance and associated challenges** <u>read this article</u> <u>here</u>

#### Scientific Advancements in Gene Editing

- 1. **From Recombinant DNA to Genome Mapping:** In the 1970s, scientists created recombinant DNA, enabling gene transfers across species. The 1980s introduced genetically modified organisms. The Human Genome Project, launched in the 1990s, aimed to map the entire human genome.
- 2. **Human Genome Decoding Milestone:** By 2003, 92% of the human genome was successfully mapped. This provided a base for personalized medicine and advanced genetic science.
- 3. **Rise of Crispr Technology:** Crispr-Cas9, developed in 2012, made gene editing faster, cheaper, and more accurate. It expanded research opportunities and intensified ethical debates about genetic interventions.

# **Applications in Medicine and Agriculture**

- 1. **Therapies for Genetic Diseases:** Between 2023 and 2025, the UK and US approved Crispr-based therapies that cured sickle cell anaemia. Patients are now free from chronic pain and regular transfusions.
- 2. **Immune Cell Reprogramming:** Gene editing is being used to modify immune cells for targeted cancer treatment. This boosts the body's ability to destroy tumour cells.
- 3. **Genetically Modified Crops:** Crispr is helping develop crops that resist drought and spoilage. These advances aim to improve nutrition and enhance food security amid climate change.

# **Ethical and Regulatory Concerns**

1. **Risks from Unregulated Use:** Crispr kits sold online raise concerns about misuse. Though no major incidents are known, the ease of access underlines the need for regulatory checks.



- 2. **Lulu and Nana Case:** In 2018, Chinese scientist He Jiankui edited embryos of twin girls to make them HIV-resistant. The lack of approval and secrecy led to international criticism and demands for stricter rules.
- 3. **Call for Global Frameworks:** The case exposed gaps in regulation. Experts urge the creation of international standards to guide responsible gene editing.

## **Legal and Social Implications**

- 1. **Cloning Developments and Boundaries:** Animal cloning, like Dolly the sheep in 1996, is used in farming and conservation. Human cloning remains ethically and legally restricted.
- 2. **Gene Patents and Public Access:** In 2013, the US Supreme Court ruled that naturally occurring genes cannot be patented. But synthetic or altered gene sequences can be, raising questions about access and control.
- 3. **Concerns over Genetic Inequality:** Gene-editing technologies are costly and not equally accessible. Without fair regulation, they may widen the gap between the rich and the poor. Genetic advantages could be limited to the wealthy, creating new forms of social and biological inequality.

# **Balancing Innovation with Responsibility**

- 1. **Clear Lines Between Therapy and Enhancement:** Therapeutic gene editing is broadly accepted. However, editing for appearance, intelligence, or athletic ability remains controversial. Embryo editing for heritable traits is mostly restricted.
- 2. **Need for Cautious Progress:** Gene editing offers major benefits but also poses serious risks. Responsible innovation requires strong ethical standards and equal access for all.

# **Question for practice:**

Examine how advancements in gene editing have raised ethical, legal, and social concerns, and discuss the need for responsible regulation.

# Procedural law ensures fair and principled criminal justice

**Source**: The post Procedural law ensures fair and principled criminal justice has been created, based on the article "**Principled criminalisation and the police as pivot**" published in "**The Hindu**" on 15th May 2025

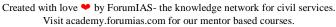
**UPSC Syllabus Topic:** GS Paper2-Governance - Justice

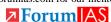
**Context**: A recent Supreme Court judgment in *Imran Pratapgarhi vs State of Gujarat* has brought attention to the importance of procedural criminal law. It highlights how the police's adherence to the Bharatiya Nagarik Suraksha Sanhita (BNSS) is essential to ensure lawful and principled criminalisation.

# Meaning and Purpose of Criminalisation

- 1. **Power and Duty of the State:** Criminalisation allows the state to define wrongful conduct as crime and impose penalties. It is also a duty—to address harm by holding individuals accountable through legal means.
- 2. **Criminal Law Within Society:** Legal theorist Victor Tadros explains that criminalisation works within broader social systems—like families and private law—that also address wrongdoing.
- 3. **Value Beyond Outcomes:** Criminalisation is not just about punishment or deterrence. It carries independent value by publicly condemning harmful acts through a legal process.

# **Principles Behind Substantive Criminal Law**





- 1. Guiding Criteria for Criminalisation: Tatjana Hörnle identifies three core principles: conduct should be criminalised only if it harms collective interests, involves personal violence, or violates the right to nonintervention. These guide India's substantive criminal law under the Bharatiya Nyaya Sanhita (BNS).
- 2. Imbalances in Application: Despite clear principles, laws may still result in over-criminalisation or undercriminalisation depending on how they are applied in practice.

## **Role of Procedure in Shaping Outcomes**

- 1. Procedural Law and Real-World Impact: Criminalisation becomes real through steps like arrest, charge, and sentencing. These depend on how justice agencies, especially police, use procedural law.
- 2. **Police as Gatekeepers:** The police lead the process by registering cases and arresting suspects. Their discretion significantly shapes criminalisation outcomes.
- 3. **Risks of Overreach:** Without limits, police may over-criminalise minor acts while neglecting serious offences. This can distort justice.
- 4. **Section 173(3) of BNSS:** This provision allows a 14-day preliminary inquiry before filing an FIR in offences punishable by three to seven years. It seeks to prevent unnecessary or hasty criminalisation.

# **Supreme Court Ruling and Its Message**

- 1. The Imran Pratapgarhi Case: The Court quashed an FIR against Mr. Pratapgarhi for sharing a poem. Police failed to follow Section 173(3), which required a preliminary inquiry.
- 2. Protecting Constitutional Freedoms: The judgment underlines that procedural safeguards must be respected, especially when fundamental rights like free speech are involved.
- 3. **Need for Accountability:** For criminalisation to remain principled, both sound laws and responsible policing are essential. Procedural law must be followed, and police must be held accountable.

#### **Question for practice:**

**Examine** the role of procedural criminal law in ensuring lawful and principled criminalisation, in light of the *Imran* Pratapgarhi vs State of Gujarat judgment.

# India needs urgent road safety reforms amid rising urbanisation

Source: The post India needs urgent road safety reforms amid rising urbanisation has been created, based on the article "The road to safety" published in "The Hindu" on 15th May 2025

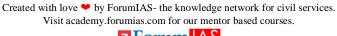
**UPSC Syllabus Topic:** GS Paper3- Infrastructures

Context: India faces a severe road safety crisis amid rising urbanisation and vehicle use. In 2022, 1.68 lakh people died in road accidents — about 12.2 deaths per 1 lakh people. In comparison, Japan and the UK recorded just 2.57 and 2.61. Road crashes cost India 3% of GDP annually.

For detailed information on Road Safety in India- Reasons and Impact read this article here

# **Constitutional and Moral Foundation of Road Safety**

- 1. **Right to Life as a Legal Principle:** Road safety is part of the right to life under Article 21 of the Constitution. Every citizen — pedestrian, cyclist, or driver — deserves safe public spaces.
- 2. State and Societal Responsibility: Recognising this right creates a legal and moral duty for the state and society to treat road safety as a public good and basic human right.





#### **Urbanisation and Demand for Safer Streets**

- 1. Rising Urban and Vehicle Growth: By 2047, nearly 50% of India's population will live in cities. This will raise vehicle ownership and pressure road infrastructure.
- 2. Vulnerable Users at Higher Risk: Pedestrians, cyclists, senior citizens, and public transport users must be protected through people-first planning.
- 3. Reimagining Urban Streets: Wider footpaths, cycling tracks, marked crossings, refuge islands, and reduced speed zones are essential for safer mobility.

## Adopting the Safe System Approach

- 1. **Designing for Human Error:** The Safe System Approach recognises human mistakes but ensures those mistakes don't result in death or injury.
- 2. Focus on Forgiving Roads: It shifts the focus from blaming individuals to building resilient, error-tolerant infrastructure.

# **Government Measures and Infrastructure Steps**

- 1. **MoRTH's Key Interventions:** The ministry has identified and started fixing 5,000+ black spots, enforced audits, and mandated airbags and ABS in vehicles.
- 2. Training and Testing Centres: Driving schools and vehicle fitness centres are being established in every district to prevent unskilled driving accidents.

# Funding Strategy and Industry's Role

- 1. **CSR for Road Safety:** Auto-makers could be required to contribute CSR funds to road safety for 20-25 years. These funds could support black spot removal, awareness, training, and trauma care.
- 2. Shared Responsibility in Mobility: As key stakeholders, manufacturers must actively support India's Vision Zero mission.

# Strategic Framework and Economic Rationale

- 1. Four Es of Road Safety: Engineering, enforcement, education, and emergency care are the four key pillars. Infrastructure and education need urgent focus.
- 2. High Returns on Investment: The World Bank estimates India needs \$109 billion in 10 years to halve road deaths. Each rupee invested can return up to four.
- 3. Vision for Viksit Bharat 2047: Safe, inclusive roads are essential for sustainable, equitable development. Road safety must be a national priority.

# Question for practice:

Discuss the measures India can adopt to improve road safety in the context of rapid urbanisation and rising vehicle ownership.



# India develops climate-resilient genome-edited rice varieties

Source: The post India develops climate-resilient genome-edited rice varieties has been created, based on the article "How did India develop genome edited rice?" published in "The Hindu" on 15th May 2025

**UPSC Syllabus Topic:** GS Paper3-bio-technology

Context:India has become the first country to develop rice varieties using genome editing. Union Agriculture Minister Shivraj Singh Chouhan announced that the seeds will be released within six months. This step aims to meet growing food demand and address climate challenges.

For detailed information on Genome-Edited Rice Varieties read this article here

**Development of Genome-Edited Rice Varieties** 

Introduction of New Varieties: Two rice varieties—DRR Dhan 100 (Kamala) and Pusa DST Rice 1—have been developed using genome editing. DRR Dhan 100 is derived from Samba Mahsuri, and Pusa DST Rice 1 is developed from MTU1010. The research was led by ICAR scientists in collaboration with other institutions.

# Performance of DRR Dhan 100 (Kamala)

- 1. Higher Yield and Early Maturity: Kamala recorded an average yield of 5.37 tonnes per hectare, compared to 4.5 tonnes for Samba Mahsuri. It matures 20 days earlier, which helps save water, fertilizer, and reduces methane emissions.
- 2. Climate Resilience and Efficiency: The variety shows strong drought tolerance and high nitrogen use efficiency. These traits make Kamala suitable for climate-resilient farming and better resource use.

#### Performance of Pusa DST Rice 1

- 1. Improved Yield in Stress Conditions: Pusa DST Rice 1 showed a yield of 3,508 kg per hectare, which is 9.66% higher than MTU1010 under inland salinity stress. It also performed better under alkaline soils with a 14.66% yield gain, and under coastal salinity stress with a 30.4% advantage.
- 2. Adaptation to Soil Conditions: Its tolerance to various soil stresses makes it ideal for cultivation in regions with **problematic soil types**, ensuring **stable productivity**.

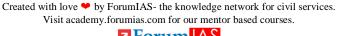
# **Technology Used in the Innovation**

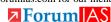
- 1. Genome Editing Tools: The varieties were developed using SDN-1 and SDN-2 genome editing methods. SDN-1 causes natural DNA repair after a cut, while SDN-2 guides the cell's repair process. Both techniques do not insert foreign genes.
- 2. Scientific Recognition: Pusa DST Rice 1 was described in a 2020 peer-reviewed paper, now cited in over 300 studies. Kamala's paper is awaiting publication. Both varieties are approved by the international scientific community.

#### **Clarifying Their Genetic Status**

- 1. Not Genetically Modified (GM) Crops: These are not GM crops. Unlike SDN-3, no foreign DNA is introduced. Only **native genes** are altered. The mutation process is **precise** and **natural**.
- 2. Regulatory Exemptions: Many countries exempt such genome-edited crops from GM regulations. These varieties were field-tested during 2023 and 2024 under the All India Coordinated Research Project on Rice.

# **Rising Concerns and Criticisms**





- 1. Questions on Transparency: Venugopal Badaravada, a former ICAR member, termed the announcement premature. He demanded clear data and field-based validation. ICAR expelled him, accusing him of spreading misinformation.
- 2. Legal and Sovereignty Issues: The Coalition for a GM-Free India questioned the legality and safety of gene editing. They said the tools are **under IPR ownership**, which threatens **farmers' seed rights**. They urged the government to disclose IPR details immediately.

#### Conclusion

India's genome-edited rice offers **higher yield** and **climate resilience**. But it also raises valid concerns over **IPR**, testing transparency, and seed sovereignty that must be addressed.

# Question for practice:

**Discuss** the benefits and concerns associated with India's newly developed genome-edited rice varieties.

# India must empower nurses as healthcare leaders

Source: The post India must empower nurses as healthcare leaders has been created, based on the article "The yearly 'thank you 'to nurses is not enough" published in "The Hindu" on 16th May 2025

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

Context: International Nurses Day on May 12 brings attention to nurses 'critical role in healthcare. However, the recognition often fades quickly, while deeper reforms to empower nurses in India remain unaddressed.

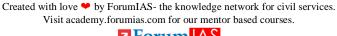
#### The Role and Potential of Nurses in India

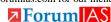
- 1. **Underutilisation of Nurses:** Nurses and midwives make up 47% of India's health workforce but are often seen only as assistants to doctors. Their contributions to leadership and clinical decision-making remain limited.
- 2. Global Trends in Nurse Autonomy: Many countries, including the US, UK, Australia, and Brazil, have embraced Nurse Practitioners (NPs) as independent care providers. NPs diagnose, treat, and prescribe with autonomy, especially in underserved areas.
- 3. India's Slow Integration of NPs: India recognised the need for NPs in the National Health Policy 2017. Programmes like the NP in Critical Care (2017) and NP in Primary Health Care have been initiated. However, progress is slow due to unclear legal status, undefined roles, and lack of formal recognition.

# Challenges in Nurse Practitioner (NP) Implementation

- 1. Lack of Legal Clarity: NPs face confusion over licensure, scope of practice, and prescriptive rights. Titles are unprotected, and their roles lack legal and regulatory backing.
- 2. **Medical Resistance and Power Dynamics:** Some in the medical community oppose NP roles, fearing a loss of authority. Gender and cultural biases also reinforce the idea of nurses, mostly women, as subordinates.
- 3. **Educational and Institutional Gaps:** Some institutions offer in-house training for specialised roles like stroke nurses or diabetes educators, but these lack national recognition. Many nursing colleges suffer from poor regulation and corruption.

# **Learning from Australia's Nurse Practitioner Model**





- 1. **Policy and Political Backing:** Australia's NP movement succeeded through legal protections, structured licensure, and formal career ladders. Nurse-led care centres proved effective even without physician oversight.
- 2. **Role of Nursing Movements:** Australia's reforms were supported by strong nursing advocacy in policymaking. In India, the absence of such collective movements weakens nurses 'influence on health policy.

## The Path Forward for Nursing in India

- 1. **Systemic Educational Reforms:** India must shut down substandard colleges, improve faculty quality, and include leadership, ethics, and policy training in curricula.
- 2. **Legal and Professional Recognition:** NPs need legal status, licensure, and defined practice rights. Career pathways and fair pay must replace current stagnation.
- 3. **Promoting Nurse Leadership:** Nurses must drive reform through policy engagement and grassroots movements. Beyond yearly appreciation, India must empower nurses as equal leaders in healthcare delivery.

# Question for practice:

**Examine** the challenges and opportunities in empowering Nurse Practitioners in India and how lessons from global models like Australia can guide reforms.

# Fertility in Bihar remains high despite progress

**Source**: The post fertility in Bihar remains high despite progress has been created, based on the article "**Is Bihar's** high replacement rate a consequence of poverty?" published in "**The Hindu**" on 16th May 2025 **UPSC Syllabus Topic**: GS Paper1-Society-population and associated issues.

**Context**: The Sample Registration System report (2021) showed India's Total Fertility Rate (TFR) at 2.0, with **Bihar recording the highest TFR at 3.0**. Despite falling poverty and improved social indicators, fertility in Bihar remains high. This raises concerns about the roles of **culture**, **poverty**, **gender norms**, **and development**. For detailed information on **Issue of fertility rate in India** read this article here

High TFR in Bihar: A Persistent Challenge

- 1. **Fertility Trends in Bihar:** Bihar's TFR has stayed near **3.0 for 6–7 years**. It is expected to reach the **replacement level (2.1) only by 2039**, making it the slowest state in India's fertility transition.
- 2. **Infant Mortality and Social Indicators:** Infant mortality in Bihar has dropped from **42 to 27 per 1,000 live births**. Women's education levels have also improved. Yet, TFR remains high, indicating that improvements in health and education **have not lowered fertility**.
- 3. **Cultural Norms and Fertility Preference:** While poverty plays a role, **cultural attitudes matter more**. Only **49.6% of women in Bihar** think two children are ideal, compared to **67% nationally**. This shows a persistent **cultural preference for larger families**.

# **Economic and Urban-Rural Dimensions of Fertility**

- 1. **Urban-Rural Fertility Gap:** Nationally, the TFR gap between rural (2.2) and urban (1.6) areas is **0.6 points**. In Bihar, rural TFR is **3.1** and urban is **2.3**, a **0.8 point** gap. This small difference hides the real concern: **Bihar's urban TFR is significantly above the national average**.
- 2. **Conscious Fertility Choices in Cities:** Urban areas usually reflect lower fertility due to education and services. But in Bihar, the high urban TFR points to **conscious choices**. Fertility stays high even with **better contraception use and declining child mortality**.



3. Economic Structure and Family Size: Bihar's low industrialisation and dependence on agriculture encourage large families for labour and income. The lack of jobs and high migration further reinforce the need for more children, especially sons.

# Literacy, Gender Norms, and Household Dynamics

- 1. Female Literacy and Fertility Link: Female literacy in Bihar was only 53% in 2011. Government schemes to promote girls 'education exist, but the link between higher education and lower fertility still needs stronger impact at scale.
- 2. Son Preference and Family Size: Among families who want three children, 88.2% desire two sons. Since the chance of having two sons in a row is only 26.4%, many families end up with larger families unintentionally.
- 3. Decision-Making Power of Women: Many educated women are first-generation learners, with limited exposure and low decision-making power. In several households, mother-in-laws control interactions with **ASHA workers**, limiting women's reproductive autonomy.

# Political and Policy Implications of Fertility Disparities

- 1. **TFR and Delimitation Debate:** High-fertility States like Bihar, UP, MP, and Rajasthan now account for a larger population share. In the future, this may lead to parliamentary constituencies with 25-30 lakh voters, raising concerns about disproportionate representation.
- 2. Risks of Unequal Representation: States with lower TFR may have fewer seats and resources, despite social progress. This could **penalise successful States** under the current allocation methods.
- 3. Need for Policy Convergence: If fertility divergence continues, it may lead to political and democratic imbalances. Policymakers must work toward a converging fertility trend to avoid deepening regional inequalities.

#### Conclusion

Bihar's high fertility is rooted in **culture**, **economics**, and **social norms**. Without addressing these deeply, demographic and political challenges will intensify. The issue needs urgent and inclusive attention.

#### **Question for practice:**

Examine the key social, economic, and cultural factors contributing to Bihar's persistently high Total Fertility Rate despite improvements in health and education indicators.

# Supreme Court ensures digital access for disabled people

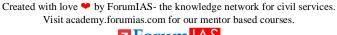
Source: The post Supreme Court ensures digital access for disabled people has been created, based on the article "Does Article 21 include right to digital access?" published in "The Hindu" on 16th May 2025

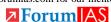
UPSC Syllabus Topic: GS Paper2- Governance-mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

**Context**: On April 30, the Supreme Court expanded the scope of Article 21 to include the 'right to digital access'. It directed changes in digital Know-Your-Customer (KYC) norms to make online identity verification inclusive for persons with disabilities (PwDs), ensuring digital equality.

For detailed information on Persons with Disabilities in India read this article here

**Legal Foundations for Disability Rights** 





- 1. Constitutional and Statutory Mandates: The Constitution through the Preamble, Fundamental Rights, and Directive Principles — obligates the state to ensure equality and dignity for PwDs. These duties are supported by specific disability laws and international conventions.
- 2. The RPwD Act, 2016: India passed the Rights of Persons with Disabilities Act, 2016, to comply with the UN Convention on the Rights of Persons with Disabilities (UNCRPD). The law follows a 'social-barrier 'approach, viewing disability as arising from impairments and social or physical obstacles that hinder full participation in society.
- 3. Section 42: Accessibility Measures: Section 42 of the Act mandates that all media audio, print, and electronic — must be accessible. It requires audio descriptions, sign-language interpretation, captions, and universal design in everyday electronic devices and systems.

# **Understanding KYC and Its Digital Framework**

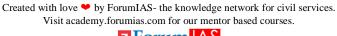
- 1. Purpose and Legal Basis: To prevent money laundering, the Prevention of Money-laundering Act, 2002, and its 2005 Rules require banks and financial institutions to verify identities and maintain records. KYC is now essential for services like opening bank or trading accounts, obtaining SIM cards, insurance, and accessing welfare schemes.
- 2. **RBI's 2016 Master Direction:** The RBI's Master Direction on KYC outlines a Customer Due Diligence (CDD) framework. Clause 18 introduced the Video-based Customer Identification Process (V-CIP), enabling real-time identity verification through video interaction.
- 3. **Digital Verification Process:** Customers verify identity by clicking selfies, signing on paper or digitally, uploading photos, entering OTPs, and reading a random code on screen. These steps are now standard for digital KYC.

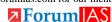
#### **Challenges Faced by Persons with Disabilities**

- 1. Exclusion from Standard Methods: PwDs, including acid-attack survivors and blind individuals, have filed writ petitions. They face difficulty with steps like reading codes, writing responses, and taking selfies — making digital KYC inaccessible.
- 2. Non-Compliance with Accessibility Standards: Despite the 2021 and 2022 ICT Accessibility Standards, most KYC apps lack screen reader prompts, audio cues for focus or lighting, or clear guidance for uploading documents. These gaps make the process unusable for blind users.
- 3. Signature and Biometric Issues: Thumb impressions are not accepted, and PAN cards with such signatures are rejected. Aadhaar-based biometric systems lack basic features like text-to-speech or self-verification, adding to the exclusion.
- 4. Lack of Support or Assistance: RBI's directions bar 'prompting 'during KYC. Without support features, many users are forced to appear in person or face rejection for unclear technical reasons.

# Supreme Court's Landmark Intervention

1. Accessibility as a Fundamental Right: In Rajive Raturi vs Union of India (2024), the SC ruled that accessibility is central to Article 21 — the right to life, dignity, and movement. It had earlier upheld the need for accessible digital registration during the COVID-19 vaccination drive.





- 2. **Directive for Inclusive KYC:** The Court held that digital KYC guidelines violate disability rights. It ordered authorities to revise them with accessibility as the core requirement, based on the principle of 'substantive equality'.
- 3. **Broader Call for Digital Inclusion:** Invoking Articles 14, 15, 21, and 38, the Court linked digital access with liberty. It stressed that all digital platforms must be inclusive, especially for PwDs, rural users, senior citizens, and linguistic minorities.

# **Question for practice:**

Discuss how the Supreme Court's recent judgment has expanded the scope of Article 21 to promote digital accessibility for persons with disabilities.

