

# IQRAIAS AN INSTITUTE FOR CIVIL SERVICES

# CURRENT AFFAIRS

WEEKLY 27<sup>th</sup> Jan- 2<sup>nd</sup> Feb





# WEEKLY UPDATES

# DATE: 27<sup>th</sup> Jan- 2<sup>nd</sup> Feb

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# **POLITY**

#### Waqf (Amendment) Bill, 2024

Syllabus: Statutory Bodies (GS-2), Governance, Minority Rights, Judiciary

Source: The Hindu (TH)

#### **Context**

The **Joint Committee on the Waqf (Amendment) Bill, 2024** has adopted its report, clearing the way for the **government to introduce the Bill in the Budget Session of Parliament**. The Bill seeks to **reform Waqf governance, enhance transparency, and address disputes over Waqf properties**. However, it has also sparked concerns regarding **religious autonomy, legal clarity, and potential misuse of powers**.

#### Prelims Perspective: Key Facts on Waqf & Waqf Boards

#### 1. What is Waqf?

- A Waqf is a permanent religious endowment made by Muslims for charitable or religious purposes.
- Once declared, Waqf property cannot be sold, transferred, or inherited.

#### 2. What is a Waqf Board?

- A statutory body established under the Waqf Act, 1954 (later amended in 1995).
- Overseen by the Ministry of Minority Affairs, Government of India.
- Administers and **protects Waqf properties** in each state.

#### 3. Functions & Powers of Waqf Boards

FUNCTION	DETAILS	
MANAGEMENT OF WAQF PROPERTIES	Supervises and regulates mosques, dargahs, graveyards, and charitable trusts.	
RECOVERY OF ENCROACHED WAQF LAND	Can reclaim Waqf land <b>illegally occupied</b> by individuals or institutions.	
SANCTIONING PROPERTY TRANSFERS	Approves sale, lease, mortgage, or exchange of Waqf properties.	
APPOINTMENT OF CUSTODIANS	Selects Mutawallis (caretakers) to manage Waqf assets.	
LEGAL AUTHORITY	Has powers to <b>sue or be sued in courts</b> for Waqf-related disputes.	

#### 4. Composition of Waqf Boards & Central Waqf Council (CWC)

BODY	COMPOSITION	
STATE WAQF BOARDS	Chairperson (appointed by the State Govt.), Muslim MPs, MLAs, Islamic scholars, and Mutawallis (property	
	managers) earning ₹1 lakh+ annually.	
CENTRAL WAQF COUNCIL	Established in 1964 to <b>oversee state Waqf Boards</b> and advise the government on Waqf policies.	
(CWC)		

#### Mains Perspective: Key Provisions of the Waqf (Amendment) Bill, 2024

#### 1. Key Amendments Proposed

Amendment	Proposed Change	Implication
Inclusion of Non-Muslim	Mandates at least two non-Muslims in the Central Waqf	Increases diversity but dilutes Muslim
Members	Council (CWC) & State Waqf Boards.	control over Waqf administration.
Waqf by User Concept	Eliminates the automatic recognition of properties as	Existing Waqf properties may lose legal
Removed	Waqf based on <b>historical religious use</b> .	protection, leading to disputes.
Role of District Collector in	<b>Empowers District Collectors</b> to determine property	Concerns over bias and misuse of executive
<b>Property Disputes</b> ownership and update revenue records.		power.
<b>Waqf Tribunals Composition</b>	Removes the requirement of an expert in Muslim law from	May impact the quality of legal decisions on
	Waqf Tribunals.	Waqf-related cases.
Appeals Process	Allows direct appeals to High Courts, removing Tribunal	Expedites legal resolution but adds burden to
	finality.	the judiciary.

#### 2. Why is the Amendment Needed?

#### Aims & Rationale Behind the Amendment

Objective	Reasoning
Improving Transparency & Accountability	Prevents mismanagement and encroachment of Waqf lands.
Promoting Inclusivity	Involving <b>non-Muslim members</b> in governance can ensure <b>wider accountability</b> .

Better Dispute Resolution	District Collectors' involvement can <b>resolve disputes at the administrative level</b> rather than through prolonged legal battles.	
Legal Clarity	Removes ambiguous interpretations of Waqf by User, ensuring property records are well-defined.	
Modernizing Waqf Management	Aligns Waqf administration with contemporary governance standards.	

#### 3. Issues & Controversies Surrounding the Bill

Concern	Issue
<b>Dilution of Muslim Control</b>	Including non-Muslim members may <b>undermine community control</b> over religious assets.
Violation of Article 26 Critics argue the Bill violates religious autonomy, as Article 26 grants religious communities the	
	their own institutions.
Loss of Waqf Properties	Removing Waqf by User could strip many properties of their Waqf status, leading to legal uncertainty.
District Collectors'	Granting District Collectors authority over Waqf disputes raises concerns about bureaucratic overreach and
Authority	bias.
Lack of Expertise in Muslim	Waqf Tribunals without Muslim law experts may misinterpret legal aspects of Waqf cases.
Law	

#### 4. Way Forward: Balancing Reform & Religious Rights

#### 1. Strengthening Stakeholder Engagement

- Dialogue with Muslim scholars, legal experts, and Waqf administrators to address concerns.
- Ensure Muslim representation remains significant in Waqf governance.

#### 2. Legal & Administrative Safeguards

- Introduce a special review board to oversee District Collectors' decisions on Waqf properties.
- Maintain legal expertise in Waqf Tribunals to handle religious property disputes fairly.

#### 3. Enhancing Transparency in Waqf Management

- Implement digital land records to track Waqf properties and prevent encroachments.
- Use public audits & independent monitoring bodies to check Waqf mismanagement.

#### 4. Modernization Without Undermining Religious Autonomy

- Reform Waqf governance without diluting community rights under Article 26.
- Encourage **best practices from global Waqf institutions** (e.g., Malaysia's efficient Waqf management system).

#### **Conclusion**

The Waqf (Amendment) Bill, 2024 aims to modernize Waqf governance, improve property dispute resolution, and ensure greater transparency. However, it faces significant opposition due to concerns over religious autonomy, dilution of Muslim representation, and the role of District Collectors in Waqf disputes. A balanced approach that safeguards community interests while implementing necessary reforms will be crucial in ensuring the effective and fair management of Waqf properties in India.

# **Birthright Citizenship**

#### **Source: Indian Express**

#### **Context**

Discussions on **birthright citizenship** have gained momentum in the **United States**, particularly around **the interpretation of the 14th Amendment**. Legal challenges and political debates are focusing on **whether automatic citizenship by birth should be redefined**, especially concerning **immigrants and unauthorized migrants**.

In **India**, the concept of birthright citizenship has **evolved over time**, with amendments to the **Citizenship Act** imposing **stricter conditions** to address **illegal migration and demographic concerns**.

#### What is Birthright Citizenship?

Birthright citizenship refers to **the automatic grant of nationality to individuals born within a country's territory**, irrespective of their parents' nationality or immigration status. It is broadly classified into:

- 1. **Jus Soli (Right of the Soil)** Citizenship granted based on birth within the country.
- 2. **Jus Sanguinis (Right of Blood)** Citizenship determined by the nationality of one or both parents.

#### Birthright Citizenship in the USA

#### 1. 14th Amendment to the US Constitution

- Ratified in 1868, the 14th Amendment guarantees that all persons born or naturalized in the US and subject to its jurisdiction are citizens of the country.
- Introduced after the Civil War, it was designed to grant citizenship to freed slaves and ensure equal rights for all Americans.

#### 2. Current Debate Over Birthright Citizenship

- Some political groups argue that children born to undocumented immigrants should not receive automatic citizenship.
- Critics claim that **birthright citizenship incentivizes illegal migration** and creates **"anchor babies"**, where foreign parents use their US-born children to gain legal status.
- Any constitutional amendment or legal change would require a challenging legislative process and could face judicial scrutiny.

#### **Birthright Citizenship in India**

#### 1. Constitutional Provisions (Article 5 of the Indian Constitution)

- Article 5, at the time of India's independence, granted citizenship by birth to anyone born in India before January 26, 1950.
- This was essential to define the **new Indian citizenry** after partition.

#### 2. The Citizenship Act, 1955 and Subsequent Amendments

Amendment	Key Changes	Reason for Change
Original	Granted birthright citizenship to all individuals born in India, with some	Ensured inclusivity post-independence.
Citizenship Act,	exceptions (e.g., children of foreign envoys).	
1955		
1986	Restricted birthright citizenship to individuals with at least one Indian parent.	Addressed concerns over migration from
Amendment		Bangladesh and Sri Lanka.
2003	Further restricted citizenship by excluding children of illegal immigrants.	Aimed to prevent demographic changes due
Amendment	Citizenship granted only if both parents are legal citizens or one is an Indian	to unauthorized migration, especially in
	citizen and the other is not an illegal immigrant.	border states.

#### 3. Impact of the 2003 Amendment

- This amendment effectively shifted India from Jus Soli (birth-based citizenship) to Jus Sanguinis (blood-based citizenship).
- It was introduced amid growing concerns over illegal migration, particularly from Bangladesh, Nepal, and Myanmar.
- The Foreigners Act and NRC (National Register of Citizens) debates continue to shape discussions around citizenship laws in India.

#### **Key Differences: Birthright Citizenship in the USA vs. India**

Aspect	USA	India
Legal Basis	14th Amendment (1868)	Citizenship Act, 1955 (amended in 1986 & 2003)
Principle Followed	Jus Soli (Right of Soil)	Jus Sanguinis (Right of Blood) with limited Jus Soli
Current Rule	Citizenship granted to all persons born in the US, regardless of parents' status.	Citizenship by birth <b>restricted</b> : At least one parent must be an Indian citizen, and the other should not be an illegal immigrant.
Concerns	Some policymakers seek to end birthright citizenship for children of undocumented immigrants.	Illegal migration from neighboring countries (e.g., Bangladesh, Nepal) prompted restrictions.

#### **Challenges & Future Outlook**

#### 1. Legal & Political Challenges in the USA

- Any change to birthright citizenship in the US would require a constitutional amendment or Supreme Court ruling.
- Opposition from civil rights groups who argue that ending birthright citizenship would violate human rights and equal protection laws.
- Potential **rise in stateless individuals** if children of immigrants are denied US citizenship.

#### 2. Impact of Stricter Citizenship Laws in India

- The Citizenship (Amendment) Act, 2019 (CAA) created further controversy by offering citizenship to certain religious minorities from neighboring countries while keeping strict provisions for illegal immigrants.
- Border states like Assam and West Bengal continue to witness citizenship disputes, especially under the NRC framework.

#### 3. Global Trends in Birthright Citizenship

• Many countries, including **Germany**, **France**, **and the UK**, have **restricted Jus Soli** citizenship, requiring **at least one parent to be a legal citizen or resident**.

• Canada, the US, and Brazil still maintain strong Jus Soli traditions, but debates persist over potential policy shifts.

#### **Conclusion**

The debate over **birthright citizenship** reflects **larger concerns over immigration, national identity, and demographic changes**. While the **United States continues to uphold Jus Soli**, legal challenges and political debates may influence future interpretations of the **14th Amendment**.

In contrast, **India has moved toward Jus Sanguinis**, tightening its **citizenship laws** to control **unauthorized migration**. However, issues surrounding **statelessness**, **NRC**, **and CAA implementation** indicate that **citizenship policies will remain a crucial topic in governance and human rights discussions**.

# **GOVERNANCE**

# **Andhra Pradesh Volunteer System: A Grassroots Governance Model in Transition**

Syllabus: Governance (GS-2), Welfare Schemes, Decentralization, Public Administration Source: Contemporary Developments in Andhra Pradesh

#### Context

The Andhra Pradesh Volunteer System, introduced in 2019, played a crucial role in welfare scheme delivery at the grassroots level. However, since June 2024, the newly elected government has halted payments to over 2.6 lakh village and ward volunteers, raising concerns about the future of last-mile service delivery and rural employment.

#### **About the Andhra Pradesh Volunteer System**

- 1. How the Volunteer System Works?
  - Launched in 2019 as a grassroots governance model to ensure direct delivery of welfare schemes.
  - **Deployment**: **2.6 lakh volunteers** assigned across villages and urban wards, with each handling **40-50 households**.
  - Key Responsibilities:
    - o Disbursement of pensions, ration supplies, education & health benefits.
    - o Identifying and enrolling beneficiaries for welfare schemes.
    - o Acting as **liaisons between the government and citizens**, collecting feedback on policy implementation.
  - Financial Incentive:
    - o Volunteers were initially paid **₹5,000/month honorarium**.
    - o A **promise was made to increase it to ₹10,000/month**, which remained unfulfilled.

#### **Impact on Governance**

#### 1. Strengthening Decentralization

- The system enabled **efficient service delivery** by **reducing bureaucratic delays**.
- Empowered local administration to identify and assist beneficiaries more effectively.

#### 2. Role in the COVID-19 Pandemic Response

- Volunteers distributed food, medicine, and financial aid during lockdowns.
- Assisted in COVID awareness campaigns and vaccination drives.

#### 3. Bridging the Bureaucratic Gap

- Provided **real-time data** to policymakers, enabling **targeted interventions**.
- Helped in **social audits and beneficiary verification**.

#### 4. Political Controversy & Criticism

- Allegations of **volunteers being politically biased** in selecting beneficiaries.
- Accusations of data breaches and misuse for political party mobilization.

#### 5. Employment for Rural Youth

- Created **temporary livelihood opportunities** for youth in rural and semi-urban areas.
- However, lacked formal employment status, skill development, and job security.

#### **Challenges & Concerns Post-Discontinuation**

Challenge	Issue	
Service Disruptions	Welfare scheme implementation faces delays due to the lack of local facilitators.	
<b>Employment Loss</b>	2.6 lakh volunteers left jobless, impacting rural livelihoods.	
Governance Gap	Dependence on bureaucrats and traditional local bodies might slow down welfare delivery.	
Political Backlash	Criticism from <b>beneficiaries and former volunteers</b> , especially in rural areas.	
Transparency Concerns	Direct access to citizens helped <b>reduce middlemen corruption</b> : its removal might affect <b>scheme efficiency</b> .	

#### Way Forward: Alternatives & Policy Suggestions

#### 1. Institutionalizing the Volunteer Model

- Formalize volunteer roles by integrating them into Panchayat Raj institutions.
- Offer structured career growth, skill training, and performance-based incentives.

#### 2. Strengthening Grama/Ward Secretariats

- Improve existing village secretariats to compensate for volunteer discontinuation.
- Increase manpower and resources for efficient last-mile delivery.

#### 3. Ensuring Political Neutrality in Welfare Delivery

- Implement transparent selection processes for welfare beneficiaries.
- Use technology-driven verification to eliminate political bias.

#### 4. Exploring Alternative Employment Programs

- Offer alternative government jobs/training programs for affected volunteers.
- Connect them to state employment guarantee schemes (e.g., MGNREGA, skill development programs).

#### **Conclusion**

The Andhra Pradesh Volunteer System was a pioneering model in decentralized governance and welfare delivery. While it significantly bridged administrative gaps, concerns over politicization, transparency, and sustainability led to its discontinuation. Moving forward, strengthening institutional mechanisms and exploring alternative governance frameworks will be crucial to maintaining efficient last-mile service delivery.

# Bhashini: India's AI-Powered Multilingual Digital Platform

Syllabus: Digital Governance (GS-2), Science & Technology (GS-3), Digital India Initiative Source: PIB

#### **Context**

Tripura has become the **first northeastern state** to sign an **MoU with Bhashini**, a **Digital India initiative**, to enable **multilingual governance** and enhance **digital accessibility** in regional languages. This move aims to **bridge the digital divide** by making **government services and internet access available in multiple Indian languages**.

#### What is the Bhashini Platform?

#### 1. Definition & Purpose

- Bhashini is India's AI-powered language translation platform designed to facilitate seamless multilingual communication and promote digital inclusivity.
- Uses speech-to-text, text-to-speech, and real-time AI translation to overcome language barriers.

#### 2. Developed by

• Digital India Bhashini Division (DIBD) under the Ministry of Electronics and Information Technology (MeitY).

#### 3. Aim & Objectives

OBJECTIVE	DESCRIPTION
ENHANCE DIGITAL INCLUSIVITY	Enable access to <b>digital services</b> in <b>regional languages</b> for non-English users.
PROMOTE MULTILINGUAL INTERNET USAGE	Break language barriers to <b>expand digital literacy</b> .
SUPPORT AI & NLP INNOVATIONS	Provide open-source <b>AI &amp; NLP tools</b> for startups, developers, and MSMEs.
FACILITATE E-GOVERNANCE	Integrate with <b>government portals</b> to enhance public service delivery.

#### **Key Features of Bhashini**

FEATURE	FUNCTIONALITY
REAL-TIME AI TRANSLATION	Converts speech-to-text, text-to-speech, and voice-to-voice across 22 Indian languages.
INTEGRATION WITH E-GOVERNANCE PLATFORMS	Works with CM Helpline, eVidhan, e-Districts, and other government services.
PUBLIC CROWDSOURCING INITIATIVES	Suno India, Likho India, Bolo India, Dekho India allow citizens to contribute voice data.
OPEN-SOURCE AI & NLP TOOLS	Provides <b>developers</b> , <b>startups</b> , <b>and MSMEs</b> access to AI-powered <b>language models</b> .
MOBILE APPS (ANDROID & IOS)	Ensures easy access and participation for common users.

#### **Significance of Bhashini**

#### 1. Digital & Language Inclusivity

- Bridges the digital divide for non-English speaking populations.
- Expands regional language content online, making the internet more inclusive.

#### 2. Strengthening E-Governance

- Facilitates multilingual service delivery, improving access to government schemes, welfare programs, and grievance redressal.
- Reduces dependency on English-based interfaces, allowing better participation of rural citizens.

#### 3. Boosting Startups & AI Innovation

- Provides AI tools for developing regional language-based applications.
- Supports voice assistants, chatbots, and digital payment systems in vernacular languages.

#### 4. Bridging the Literacy Gap

- Helps illiterate and semi-literate users interact with digital platforms through voice-based AI solutions.
- Improves access to education, healthcare, and financial services in rural areas.

#### **Challenges in Implementing Bhashini**

Challenge	Impact	
g	Slower adoption due to <b>limited smartphone and internet penetration</b> .	
Areas	Slower adoption due to infinited smartphone and internet penetration.	
Accuracy & AI Model Training	AI models require high-quality training data for effective real-time translation.	
<b>Integration with Private Sector Platforms</b>	Adoption by <b>startups, businesses, and MNCs</b> remains slow.	
Data Privacy & Security Concerns	AI-driven translation tools may store and process sensitive voice/text data, raising privacy	
	concerns.	

#### Way Forward: Strengthening Bhashini's Adoption

#### 1. Expanding Rural Digital Infrastructure

- Improve internet penetration and smartphone access in rural India.
- Strengthen **Digital India programs** to promote **regional language accessibility**.

#### 2. Enhancing AI & NLP Capabilities

- Use advanced AI models to improve translation accuracy across diverse Indian dialects.
- Implement machine learning feedback loops to refine context-based translations.

#### 3. Private Sector Collaboration

- Encourage **startups**, **fintech**, **and e-commerce companies** to integrate **Bhashini's AI tools**.
- Provide incentives for businesses adopting regional language interfaces.

#### 4. Strengthening Data Privacy Frameworks

- Develop **robust data protection laws** to secure **voice and text inputs** processed by AI.
- Ensure **end-to-end encryption** for multilingual transactions and communications.

#### **Conclusion**

Bhashini is a transformational initiative under Digital India, driving multilingual digital inclusion across governance, education, finance, and healthcare. By breaking language barriers, empowering startups, and improving government service accessibility, it has the potential to enhance India's digital landscape significantly. However, strengthening AI capabilities, ensuring privacy protections, and expanding adoption across industrieswill be crucial for its long-term success.

#### PM Surya Ghar Muft Bijli Yojana

Syllabus: Government Schemes (GS-2), Renewable Energy (GS-3), Environment & Sustainable Development Source: The Hindu (TH)

#### **Context**

Nearly a year after the ₹75,000 crore PM Surya Ghar Muft Bijli Yojana was launched, 8.5 lakh households have installed rooftop solar connections, according to the Union Minister for New and Renewable Energy. The scheme is a major step towards energy self-sufficiency, reducing electricity costs, and promoting sustainable development.

#### What is the PM Surya Ghar Muft Bijli Yojana?

#### 1. Overview

- PM Surya Ghar Muft Bijli Yojana is a centrally sponsored scheme to promote rooftop solar installations in residential households.
- Provides up to 300 units of free electricity per month through solar energy subsidies.
- Reduces dependency on coal-based power, contributing to India's renewable energy targets.

#### 2. Ministry & Implementation

- Nodal Ministry: Ministry of New and Renewable Energy (MNRE).
- Launch Date: February 15, 2024, post-announcement in January 2024.
- Implementation: State Electricity Distribution Companies (DISCOMs) act as State Implementation Agencies (SIAs).

#### 3. Objectives

- **☑** Enhance Renewable Energy Usage: Increase the share of solar power in India's energy mix.
- Reduce Electricity Costs: Provide affordable energy solutions to households.
- **Environmental Sustainability**: Cut down carbon emissions and pollution.
- ☑ Financial Relief for Government: Reduce the government's electricity subsidy burden.

#### **Key Features of the Scheme**

#### 1. Subsidy Structure

Solar System Capacity	Subsidy Offered
Up to 2 kW	60% of installation cost
Between 2 kW and 3 kW	40% of the additional cost
Above 3 kW	No further subsidy (capped at 3 kW)

#### 2. Financial Outlay & Targets

- Total Budget: ₹75,021 crore.
- Target: Cover one crore households by FY 2026-27.
- **DISCOM Incentives**: ₹4,950 crore allocated as **performance-based incentives for DISCOMs**.

#### 3. Household Savings

- Households can save **₹18,000 annually** on electricity bills.
- The government expects to **save ₹75,000 crore annually** in electricity costs.

#### 4. Eligibility Criteria

- Must be an Indian citizen.
- ✓ Must own a **house with a suitable rooftop** for solar panel installation.
- Must have a valid electricity connection.
- **✓** Must **not have availed any other solar subsidy**.

#### Significance of the Scheme

- 1. Boost to Renewable Energy & Sustainable Development
- **✓** Supports **India's target of 500 GW renewable capacity by 2030**.
- **▼** Reduces reliance on **fossil fuels**, cutting **carbon emissions**.
- 2. Reduction in Energy Costs & Consumer Empowerment
- Lowers household electricity bills, improving financial savings.
- Reduces **dependence on DISCOMs**, making households **self-sufficient in energy**.
- 3. Strengthening India's Solar Industry & Job Creation
- **Boosts demand for solar panel manufacturing**, aligning with **Make in India**.
- Creates employment in solar panel production, installation, and maintenance.
- 4. Financial & Infrastructure Benefits for DISCOMs
- **☑ Performance-based incentives** encourage DISCOMs to expand solar adoption.
- Reduces **overload on power grids** during peak hours.

#### **Challenges & Limitations**

Challenge	Issue	
High Upfront Cost	Despite subsidies, initial installation costs are high for many households.	
Limited Awareness	Rural and low-income groups lack awareness of solar benefits and subsidies.	
<b>DISCOM Cooperation Issues</b>	Some DISCOMs <b>delay approvals or discourage installations</b> due to revenue concerns.	
<b>Storage &amp; Battery Limitations</b>	Households may need expensive battery storage for backup.	
Weather Dependency	Solar power output reduces during monsoons & cloudy days.	

#### Way Forward: Strengthening the Solar Revolution

- 1. Enhancing Financial Accessibility
- Low-interest loans for solar panel installations under Pradhan Mantri Mudra Yojana (PMMY).
- Encourage Private-Public Partnerships (PPP) to support rooftop solar adoption.
- 2. Strengthening Awareness & Community Participation
- **☑ Government campaigns** to educate **rural households** on solar energy benefits.
- Community solar models to enable collective adoption in villages.
- 3. Upgrading Infrastructure & Policy Interventions
- **▼** Net Metering Implementation: Ensure households can sell excess power to DISCOMs.
- Improved grid infrastructure to support large-scale rooftop solar integration.
- 4. Strengthening DISCOM Engagement
- **▼ Performance-based subsidies for DISCOMs** to incentivize **faster approvals**.
- Mandatory solar adoption in new housing projects.

# **Unified Pension Scheme (UPS)**

Syllabus: Indian Economy (GS-3), Governance & Welfare Schemes (GS-2), Social Security & Financial Inclusion (GS-2) Source: DD News

#### **Context**

The **Finance Ministry** has notified the **operationalization of the Unified Pension Scheme (UPS)** as an option under the **National Pension System (NPS)** for **central government employees**, effective **April 1, 2025**. This move addresses concerns over **market-linked pension returns under NPS** by offering a **guaranteed pension** to employees.

#### **Understanding the Unified Pension Scheme (UPS)**

What is the Unified Pension Scheme?

- ◆ UPS is a contributory pension scheme designed for central government employees, ensuring guaranteed retirement benefits.
- It provides a fixed pension amount equivalent to 50% of the last drawn basic pay, offering financial security post-retirement.

#### **Regulatory Authority**

- Introduced by: Ministry of Finance
- **▼** Regulated by: Pension Fund Regulatory and Development Authority (PFRDA)
- ✓ Approval Date: August 24, 2024
  ✓ Implementation Date: April 1, 2025

#### **Objective of UPS**

✓ To address **employee concerns** regarding the **uncertainty of market-linked returns** under the **National Pension System (NPS)**. ✓ To **guarantee financial stability post-retirement** with a **fixed monthly pension**.

#### **Key Features of the Unified Pension Scheme (UPS)**

- 1. Guaranteed Pension Benefits
- Employees will receive 50% of their average basic pay (calculated over the last 12 months before retirement).
  ★ Example: If an employee's last drawn basic salary is ₹80,000, the guaranteed monthly pension will be ₹40,000.
- 2. Dearness Relief (DR) Adjustments
- Pension increases periodically based on inflation and cost-of-living adjustments to maintain purchasing power.
- 3. Family Pension Provisions
- ◆ In case of an employee's **death**, the **family** will receive **60% of the employee's pension** as **survivor benefits**.
- 4. Superannuation Benefits
- Employees will receive a **lump sum payout at retirement**, along with **gratuity benefits**.
- 5. Minimum Pension Guarantee
- Employees with at least 10 years of service are eligible for a minimum pension of ₹10,000 per month.

#### **Contribution Structure Under UPS**

Contributor	Percentage of Basic Pay
<b>Employee Contribution</b>	10% of basic pay
<b>Government Contribution</b>	<b>5% of basic pay</b> (Revised periodically based on actuarial evaluations)

Note: Government contribution may be increased if required, ensuring the sustainability of pension payouts.

#### **Coverage and Eligibility for UPS**

- 1. Who Can Opt for UPS?
- ✓ **Central government employees** who were previously covered under **NPS**.
- ✓ Employees recruited on or after January 1, 2004, including retirees, can choose to switch from NPS to UPS.
- 2. Who is Not Eligible?
- Employees covered under the **old pension scheme (OPS)** before **2004**.
- Employees in state government services, unless states adopt similar provisions.

#### **Transition from NPS to UPS: A Policy Shift**

- 1. Why is NPS Being Replaced with UPS?
- XNPS was market-linked, meaning pension returns depended on investment performance in financial markets.
- XUncertainty over retirement benefits led to dissatisfaction among government employees.
- UPS eliminates market volatility risks, offering a lifelong fixed pension.
- 2. Impact of Transition
- ✓ An estimated 99% of NPS members will benefit from the security of UPS, ensuring stable post-retirement income.
- ✓ Provides **more predictability** and **reduced financial stress** for retirees.

#### **Challenges and Considerations in Implementing UPS**

- 1. Financial Burden on Government
- The government must ensure that pension funds remain sustainable as guaranteed pensions require long-term financial planning.
- 2. Impact on Fiscal Deficit
- Transitioning from a market-driven pension (NPS) to a defined-benefit pension (UPS) increases liabilities on the government budget.
- 3. Employee Contribution Concerns
- Employees may question whether a 10% contribution is justified if the government's share remains only 5%.
- ◆ Periodic actuarial reviews may adjust government contributions to ensure viability.

#### Way Forward: Ensuring a Sustainable Pension Model

- 1. Strengthening Pension Fund Management
- The Pension Fund Regulatory and Development Authority (PFRDA) must ensure efficient fund allocation to maintain long-term sustainability.
- 2. Regular Actuarial Reviews
- Periodic reviews are necessary to adjust government contribution rates based on economic conditions.
- 3. Exploring Hybrid Pension Models
- ◆ A combination of **guaranteed benefits (UPS) and investment-linked growth (NPS)** could be explored for **long-term fiscal stability**.
- 4. Extending UPS to State Government Employees
- ◆ Encouraging state governments to adopt similar models could standardize pension policies across India.

#### **Conclusion**

- The Unified Pension Scheme (UPS) marks a significant policy shift in India's pension framework, guaranteeing financial security to central government employees.
- By eliminating market-linked risks associated with NPS, it ensures a fixed and predictable pension, benefiting millions of retirees.
- Thowever, **long-term fiscal sustainability** and **government funding commitments** must be **carefully managed** to **prevent financial strain** on the economy.
- With proper implementation, periodic reviews, and fund management, UPS could set a new benchmark in India's pension system.
- **Y** Quote to Remember:
- "A secure retirement is not a privilege but a necessity for dignified aging."

# INTERNATIONAL RELATIONS

#### Trump's "Cleaning Out Gaza" Proposal

Syllabus: International Relations (GS-2) Source: Daily Caller (DC)

#### **Context**

Former **U.S. President Donald Trump** has proposed a **controversial plan** to "clean out" Gaza by **relocating over 1.5 million Palestinians** to neighboring countries such as **Egypt and Jordan**. The proposal has triggered intense opposition from regional stakeholders and the international community, with concerns over **forced displacement**, **legal violations**, **and regional stability**.

#### **Trump's Proposal to Cleanse Gaza**

#### 1. Plan Details

- Relocation of Palestinians: Trump proposed resettling Palestinians from Gaza to Arab countries, particularly Egypt and Jordan.
- Infrastructure Development: Suggested constructing housing facilities in host nations to help Palestinians live "peacefully".
- Temporary or Permanent Measure: Framed as a solution to the Gaza conflict, either as a temporary displacement or a long-term resettlement plan.

#### 2. Rationale Behind the Proposal

- **Conflict Resolution**: Trump argues that removing Palestinians from Gaza could **eliminate** the region as a conflict zone.
- Regional Stability: Claims that resettlement would create stability and peace by reducing clashes between Israel and Hamas.

#### **Opposition from Regional and Global Stakeholders**

#### 1. Jordan's Response

- Strong Rejection: Jordan firmly opposed the plan, warning that it could jeopardize the country's demographic balance.
- Existing Palestinian Refugee Crisis:
  - o Jordan already hosts 2.3 million Palestinian refugees.
  - Accepting more could **destabilize Jordan's political and economic fabric**.
- Advocacy for Two-State Solution: Jordan reaffirmed support for Palestinian sovereignty and opposed any form of forced displacement.

#### 2. Egypt's Stance

- Egyptian President Abdel Fattah el-Sisi rejected the proposal, stating that it would lead to the "elimination of the Palestinian cause".
- Security Risks: Egypt fears that Gaza militants may use Sinai Peninsula as a base for future attacks, increasing terrorist threats in the region.
- Impact on Egypt-Israel Relations:
  - Egypt highlighted risks to its 1979 peace treaty with Israel, fearing that forced displacement could fuel regional instability.

#### 3. Palestinian Opposition

- **Historical Parallels to the 1948 Nakba**: Palestinians view the proposal as an **attempt to erase their national identity** and **permanently displace them from their homeland**.
- **Political Resistance**: Palestinian authorities and civil society groups strongly condemned the idea, calling it a **violation of their right to self-determination**.

#### **Possible Positive Outcomes of the Plan**

#### 1. Temporary Reduction in Violence

• If implemented, the plan **might reduce immediate clashes in Gaza**, offering temporary relief to Palestinian civilians.

#### 2. Humanitarian Aid Access

• Resettled Palestinians could receive international humanitarian assistance, including better healthcare and infrastructure.

#### 3. Security Benefits for Israel

• Eliminating militant threats from Gaza could **strengthen Israeli security** by reducing **cross-border conflicts**.

#### **Challenges and Limitations of the Proposal**

#### 1. Violation of International Law

- Forced displacement contradicts:
  - o **Geneva Conventions** (which prohibit forced relocation of civilian populations).
  - o **UN Resolution 194**, which guarantees **Palestinians the right to return** to their homeland.

#### 2. Regional Instability Risks

- The plan could **destabilize host nations** by straining **economic and social resources** in Egypt and Jordan.
- Potential diplomatic fallout between the U.S., Israel, and key Middle Eastern allies.

#### 3. Loss of Palestinian Identity & Sovereignty

- If permanently resettled, Palestinians may lose their territorial claim to Gaza, undermining their struggle for statehood.
- The proposal weakens the two-state solution, which is the internationally recognized framework for resolving the conflict.

#### 4. Resistance from Palestinians & Global Human Rights Organizations

- Palestinian groups and human rights organizations have strongly opposed the idea, calling it ethnic cleansing.
- Potential for international legal challenges against any forced relocation.

#### 5. Historical Precedents Suggest Conflict Risks

- Previous attempts at Palestinian resettlement in Lebanon (1975–1990) contributed to prolonged civil war and instability.
- Forcible displacements in history (e.g., Rohingya crisis, Bosnia conflict) have shown that such measures exacerbate violence rather than resolve tensions.

#### Way Forward: Alternative Solutions for the Gaza Crisis

#### 1. Reviving the Two-State Solution

- Global diplomatic efforts should focus on a two-state solution, ensuring:
  - o A sovereign Palestinian state alongside Israel.
  - o Demilitarization of militant groups in Gaza.

#### 2. Strengthening International Mediation

- Engage international organizations like the **United Nations**, **Arab League**, **and European Union** to facilitate **peace talks**.
- Encourage regional peace initiatives involving Egypt, Jordan, and Gulf states.

#### 3. Providing Humanitarian Support Without Forced Displacement

- Strengthening humanitarian corridors for food, medicine, and essential aid to support Gaza's civilian population.
- Infrastructure rebuilding programs with global financial aid and UN assistance.

#### 4. Addressing Core Issues Behind the Conflict

- Tackling key concerns like:
  - $\circ$  Israeli settlements in Palestinian territories.
  - $\circ \quad \text{Ending Gaza blockades that fuel economic hardships}.$
  - **Curbing extremist elements on both sides** to prevent violence.

#### **Conclusion**

Trump's proposal to relocate Palestinians from Gaza to neighboring countries raises serious humanitarian, legal, and geopolitical concerns. While reducing immediate conflict might seem appealing, forced displacement would violate international law, destabilize host nations, and erase Palestinian national identity.

A more sustainable solution lies in diplomacy, dialogue, and adherence to international legal frameworks, ensuring long-term peace and stability in the Israel-Palestine conflict without forcibly altering demographic realities.

#### **Darfur Region**

Syllabus: International Relations (GS-2), Geography, Global Security Source: United Nations (UN)

#### **Context**

The International Criminal Court (ICC) Prosecutor has urged the United Nations Security Council (UNSC) to intervene in Sudan's Darfur region as the humanitarian crisis worsens. Ethnic violence, war crimes, and mass displacement continue to devastate the region, with ongoing clashes between government forces, Janjaweed militias, and rebel groups.

#### **About the Darfur Region**

#### 1. Geographic Overview

Aspect	Details
Location	Western Sudan, bordering Chad, Libya, Central African Republic, South Sudan.
Area	~493,180 km <sup>2</sup> (roughly the size of Spain).
Climate	Predominantly arid and semi-arid, with periodic droughts.

#### 2. Key Physical Features

- **Jebel Marra Mountains** Volcanic highlands, **primary water source** for the region.
- Wadi Howar Seasonal river, critical for agriculture and nomadic communities.
- Baggara Belt Savanna grassland, contested for grazing and farming.

#### Crisis Overview: Conflict & Humanitarian Issues

#### 1. Origins of the Conflict

- Began in 2003, when ethnic African rebel groups accused Sudan's Arab-led government of discrimination and economic marginalization.
- Sudanese government-backed Janjaweed militias launched attacks on villages, leading to mass killings, rape, and displacement.

#### 2. Key Actors in the Conflict

Actor	Role		
Sudanese Government Forces	Accused of conducting ethnic cleansing & war crimes.		
Janjaweed Militias (Now Rapid Support Forces -	Infamous for brutal attacks on ethnic African communities.		
RSF)	sdom leads to success		
Rebel Groups (JEM, SLA, etc.)	Fighting for political representation and autonomy.		
ICC Fugitives (e.g., Omar al-Bashir)	Former Sudanese President, charged with genocide, war crimes, crimes against		
	humanity.		

#### 3. Humanitarian Impact

- Over 300,000 deaths since 2003 due to conflict, famine, and disease.
- Over 3 million displaced persons, many fleeing to Chad, South Sudan, and Libya.
- Ethnic Cleansing Allegations: Systematic attacks on Fur, Zaghawa, and Masalit ethnic groups.
- Rising Food Insecurity & Malnutrition due to conflict disrupting agriculture and trade routes.

#### **International Response & ICC Intervention**

#### 1. United Nations (UN) Actions

- UN Security Council Resolutions (2005-Present) Demanded cessation of hostilities and sanctions against Sudanese officials.
- **UN-African Union Hybrid Operation in Darfur (UNAMID)** Peacekeeping mission deployed from **2007 to 2020**, later withdrawn.

#### 2. International Criminal Court (ICC) Involvement

- 2009 & 2010 Arrest Warrants against Omar al-Bashir for genocide and war crimes.
- 2024 ICC Call for Urgent UNSC Action to prosecute war criminals and prevent further atrocities.

#### 3. Regional & Global Challenges in Ending the Crisis

Challenge	Impact
Weak Government Authority in Sudan	Limited control over Darfur, allowing militias to operate freely.
Ongoing Power Struggles	Sudan's military vs. RSF, worsening the humanitarian crisis.
<b>International Apathy &amp; Inconsistent Intervention</b>	Western nations and the UN have <b>failed to enforce ICC arrest warrants</b> .
Refugee Crisis in Neighboring Nations	Chad and South Sudan <b>struggle with refugee influx</b> , causing regional instability.

#### Way Forward: Potential Solutions for Peace & Stability

#### 1. Strengthening International Legal Action

- The ICC should pressure Sudanese authorities to hand over war criminals, including Omar al-Bashir.
- The UN Security Council must ensure accountability through economic sanctions and military intervention if necessary.

#### 2. Reviving Peace Negotiations

- Encourage African Union-led peace talks between Sudan's military, RSF, and rebel groups.
- Ensure **equal political representation for ethnic African communities** in Sudan.

#### 3. Humanitarian Aid & Refugee Assistance

- The UN and NGOs should **scale up food, medical, and shelter aid** for displaced populations.
- Strengthen regional cooperation with Chad, South Sudan, and CAR to manage refugee inflows.

#### 4. Economic & Development Assistance

- Invest in Darfur's local economy by restoring agriculture, trade routes, and infrastructure.
- Promote long-term stability through education, healthcare, and employment programs.

#### **Conclusion**

The Darfur conflict remains one of the world's longest-running humanitarian crises, driven by ethnic violence, war crimes, and political instability. While the ICC and the UN have taken steps to hold perpetrators accountable, the lack of enforcement and weak Sudanese governance continue to fuel humanitarian suffering. A comprehensive peace process, legal accountability, and humanitarian intervention are urgently needed to bring stability to Darfur and the broader Sudanese region.

# **Democratic Republic of Congo**

Syllabus: International Relations (GS-2), Internal Security & Conflict Studies, Geopolitical Issues Source: CNN

#### **Context**

The M23 rebel group has intensified its offensive in eastern Democratic Republic of Congo (DRC), capturing key areas in Goma, a strategically significant city near the borders of Rwanda and Uganda. The ongoing conflict has drawn global concern due to its humanitarian, economic, and geopolitical implications.

#### **About Goma: Strategic Importance in the DRC Conflict**

#### 1. Location & Geography

- Capital of North Kivu Province, located in eastern DRC.
- Situated on the northern shore of Lake Kivu, bordering Rwanda & Uganda.
- Lies within the **Albertine Rift**, part of the **East African Rift System**.

#### 2. Significance of Goma

Factor	Details	
<b>Economic Hub</b>	A major trade & transit center, connecting eastern DRC with neighboring countries.	
Strategic Location	Proximity to Rwanda & Uganda makes it a focal point for regional trade & security issues.	
<b>Humanitarian Crisis</b>	Hosts 500,000+ displaced people, requiring urgent international aid.	
Natural Hazards	Close to Mount Nyiragongo, one of the world's most active volcanoes, posing risks of lava flows & earthquakes.	

#### **About the Democratic Republic of Congo (DRC)**

#### 1. Geographical & Political Overview

• Location: Central Africa; second-largest country in Africa by land area.

- Borders: Shares borders with nine countries:
  - o **North**: Central African Republic, South Sudan.
  - o **East**: Uganda, Rwanda, Burundi, Tanzania.
  - o **South**: Zambia, Angola.
  - West: Republic of Congo.
- Capital: Kinshasa (largest city, economic hub).
- Natural Resources: Rich in cobalt, copper, coltan, diamonds, and gold, making it a target for exploitation & conflict.

#### 2. Key Geographical Features

FEATURE	SIGNIFICANCE
CONGO RIVER	Second-longest river in Africa; vital for transportation, hydroelectric power, and irrigation.
ALBERTINE RIFT MOUNTAINS	Home to Virunga National Park and endangered mountain gorillas.
MOUNT NYIRAGONGO	One of the most active volcanoes, with deadly eruptions affecting Goma & surrounding areas.
MAJOR LAKES	Lake Kivu, Lake Tanganyika, Lake Edward—important for fishing, trade, and biodiversity.

#### **Historical Context: Understanding the Roots of Conflict**

#### 1. Colonial Rule & Independence

- Colonized by Belgium in the late 19th century.
- Gained independence in 1960, but faced political instability & dictatorship (under Mobutu Sese Seko).

#### 2. Major Conflicts in the DRC

Conflict	Time Period	Key Events	Impact
First Congo War	1996-1997	Overthrew Mobutu Sese Seko, installed Laurent Kabila as	Political transition, but instability continued.
		President.	
Second Congo	1998-2003	Involved 9 African nations and multiple rebel groups.	Deadliest war since WWII, over 5 million
War			deaths.
M23 Rebellion	2012-	Tutsi-led group seizing territories, demanding better political	Continuous displacement, regional
	Present	rights.	tensions.

#### The M23 Rebel Group: Who Are They?

#### 1. Origins & Composition

- Full Form: March 23 Movement (M23).
- Founded in 2012, largely composed of ethnic Tutsis.
- Emerged due to grievances against the Congolese government, accusing it of violating peace agreements.

#### 2. Key Objectives & Actions

- Claims to protect Tutsi communities in eastern DRC.
- Accused of being **backed by Rwanda**, leading to regional tensions.
- Has taken control of strategic areas near Goma, raising fears of an expanded conflict.

#### 3. Global & Regional Implications

- UN & African Union involvement to mediate peace talks.
- Rwanda denies supporting M23, but UN reports suggest otherwise.
- Increased humanitarian crisis, with over 6 million displaced persons in DRC.

#### **Geopolitical & Humanitarian Concerns**

ISSUE	IMPACT
REGIONAL INSTABILITY	The conflict spills over into Rwanda & Uganda, affecting trade & security.
<b>HUMANITARIAN CRISIS</b>	Mass displacement, food shortages, and disease outbreaks in refugee camps.
RESOURCE EXPLOITATION	Armed groups profit from <b>illegal mining of cobalt &amp; coltan</b> , fueling global tech supply chains.
<b>ENVIRONMENTAL DAMAGE</b>	Deforestation, illegal mining, and destruction of wildlife habitats.

#### Way Forward: Solutions for Stability & Peace

#### 1. Strengthening Diplomatic Efforts

☑ African Union (AU) & UN intervention to broker peace between DRC, Rwanda, & Uganda.

**☑ Increased international pressure** on nations suspected of supporting M23 rebels.

#### 2. Humanitarian Assistance & Refugee Protection

- **Expand food & medical aid** to displaced communities in eastern DRC.
- **Strengthen refugee policies** to prevent mass suffering in neighboring countries.
- 3. Tackling Resource Exploitation
- Strict regulations on conflict minerals to prevent armed groups from funding operations.
- **✓ Promote legal mining practices** for sustainable development.
- 4. Disarmament & Reintegration of Rebel Groups
- Implement DDR (Disarmament, Demobilization, Reintegration) programs for ex-rebels.
- ☑ Provide alternative livelihoods to former fighters to prevent re-recruitment into armed groups.

#### **Conclusion**

The **Democratic Republic of Congo (DRC) remains a hotspot for conflict**, with **M23's resurgence in Goma**intensifying **regional instability**. The crisis highlights **geopolitical tensions**, **humanitarian challenges**, **and resource-driven conflicts**. To achieve lasting peace, **international cooperation**, **regional diplomacy**, **and economic reforms** are critical to **stabilizing the Great Lakes region** and **preventing future insurgencies**.

# **ECONOMY**

#### **External Commercial Borrowing**

Syllabus: Economics Source: PIB

#### **Context**

A recent **State Bank of India (SBI) report** highlights the growing role of **External Commercial Borrowing (ECB)** in **private sector investments, corporate financing, modernization, and capital expansion**. The report underscores the increasing reliance of Indian companies on ECBs for **long-term funding and infrastructure development**.

#### **Understanding External Commercial Borrowing (ECB)**

What is ECB?

External Commercial Borrowing (ECB) refers to loans or funding raised by Indian entities from foreign sources, such as:

- International commercial banks
- Export credit agencies
- Foreign financial institutions and capital markets

ECBs are primarily used for:

- Capital expansion and modernization
- Infrastructure projects
- Import of capital goods
- Corporate investments and working capital

#### **Regulation and Governance**

- ECBs in India are regulated by the Reserve Bank of India (RBI).
- RBI classifies ECBs into two routes:
  - o **Automatic Route** No prior RBI approval needed for eligible borrowers.
  - o **Approval Route** Requires RBI's prior approval for certain sectors.

#### **Current Trends and Data on ECBs**

Parameter	Data (as of Sept 2024)
<b>Total Outstanding ECBs</b>	<b>\$190.4 billion</b>
Private Sector Share	63% (\$97.58 billion)
Public Sector Share	37% (\$55.5 billion)
Hedging (Private Sector)	74% of corpus hedged
ECBs Registered (Apr-Nov 2024)	\$33.8 billion
Decline in ECB Costs	6.6% (April-Nov 2024 average), 5.8% (Nov 2024)

<sup>◆</sup> **Insight**: With **63% of ECBs** being availed by the **private sector**, the trend indicates a strong **corporate preference for overseas borrowing** due to **lower interest rates and better access to capital markets**.

#### Need and Significance of ECBs in India

#### 1. Capital Expansion & Infrastructure Growth

- ECBs provide **long-term capital** essential for infrastructure development, industrial expansion, and urbanization projects.
- Example: ECBs have been instrumental in financing India's road, port, and energy sectors, reducing dependence on domestic credit.

#### 2. Cost-Effective Financing

- Lower interest rates compared to domestic loans make ECBs an attractive option for companies.
- Example: The average decline in ECB costs by 6.6% (April-Nov 2024) suggests increased affordability for Indian firms.

#### 3. Modernization & Import of Capital Goods

- ECBs help Indian companies **upgrade technology and production capacity** by financing the import of **advanced machinery and capital goods**.
- Example: India's manufacturing sector leverages ECBs to adopt automation and AI-based production systems.

#### 4. Foreign Currency Access & Trade Competitiveness

- ECBs enable Indian firms to raise capital in foreign currencies, reducing dependence on domestic credit markets.
- This helps Indian exporters remain **globally competitive by reducing borrowing costs** in international markets.

#### 5. Boosting Private Sector Growth

- Private companies account for **63% of total ECB borrowings**, highlighting their critical role in India's corporate investment ecosystem.
- Example: Sectors such as **pharmaceuticals**, **IT**, **and renewable energy** have increasingly utilized ECBs for **expansion and global market penetration**.

#### **Challenges and Limitations of ECBs**

#### 1. Exchange Rate Risk

- Borrowing in **foreign currency** exposes companies to **currency fluctuations**, leading to **higher repayment costs**in case of rupee depreciation.
- Example: A 5% depreciation in INR could significantly increase debt repayment burdens for companies with unhedged ECBs.

#### 2. High Hedging Costs

• Hedging is necessary to mitigate currency risk, but high costs (74% of private sector corpus hedged) reduce the overall benefit of ECBs.

#### 3. Dependence on Global Financial Markets

- ECBs make Indian corporates vulnerable to global interest rate fluctuations and credit tightening.
- Example: **Rising US interest rates** could make ECBs **costlier** and reduce foreign investor appetite.

#### 4. Potential for Over-Borrowing & Corporate Debt Risk

- Easy access to overseas loans may **lead to excessive borrowing**, increasing financial instability.
- Example: The 2008 global financial crisis highlighted risks associated with high corporate leverage from foreign borrowing.

#### 5. Policy and Regulatory Constraints

- **Strict RBI regulations** on end-use restrictions and sectoral caps limit the flexibility of ECB utilization.
- Example: Infrastructure projects face regulatory delays in ECB approvals, affecting timely execution.

#### Way Forward: Strengthening the ECB Framework

#### 1. Refining ECB Policies for Strategic Borrowing

- Simplify regulations for sectors requiring foreign capital, such as renewable energy and infrastructure.
- Reduce bureaucratic delays in ECB approvals to boost investment inflows.

#### 2. Promoting Affordable Hedging Mechanisms

- **Encourage cost-effective hedging tools** to protect borrowers from currency volatility.
- Example: India can promote onshore forex derivatives markets to offer cheaper hedging alternatives.

#### 3. Sustainable and Productive Utilization of ECBs

- Ensure ECBs are primarily directed toward infrastructure, technology, and capital-intensive industries, rather than short-term corporate debt financing.
- Example: RBI can mandate ECB utilization reporting to track fund deployment efficiency.

#### 4. Strengthening Monitoring and Risk Assessment

- Develop **advanced oversight mechanisms** to track corporate debt exposure and **mit**igate financial instability risks.
- Example: India's financial regulators can implement stress testing to assess corporate vulnerability to external debt shocks.

#### **Enhanced Certificate of Origin (eCoO) 2.0 System**

Syllabus: Economy (GS-3), International Trade & Commerce

**Source: PIB** 

#### Context

The Directorate General of Foreign Trade (DGFT) has introduced the Enhanced Certificate of Origin (eCoO) 2.0 System, a digital platform aimed at simplifying export certification and improving trade efficiency. The system aligns with India's Digital India initiative, ensuring faster, more transparent, and globally compliant trade documentation.

#### **Understanding the Enhanced eCoO 2.0 System**

#### 1. What is eCoO 2.0?

- A digital platform for issuing Certificates of Origin (CoO), ensuring authentication of exported goods.
- Helps exporters obtain both preferential and non-preferential CoOs, meeting global trade compliance standards.

#### 2. Administering Authority

- Directorate General of Foreign Trade (DGFT)
- Under the Ministry of Commerce and Industry, Government of India.

#### 3. Importance of Certificate of Origin (CoO)

- Certifies that **exported goods originate from a specific country**, helping in:
  - o Claiming tariff concessions under Free Trade Agreements (FTAs).
  - o **Fulfilling international trade regulations** for destination countries.
  - o **Boosting credibility** in global supply chains.

#### **Objectives of eCoO 2.0 System**

#### 1. Streamlining Export Processes

- Automates CoO certification, reducing paperwork and manual processing delays.
- Ensures **faster approvals**, enhancing ease of doing business.

#### 2. Enhancing Trade Efficiency

- **Reduces processing times** for exporters, minimizing trade disruptions.
- Improves accuracy in trade documentation, ensuring compliance with CAROTAR 2020 rules.

#### 3. Supporting Global Supply Chains

- Facilitates transparent and efficient re-export and transshipment certifications.
- Encourages Indian exporters to integrate seamlessly into international trade networks.

#### **Key Features of eCoO 2.0**

#### 1. Multi-User Access

- Allows multiple authorized users to access the system under a single Importer Exporter Code (IEC).
- Improves efficiency in large export businesses with multiple trade personnel.

#### 2. Aadhaar-Based e-Signing for Document Authentication

- Exporters can use **Aadhaar-based e-signing** along with **digital signature tokens**.
- Enhances security and flexibility in electronic document submission.

#### 3. Back-to-Back Certificates of Origin

- Enables issuance of CoOs for re-exported goods, including those not of Indian origin.
- Supports intermediary trade, ensuring compliance with global supply chain norms.

#### 4. Mandatory Electronic Filing for Non-Preferential CoOs

- From January 1, 2025, all non-preferential Certificates of Origin must be processed online.
- Eliminates the need for physical paperwork, making trade operations smoother.

#### 5. In-Lieu Certificate of Origin

- Provides correction and reissuance options for previously issued CoOs.
- **Easy online application** for exporters needing rectifications.

#### Potential Benefits of eCoO 2.0 for India's Trade Ecosystem

#### 1. Strengthening India's Export Competitiveness

- Reduces bureaucratic delays, helping Indian exporters compete effectively in global markets.
- Facilitates **faster clearance of goods**, reducing logistics bottlenecks.

#### 2. Enhancing Compliance with Free Trade Agreements (FTAs)

- Ensures CoOs meet FTA documentation standards, preventing customs rejections.
- Encourages more businesses to utilize trade agreements for tariff reductions.

#### 3. Boosting Ease of Doing Business

- Aligns with India's target of improving its Ease of Doing Business ranking.
- Helps MSMEs and exporters **quickly obtain trade certificates** without procedural delays.

#### 4. Ensuring Transparency & Reducing Fraud

- Digital verification reduces chances of **forged CoOs**.
- Helps international buyers **verify the authenticity** of Indian-origin goods.

#### **Challenges in Implementation**

#### 1. Digital Accessibility for Small Exporters

- Many **small exporters may struggle** with digital transitions.
- Need for **training programs** to ensure smooth adoption.

#### 2. Infrastructure & Technical Glitches

• Ensuring **system reliability** to prevent **server downtimes** or slow processing.

Requires robust cybersecurity to protect trade data.

#### 3. International Recognition of eCoO System

- Some trade partners may take time to recognize the new system, leading to initial trade disruptions.
- Need for **diplomatic efforts** to ensure global acceptance.

#### **Way Forward**

#### 1. Capacity Building & Training for Exporters

- Conducting awareness workshops to help exporters adapt to the new system.
- Providing **technical assistance for MSMEs** to navigate the digital certification process.

#### 2. Strengthening Digital Infrastructure

- Enhancing system speed, cybersecurity, and user interface to handle large-scale trade applications.
- Implementing AI-based fraud detection to prevent misuse.

#### 3. Global Acceptance & Trade Diplomacy

- India should negotiate with trade partners and WTO to ensure mutual recognition of eCoO certificates.
- Encouraging regional trade blocs like ASEAN & SAARC to integrate with eCoO 2.0.

#### **Conclusion**

The Enhanced Certificate of Origin (eCoO) 2.0 system is a major step towards digitalizing India's trade processes, reducing paperwork, and ensuring faster, more efficient export documentation. With mandatory online CoO processing from January 2025, India is positioning itself as a digitally empowered trade hub. However, infrastructure enhancements, exporter training, and global acceptance efforts are crucial to maximizing its benefits. By successfully implementing eCoO 2.0, India can boost trade efficiency, enhance compliance with FTAs, and strengthen its global export competitiveness.

#### "When-Listed" Platform

Syllabus: Indian Economy (GS-3), Capital Markets, SEBI Regulations Source: Indian Express (IE)

#### **Context**

The **Securities and Exchange Board of India (SEBI)** plans to introduce a **"when-listed" platform** to regulate **pre-listing share trading**. This move aims to **curb grey market activities, increase transparency, and protect investor interests** by providing a **regulated avenue for trading IPO-allotted shares before official listing**.

#### What is the "When-Listed" Platform?

#### 1. Definition & Purpose

- A regulated stock market mechanism allowing investors to trade IPO-allotted shares before official listing.
- Developed by **SEBI in collaboration with stock exchanges**.
- Designed to replace informal grey market trading with a structured, legal framework.

#### 2. Key Features of the Platform

Feature	Description
Trading Window	Allows trading of IPO-allotted shares before official listing.
<b>Regulated Environment</b>	Operates within SEBI guidelines, ensuring market integrity.
Timeline	Functions within the <b>T+3 IPO process</b> ( <i>T+1 Allotment, T+3 Listing</i> ).
Transparency & Security	Replaces unregulated grey market trading with a formal platform.

#### Why is SEBI Introducing the "When-Listed" Platform?

#### 1. Curbing the Grey Market

- Unlisted shares are often traded informally in the grey market before an IPO listing.
- The "when-listed" platform creates a structured marketplace, reducing market manipulation and price distortion.

#### 2. Protecting Retail Investors

- The grey market is highly speculative and unregulated, exposing retail investors to risks.
- The new system ensures better price discovery and investor protection.

#### 3. Enhancing Market Efficiency

- Formalizes pre-listing trading, ensuring that prices reflect real demand and supply dynamics.
- Reduces volatility post-listing, leading to a more stable market environment.

#### **Understanding the Grey Market**

#### 1. What is the Grey Market?

- An unofficial marketplace where shares are traded before they are officially listed on a stock exchange.
- Operates outside the SEBI regulatory framework, driven by demand and supply speculation.

#### 2. Characteristics of the Grey Market

Aspect	Details
Unregulated	No official oversight, leading to potential fraud.
<b>Speculative Pricing</b>	Prices are based on market speculation, not real demand.
<b>High-Risk Transactions</b>	No guarantee of trade execution or price stability.

#### 3. Challenges Posed by the Grey Market

Challenge	Impact
<b>Price Manipulation</b>	Large investors manipulate grey market prices, misleading retail investors.
<b>Lack of Transparency</b>	No official data on transactions or price movement.
Legal Uncertainty	Transactions operate outside stock exchanges, raising legal risks.

#### **Existing SEBI IPO Trading Mechanism**

Stage	Timeline	Activity
T (Closing of IPO Bidding)	Day 0	Investors apply for IPO shares.
T+1	Day 1	Shares are allotted to investors.
T+3	Day 3	Official listing and trading begin.

- SEBI mandates IPO shares must be listed within 3 working days (T+3) after bidding closes.
- The "when-listed" platform allows trading within this T+3 window, bridging the gap between allotment and official listing.

#### Significance of the "When-Listed" Platform

#### 1. Enhances Market Transparency

- Real-time price discovery based on regulated trading activity.
- Prevents false demand creation seen in grey market transactions.

#### 2. Reduces IPO Volatility

- Prevents sharp price fluctuations on listing day by allowing early trading movements.
- Ensures investors get fair valuation based on market-driven demand.

#### 3. Protects Retail Investors

- Eliminates informal speculation, ensuring trades occur at fair market prices.
- Provides a safe and regulated platform for early investors to exit before listing.

#### Challenges in Implementing the "When-Listed" Platform

Challenge	Potential Issue
Liquidity Concerns	Will investors actively trade shares before the official listing?

<b>Market Manipulation Risks</b>	Can institutional investors still influence early pricing?
Adoption & Awareness	Retail investors may take time to shift from grey market practices.
Regulatory Compliance	SEBI must ensure seamless integration with existing stock exchanges.

#### **Way Forward: Steps for Effective Implementation**

#### 1. SEBI Guidelines for Fair Trading

- Introduce price limits and circuit breakers to prevent manipulation.
- Ensure early trading prices remain close to official listing price expectations.

#### 2. Investor Awareness & Market Education

- Educate retail investors about the risks of grey market trading and the benefits of a regulated platform.
- Encourage stockbrokers and intermediaries to facilitate participation in the "when-listed" market.

#### 3. Strengthening Stock Exchange Infrastructure

- Integrate the "when-listed" platform within NSE & BSE systems.
- Ensure **smooth liquidity and minimal transaction fees** for traders.

#### 4. Coordination with Global Best Practices

- Countries like **Hong Kong & the U.S.** have similar **pre-listing trading platforms**.
- India can adopt and customize international frameworks to suit domestic market needs.

#### **National Critical Mineral Mission (NCMM)**

Syllabus: Indian Economy (GS-3), Industrial Policy, Energy Security, Science & Technology Source: The Print

#### **Context**

The **Union Cabinet** has approved the **National Critical Mineral Mission (NCMM)** with a financial outlay of ₹16,300 crore from the government and an additional ₹18,000 crore investment from **PSUs and private sector players**. This initiative aims to **reduce India's reliance on imports** of **strategic minerals** crucial for **renewable energy, defense, and electronics manufacturing**.

#### What is the National Critical Mineral Mission (NCMM)?

#### 1. Overview

- The National Critical Mineral Mission (NCMM) is a strategic initiative aimed at securing India's self-reliance in critical mineral resources
- These minerals are **essential for high-tech industries, renewable energy, and defense**, making their **supply chain security a national priority**.
- The mission aligns with India's broader goals of industrial growth, energy transition, and national security.

#### 2. Key Details

- **Nodal Ministry**: Ministry of Mines
- **Announced in**: Union Budget 2024-25
- **Total Budget**: ₹34,300 crore
  - **○** ₹16,300 crore **from the government**
  - o ₹18,000 crore investment from PSUs & private sector
- **Objective**: Strengthen India's **supply chain for critical minerals** through:
  - **Domestic exploration**
  - **V** Overseas asset acquisition
  - **▼** Technological advancements

#### **Aims & Objectives of NCMM**

Objective	Implementation Strategy
<b>Boost Domestic Exploration &amp;</b>	Expand exploration of critical mineral reserves within India, including offshore mining.
Mining	
Regulatory Reforms	Streamline mining approvals for faster extraction and processing.
Global Strategic Partnerships	Facilitate overseas acquisitions of mineral assets by PSUs and private firms.

Infrastructure Development	Establish mineral processing parks, promote recycling and create a stockpile strategy for national	
	reserves.	
<b>Encourage R&amp;D &amp; Innovation</b>	Invest in <b>advanced processing technologies</b> and set up <b>Centers of Excellence</b> for critical minerals research.	

#### **Key Features of NCMM**

Feature	Details
Comprehensive Value Chain	Covers exploration, mining, beneficiation, processing, and recycling of critical minerals.
Development	
Financial Incentives	Provides monetary support for domestic exploration and sustainable mineral extraction.
Stockpile Strategy	Develops a national reserve of critical minerals for long-term security.
Industry Collaboration	Encourages Public-Private Partnerships (PPP) in global mining projects.
Legislative Backing	Strengthened by 2023 amendments to the Mines and Minerals (Development and Regulation)
	Act, 1957.

#### Why is NCMM Important?

- 1. Securing India's Critical Mineral Supply
- ☑ India currently **imports 90% of its lithium needs**, posing **supply chain risks**.
- The mission will reduce reliance on China & Australia, which dominate global rare earth production.
- 2. Supporting Energy Transition & EV Industry
- ☑ Lithium, cobalt, and nickel are essential for EV batteries and renewable energy storage.
- **✓** NCMM will **help India achieve its Net Zero goals by 2070**.
- 3. Strengthening National Security & Defense Industry
- **☑** Rare Earth Elements (REEs), Titanium, and Tungsten are critical for defense and aerospace applications.
- Ensuring a stable supply of these minerals is vital for self-reliance in defense manufacturing.
- 4. Boosting Semiconductor & Electronics Industry
- Graphite, vanadium, and molybdenum are used in semiconductor chips and high-tech manufacturing.
- ☑ This aligns with **India's Semiconductor Mission**, reducing dependency on global suppliers.

#### **Some Critical Minerals Covered Under NCMM**

Mineral	Industry Used In
Lithium & Cobalt	EV batteries, electronics, renewable energy storage
Graphite & Nickel	Battery storage, alloy manufacturing
Rare Earth Elements (REEs)	Semiconductors, defense applications, high-tech industries
Titanium & Tungsten	Aerospace, industrial tools, military applications
Vanadium & Molybdenum	Steel production, advanced battery technology

#### **Challenges in Implementation**

Challenge	Issue
<b>Limited Domestic Reserves</b>	India has limited known deposits of lithium and rare earths, making overseas asset acquisition crucial.
<b>Environmental Concerns</b>	Mining of critical minerals can cause land degradation and ecological damage.
<b>Dependence on Global Suppliers</b>	Countries like China dominate global rare earth processing, making diversification difficult.
High Capital Investment	Developing advanced processing infrastructure requires significant financial and technological support.

#### Way Forward: Strengthening India's Critical Mineral Strategy

- 1. Expanding Domestic Exploration
- **☑ Geological surveys** to identify untapped **critical mineral deposits in India**.
- **Offshore mining exploration** for minerals like **cobalt and nickel**.
- 2. Strengthening Global Partnerships
- Collaborate with resource-rich nations like Australia, Argentina, and Chile to secure lithium and other minerals.
- **Leverage India's QUAD partnership** with the **US, Japan, and Australia** for a secure mineral supply chain.

#### 3. Sustainable & Eco-Friendly Mining Practices

**☑** Develop **green mining technologies** to reduce environmental impact.

**▼** Promote **circular economy** through **recycling and reusing critical minerals**.

#### 4. Incentivizing Private Sector Investment

**☑** Encourage **domestic companies to invest in mineral processing units**.

☑ Provide **tax benefits & incentives for firms** investing in critical minerals.

#### **Conclusion**

The National Critical Mineral Mission (NCMM) is a strategic step towards self-reliance in essential minerals, reducing import dependency and securing India's industrial future. However, domestic exploration, global collaboration, and sustainable mining will be crucial for its success. With proper implementation, policy support, and public-private partnerships, India can strengthen its position as a global leader in clean energy, electronics, and defense manufacturing.

# Trade Enablement and Marketing (TEAM) Initiative

Syllabus: Indian Economy (GS-3), Government Schemes, MSME Sector, Digital Transformation Source: Business World (BW)

#### **Context**

The Ministry of Micro, Small, and Medium Enterprises (MSME) has launched the Trade Enablement and Marketing (TEAM)

Initiative to digitally empower MSMEs by integrating them into the Open Network for Digital Commerce (ONDC). The initiative aims to enhance MSME productivity and competitiveness in the digital economy.

#### What is the TEAM Initiative?

#### 1. Overview

- Full Form: Trade Enablement and Marketing (TEAM) Initiative.
- Objective: Help MSMEs adopt digital commerce by leveraging ONDC for business expansion, online sales, and logistics support.
- Ministry: Ministry of Micro, Small, and Medium Enterprises (MSME).
- Scheme Under: Launched as part of the Raising and Accelerating MSME Productivity (RAMP) Programme.

#### 2. Budget & Duration

• Budget: ₹277.35 crore.

• Duration: Three years (2025-2028).

#### 3. Implementation Partner

• National Small Industries Corporation (NSIC) will oversee the execution of the scheme.

#### **Aims & Objectives of the TEAM Initiative**

OBJECTIVE	IMPLEMENTATION STRATEGY
BOOST DIGITAL ADOPTION	Enable MSMEs to <b>transition to digital platforms</b> for selling products & services.
EXPAND ONDC INTEGRATION	Onboard 5 lakh MSMEs onto the ONDC network.
SUPPORT WOMEN ENTREPRENEURS	Ensure <b>50% participation of women-led businesses</b> to promote inclusivity.
ENHANCE MARKET REACH	Enable MSMEs to <b>connect with online customers</b> and scale operations.
IMPROVE FINANCIAL INCLUSION	Provide digital payment solutions & financing options.
<b>DEVELOP LOGISTICS &amp; SUPPLY CHAIN</b>	Offer seamless logistics and inventory management support.

#### **Key Features of the TEAM Initiative**

Feature	Details	
Digital Storefronts	MSMEs can create and manage <b>online stores</b> on ONDC.	
Payment Solutions	Seamless digital transactions, reducing dependence on cash.	
Logistics Support	Facilitates efficient delivery & supply chain management.	
<b>Workshops for MSMEs</b>	Conduct 150+ workshops across Tier-2 and Tier-3 cities, focusing on women-led & SC/ST-led businesses.	
<b>Dedicated Online Portal</b>	Single-window platform for workshop registration, financing support, grievance redressal, and business	
	management tools.	

Inclusivity &	Special focus on women entrepreneurs, SC/ST MSMEs, and rural businesses.
Empowerment	

#### **Significance of the TEAM Initiative**

- 1. Digital Transformation of MSMEs
- **Encourages small businesses to shift online**, increasing visibility and sales.
- Reduces dependency on traditional brick-and-mortar setups.
- 2. Expanding MSME Market Access
- **☑** 5 lakh MSMEs onboarded onto ONDC, boosting e-commerce participation.
- **✓ Integration with major platforms** (Flipkart, Amazon, etc.) to enhance **market outreach**.
- 3. Financial Inclusion & Payment Digitization
- **✓** Helps MSMEs adopt **UPI**, **digital wallets**, and **e-payment gateways**.
- **▼** Reduces cash transactions, promoting **transparency and ease of doing business**.
- 4. Women Entrepreneurship & Social Equity
- Ensures 50% participation of women-led businesses, fostering economic empowerment.
- Supports SC/ST entrepreneurs and rural MSMEs, reducing urban-rural digital divide.
- 5. Strengthening India's MSME Ecosystem
- Supports Aatmanirbhar Bharat & Make in India by enhancing MSME competitiveness.
- **V** Enables MSMEs to **tap into the ₹6.5 lakh crore e-commerce market**.

#### **Challenges in Implementation**

Challenge	Issue
Limited Digital Literacy	Many MSME owners lack awareness & technical skills to use ONDC.
Internet & Infrastructure Gaps	Poor internet connectivity in rural areas may hinder digital adoption.
Initial Cost of Adoption	Small businesses may find costly digital onboarding & logistics integration challenging.
<b>Trust Issues with Digital Payments</b>	Concerns about cybersecurity & fraud risks may slow digital payment adoption.
Need for Consistent Training	MSMEs require continuous support & training for effective ONDC participation.

#### Way Forward: Strengthening MSME Digital Integration

- 1. Digital Literacy & Capacity Building
- Conduct awareness drives & training programs for MSMEs on digital commerce.
- Offer simplified e-commerce tutorials in regional languages.
- 2. Expanding Financial & Technological Support
- Provide low-cost digital onboarding solutions.
- Facilitate MSME credit access through MUDRA & SIDBI schemes.
- 3. Strengthening ONDC Infrastructure
- **☑** Improve **server capacity, digital security, and platform efficiency**.
- **Ensure seamless integration with logistics providers.**
- 4. Encouraging MSME Innovation & Growth
- ☑ Introduce **tax benefits & incentives** for MSMEs adopting digital commerce.
- Support **R&D & technological upgrades** for MSME clusters.

#### **Conclusion**

The **TEAM Initiative** is a **game-changer** for **India's MSME sector**, fostering **digital adoption**, **financial inclusion**, **and market expansion**. By **onboarding 5 lakh MSMEs onto ONDC**, the initiative aligns with **India's vision for a self-reliant digital economy**. However, **challenges like digital literacy**, **financial barriers**, **and infrastructure gaps must be addressed** to **ensure equitable participation and long-term success**.

#### Payment and Settlement Systems Act, 2007

Syllabus: Indian Economy (GS-3), Banking & Financial Regulations, Digital Payment Systems Source: Economic Times

#### Context

The Reserve Bank of India (RBI) has introduced stricter norms for imposing monetary penalties and compounding offences under the Payment and Settlement Systems Act, 2007 (PSS Act). This move aims to enhance compliance, prevent financial fraud, and strengthen the digital payment ecosystem in India.

#### About Payment and Settlement Systems Act, 2007 (PSS Act)

- 1. What is the PSS Act?
- ☑ The Payment and Settlement Systems Act, 2007 (PSS Act) is the primary law regulating payment and settlement systems in India.
- It empowers the **Reserve Bank of India (RBI)** to **regulate, supervise, and authorize** payment systems.
- The Act ensures the stability and security of India's digital payment infrastructure.
- 2. Objectives of the PSS Act
- Legal Framework: Provides a legal structure for payment and settlement regulations.
- Financial Stability: Ensures the safe and smooth functioning of digital transactions.
- **Consumer Protection**: Safeguards users from fraudulent activities in payment systems.
- ☑ Finality of Settlements: Ensures that once a transaction is completed, it is legally binding.

#### **Key Features of the PSS Act, 2007**

- 1. Authorization Requirement
- No entity can operate a payment system without prior authorization from RBI.
- 2. Defined Terms & Scope
- ✓ The Act defines:
  - Payment System: Includes UPI, NEFT, RTGS, credit/debit card networks, mobile wallets, and digital payment aggregators.
  - Settlement System: Covers clearing and final settlement of financial transactions.
- 3. RBI's Regulatory Powers

RBI POWERS	DETAILS
AUTHORIZATION	Grants or <b>denies permission</b> to entities operating payment systems.
MONETARY PENALTIES	Can <b>impose fines up to ₹10 lakh</b> or <b>twice the transaction value</b> , whichever is higher.
COMPOUNDING OFFENCES	Can settle violations without court proceedings for non-imprisonable offences.
INSPECTION & SUPERVISION	Can audit payment service providers (PSPs) to ensure compliance.
ENFORCEMENT ACTIONS	RRI can suspend revoke or restrict operations of payment service providers in case of violations

**Recent Amendment**: The RBI has **tightened penalty and compounding norms**, making it **more difficult for violators to escape liability**.

#### What Does the PSS Act Cover?

- **V** Payment Systems:
  - UPI, NEFT, RTGS, IMPS, Debit & Credit Card Networks
  - Digital Wallets (Paytm, PhonePe, Google Pay, etc.)
  - Prepaid Payment Instruments (PPIs)
  - Cross-border money transfers & remittance systems

#### **Settlement Systems**:

- Clearing Houses
- Securities Settlement (Stock Exchanges, Commodity Markets)
- Foreign Exchange (Forex) Transactions
- Financial Market Infrastructures (FMIs):
  - Central Counterparties (CCPs)
  - Securities Settlement Systems (SSS)
  - Trade Repositories (TRs)

**Exemptions**: The Act does not apply to stock exchanges and clearing corporations, which are regulated under the Securities and Exchange Board of India (SEBI).

#### **Impact of the PSS Act on the Digital Economy**

ASPECT	IMPACT
<b>BOOST TO DIGITAL TRANSACTIONS</b>	Enhances trust and security in UPI, online banking, and e-wallets.
CONSUMER PROTECTION	Reduces fraud risks by ensuring <b>strict penalties for non-compliance</b> .
FINANCIAL INCLUSION	Facilitates <b>secure digital transactions</b> in rural and urban areas.
ECONOMIC GROWTH	Strengthens India's fintech and digital banking ecosystem.
CROSS-BORDER TRANSACTIONS	Enhances transparency in international remittances.

#### **Challenges in Implementing the PSS Act**

- **Cybersecurity Risks**: Growing digital transactions increase the risk of hacking and data breaches.
- Regulatory Gaps: Emerging fintech innovations like DeFi (Decentralized Finance) and Cryptocurrencies are not covered under the Act.
- Compliance Burden on Small Fintech Firms: Increased RBI scrutiny may increase operational costs for startups.
- Slow Legal Proceedings: Enforcing penalties and resolving disputes takes time due to bureaucratic delays.

#### Way Forward: Strengthening Digital Payment Governance

- 1. Stricter Cybersecurity Measures
  - Mandatory security audits for digital payment firms.
  - Strengthen AI-driven fraud detection systems.
- 2. Expand Regulation to Cover Emerging Sectors
  - Bring Cryptocurrencies & DeFi platforms under regulated payment systems.
  - Introduce legal clarity on CBDCs (Central Bank Digital Currencies).
- 3. Public Awareness Campaigns
  - Educate users about **safe digital transaction practices**.
  - Encourage **reporting of fraud incidents**.
- 4. Strengthening Cross-Border Payment Regulations
  - Implement faster international remittance mechanisms.
  - Enhance cooperation with global financial regulators.
- **▼** 5. Support for Small Fintech Firms
  - Create a **regulatory sandbox** for new payment innovations.
  - Provide incentives for startups adopting secure financial technologies.

#### **Conclusion**

The Payment and Settlement Systems Act, 2007 (PSS Act) plays a critical role in regulating India's digital payments sector. With RBI tightening penalties and compliance norms, the Act ensures financial stability, security, and consumer trust. Moving forward, expanding regulatory coverage, improving cybersecurity, and fostering fintech innovation will be essential for India's transition into a fully digital economy.

#### **A** Quote to Remember:

"A strong digital payment system is the backbone of a modern economy." - Nandan Nilekani

# ETHICS SOCIETY AND SOCIAL JUSTICE

### **Gandhi's Inner Ethical Philosophies**

Syllabus: Ethics (GS-4), Leadership & Moral Values, Public Administration Ethics Source: The Hindu (TH)

#### **Context**

The **second volume of Manu Gandhi's diaries**, translated by **Tridip Suhrud**, provides an intimate account of **Mahatma Gandhi's last years (1946-1948)**, offering insights into his **inner ethical philosophies**. These values—truth, non-violence, self-discipline, simplicity, and service—continue to hold significance in governance, leadership, and personal ethics.

#### **Gandhi's Core Ethical Philosophies**

- 1. Truth (Satya) as the Supreme Principle
- Truth was Gandhi's moral compass, defining both personal integrity and public governance.
- It went beyond honesty in speech to include moral righteousness in action.
- He believed in Truth as God, meaning absolute moral clarity and transparency.
- **Relevance Today:** 
  - Truthfulness in **public administration**, policy decisions, and law enforcement builds **citizen trust**.
  - Ensures transparency and accountability in governance, preventing corruption and misinformation.
- 2. Non-Violence (Ahimsa) as Active Resistance
- Non-violence wasn't **passive submission** but an **active force** for social change.
- Extended beyond physical violence to mental, verbal, and systemic injustices.
- Inspired movements like Civil Disobedience, Quit India, and Satyagraha.
- **Relevance Today:** 
  - Conflict resolution in administration, dealing with protests and grievances peacefully.
  - Policy formulation with inclusivity, ensuring no discrimination or harm to vulnerable groups.
  - Soft power diplomacy, using dialogue instead of military aggression in international relations.
- 3. Self-Discipline (Brahmacharya) for Ethical Strength
- ☑ Practiced **strict self-restraint** in diet, emotions, and desires.
- Believed in **moderation and mental clarity**, avoiding excesses.
- ☑ Celibacy (Brahmacharya) was **not just sexual restraint** but **control over senses**.
- Relevance Today:
  - Essential for bureaucrats and leaders to maintain focus, dedication, and ethical governance.
  - Encourages work-life balance and resistance against greed and corruption.
  - Prepares civil servants for moral dilemmas, ensuring ethical decision-making.

#### 4. Minimalism and Simplicity: Living with Less

- ✓ Advocated simple living and high thinking.
- Opposed consumerism, emphasizing self-sufficiency (Swadeshi).
- ✓ Lived in ashrams, spun khadi, and avoided material luxury.

#### **\*** Relevance Today:

- Promotes sustainable living, reducing excessive consumption and environmental damage.
- Encourages responsible policymaking for rural development and decentralized economy.
- Helps public officials avoid extravagance, focusing on service over self-interest.

#### 5. Service and Compassion (Sarvodaya) for All

- Sarvodaya means "welfare of all", ensuring social justice and equality.
- Worked for upliftment of Harijans (Dalits), rural development, and women's rights.
- Advocated constructive programs for self-reliant villages and community welfare.

#### **⊀** Relevance Today:

- Guides civil servants in people-centric policies, ensuring welfare for marginalized communities.
- Encourages social justice reforms in education, healthcare, and employment.
- Strengthens inclusive governance and grassroots democracy.

#### Importance of Gandhi's Ethics in Civil Services

Gandhian Principle	Application in Civil Services
Truth & Transparency	Ensures ethical decision-making, RTI implementation, and public trust.
Non-Violence & Dialogue	Helps in handling protests, law enforcement, and public grievances peacefully.
Self-Discipline	Encourages moral integrity, work ethics, and professional resilience.
Simplicity & Sustainability	Promotes resource-efficient governance, rural empowerment, and corruption-free administration.
Service-Oriented Leadership	Fosters inclusive policies, social welfare programs, and community development.

#### **Challenges in Practicing Gandhi's Ethics Today**

Challenge	Issue
Consumerism & Materialism	Modern society <b>glorifies wealth &amp; luxury</b> , making minimalism difficult.
Political Corruption	Power struggles & vote-bank politics undermine ethical governance.
Short-Term Pragmatism	Policymakers prioritize quick wins over long-term ethical values.
<b>Technological Disruptions</b>	AI, digital economy, and globalization pose <b>new moral dilemmas</b> .
Public Skepticism	Cynicism about non-violence & sacrifice as outdated concepts.

#### How to Integrate Gandhi's Ethics in Daily Life?

- ☑ Practice Daily Honesty: Make truthfulness a habit in both personal & professional decisions.
- Adopt Simplicity: Reduce material dependence, support sustainable choices.
- ☑ Promote Peaceful Dialogue: Handle conflicts, disagreements, and governance issues through patience & empathy.
- **Engage in Social Service**: Volunteer for **community initiatives**, **rural welfare**, **and ethical policymaking**.
- **Self-Reflection & Discipline**: Maintain personal accountability, continuous learning, and ethical leadership.

#### **Conclusion**

As Gandhi famously said, "Be the change you wish to see in the world." His principles of truth, non-violence, and self-discipline are timeless and deeply relevant in today's governance. Integrating these values into public administration can create an ethical, transparent, and service-oriented system, ensuring justice and fairness for all.

# **Education as a Tool for Propaganda**

Syllabus: Ethics & Integrity (GS-4), Essay Writing Source: Various Reports

#### **Context**

Education plays a **crucial role in shaping societal values, political ideologies, and historical perspectives**. However, when **state-controlled narratives** dominate educational systems, it raises concerns about **propaganda, manipulation of truth, and suppression of dissent**. A recent

example is **Russia's revised history textbook**, *Military History of Russia*, which **justifies the Ukraine war as a defensive measure**, drawing parallels to **World War II**. This highlights **how education can be weaponized** to serve political interests.

#### Anecdote: Education and Propaganda in Russian Schools

- A new history textbook in Russia presents the Ukraine conflict as a necessary act of defense, rather than aggression.
- Edited by Vladimir Medinsky, a close aide to President Vladimir Putin, the book blames NATO expansion and Western interference for the war.
- The narrative fosters nationalism, justifying Russia's foreign policy while aligning it with past Soviet heroism.
- Critics argue that this education model suppresses dissent and indoctrinates students with state-approved perspectives.

#### The Ethical Debate: Education as a Tool for Propaganda

#### 1. Ethical Considerations in Education

- Objective of Education: Education should empower critical thinking, but propaganda-driven curricula eliminate independent thought.
- Truth vs. Manipulation:
  - o **Honest education presents facts** while allowing diverse perspectives.
  - o **Propaganda-driven education distorts facts**, limiting intellectual freedom.
- Ethical Responsibility of the State:
  - o Governments **should inform, not manipulate** citizens through **biased educational content**.
  - Kantian ethics emphasizes truthfulness as a moral duty, violated when history is rewritten for political gain.

#### 2. Historical Precedents of Propaganda in Education

Country	Period	Educational Manipulation		
Nazi Germany	1933-1945	Schools taught Aryan supremacy, anti-Semitic ideology, and glorified Hitler's rule.		
<b>Soviet Union</b>	1920s-1991	Stalin's purges were justified, and history books glorified communist victories.		
China	Post-1949	Maoist education promoted Communist Party loyalty, suppressing critical analysis of history.		
North Korea	Present	Education heavily glorifies the Kim dynasty, censoring global perspectives.		

<sup>◆</sup> Insight: In authoritarian states, education has often been used as a means of controlling national consciousness, restricting independent views.

#### Why Governments Use Education for Propaganda

#### 1. Shaping National Identity & Loyalty

- Governments use education to instill patriotism, but when narratives are manipulated, it turns into nationalistic propaganda.
- Example: Soviet history textbooks glorified Stalin's leadership while ignoring his mass purges.

#### 2. Justifying State Actions

- By redefining historical events, states justify current policies and conflicts.
- Example: Russia's revised textbooks equate the Ukraine war with the Soviet fight against Nazis, portraying it as a historical necessity.

#### 3. Controlling Public Dissent

- Propaganda limits exposure to alternate viewpoints, making dissent less likely.
- Example: In North Korea, school curricula omit global history, ensuring citizens remain uninformed about external perspectives.

#### 4. Political Stability and Ideological Continuity

- Ruling parties **maintain power by controlling educational narratives**.
- Example: Post-independence African nations revised history to promote anti-colonial nationalism but often omitted internal ethnic conflicts.

#### The Role of Critical Thinking in Education

#### 1. Need for Balanced Educational Curricula

- UNESCO's Education for Sustainable Development (ESD) stresses critical thinking, debate, and open discourse.
- Inclusive curricula must allow students to explore multiple perspectives on historical and political events.

#### 2. Encouraging Rational Inquiry Over Blind Patriotism

- John Dewey's philosophy of education emphasizes experiential learning—students should question facts rather than memorize state-approved content.
- Example: European schools encourage debates on colonial history, allowing students to analyze both positive and negative aspects.

#### 3. Role of International Organizations

- UNESCO & OECD work to depoliticize education, ensuring that history and civic studies are taught objectively.
- Example: The UN Peace Education Program focuses on conflict resolution and unbiased historical interpretations.

#### **India's Perspective on Educational Objectivity**

#### 1. Constitutional Values in Education

- Article 51A of the Indian Constitution mandates that citizens develop scientific temper, humanism, and inquiry.
- NCERT curriculum promotes critical thinking, but political influences often lead to textbook revisions reflecting dominant ideologies.

#### 2. Debates Over History Textbooks in India

- **Periodic revisions in history textbooks** have led to controversies, especially in topics related to **Mughal rule**, **India's independence movement**, and caste history.
- Concerns over political bias remain in how certain figures and events are portrayed.

#### 3. Challenges of Politicization in Indian Education

- Balancing national pride with historical accuracy remains a challenge.
- **Example**: Certain **colonial history topics** emphasize British exploitation but may **omit positive contributions** like railways and administrative reforms.

#### **Way Forward: Ensuring Ethical Education**

#### 1. Promoting Academic Freedom & Unbiased Education

- Independent educational bodies should oversee curriculum development.
- History should be taught from multiple perspectives, preventing state-driven distortion.

#### 2. Strengthening Global Oversight on Educational Integrity

- International watchdogs should monitor school curricula for propaganda-driven narratives.
- Example: OECD's PISA framework ranks education systems based on how well they encourage independent thinking.

#### 3. Encouraging Digital Literacy to Combat Misinformation

- Teaching students to analyze sources critically reduces blind acceptance of propaganda.
- Fact-checking programs in schools help counter state-driven misinformation.

#### **Conclusion**

Education is a **powerful tool** that can either **enlighten societies or be manipulated to control public thought**. The **Russian example of historical revisionism** showcases **how state-controlled narratives influence national identity and policy acceptance**.

For a truly **democratic and just society**, education must **prioritize truth**, **encourage critical thinking**, **and resist political interference**. Only then can we ensure that **future generations are informed citizens rather than instruments of state propaganda**.

#### **ASER Report 2024**

Syllabus: Education (GS-2) Source: ASER Report 2024

#### **Context**

The **Annual Status of Education Report (ASER) 2024**, conducted by **Pratham NGO**, highlights a **significant recovery in foundational literacy and numeracy (FLN)** after **COVID-19-induced learning losses**. While **government schools have shown improved learning outcomes**, persistent **gaps in literacy, arithmetic, and digital literacy remain key concerns**.

#### What is the ASER Report 2024?

#### 1. About ASER

- Conducted by: Pratham NGO to assess reading and arithmetic skills of students aged 3 to 16 years.
- Sampling Methodology:
  - o Based on **2011 Census data**.
  - o **30 villages per district** and **20 households per village** selected.
  - o Covers **only rural schools** (government and private).

#### 2. Focus Areas in ASER 2024

- Foundational Literacy and Numeracy (FLN): Tracks learning outcomes among children.
- First-Time Digital Literacy Evaluation: Measures smartphone access, usage, and online safety awareness among 14-16-year-olds.

#### 3. Assessment Categories in ASER 2024

Category	Age Group	Key Focus
<b>Pre-primary</b>	3-5 years	Early childhood learning readiness
Elementary	6-14 years Foundational literacy and nume	
Older Children	15-16 years	Digital literacy, school retention

#### **Key Findings of ASER 2024**

#### 1. Improvements in Literacy & Numeracy

Metric	2018	2022	2024	Improvement
Class 3 students reading Class 2 text (Govt. schools)	27.2%	16.3%	23.4%	+7.1% (since 2022)
Class 3 students able to do subtraction	28.1%	_	33.7%	+5.6% (since 2018)
Class 5 students doing division	27.8%		34.5%	+6.7%

#### 2. State-Wise Learning Progress

- High Improvement States (10%+ Gains in Reading Skills):
  - o Gujarat, Uttar Pradesh, Uttarakhand, Tamil Nadu, Sikkim, Mizoram.
- Moderate Gains (5-10% Improvement):
  - o Bihar, Odisha, Rajasthan.
- Low Improvement States (Below 5% Growth):
  - o Himachal Pradesh, Jammu & Kashmir, Nagaland.

#### 3. Government vs Private School Trends

- Government schools showed larger learning gains, reducing the gap with private schools.
- Government school enrolment stabilized at 66.8%, close to pre-pandemic levels.

#### 4. Digital Literacy & Smartphone Access

Category	Findings		
Smartphone Access (14-16 years old)	89% students have access to smartphones		
Usage for Education	57% use smartphones for online learning		
Social Media Engagement	76% use smartphones for social networking		
Digital Safety Awareness (Gender	Only 55.2% of girls knew how to secure their online profile, compared to higher awareness among		
Gap)	boys		

#### **Positives from ASER 2024**

- 1. Recovery in Foundational Learning
  - **Significant improvement in reading and arithmetic skills** post-COVID, helped by initiatives like:
    - o **NIPUN Bharat Mission (2021)** for foundational literacy.
    - o **State-led interventions** (e.g., Mission Prerna in UP).

#### 2. Stronger Teacher Training & Resources

- 78% of schools reported receiving FLN-specific teacher training.
- Improved student engagement and learning outcomes.

#### 3. Rise in Digital & Self-Learning Capacity

• 87% of students can find videos online, and 92.1% can share them, aiding independent learning.

#### 4. State-Specific Gains

- UP saw a 15% rise in Class 3 reading levels.
- Bihar and Odisha improved by 8-10% in literacy.

#### **Challenges & Negatives from ASER 2024**

#### 1. Persistent Learning Gaps

- 76.6% of Class 3 students still cannot read Class 2-level text.
- 66.3% of Class 3 students struggle with basic arithmetic.

#### 2. Post-Pandemic Drop in Government School Enrolment

- Government school enrolment fell from 72.9% (2022) to 66.8% (2024).
- Shift towards private schools in urbanizing rural areas.

#### 3. Arithmetic Weakness Across All Grades

Class % Unable to Perform Basic Arithmetic

**Class 3** 66.3%

**Class 5** 70%

#### 4. Gender Disparities in Digital Safety

- Only 55.2% of girls knew how to secure their online presence, compared to boys.
- Need for better digital safety education in schools.

#### Way Forward: Bridging Learning Gaps & Digital Inclusion

#### 1. Strengthening Foundational Literacy Programs

- Expansion of NEP 2020 & NIPUN Bharat to fully bridge learning gaps by 2026-27.
- Customized state-level interventions for low-performing states like J&K, Nagaland.

#### 2. Improved Teacher Training & Resources

- **Pedagogy-focused training** to enhance engagement.
- **Stronger monitoring mechanisms** for FLN implementation.

#### 3. Digital Literacy & Safety Education

- School-level training on cybersecurity and responsible online behavior, especially for girls.
- Integrating digital literacy in curricula to enhance safe smartphone usage.

#### 4. Targeted State-Specific Interventions

- Mission-based approaches for lagging states like Bihar, HP, and J&K.
- Localized learning materials & community-driven FLN programs.

#### 5. Post-Primary Learning Support

• Strengthening middle school & high school learning frameworks to sustain early learning gains.

#### Conclusion

The ASER 2024 Report shows substantial progress in foundational learning recovery post-COVID, but major learning gaps persist. Strengthening government interventions, improving teacher training, and targeted state-specific policies are crucial for sustained educational progress. The focus must now shift to ensuring long-term literacy growth, arithmetic competency, and digital safety awareness to prepare India's youth for the future.

#### **Eradicating Manual Scavenging**

Syllabus: Welfare Schemes for Vulnerable Sections (GS-2), Social Justice, Constitutional Rights Source: The New Indian Express (NIE)

#### **Context**

The **Supreme Court** has directed a **complete ban** on **manual scavenging and hazardous sewer cleaning** in **six metropolitan cities**—Delhi, Mumbai, Chennai, Kolkata, Bengaluru, and Hyderabad. Despite multiple **legal bans and rehabilitation efforts**, **manual scavenging persists** due to **caste-based discrimination**, **lack of enforcement**, **and poor sewage infrastructure**.

#### What is Manual Scavenging?

#### 1. Definition

- Manual scavenging refers to the manual removal of human excreta from dry latrines, sewers, and septic tanks.
- It is linked to caste-based oppression, as it is predominantly performed by Dalit communities due to social exclusion and lack of alternative livelihoods.

#### 2. Recent Data on Manual Scavenging in India

Data Source	Statistics
Ministry of Social Justice & Empowerment (2018-2023)	443 manual scavenging deaths reported.
RTI Data (Delhi)	94 deaths in the last 15 years, but only one conviction.
Community Distribution (2024)	<b>97% belong to SCs</b> (42,594 individuals), <b>421 STs</b> , <b>431 OBCs</b> .

#### 3. Judicial Interventions & Legal Provisions

Case / Law	Key Ruling / Provision
Safai Karamchari Andolan v. Union of India (2014)	Supreme Court mandated ₹10 lakh compensation for each sewer death
	since <b>1993</b> .
Article 17 (Abolition of Untouchability)	Prohibits discrimination in any form, including caste-based occupations.
Article 21 (Right to Life & Dignity)	Manual scavenging violates fundamental rights, necessitating strict
	enforcement of bans.
Prohibition of Employment as Manual Scavengers and Their	Criminalizes manual scavenging, mandates rehabilitation, skill training,
Rehabilitation (PEMSR) Act, 2013	and financial aid for workers.

#### **Health Hazards of Manual Scavenging**

#### 1. Life-Threatening Diseases

- Exposure to toxic gases (hydrogen sulfide, methane) leads to respiratory illnesses, organ damage, and fatalities.
- High risk of cholera, typhoid, hepatitis, and tuberculosis due to contact with human waste.

#### 2. Psychological & Social Trauma

- Social stigma and caste discrimination lead to exclusion from education, employment, and housing.
- Mental health issues like **depression and PTSD** due to **hazardous working conditions**.

#### **Why Manual Scavenging Persists?**

Factor	Issue
Weak Law Enforcement	Despite bans, municipalities and private contractors continue employing manual scavengers.
Caste Hierarchy	Deep-rooted <b>social discrimination forces Dalits</b> into this occupation due to <b>lack of alternatives</b> .
<b>Poor Urban Infrastructure</b>	Outdated sewage systems in urban slums necessitate manual cleaning.
<b>Economic Dependence</b>	Manual scavengers are unskilled and financially vulnerable, making it hard to shift professions.
Lack of Awareness	Many workers do not know their legal rights or available rehabilitation schemes.

## **Challenges in Eliminating Manual Scavenging**

Challenge	Impact	
Health & Safety Risks	Chronic illnesses, high fatality rates, low life expectancy.	
Legal Loopholes	Lack of <b>convictions despite laws</b> , leading to <b>continued violations</b> .	
<b>Slow Adoption of Mechanization</b>	Limited availability of sewer-cleaning robots due to high costs.	
<b>Underreporting of Cases</b>	Many states do not report manual scavenging deaths, weakening policy effectiveness.	
Rehabilitation Gaps	Government resettlement and skill programs fail due to lack of job guarantees.	

## Way Forward: Ending Manual Scavenging

- 1. Strengthen Law Enforcement & Accountability
- Strict enforcement of the PEMSR Act, 2013, ensuring zero tolerance for violations.
- Municipal officers & contractors should face legal consequences for hiring manual scavengers.
- 2. Promote Mechanization & Safe Cleaning Alternatives
- **☑** Increase funding for sewer-cleaning robots (e.g., Bandicoot robots developed by Indian startups).
- **✓** Mandate **100% mechanized cleaning in all urban municipalities**.
- 3. Provide Skill Development & Alternative Livelihoods
- Vocational training programs (under MNREGA, PM-Kaushal Vikas Yojana) to help manual scavengers transitioninto other jobs.
- Reservation in government jobs & education for rehabilitated workers.
- 4. Increase Awareness & Social Inclusion
- ☑ National campaigns to destigmatize ex-manual scavengers and integrate them into mainstream society.
- Community-driven programs to eliminate caste-based discrimination in hiring and housing.

#### **Conclusion**

Manual scavenging is a human rights violation and a blot on India's progress. The Supreme Court's intervention reinforces the urgency of mechanization, rehabilitation, and strict enforcement. While laws exist, their weak implementation and caste-driven oppression continue to trap workers in inhumane conditions. A multi-pronged approach combining legal action, technology, and social inclusion is crucial for a manual scavenging-free India.

# **AGRICULTURE**

# Shri Hariman Sharma: The Apple Man of India

Syllabus: Agriculture & Innovation (GS-3)

#### Context

Shri Hariman Sharma, widely known as the "Apple Man of India," has been honored with the Padma Shri for his pioneering agricultural innovation. His development of the HRMN-99 apple variety has revolutionized apple farming in India, making cultivation possible in non-traditional regions and contributing to sustainable agricultural practices.

#### Who is Shri Hariman Sharma?

- A visionary farmer from Paniala, Bilaspur (Himachal Pradesh).
- Overcame personal hardships—orphaned at an early age—but pursued his passion for farming and pomology (fruit science).
- **Brought a revolutionary change in apple farming** by developing a **self-pollinating, low-chilling apple variety**that thrives in warm climates.

## The HRMN-99 Apple Variety: A Game-Changer in Indian Agriculture

- 1. Development of HRMN-99
  - Created in **1998** when **Shri Sharma planted discarded apple seeds** in his backyard.

• Surprisingly, the plant bore fruit even in warm climates, challenging the conventional belief that apples require cold temperate conditions.

#### 2. Unique Features of HRMN-99

- Low-Chilling & Self-Pollinating: Unlike traditional apple varieties, HRMN-99 can grow in tropical and sub-tropical regions.
- Climate Adaptability: Thrives in high temperatures (40-45°C), making apple cultivation possible in hotter states.
- Fruit Characteristics:
  - o **Red-over-yellow striped apples** with soft, juicy pulp.
  - High yield potential: **Up to 75 kg of fruit per plant annually**.

#### 3. Nationwide Adoption & Expansion

- Successfully **cultivated in 29 states and Union Territories**, including regions where **apples were never grown before**.
- Key Non-Traditional Apple-Growing States:
  - o Bihar, Maharashtra, Karnataka, Chhattisgarh, Rajasthan, and Gujarat.
- Commercial Viability: Farmers in low-altitude and warm regions now have an opportunity to diversify their crops and increase income.

## **Impact of HRMN-99 on Indian Agriculture**

#### 1. Expansion of Apple Farming Beyond the Himalayas

- Traditionally, apple cultivation was limited to **Himachal Pradesh**, **Uttarakhand**, **and Jammu & Kashmir**.
- HRMN-99 enables states like Madhya Pradesh, Telangana, and Maharashtra to enter apple production.

#### 2. Boosting Farmers' Income & Rural Economy

- Provides a new source of income for farmers in tropical areas.
- Reduces reliance on conventional crops like wheat and rice, promoting crop diversification.

#### 3. Climate-Resilient & Sustainable Farming

- HRMN-99's adaptability helps mitigate the impact of climate change on agriculture.
- Reduces **dependence on water-intensive crops**, making **apple farming more sustainable** in water-scarce areas.

## **Challenges & Considerations**

#### 1. Large-Scale Adoption & Farmer Awareness

• Need for agricultural extension programs to educate farmers on proper apple cultivation techniques in warmer climates.

## 2. Market Infrastructure & Supply Chain

- Building cold storage and efficient logistics to support apple farming in new regions.
- Strengthening **processing and export potential** to ensure **higher returns for farmers**.

#### 3. Research & Development for Further Innovation

- Encouraging government and private-sector investment in breeding more climate-resilient apple varieties.
- Expanding the success of **HRMN-99** to international tropical regions.

## Way Forward: Strengthening India's Agricultural Innovation

#### 1. Government Support & Policy Initiatives

- Subsidized saplings & training programs for farmers in new apple-growing regions.
- Inclusion of HRMN-99 in National Horticulture Mission & Agri-Export Policies.

#### 2. Promoting Farmer Cooperatives & Agri-Tech Startups

- Encouraging community farming models to increase production efficiency.
- Partnerships with agri-tech startups for precision farming and digital marketing of apples.

#### 3. Expanding to International Markets

- Collaboration with tropical nations (Africa, Southeast Asia, South America) to export HRMN-99 technology.
- India could become a global leader in tropical apple cultivation, creating export opportunities.

#### **Conclusion**

Shri Hariman Sharma's HRMN-99 apple variety has redefined apple farming in India, breaking traditional geographical barriers. By expanding apple cultivation to tropical and sub-tropical regions, HRMN-99 offers economic, agricultural, and climate resilience benefits. With proper government support, farmer education, and market infrastructure, India can maximize the potential of this innovation, transforming the apple industry for future generations.

# Nano-Urea and Yield Reduction

Syllabus: Agriculture (GS-3), Science & Technology, Environment & Sustainability Source: Punjab Agricultural University (PAU) Study, Journal Plant Soil

## **Context**

A study by Punjab Agricultural University (PAU), Ludhiana, has revealed that nano-urea application in wheat and paddy resulted in reduced yields and decreased protein content. Despite its launch by IFFCO in 2022, the efficacy of nano-urea as a substitute for conventional urea remains questionable.

#### What is Nano-Urea?

- 1. Definition & Characteristics
  - Nano-Urea is a liquid nitrogen-based fertilizer applied via foliar spray rather than traditional soil application.
  - It utilizes nano-technology to enhance nitrogen delivery to plants, intending to reduce chemical fertilizer usage.
- 2. Development and Promotion
  - Launched by IFFCO (Indian Farmers Fertilizer Cooperative) in 2022.
  - Supported by the Department of Fertilizers, Government of India, as part of efforts to promote sustainable agriculture.
- 3. Intended Benefits
  - Claims to reduce the need for conventional urea by improving nitrogen absorption efficiency.
  - Eco-friendly, aiming to reduce groundwater contamination and lower greenhouse gas emissions.

## **Key Findings from the PAU Study**

1. Yield Reduction in Wheat and Paddy

CROP	IMPACT	
WHEAT	Significant <b>reduction in grain yield</b> compared to traditional urea.	
PADDY (RICE)	Yield declined, affecting overall productivity.	

#### 2. Decline in Protein Content

CROP	PROTEIN REDUCTION		
RICE	35% decrease in protein levels.		
<b>WHEAT</b>	<b>24% reduction</b> in protein content.		

- 3. Poor Nitrogen Absorption & Root Development
  - Ineffective Foliar Absorption: Nano-urea failed to replace soil nitrogen, leading to insufficient nutrient uptake.
  - Weakened Root System: Observed shorter root length and lower root dry weight, affecting overall plant health.
- 4. Lack of Substantial Evidence
  - Despite **IFFCO's claims**, there is **no robust evidence** supporting nano-urea as a **full-fledged alternative to conventional urea**.

#### **Challenges and Concerns with Nano-Urea**

- 1. Agricultural Productivity
  - Yield Reduction: Nano-urea may not provide adequate nutrients, impacting crop yields and food security.
  - Lower Protein Content: Decline in protein levels can affect nutritional quality, posing health concerns for consumers.

#### 2. Economic Implications

- Cost vs. Benefit: Higher cost of nano-urea may not justify the reduced yields, impacting farmer profitability.
- Dependency on Traditional Urea: Farmers continue to rely on conventional urea, limiting nano-urea adoption.

#### 3. Environmental Sustainability

- Incomplete Nitrogen Utilization: Inefficient nitrogen absorption could still contribute to environmental pollution.
- Waste of Resources: Unused nano-urea remains in the environment, causing potential soil and water contamination.

#### **Relevance in UPSC Examination**

## 1. Agriculture & Economy

- Impact on Food Security: How nano-urea affects crop yields and nutritional quality.
- Fertilizer Policies: Examination of IFFCO-backed initiatives and fertilizer subsidies under government schemes.

#### 2. Science & Technology

- Role of Nano-Fertilizers: Application of nano-technology in sustainable agriculture.
- Research & Innovation: Importance of scientific validation before large-scale adoption.

#### 3. Environment & Sustainability

- Reducing Chemical Dependency: Challenges in minimizing traditional fertilizer use.
- Soil Health & Water Contamination: Implications of fertilizer runoff and groundwater pollution.

## Way Ahead: Addressing the Limitations of Nano-Urea

#### 1. Comprehensive Research & Validation

- Conduct multi-season, multi-location field trials to establish nano-urea's efficacy.
- Collaborate with agricultural universities and research institutes for independent validation.

#### 2. Farmer Awareness & Training

- Educate farmers on appropriate usage and limitations of nano-urea.
- Promote integrated nutrient management (INM) combining organic and inorganic fertilizers.

## 3. Policy Reforms & Subsidy Restructuring

- Redirect subsidies towards proven sustainable practices, such as bio-fertilizers and organic farming.
- Introduce incentives for adopting technology-backed farming practices that are scientifically validated.

#### 4. Environmental Monitoring

- Regularly monitor soil and water quality in regions adopting nano-urea.
- Develop guidelines for safe disposal and usage to prevent environmental contamination.

#### **Conclusion**

The **Punjab Agricultural University study** casts doubts on **nano-urea's effectiveness**, highlighting the need for **rigorous testing and farmer education** before mass adoption. As India seeks to **balance agricultural productivity with environmental sustainability**, it is **critical to rely on empirical evidence and not just corporate claims**. Ensuring **food security, economic viability, and ecological balance** requires a **holistic approach to fertilizer policies and agricultural innovations**.

# **Water-Guzzling Crops in Uttar Pradesh**

Syllabus: Geography (GS-1), Agriculture & Water Management (GS-3), Environmental Sustainability Source: News Reports & Official Data

#### **Context**

Uttar Pradesh, India's largest groundwater extractor, is facing a severe groundwater depletion crisis due to the over-cultivation of water-intensive crops like sugarcane, paddy, and wheat. With 46 billion cubic meters (BCM) of groundwater extracted in 2023, the unsustainable irrigation practices are leading to rapidly falling water tables, increasing farmer distress, and long-term ecological damage.

## **About Water-Guzzling Crops in Uttar Pradesh**

- 1. Heavy Groundwater Extraction for Irrigation
- **☑** Uttar Pradesh extracted 46 BCM of groundwater in 2023, accounting for 16% of India's total groundwater use.
- **200 200**
- Unregulated tube wells and free electricity have worsened over-extraction, leading to a sharp decline in groundwater levels.
- 2. Role of Water-Intensive Crops

Crop	Water Requirement (Liters per kg)	Impact in Uttar Pradesh	
Sugarcane	2,100 - 2,500 L/kg	Occupies <b>60% of agricultural land</b> in districts like <b>Saharanpur, Muzaffarnagar, and Meerut</b> .	
Paddy (Rice)	3,000 - 5,000 L/kg	Increased due to MSP-driven procurement & export demand.	
Wheat	1,600 - 2,000 L/kg	Essential for food security but requires <b>excessive winter irrigation</b> .	
Maize & Millets	300 - 500 L/kg	Used to be widely grown but replaced by high-yield paddy & wheat.	

Major Shift: Farmers have moved away from drought-resistant coarse grains (millets, maize) to high-yield yet water-intensive crops like paddy, wheat, and sugarcane.

## **Consequences of Unregulated Groundwater Use**

- 1. Falling Water Tables & High Re-Boring Costs
- Water tables have dropped from 30 feet to over 200 feet, requiring frequent re-boring at high costs for farmers.
- ☑ The average borewell depth has increased by 300% in the past two decades in western Uttar Pradesh.
- 2. Increased Farmer Debt Due to Irrigation Costs
- **More than ₹30,000 per acre** is spent annually by farmers for **diesel or electric-powered water extraction**.
- Small farmers are most affected, often forced into non-remunerative debt cycles.
- 3. Climate Change & Monsoon Variability Impact
- **Erratic rainfall patterns** have **reduced natural groundwater recharge**.
- ☑ Drought-prone regions like Bundelkhand are worst affected, with farmers abandoning agriculture due to water scarcity.
- 4. Free Electricity & Water Subsidies Encourage Overuse
- Unmetered electricity for pumps leads to excessive pumping, causing wastage.
- ☑ Subsidies, while essential for farmer welfare, lack mechanisms to promote water conservation.
- 5. Risk of Desertification & Soil Degradation
- Over-extraction reduces soil moisture retention capacity, leading to salinization & reduced fertility.
- **☑** If unchecked, regions like **Western Uttar Pradesh could face desertification** by **2050**.

#### **Government Policies & Their Limitations**

- 1. MSP & Procurement Policies Favor Water-Guzzling Crops
- Minimum Support Price (MSP) policies encourage wheat & paddy farming, discouraging low-water alternatives like millets.
- X No significant incentives for drought-resistant crops like jowar, bajra, and ragi.
- 2. Jal Shakti Abhiyan & Atal Bhujal Yojana
- Water conservation programs like Jal Shakti Abhiyan & Atal Bhujal Yojana aim to replenish groundwater.
- **X** Limited farmer participation due to lack of direct benefits & awareness.
- 3. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)
- **☑** Encourages **drip irrigation & rainwater harvesting**.
- X Adoption remains low, especially among small farmers due to high initial costs.

## Sustainable Solutions & Way Forward

- 1. Shift to Less Water-Intensive Crops
- **Encourage cultivation of pulses, millets, maize, and oilseeds** through higher MSP & assured procurement.
- Mandate crop diversification policies, particularly in water-stressed districts.
- 2. Regulated Electricity & Water Pricing
- ☑ Introduce smart water meters for electric pumps to curb excessive groundwater extraction.
- ✓ **Provide incentives for rain-fed farming**, rather than subsidizing excessive irrigation.
- 3. Promote Drip & Micro-Irrigation
- **Expand PMKSY subsidies** for **drip irrigation in sugarcane & horticulture crops**.
- ✓ Provide low-cost loans for micro-irrigation adoption.
- 4. Strengthening Community-Based Water Conservation
- Encourage traditional water-harvesting systems like johads, check dams, and farm ponds.
- **✓ Mandatory water budgeting at the village level** to optimize usage.
- 5. Strengthening Groundwater Recharge Measures
- Mandatory rainwater harvesting in all government buildings & urban areas.
- Revive rivers, ponds, and lakes to naturally replenish groundwater.

#### **Conclusion**

Uttar Pradesh's unsustainable groundwater use for sugarcane, paddy, and wheat farming has pushed the state towards an ecological crisis. Addressing this issue requires policy shifts towards sustainable crop choices, efficient irrigation methods, and community-driven water conservation efforts. Without immediate intervention, UP's groundwater reserves will be permanently depleted, impacting food security, farmer livelihoods, and environmental stability.

# GEOGRAPHY AND DISASTER

# Storm Eowyn: A Bomb Cyclone's Impact on the British Isles

Syllabus: Geography (GS-1), Disaster Management (GS-3), Climate Change Source: Down to Earth (DTE)

#### **Context**

Storm **Eowyn**, a **bomb cyclone**, has caused **severe destruction across the British Isles**, particularly in **Ireland and Scotland**. The storm intensified rapidly due to **explosive cyclogenesis**, bringing **hurricane-force winds**, **heavy rainfall**, **and coastal flooding**, underscoring the growing impact of **climate change on extreme weather events**.

## **Understanding Storm Eowyn**

#### 1. What is Storm Eowyn?

- A powerful bomb cyclone with a rapid drop in air pressure—50 millibars in 24 hours, more than double the threshold for explosive cyclogenesis.
- Formation:
  - Originated on January 22, 2025, off the eastern US coast.
  - o Traversed **2,000 miles across the North Atlantic** in just **two days**.
  - o Made landfall in western Scotland on January 24, 2025.

#### 2. Impacted Regions

- Ireland & Scotland faced extreme winds, heavy rain, and flooding.
- Wind Speeds:
  - o Mace Head, Ireland recorded 114 mph gusts.
  - o Western Scotland & Highlands saw widespread storm damage and power outages.
- Coastal Erosion & Flooding: Large waves and high tides damaged harbors and coastal communities.

## What is a Bomb Cyclone?

#### 1. Definition

- A bomb cyclone is a rapidly intensifying storm where the central air pressure drops by at least 24 millibars within 24 hours.
- The explosive pressure drop creates severe winds, intense precipitation, and extreme weather conditions.

#### 2. Formation Process

Stage	Description	
Jet Stream Influence	A strong jet stream (200+ mph winds) over the North Atlantic fuels rapid storm intensification.	
Temperature Contrast	A clash between cold Arctic air and warm ocean air leads to unstable atmospheric conditions.	
Moisture & Heat Flux	Warm ocean surfaces provide heat and moisture, forming deep clouds and heavy precipitation.	
Pressure Drop & Intensification	The low-pressure system moves rapidly, aligning with the jet stream, accelerating its development.	

## **Significance of Storm Eowyn**

## 1. Climate Change Indicator

- Warmer ocean waters contribute to stronger, more frequent bomb cyclones.
- Rapid Arctic warming disrupts the polar vortex, intensifying mid-latitude storms.

#### 2. Role of the Jet Stream in Extreme Weather

- A powerful, meandering jet stream increases the likelihood of explosive storm development.
- Unstable atmospheric patterns lead to stronger storm systems moving rapidly across continents.

#### 3. Disaster Preparedness & Forecasting

- Advanced meteorological models issued red alerts, enabling better disaster response.
- Timely evacuations and warnings minimized loss of life.

#### 4. Environmental & Infrastructure Impact

- Heavy rainfall and storm surges damaged coastal cities, transport networks, and power grids.
- High winds and flooding disrupted ecosystems, agriculture, and local economies.

## **Challenges & Future Risks**

#### 1. Increasing Storm Frequency & Intensity

- Rising global temperatures could lead to more bomb cyclones in regions like the North Atlantic, North Pacific, and Indian Ocean.
- Unpredictable storm patterns increase risks to coastal cities and island nations.

#### 2. Infrastructure Vulnerability

- European coastal cities, including London, Dublin, and Edinburgh, face higher storm risks due to aging infrastructure.
- · Need for climate-resilient coastal defenses and improved flood management.

#### 3. Disruptions to Global Supply Chains

- Bomb cyclones disrupt air travel, shipping routes, and energy supplies.
- **Economic losses from extreme weather events** continue to rise.

## Way Forward: Strengthening Climate Resilience

#### 1. Advancing Weather Forecasting & Early Warning Systems

- Improving AI-driven climate models for accurate predictions of extreme storms.
- Enhancing coordination between meteorological agencies and disaster management teams.

#### 2. Strengthening Infrastructure & Coastal Defenses

- Investing in storm-resistant buildings, elevated roads, and better drainage systems.
- Reinforcing seawalls, mangrove restoration, and sustainable urban planning.

#### 3. Global Climate Action & Carbon Emission Reduction

- Reducing greenhouse gas emissions to mitigate global temperature rise.
- Transitioning to renewable energy and reducing dependency on fossil fuels.

#### **Conclusion**

Storm **Eowyn** is a **stark reminder of the increasing frequency of extreme weather events** due to **climate change**. The **intensification of bomb cyclones** threatens **coastal infrastructure, ecosystems, and economies**. Strengthening **climate adaptation strategies, global disaster preparedness, and sustainable policies** is **critical** to mitigating the impact of future storms.

# Lake Victoria: Ecological Importance and Rising Threats

Syllabus: Geography (GS-1), Environment & Ecology (GS-3), International Relations Source: Down to Earth (DTE)

#### **Context**

A recent study has highlighted alarming concerns over Lake Victoria's algal blooms, primarily caused by cyanobacteria (blue-green algae). These blooms threaten aquatic ecosystems, human health, and local economies, making sustainable water management critical for the three nations sharing the lake—Tanzania, Uganda, and Kenya.

#### **About Lake Victoria**

#### 1. Geographic Location & Significance

- **Second-largest freshwater lake in the world** (after Lake Superior).
- Located in East Africa, shared by Tanzania, Uganda, and Kenya.
- Supports 40 million people dependent on it for fishing, transportation, and agriculture.



#### 2. Rivers & Drainage System

- Feeds the White Nile River, which merges with the Blue Nile in Sudan to form the Nile River.
- Main tributaries:
  - o Kagera River (main inflow).
  - o Multiple small rivers draining from surrounding highlands.
- No major natural outlet, making it vulnerable to pollution accumulation.

## **Unique Features of Lake Victoria**

•		
Feature	Description	
<b>Largest Freshwater Fishery</b>	Produces over 1 million tons of fish annually, making it vital for regional food security and exports.	
<b>Biodiversity Hotspot</b>	Home to 500+ endemic fish species, including Nile Perch and Tilapia.	
Economic Importance	Supports <b>commercial fisheries, tourism, and agriculture</b> , contributing significantly to <b>East African economies</b> .	

## Threats Facing Lake Victoria: Cyanobacteria & Algal Blooms

#### 1. What is Cyanobacteria (Blue-Green Algae)?

- A type of bacteria that photosynthesizes, forming dense algal blooms in nutrient-rich waters.
- Produces toxins harmful to humans, aquatic life, and water quality.

#### 2. Causes of Cyanobacteria Growth

Factor	Impact		
Excess Nutrients	Agricultural runoff, sewage, and industrial waste lead to high levels of nitrogen and phosphorus, fueling		
(Eutrophication)	algal growth.		
Climate Change	Rising temperatures accelerate bacterial growth, increasing the frequency of toxic algal blooms.		
<b>Deforestation &amp; Soil Erosion</b>	Increases sediment deposits in the lake, worsening nutrient buildup.		
Overfishing & Nile Perch	Disrupts the <b>natural food chain</b> , reducing species that help control algae populations.		
Invasion			

## Impacts of Cyanobacteria on Lake Victoria

#### 1. Ecosystem Disruption

- Oxygen depletion (Hypoxia): Decomposing algae consume oxygen, leading to fish kills.
- Loss of biodiversity: Native fish species suffer, reducing aquatic food web stability.

#### 2. Human Health Risks

- Drinking contaminated water causes liver damage, neurological disorders, and skin irritation.
- Boiling water does NOT eliminate toxins, increasing community health risks.

## 3. Economic & Livelihood Challenges

- **Fishing industry losses** due to declining fish stocks and contamination concerns.
- Higher water treatment costs for urban centers like Kampala, Mwanza, and Kisumu.
- Negative impact on tourism, as toxic blooms discourage lake-based recreational activities.

## **International Cooperation & Conservation Efforts**

#### 1. Lake Victoria Environmental Management Program (LVEMP)

- Joint initiative by **Kenya, Tanzania, and Uganda** to address:
  - o Pollution control and waste management.
  - **o** Sustainable fishing practices.
  - o Biodiversity conservation.

#### 2. African Union & Nile Basin Initiative

• Focuses on **integrated water resource management** to protect Lake Victoria's **long-term sustainability**.

#### 3. Climate Action & Sustainable Policies

- Reducing industrial pollution and implementing buffer zones around the lake.
- Encouraging eco-friendly agricultural practices to reduce fertilizer runoff.

## **Challenges in Conservation Efforts**

- 1. Weak Enforcement of Environmental Regulations
  - Illegal dumping of waste continues despite conservation policies.
  - Lack of strict fishing regulations leads to unsustainable fish harvesting.
- 2. Population Growth & Urbanization Pressure
  - Expanding cities around the lake increase waste disposal challenges.
  - High demand for fish encourages overfishing and habitat destruction.
- 3. Climate Variability
  - Unpredictable rainfall and drought cycles affect lake levels and water quality.
  - Rising temperatures increase algal bloom frequency.

## Way Forward: Sustainable Solutions for Lake Victoria

- 1. Strengthening Pollution Control & Waste Management
  - **Upgrading wastewater treatment plants** to prevent direct sewage discharge.
  - Banning chemical-heavy fertilizers near lake ecosystems.
- 2. Promoting Sustainable Fishing & Biodiversity Protection
  - **Restoring native fish species** to balance the ecosystem.
  - Regulating Nile Perch populations to prevent biodiversity collapse.
- 3. Enhancing Cross-Border Cooperation
  - Implementing joint conservation policies under the East African Community (EAC).
  - Adopting climate-smart water management strategies for lake resilience.

# **Tidal Flooding**

Syllabus: Disaster Management (GS-3), Environment & Climate Change (GS-3), Urban Planning & Infrastructure (GS-1), Governance & Policies (GS-2)

Source: The Hindu

#### **Context**

Tidal flooding has become a frequent phenomenon in **Ernakulam district**, **Kerala**, with floodwaters staying for **longer durations** and affecting **larger areas**. This increasing vulnerability highlights the impact of **rising sea levels**, **climate change**, **and coastal infrastructure challenges** in India's coastal regions.

## **Understanding Tidal Flooding**

#### What is Tidal Flooding?

- Tidal flooding refers to the **temporary inundation** of **low-lying coastal areas** during **high tide events**.
- Also known as "sunny day flooding" or "king tide flooding", it is not caused by heavy rainfall or storms but by natural high tides, often intensified by other factors.

#### **How Does Tidal Flooding Occur?**

- **Combination of factors** like:
  - High tide cycles
  - Changes in atmospheric pressure
  - Offshore storms & cyclones
  - Full moon cycles



- Coastal drainage failures
- **✓** Water levels **temporarily rise**, overwhelming drainage systems, flooding **streets, homes, and urban infrastructure**.

## **Key Factors Influencing Tidal Flooding**

- 1. Rising Sea Levels
- Sacier Melting & Thermal Expansion:
  - Global warming causes polar ice caps & glaciers to melt, leading to higher sea levels.
- **Q** Land Subsidence:
  - Human activities like groundwater extraction and rapid urbanization cause land sinking, making some areas more prone to flooding.

#### Global Data:

- IPCC (2023): Sea levels have risen by 21-24 cm since 1880, with an annual rise of 3.3 mm in recent years.
- India (MoEFCC Report, 2022): Sea levels are rising by 3.5 cm per decade, threatening major coastal cities like Mumbai, Chennai, and Kochi.
- 2. Storm Surges & Extreme Weather Events
  - Hurricanes, cyclones, and offshore storms push large volumes of seawater toward the coast.
  - Example: Cyclone Tauktae (2021) led to record-high sea levels and intensified tidal flooding in Mumbai & Kerala.
- 3. Climate Change & Oceanic Warming
  - Warmer oceans fuel stronger storms, making tidal flooding more severe and frequent.
  - IPCC Projections: Extreme sea-level events that previously occurred once in 100 years may now happen annually in some coastal cities.
- 4. Local Geography & Coastal Erosion
  - Low-lying areas like Kerala's coastal belt, Sundarbans, and Mumbai suburbs are naturally vulnerable.
  - Coastal erosion weakens natural barriers, allowing seawater to encroach inland.

## **Impacts of Tidal Flooding**

- 1. Infrastructure Stress & Urban Disruptions
- Damage to roads, bridges, & drainage systems leads to higher maintenance costs.
- **Example:** Mumbai's coastal roads experience more potholes due to repeated saltwater exposure.
- 2. Economic Consequences
- Property values decline in flood-prone areas due to repeated risks.
- Higher insurance premiums for homes & businesses in coastal zones.
- **Example: RMS Economic Risk Modelling Group** estimates **India's annual economic losses** due to coastal flooding could **exceed \$7 billion by 2050**.
- 3. Environmental Degradation & Habitat Loss
- ◆ Mangroves & coastal ecosystems suffer from saltwater intrusion.
- Soil degradation reduces agricultural productivity in coastal farmlands.
- **Example: Sundarbans mangrove forests** are **receding** due to **repeated tidal flooding & erosion**, threatening **biodiversity**.
- 4. Safety & Disaster Management Challenges
- ◆ While **not immediately life-threatening**, tidal flooding **complicates emergency responses**.
- **Example: Cyclone Amphan (2020)** Tidal flooding in **West Bengal** delayed **evacuations** and **rescue operations**.
- 5. Need for Managed Retreat & Coastal Adaptation

- Some high-risk zones may require relocation to avoid repetitive damage.
- **Example:** Indonesia is relocating its capital from Jakarta due to severe tidal flooding & sinking land.

## **Way Forward: Mitigating Tidal Flooding Risks**

- 1. Strengthening Coastal Defenses
- Sea Walls, Tidal Gates & Levees to block seawater encroachment.
- **Example: The Netherlands' Delta Works Project** successfully controls **tidal flooding** using **advanced flood barriers**.
- 2. Improved Urban Planning & Drainage Systems
- ☑ Redesign stormwater drainage to handle rising sea levels.
- **Example: Singapore's "Climate Resilience Drainage Masterplan"** uses **nature-based solutions** to enhance flood resilience.
- 3. Mangrove Restoration & Ecosystem-Based Adaptation
- Mangroves act as natural barriers against coastal flooding by absorbing storm surges.
- **X** Example: Maharashtra Mangrove Conservation Program is restoring lost mangrove belts to reduce tidal flooding risks.
- 4. Climate Adaptation Policies & Early Warning Systems
- Strengthening IMD's coastal flood forecasting systems for real-time alerts.
- Land-use policies that restrict construction in high-risk tidal zones.
- 5. Global Cooperation & Sustainable Climate Action
- Strengthen India's role in international climate agreements (Paris Agreement, Sendai Framework).
- **Reduce** greenhouse gas emissions to slow global sea-level rise.

## **Conclusion**

- ◆ Tidal flooding is an increasing challenge for India's coastal regions, including Kerala, Mumbai, and West Bengal.
- ◆ Rising sea levels, climate change, and poor drainage infrastructure exacerbate its impact, threatening urban stability, economies, and ecosystems.
- To combat this issue, India must invest in sustainable coastal defenses, improved drainage infrastructure, early warning systems, and climate-resilient policies.
- A proactive disaster management approach and global climate action are crucial to safeguarding coastal communities from the rising threat of tidal flooding.

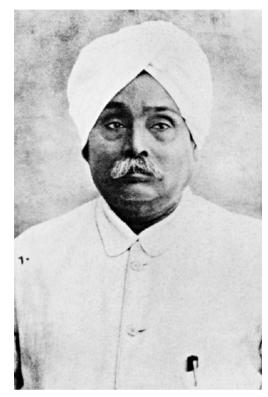
#### **A** Quote to Remember:

"The sea is rising, but so must we – through resilience, planning, and sustainable action."

# **MODERN HISTORY**

# Lala Lajpat Rai: The Lion of Punjab and His Legacy

Syllabus: Modern Indian History (GS-1), Freedom Struggle, Social Reform Movements Source: News on Air



#### **Context**

India commemorates the **160th birth anniversary of Lala Lajpat Rai**, a **towering figure in the Indian freedom struggle**, renowned for his **nationalistic fervor**, **social reform initiatives**, **and resistance against British colonial rule**. His **unyielding spirit against oppression** earned him the title "**Punjab Kesari**" (**Lion of Punjab**).

## **Early Life and Education**

- 1. Birth and Family Background
- Born on 28th January 1865, in Dhudike village (present-day Ferozepur district, Punjab).
- His father, Munshi Radha Krishna, was a teacher and Arya Samaj follower.
- His mother, **Gulab Devi**, instilled in him **strong moral values and patriotism**.
- 2. Education and Early Profession
- Completed his law education at Government College, Lahore.
- Practiced law in Hisar, Haryana, but later dedicated himself to political and social reform movements.

## Lala Lajpat Rai's Role in the Indian Freedom Movement

- 1. Indian National Congress and Extremist Leadership
  - A key leader of the Indian National Congress (INC).
  - Part of the Lal-Bal-Pal trio (Lala Lajpat Rai, Bal Gangadhar Tilak, Bipin Chandra Pal), who led the extremist wing of the Congress.
  - · Advocated Swaraj (self-rule) and opposed British imperialism.
- 2. Protest Against the Partition of Bengal (1905)
  - **Strongly opposed** Lord Curzon's **Partition of Bengal**, calling it a **divide-and-rule policy**.
  - Encouraged **Swadeshi and Boycott Movements** to weaken British economic control.
- 3. Role in the Non-Cooperation Movement (1920)
  - Supported Mahatma Gandhi's Non-Cooperation Movement to protest British rule.
  - Urged Indians to **boycott foreign goods, government jobs, and educational institutions**.
- 4. International Advocacy for India's Independence
  - Founded the Home Rule League of America (1917) in the United States to mobilize global support for Indian self-rule.
  - Worked with Indian revolutionaries abroad, influencing American intellectuals about British atrocities.
- 5. Protest Against the Rowlatt Act & Jallianwala Bagh Massacre (1919)
  - Opposed the **Rowlatt Act**, which allowed the British to detain Indians without trial.
  - Condemned the Jallianwala Bagh massacre, calling it British tyranny against unarmed civilians.
- 6. Opposition to Simon Commission (1928) and Martyrdom
  - Led protests against the **Simon Commission**, which had **no Indian representation**.
  - During a peaceful demonstration in Lahore (October 1928), he was brutally lathi-charged under orders from British police officer James

    Scott
  - Fatally injured, he passed away on 17th November 1928, declaring:
    - o "Every blow on my body will be a nail in the coffin of British imperialism."

## Organizations and Institutions Associated with Lala Lajpat Rai

- 1. Punjab National Bank (PNB) (1894)
  - Co-founded Punjab National Bank to support financial independence from British-controlled banks.
- 2. Hindu Relief Movement (1897)
  - Established to aid famine victims and protect them from religious conversions by Christian missionaries.
- 3. Servants of People Society (1921)
  - Founded to **promote social upliftment, education, and rural development** in India.
- 4. Arya Samaj and Social Reforms
  - Active member of Arya Samaj, promoting Vedic education and social equality.
  - Encouraged women's education, upliftment of Dalits, and eradication of social evils like child marriage and untouchability.

## Lala Lajpat Rai's Literary Contributions

- 1. Books Written by Lajpat Rai
  - Young India Critiqued British policies and inspired nationalism.
  - England's Debt to India Highlighted India's economic exploitation under British rule.
  - India's Will to Freedom Discussed the spirit of Indian resistance against colonialism.
  - Evolution of Japan Studied Japan's rise as a powerful nation and its lessons for India.
  - Political Future of India Predicted India's struggle for independence.
  - Message of the Bhagavad Gita Discussed the philosophy of duty and resistance.

#### 2. Journalism and Newspaper Contributions

- Edited The Arya Gazette, using it as a platform for nationalist propaganda.
- Wrote articles for **Kesari and The Tribune**, advocating **political awareness and self-reliance**.

#### **Legacy and Impact**

- 1. Inspiration for Bhagat Singh & Indian Revolutionaries
  - Lala Lajpat Rai's death inspired Bhagat Singh, Rajguru, and Sukhdev to avenge his death by assassinating James Scott's associate, J.P.
     Saunders.
  - Became a **symbol of resistance and sacrifice** for young revolutionaries.

#### 2. His Role in India's Political Thought

- Advocated economic nationalism, industrial self-reliance, and rural development.
- His extremist ideology later influenced Hindutva, RSS, and nationalist movements.

#### 3. Institutions and Memorials in His Name

- Lala Lajpat Rai University of Veterinary and Animal Sciences (Haryana).
- Lala Lajpat Rai Institute of Engineering and Technology (Punjab).
- Statues and memorials across India, including one near the Parliament House, New Delhi.

## Comparison: Lal-Bal-Pal and Their Nationalist Approach

Leader	Contribution	Approach
Lala Lajpat Rai	Advocated <b>Swaraj, economic nationalism, and social reform</b>	Extremist, mass mobilization, international outreach
Bal Gangadhar Tilak	Coined "Swaraj is my birthright," led Swadeshi movement	Aggressive, revolutionary struggle, Hindu nationalism
Bipin Chandra Pal	Led Bengal's resistance against Partition (1905)	Advocated radical politics, boycott of British goods

## Way Forward: Learning from Lala Lajpat Rai's Ideals

- 1. Promoting Self-Reliance & Economic Nationalism
  - His advocacy for financial independence (PNB) and Swadeshi industries is relevant for Atmanirbhar Bharat.

#### 2. Strengthening Educational & Social Reforms

• Expanding Vedic education, rural development, and women's empowerment as he envisioned.

## 3. Encouraging Youth Activism & Civic Responsibility

• His fearless nationalism serves as a model for youth engagement in democracy.

#### **Conclusion**

Lala Lajpat Rai was not just a **freedom fighter but also a visionary leader**, **social reformer**, **and nationalist writer**. His **unyielding resistance to British rule**, **social welfare contributions**, **and economic vision** make him an **icon of self-reliance and patriotism**. His **legacy continues to inspire generations** in **India's pursuit of justice**, **self-sufficiency**, **and national pride**.

## Libia Lobo Sardesai: The Voice of Goa's Liberation

Syllabus: Modern Indian History (GS-1), Freedom Struggle, Post-Independence Consolidation Source: Indian Express

#### **Context**

India commemorates Libia Lobo Sardesai, a 100-year-old freedom fighter, who was recently honoured with the Padma Shri for her remarkable role in Goa's liberation struggle. She played a crucial part in countering Portuguese rule through underground radio broadcasts and mobilizing nationalist sentiment.



## **Understanding the Goa Liberation Movement**

- 1. Timeline and Background
  - Goa was under Portuguese rule for over 450 years, making it the longest European colonial occupation in India.
  - The nationalist movement intensified between 1954 and 1961 due to Portuguese repression, economic exploitation, and lack of civil liberties.

#### 2. Key Events of the Goa Liberation Struggle

Event	Year	Description	
<b>Economic Blockade</b>	1954	India imposed a blockade after Portuguese forces violently suppressed satyagrahis.	
August 1955	1955	Thousands of satyagrahis entered Goa, but Portuguese forces opened fire, killing and injuring	
Satyagraha		several activists.	
Operation Vijay	December 17-19,	The Indian Army launched a military action, leading to Goa's liberation on 19th December	
	1961	<b>1961</b> .	

#### 3. Key Leaders of the Goa Freedom Struggle

- Dr. Ram Manohar Lohia Sparked nationalist fervor in Goa, demanding an end to Portuguese rule.
- Libia Lobo Sardesai Played a pivotal role in underground communication, broadcasting nationalist propaganda.
- Lt. Gen. J.N. Chaudhuri Led Operation Vijay, ensuring Goa's integration into India.

#### Libia Lobo Sardesai: The Voice of Freedom

#### 1. Early Life and Background

- Born: 25th May 1924, in Portuguese-ruled Goa.
- Education in Mumbai: Became politically conscious during her college years and joined the Goan nationalist movement.

#### 2. Contributions to Goa's Liberation

#### a) Underground Radio Station: "Voice of Freedom of Goa" (1955-1961)

- Co-founded with her husband Vaman Sardesai to counter Portuguese propaganda.
- Broadcasts from the Western Ghats (Amboli & Castle Rock) ensured that the true story of Goa's struggle reached the masses.

#### b) Risks and Sacrifices

• Operated in **secrecy under harsh jungle conditions**, avoiding **Portuguese spies and military retaliation**.

- Braved extreme weather, isolation, and threats to her life to keep the movement alive.
- c) The Historic Final Broadcast (19th December 1961)
  - Announced **Goa's liberation**, flying over Panaji in an **Indian Air Force aircraft**, sharing the **news of freedom**with Goans.

## **Legacy and Impact**

- 1. Symbol of Resistance and Courage
  - One of the most influential women in India's freedom struggle, inspiring future generations.
  - Ensured that Goa's nationalist movement remained strong, despite Portuguese censorship.

#### 2. Role in Post-Liberation Goa

- Advocated for **Goa's integration into India** and **preservation of Goan cultural identity**.
- Continued to **promote historical awareness and civic activism** in Goa.

## Comparison: Goa's Liberation vs. India's Independence (1947)

Aspect	India's Independence (1947)	Goa's Liberation (1961)
<b>Colonial Power</b>	British Empire	Portuguese Empire
Method	Non-violent protests, negotiations, and partition	Economic blockade, satyagrahas, military intervention (Operation Vijay)
Year of Liberation	15th August 1947	19th December 1961

<sup>◆</sup> Insight: Unlike British India, Portugal refused to negotiate, leading to India's military action in Goa.

## **Challenges in the Goa Liberation Movement**

- 1. Portuguese Repression
  - Strict censorship and arrests of nationalists.
  - Violent suppression of protests, including the 1955 satyagraha killings.

#### 2. Lack of Early Political Support

- Many Indian leaders focused on British colonial rule, delaying Goa's liberation.
- Global Cold War politics made direct action against Portugal diplomatically complex.

## **Way Forward: Preserving Goa's Liberation History**

- 1. Recognizing Unsung Heroes Like Libia Lobo Sardesai
  - Including Goa's struggle in school textbooks and academic research.
  - Promoting **museums and archives** on Goa's liberation movement.
- 2. Strengthening Indo-Goan Cultural Identity
  - Promoting Goa's unique history, heritage, and linguistic diversity within the Indian narrative.
- 3. Encouraging Youth Participation in Civic Awareness
  - Educational programs on India's lesser-known freedom struggles.
  - Involving youth in heritage preservation and documentary projects.

## **Conclusion**

Libia Lobo Sardesai's contributions to Goa's **freedom struggle** highlight the **power of resistance**, **journalism**, **and nationalistic spirit**. As a **Padma Shri awardee**, she symbolizes **the sacrifices made by Goan revolutionaries** to break free from **450 years of colonial rule**. Recognizing her legacy ensures that **India's post-independence struggles** receive the **historical attention they deserve**.

# Devi Ahilyabai Holkar: The Architect of Just Governance & Cultural Renaissance

Syllabus: Modern Indian History (GS-1), Women in Administration, Governance & Social Reforms Source: PIB



## **Context**

The Indira Gandhi National Centre for the Arts (IGNCA), in collaboration with Lokmata Ahilyabai Trishatabdi Samaroh Samiti, hosted a special lecture, 'Devi Ahilya – Empress Renunciate', to mark the 300th birth anniversary of Devi Ahilyabai Holkar. Recognized as a visionary ruler, administrator, and social reformer, she played a crucial role in strengthening governance, economic development, and temple restoration across India.

## About Devi Ahilyabai Holkar

- 1. Birth and Early Life
- Born: May 31, 1725, in Chondi village, Maharashtra.
- **▼ Family**: Daughter of **Mankoji Shinde**, the **Patil (village headman)** of Chondi.
- Marriage: Married Khanderao Holkar in 1733 at the age of 8.
- Mentor: Trained in administration, warfare, and diplomacy by her father-in-

law Malhar Rao Holkar, a commander in the Maratha Confederacy.

#### 2. Rise to Power & Challenges Faced

- **☑ 1754**: Husband **Khanderao Holkar** was killed in the **Battle of Kumbher**.
- **1766**: **Malhar Rao Holkar** passed away, creating a power vacuum.
- **1767**: Her **son Male Rao Holkar**, who briefly ruled, died, leading to **Ahilyabai taking charge as ruler**.
- **Overcame societal opposition**, as women rulers were rare during that pe<mark>riod</mark>.
- ☑ Ruled the Holkar dynasty for 28 years (1767-1795) with a focus on justice, welfare, and administrative efficiency.

## Ahilyabai's Contributions to Administration & Society

- 1. Good Governance & Public Welfare
- ☑ Daily Public Hearings: Personally attended grievance redressal sessions, ensuring justice and accountability.
- V Fair & Impartial Justice: Once sentenced her own son for a capital offense, emphasizing equality before law.
- Social Reforms: Removed laws confiscating property from childless widows, ensuring women's inheritance rights.
- Local Self-Governance: Empowered village panchayats and ensured efficient revenue collection without burdening farmers.
- Impact: Ahilyabai's governance was marked by transparency, social justice, and protection of people's rights, making Indore one of the most prosperous and stable regions in 18th-century India.

#### 2. Economic & Industrial Reforms

- Encouraged Textile Industry: Established Maheshwar as a center for handloom weaving, leading to the creation of Maheshwari sarees—a tradition still alive today.
- Promoted Trade: Developed caravan routes, ensured low taxation, and encouraged artisan industries.
- ☑ Infrastructure Development: Built roads, rest houses (dharamshalas), and water reservoirs, improving connectivity and public welfare.
- Impact: Her economic foresight ensured self-sufficiency in trade & agriculture, making the Holkar kingdom an economic powerhouse.

#### 3. Religious & Cultural Contributions

- ▼ Temple Restoration: Undertook massive temple construction & revival projects across India, including:
  - Kashi Vishwanath Temple (Varanasi, 1780)
  - Dashashwamedh Ghat (Varanasi)
  - Somnath Temple (Gujarat)
  - Ujjain's Mahakaleshwar Temple Restoration
    - **Ensured Ganga Water Supply**: Organized water channels to supply Ganga Jal to distant temples.
    - ▼ Patronized Scholars: Supported Sanskrit learning, arts, and education, creating an intellectual environment.

- **Impact:** Her **temple restoration & spiritual efforts** made her a **widely revered figure** in Hindu religious history.
- 4. Military Contributions & Defense Strategy
- **☑ Personally Commanded Troops**: Led **Indore's defense** against external invasions.
- Appointed Tukoji Rao Holkar as Chief of Army, ensuring a strong military administration.
- Maintained Internal Stability: Ensured law & order, preventing Maratha infighting.
- ✓ Impact: Her strong military policies ensured Indore's political stability amid 18th-century conflicts.

## Comparing Ahilyabai Holkar's Leadership with Contemporary Rulers

Aspect Ahilyabai Holkar		Other Rulers of the Era
<b>Governance Style</b>	Public hearings, grassroots participation	Aristocratic rule with feudal dominance
Social Reforms	Women's rights, widow property protection	Limited role in social justice reforms
<b>Economic Development</b> Textile industry, trade expansion		Focused on land revenue collection
Military Strategy	Direct leadership in defense	Dependent on generals and nobles
<b>Cultural Revival</b>	Temple restoration, Sanskrit learning	Some rulers patronized artists, but limited restoration

**<sup>✓</sup> Significance:** Unlike many rulers of her time, **Ahilyabai actively governed, made reforms, and promoted inclusive growth**, making her rule **one of the most progressive & efficient administrations** of the 18th century.

## Relevance of Ahilyabai Holkar's Leadership in Contemporary Governance

- 1. Women in Leadership
- **☑** Encourages female political representation & decision-making in governance & business.
- 2. Welfare-Oriented Governance
- **Emphasizes** people-centric policies, grievance redressal, and social justice.
- 3. Sustainable Development & Heritage Conservation
- ✓ Her efforts in **temple restoration & cultural revival** serve as a model for **preserving historical heritage**.
- 4. Economic Self-Reliance
- ☑ Promotes small-scale industries & rural entrepreneurship, aligning with Atmanirbhar Bharat & Make in Indiainitiatives.

#### **Conclusion**

Devi Ahilyabai Holkar remains an **icon of just governance, social welfare, and cultural revival**. Her **progressive policies, commitment to justice, and economic foresight** make her rule **one of the most remarkable governance models in Indian history**. In today's world, **her legacy inspires inclusive leadership, women empowerment, and sustainable development**, reaffirming that **good governance is timeless**.

# ART & CULTURE

## Lezim Dance: A Traditional Martial Folk Dance of Maharashtra

Syllabus: Indian Art & Culture (GS-1) Source: Indian Express (IE)

#### **Context**

The upcoming Bollywood film **Chhava**, based on **Chhatrapati Sambhaji Maharaj's life**, has sparked controversy over a scene where the **Maratha king is depicted performing the Lezim dance**. Critics argue that this portrayal might **not align with historical accuracy**, as Lezim was traditionally used for **martial training rather than royal performances**.

#### What is Lezim Dance?

#### 1. Definition

- Lezim is a traditional folk dance of Maharashtra, characterized by vigorous movements and rhythmic beats.
- It is performed using a Lezim, a wooden handheld instrument with metallic jingles, producing a distinct sound during movement.

#### 2. Regional Prevalence

- Prominent in Maharashtra, particularly in Pune, Kolhapur, Satara, and Nashik.
- Popular during festivals like Ganesh Chaturthi, Dussehra, and wedding processions.
- Also performed in Konkan coastal regions as part of community celebrations.

#### 3. Features of Lezim Dance

Feature	Description		
Physical Rigor	Involves high-energy movements, including stepping, squatting, and jumping.		
<b>Musical Accompaniment</b>	Accompanied by dhol (drums), tasha, and manjira (cymbals).		
Formation	Dancers move in circles or coordinated formations, gradually increasing their speed.		
<b>Cultural Symbolism</b>	Represents community spirit, discipline, and traditional fitness training.		

## **Historical Significance of Lezim Dance**

## 1. Origin and Evolution

- Evolved from akhadas (traditional gymnasiums) where physical skills and drills were practiced.
- Initially associated with martial arts training, later adapted for cultural and celebratory events.
- Used to enhance stamina, agility, and coordination among warriors.

#### 2. Role of Shivaji Maharaj in Lezim Dance

- Chhatrapati Shivaji Maharaj promoted Lezim as a military exercise, ensuring soldiers maintained physical fitness and coordination.
- It became a symbol of Maratha pride and warrior discipline, resonating with the community's cultural identity.

#### 3. Lezim in Modern Times

- Still practiced in Maharashtra's schools and military drills as a form of physical exercise.
- Often performed during Republic Day parades and state cultural events.

#### Controversy in Chhava Movie: Historical Accuracy Debate

#### 1. Criticism Over the Depiction of Sambhaji Maharaj

- Some historians argue that **Lezim was primarily a martial exercise** and **not a royal performance**.
- The portrayal of a warrior king performing Lezim in a celebratory manner might be historically inaccurate.

#### 2. Defending the Artistic Liberty

• Filmmakers claim Lezim was deeply rooted in Maratha military culture, justifying its inclusion in the movie.

• Others argue that dance forms evolve over time, and historical dramatization should allow creative freedom.

## Way Forward: Preserving Lezim's Cultural Identity

- 1. Promoting Lezim as a Traditional Fitness Activity
  - Encouraging schools and sports institutions to incorporate Lezim in physical education programs.
  - Reviving Lezim performances in state cultural festivals and parades.

#### 2. Maintaining Historical Accuracy in Cinema

- Filmmakers should **consult historians and cultural experts** while depicting historical traditions.
- Ensuring that cinematic portrayals respect the authenticity of traditional practices.

#### 3. Recognition and Conservation

- Seeking GI (Geographical Indication) status for Lezim dance to protect its cultural heritage.
- Encouraging international cultural exchanges to promote Lezim as a unique Indian folk dance.

#### **Conclusion**

Lezim is **not just a folk dance but a symbol of Maharashtra's warrior legacy**. Its **historical roots in martial training**make it an **important part of India's cultural and military traditions**. While artistic representations in cinema should allow **creative liberties**, maintaining **historical authenticity** is crucial to **preserve the true essence of India's rich heritage**.

# ENVIRONMENT & ECOLOGY

## Yamuna River Ammonia Contamination

Syllabus: Environment & Ecology (GS-3), Pollution & Water Management, River Conservation Source: Indian Express

## **Context**

The Yamuna River in Delhi is experiencing high ammonia contamination, sparking a political dispute between the Delhi and Haryana governments. The Delhi Jal Board (DJB) has reported ammonia levels exceeding the permissible limit of 1 part per million (ppm), posing serious health, environmental, and water supply challenges.

#### Ammonia Contamination in the Yamuna River

1. What is the Issue?

✓ The Yamuna River's ammonia levels have surged, particularly during winter months, disrupting water treatment plants and impacting Delhi's drinking water supply.

lacktriangle DJB reports show that ammonia concentrations often lacktriangle lacktria

#### 2. Sources of Ammonia Pollution

Source	Contribution to Contamination	
<b>Industrial Discharge</b>	Factories in <b>Panipat &amp; Sonipat (Haryana)</b> release untreated <b>effluents containing ammonia</b> into the Yamuna.	
<b>Agricultural Runoff</b>	Ammonia-based fertilizers used in farming leach into water sources during irrigation and rainfall.	
Sewage Waste	Untreated sewage and domestic wastewater add ammonia and other pollutants.	
<b>Decomposing Organic Matter</b>	Natural decomposition of dead algae and aquatic organisms releases ammonia.	

**Key Concern:** The **Haryana government** argues that Delhi's pollution sources also contribute, while Delhi claims upstream discharges from Haryana are the primary cause.

#### 3. Impacts of Ammonia Contamination

#### **☑** Public Health Risks

- Ammonia is toxic to humans; exposure through drinking water can cause organ damage, respiratory issues, and skin irritation.
- Prolonged ingestion can **impact liver and kidney function**.

#### **☑** Disruptions in Water Supply

- Water treatment plants cannot process water with ammonia levels above 1 ppm, leading to frequent shutdowns in Delhi's water supply.
- **Delhi depends on the Yamuna for 60% of its drinking water**, making contamination a severe crisis.

## **Solution** Ecological Damage

- Ammonia lowers dissolved oxygen levels, suffocating aquatic life.
- Leads to fish mortality, destruction of biodiversity, and long-term ecosystem degradation.

#### **☑** Chemical Treatment Costs

• DJB has to use additional **chlorine and other chemicals** to neutralize ammonia, **raising water treatment costs**.

## **About Yamuna River**

Feature	Details	
Origin	Yamunotri Glacier, Uttarakhand (Elevation: 4,421 meters)	
<b>Total Length</b>	1,376 km (Longest river in India not directly flowing into the sea)	
States it Flows Through	Uttarakhand, Himachal Pradesh, Haryana, Delhi, Uttar Pradesh, Rajasthan	
<b>Major Cities Along Its Course</b>	Noida, Mathura, Agra, Firozabad, Etawah, Kalpi, Hamirpur, Prayagraj (Allahabad)	
Major Tributaries	Himalayan Region: Rishi Ganga, Hanuman Ganga, Tons (largest, contributing 60% flow), Giri	
	Plains Region: Hindon, Chambal, Sind, Betwa, Ken	
Confluence	Merges with the Ganga River at Prayagraj (Allahabad)	

Significance: The Yamuna is the second-largest tributary of the Ganga and a lifeline for over 57 million people.

## **Challenges in Controlling Ammonia Pollution**

- Lack of Industrial Regulation
  - Effluent Treatment Plants (ETPs) in Haryana are either non-functional or inadequate, allowing direct discharge into the Yamuna.
- Uncontrolled Agricultural Runoff
  - Excessive use of **chemical fertilizers** releases ammonia into water bodies **without proper soil management**.
- **Poor Sewage Management** 
  - Delhi alone generates 3,800 MLD (million liters per day) of sewage, out of which 15% remains untreated, worsening contamination.
- Seasonal Variations & Climate Change
  - In winters, the river flow reduces, making pollutant concentration higher.
  - **Delayed monsoons** and declining groundwater recharge worsen pollution levels.
- Inter-State Political Conflicts
  - Haryana and Delhi governments blame each other, delaying coordinated solutions.

## Way Forward: Strategies for Ammonia Control & River Restoration

## 1. Strict Industrial Wastewater Regulations

- Mandate Zero Liquid Discharge (ZLD) for industries along the Yamuna in Haryana.
- Strengthen effluent treatment plant (ETP) monitoring and penalties for non-compliance.

## 2. Sustainable Agricultural Practices

- Reduce chemical fertilizer dependency; promote organic farming & bio-fertilizers.
- **Encourage crop rotation** with less water-intensive crops to reduce runoff.
- ☑ 3. Strengthening Sewage Treatment Capacity
  - **Expand & upgrade sewage treatment plants (STPs)** to ensure 100% treatment before discharge.
  - Create decentralized wastewater treatment units for small towns near the Yamuna.
- **✓** 4. River Rejuvenation Projects
  - Implement Yamuna Action Plan (YAP-III) more effectively with real-time monitoring of water quality.
  - **Promote bio-remediation techniques**, such as **floating wetlands**, to naturally reduce pollution levels.
- 5. Inter-State Water Governance Framework
  - Establish a Yamuna River Authority with Delhi, Haryana, and UP governments as stakeholders.
  - Regular water-sharing agreements to ensure seasonal dilution of pollutants.
- **☑** 6. Public Awareness & Community Engagement
  - Strengthen NGO & local participation in river cleaning initiatives.
  - Launch mass awareness campaigns on household waste disposal & water conservation.

#### **Conclusion**

The Yamuna's ammonia contamination is a serious environmental and public health crisis, driven by industrial effluents, agricultural runoff, and untreated sewage. Urgent coordinated action between Haryana, Delhi, and the Central Government is essential to restore the river's health. Sustainable solutions like stronger pollution control policies, improved wastewater treatment, and public participation can help revive the Yamuna and ensure safe drinking water for millions.

#### **A** Quote to Remember:

"A river is more than an amenity; it is a treasure." – Oliver Wendell Holmes

# Surajpur Wetland

Syllabus: Environment & Ecology (GS-3) Source: Down to Earth (DTE)

#### Context

The **Greater Noida Authority** has initiated a **conservation project** to protect **Surajpur Wetland**, which is facing increasing threats due to **polluted wastewater discharge and urban encroachment**. This wetland, a **biodiversity hotspot in Uttar Pradesh**, plays a crucial role in **bird conservation**, **ecological balance**, **and urban biodiversity management**.

## **About Surajpur Wetland**

#### 1. Location

- Situated in Greater Noida, Uttar Pradesh.
- Part of the Indo-Gangetic wetland system, contributing to regional hydrological balance.

#### 2. Unique Ecological Features

- Soil Type: Lacustrine (fine-grained deposits), supporting aquatic vegetation and wetland biodiversity.
- Vegetation: Dominated by tropical moist and dry deciduous species, with Phoenix trees forming a natural barrier around the lake.
- Avian Biodiversity: A habitat for rare and migratory birds, including:
  - Spot-billed Duck
  - **o** Lesser Whistling Duck
  - o Red-crested Pochard
  - o Bar-headed Goose

## **Ecological and Conservation Significance**

#### 1. Critical Bird Breeding and Stopover Site

- Serves as a breeding ground for waterfowl and rare birds like Bristled Grassbird and Sarus Crane.
- Functions as a **key stopover site** for **migratory birds** during winter migration.

#### 2. Urban Biodiversity Conservation

- One of the few surviving wetlands in an industrialized landscape, making it essential for sustaining local biodiversity.
- Supports amphibians, reptiles, and small mammals, contributing to the regional ecological balance.

#### 3. Eco-Tourism and Recreational Importance

- Popular for birdwatching, wildlife photography, and nature tourism.
- Contributes to **environmental awareness** among urban dwellers.

## **Major Threats to Surajpur Wetland**

#### 1. Pollution and Contaminated Wastewater

- Unregulated discharge of industrial and domestic sewage into wetland channels.
- Declining water quality affects aquatic life, bird populations, and ecosystem health.

#### 2. Urbanization and Encroachment

- Expansion of industries and real estate projects is shrinking wetland areas.
- Land-use changes threaten natural water retention capacity and biodiversity.

#### 3. Climate Change and Altered Hydrology

- Erratic rainfall patterns impact water levels and breeding cycles of wetland species.
- Rising temperatures accelerate evaporation rates, altering aquatic ecosystems.

## **Conservation Efforts and Way Forward**

#### 1. Strengthening Wetland Protection Policies

- Enforcing the Wetlands (Conservation and Management) Rules, 2017 to prevent encroachments.
- Declaring Surajpur Wetland a protected Ramsar site could ensure global conservation recognition.

#### 2. Pollution Control Measures

- **Strict monitoring of industrial effluents** to prevent contamination.
- Construction of wastewater treatment plants near the wetland area.

#### 3. Sustainable Urban Planning

- **Establishing buffer zones** around the wetland to **prevent encroachment**.
- Integrating wetland conservation into urban development projects.

#### 4. Public Awareness and Community Participation

- Involving local communities in wetland restoration programs.
- **Encouraging eco-tourism initiatives** that support conservation.

## **Conclusion**

The **Surajpur Wetland** is a **crucial ecological asset** that supports **urban biodiversity**, **rare bird species**, **and climate regulation**. However, **pollution**, **urban expansion**, **and climate change** pose severe threats to its survival. Implementing **strict conservation measures**, **pollution control strategies**, **and sustainable urban planning** is essential to **safeguard this fragile ecosystem** for future generations.

# Wetland City Accreditation (WCA)

Syllabus: Environment & Ecology (GS-3), Urban Development & Sustainable Cities

**Source: Times of India (TOI)** 

## **Context**

Indore (Madhya Pradesh) and Udaipur (Rajasthan) have become the first Indian cities to achieve the prestigious Wetland City Accreditation (WCA) under the Ramsar Convention on Wetlands. This global recognition highlights their commitment to wetland conservation, balancing urban development with ecological sustainability.

## What is Wetland City Accreditation (WCA)?

#### 1. Definition & Origin

- A voluntary initiative under the Ramsar Convention recognizing cities for their efforts in conserving wetlands.
- Established at COP12 (2015) in Uruguay, it promotes urban wetland management.
- Validity: 6 years, with a renewal process if conservation efforts continue.

#### 2. Aim of WCA

- Conservation & Wise Use: Protect wetlands in urban and peri-urban areas.
- Socio-Economic Benefits: Ensure local communities benefit from wetland conservation.
- Sustainable Urban Planning: Encourage cities near Ramsar wetlands to integrate wetlands into their urban ecosystem management.

## **Criteria for Wetland City Accreditation**

To receive WCA recognition, a city must fulfill **six key international criteria**, including:

- 1. Wetland Conservation & Wise Use
  - Adoption of strong policies and strategies to maintain wetland health.
- 2. Promotion of Wetland Ecosystem Services
  - o Recognition of **biodiversity**, **climate regulation**, **water purification**, **and flood control** roles of wetlands.
- 3. Sustainable Socio-Economic Activities
  - o Integration of **wetland-based livelihoods, tourism, and recreation** into city planning.
- 4. Community Engagement & Awareness
  - o Participation of **local communities, NGOs, and researchers** in wetland protection.
- 5. Addressing Wetland Degradation Issues
  - o Implementation of **pollution control measures**, anti-encroachment policies, and restoration programs.
- 6. **Protection of Natural & Human-Made Wetlands** 
  - o Recognition of **both natural and artificial wetlands** in sustainable urban development.

## **Significance of Wetland City Accreditation**

·	
Feature	Impact
International Recognition	Enhances the <b>global image</b> of accredited cities.
Policy Encouragement	Encourages cities to integrate wetland protection into urban planning.
Support for India's Amrit Dharohar Initiative	Aligns with MoEF&CC's wetland conservation efforts.
Promotes Sustainable Urban Development	Ensures ecological balance while managing urban expansion.

## **Recent Wetland City Accreditations from India**

#### 1. Indore, Madhya Pradesh

- Recognized for: Sirpur Lake, a Ramsar site developed as a bird sanctuary and wetland ecosystem.
- Key Achievements:
  - Conservation efforts transformed the lake into a major waterbird congregation site.
  - o Promoted **eco-tourism and biodiversity conservation**.
  - o Integrated wetland restoration into Indore's urban sustainability plans.

#### 2. Udaipur, Rajasthan

- Recognized for: Its interconnected wetland system consisting of:
  - Lake Pichola
  - Fateh Sagar Lake
  - o Rang Sagar Lake
  - Swaroop Sagar Lake

- o Doodh Talai
- Key Achievements:
  - o Restored and maintained the wetland network, supporting biodiversity and local livelihoods.
  - o Promoted heritage conservation, eco-tourism, and wetland rejuvenation programs.
  - Strengthened wastewater management to protect water quality and aquatic ecosystems.

## **Challenges in Wetland Conservation in Urban Areas**

#### 1. Encroachment & Urban Expansion

- Rapid urbanization threatens wetland ecosystems, leading to shrinkage and degradation.
- Example: Several urban lakes in India have turned into dumping grounds or real estate zones.

#### 2. Pollution & Water Contamination

- Industrial and sewage discharge leads to eutrophication and biodiversity loss.
- Example: Bellandur Lake (Bengaluru) suffers from toxic foam and pollution due to untreated sewage inflow.

#### 3. Climate Change & Water Scarcity

- Irregular monsoons and rising temperatures impact wetland water levels and species composition.
- Destruction of wetland buffers increases urban flood risks.

#### 4. Lack of Awareness & Community Participation

- Many urban communities lack awareness about wetland conservation.
- Weak law enforcement allows illegal land conversion and pollution.

## Way Forward: Strengthening Wetland Conservation in Indian Cities

#### 1. Integrating Wetlands into Urban Planning

- Implement Nature-Based Solutions (NBS) in Smart City projects.
- Develop **urban wetland parks** for **biodiversity conservation and recreation**.

#### 2. Strengthening Policy Implementation

- Strict enforcement of Wetland (Conservation and Management) Rules, 2017.
- Implementation of **strong anti-encroachment laws** to prevent real estate expansion into wetlands.

#### 3. Community-Based Wetland Management

- Public engagement campaigns to encourage citizen involvement in conservation.
- Adopt-a-Wetland programs in schools and universities to raise awareness.

#### 4. Enhancing Wastewater Treatment & Pollution Control

- Establish eco-friendly wastewater treatment systems to prevent industrial and sewage pollution.
- Promote wetland restoration projects through corporate CSR initiatives.

## **Conclusion**

The **Wetland City Accreditation (WCA)** is a **significant global recognition** that promotes **sustainable urban wetland management**. With **Indore and Udaipur** leading the way, **other Indian cities must integrate wetland conservation into their urban planning**. Strengthening **policy implementation, community involvement, and scientific management** will ensure **wetlands continue to serve as vital ecological lifelines** in rapidly expanding cities.

# BIOTECHNOLOGY & HEALTH

## **Retinal Diseases & RNA-Based Therapeutics**

Syllabus: Science & Technology (GS-3), Health & Biotechnology, Genetic Disorders Source: The Hindu (TH)

#### **Context**

Retinal diseases, particularly **Inherited Retinal Diseases (IRDs)**, are gaining attention due to **advancements in RNA-based therapeutics**. These innovations **offer hope for treating genetic causes of blindness**, paving the way for **precision medicine in ophthalmology**.

#### What are Retinal Diseases?

#### 1. Understanding Retinal Function

- The retina is the light-sensitive tissue at the back of the eye, responsible for converting light into neural signals.
- It contains **photoreceptor cells (rods and cones)** that detect **light and color**, enabling vision.
- Damage to the retina disrupts this process, leading to vision impairment or blindness.

#### 2. Types of Retinal Diseases

<b>Retinal Disease</b>	Cause	Effect on Vision
Inherited Retinal Diseases (IRDs)	Genetic mutations in over 300 genes.	Progressive <b>vision loss</b> , often leading to
		blindness.
Age-Related Macular	Aging and oxidative stress.	Loss of central vision, making reading and
Degeneration (AMD)		driving difficult.
Diabetic Retinopathy	High blood sugar levels damage retinal blood vessels.	Blurred vision, retinal bleeding, eventual
		blindness.
<b>Retinal Detachment</b>	Retina separates from its normal position due to injury	Sudden vision loss, flashes of light, shadow
	or other conditions.	formation.
Retinoblastoma	Genetic mutation causing retinal cancer, mostly in	Can lead to <b>blindness or eye removal</b> if
	children.	untreated.

## RNA-Based Therapeutics: A Breakthrough for Retinal Diseases

#### 1. What is RNA Therapy?

- RNA-based therapies use ribonucleic acid (RNA) to correct genetic defects or modulate gene expression.
- Unlike DNA-based therapies, RNA therapies do not permanently alter the genome, reducing long-term risks.
- Can be **customized for individual genetic mutations**, ensuring **targeted precision medicine**.

#### 2. Types of RNA Therapies for Retinal Diseases

Therapy Type	Mechanism	Potential Retinal Disease Applications
Antisense Oligonucleotides (ASOs)	Bind to <b>specific RNA sequences</b> to	Being explored for <b>Stargardt Disease</b> , <b>Retinitis</b>
	correct <b>genetic errors</b> .	Pigmentosa.
RNA Editing with ADAR Enzymes	Corrects <b>specific mutations at the RNA level</b> without altering DNA.	Promising for <b>single-gene mutations</b> in <b>IRDs</b> .
Suppressor tRNAs	Bypass stop-codon mutations, restoring full-	Used for <b>genetic eye diseases</b> affecting protein
	length protein production in retinal cells.	synthesis.
Small Molecule RNA Therapies	Allows cells to ignore faulty stop codons,	Used in cystic fibrosis and muscular dystrophy, now
(e.g., Ataluren/PTC124)	enabling proper protein formation.	being tested for rare eye diseases like aniridia.

## **Advantages of RNA-Based Therapies**

#### 1. High Precision & Targeted Treatment

**☑** RNA therapies can **precisely target genetic mutations**, reducing **off-target effects**.

#### 2. Safety & Reversibility

**☑** Unlike **gene-editing technologies (CRISPR)**, RNA-based therapies **do not permanently alter DNA**, making them safer.

#### 3. Versatility & Wider Applications

- ☑ Can be adapted for multiple genetic conditions, including rare retinal diseases.
- 4. Faster Development & Customization
- ▼ RNA-based drugs can be **quickly modified** to treat different **genetic variants**, enabling **personalized medicine**.

## Challenges & Limitations of RNA Therapy for Retinal Diseases

Challenge	Concern	
<b>Delivery Mechanism</b>	RNA therapies must <b>penetrate the retinal barrier</b> effectively.	
Short-Term Effects	Since RNA is <b>temporary</b> , repeated <b>doses are required</b> for long-term treatment.	
High Cost	Advanced RNA-based therapies remain expensive, limiting accessibility.	
<b>Limited Clinical Trials</b>	Most treatments are <b>still in experimental stages</b> , requiring further validation.	

#### **Relevance for UPSC Examination**

- 1. Science & Technology (GS-3)
  - Role of RNA therapeutics in precision medicine.
  - Advancements in **biotechnology for genetic diseases**.
- 2. Health & Public Policy (GS-2)
  - Government initiatives for rare disease treatment.
  - Integration of genetic medicine into India's healthcare system.
- 3. Environment & Ethics
  - Ethical concerns in genetic therapy and human genome modification.
  - Equitable access to expensive RNA-based treatments.

# Way Forward: Strengthening RNA-Based Eye Care Innovations

- 1. Accelerating Clinical Trials & Research
- **Expand genetic research in India** through collaborations with **biotech firms & medical institutes**.
- 2. Improving Drug Delivery Technologies
- Develop nanoparticle-based carriers for efficient retinal drug delivery.
- 3. Reducing Costs & Increasing Accessibility
- **✓ Government subsidies and public-private partnerships** to lower **treatment costs**.
- **Second Second Second Proof** Establish a **national registry for inherited retinal diseases** to improve **early detection & treatment strategies**.
- 4. Strengthening India's Biotechnology Policy
- **Expand funding under the National Biotechnology Development Strategy** to include RNA-based treatments.
- ☑ Promote Make in India initiatives for indigenous RNA-therapeutic production.

#### **Conclusion**

Retinal diseases, particularly **Inherited Retinal Diseases (IRDs)**, pose **significant challenges** for global healthcare. **RNA-based therapeutics offer new hope**, bringing **precision medicine into ophthalmology**. However, **high costs, delivery limitations, and ethical considerations** must be addressed to **ensure widespread accessibility**. With **strong research, policy backing, and technological advancements**, RNA therapies can **transform the future of blindness treatment**.

# **Integrating Homeopathy and Allopathy**

Syllabus: Governance & Health

**Source: The Hindu** 

#### **Context**

The Maharashtra Food and Drugs Administration has recently allowed homeopathic practitioners, who have completed a certificate course in modern pharmacology, to prescribe allopathic medications. This decision has sparked a debate on the feasibility, benefits, and challenges of integrating homeopathy with allopathy in India's healthcare system.

## **Understanding Allopathy and Homeopathy**

#### What is Allopathy?

- **Definition**: Allopathy, or modern medicine, focuses on treating diseases by targeting their symptoms and underlying causes.
- **Methodology**: Uses scientifically tested drugs, surgical procedures, and advanced diagnostic tools.
- Key Features:
  - o Fast-acting treatment
  - o Evidence-based approach
  - Primarily symptom-focused
  - Effective in emergency situations

#### What is Homeopathy?

- **Definition**: Homeopathy is an alternative medicine system based on the principle of "like cures like", where highly diluted substances are used to stimulate the body's natural healing processes.
- Methodology: Uses natural extracts and dilutions to restore balance in the body.
- Key Features:
  - Holistic treatment approach
  - o Minimal side effects
  - o Long-term impact rather than immediate relief
  - o Focuses on improving immunity and overall well-being

## **Comparative Analysis: Homeopathy vs. Allopathy**

Aspect	Homeopathy	Allopathy
Approach	Stimulates natural healing and treats root cause.	Targets symptoms and specific organs using drugs/surgeries.
Medications	Uses highly diluted natural substances.	Uses synthetic pharmaceutical drugs.
<b>Side Effects</b>	Minimal due to dilution process.	Can have side effects due to potent drugs or invasive procedures.
Focus	Holistic care, considering physical and emotional well-being.	Disease-specific approach with a focus on symptom relief.
<b>Speed of Action</b>	Gradual and long-term effects.	Quick and effective, especially in emergencies.

## The Need for Integrating Homeopathy and Allopathy

#### 1. Improved Healthcare Accessibility

- India's healthcare gap: According to Health Dynamics of India 2022-23, there is an 80% shortage of specialist doctors in rural health centers
- Integration can bridge this gap, providing more healthcare practitioners in underserved areas.
- Example: Homeopathy can complement allopathy in managing chronic diseases such as arthritis and asthma, which require long-term care.

#### 2. Holistic and Comprehensive Care

- Allopathy effectively manages acute conditions, while homeopathy focuses on strengthening immunity and holistic well-being.
- **Example**: In cases of **stress and anxiety**, homeopathy can provide long-term solutions, whereas allopathy can offer immediate relief through medication.

#### 3. Cost-Effectiveness and Affordability

- Homeopathic treatments are **low-cost** and can be a viable option for **low-income groups**.
- Example: AYUSH Health and Wellness Centres served 8.42 crore patients by 2022, highlighting the demand for alternative medicine in

#### 4. Management of Chronic and Lifestyle Diseases

- Integrating both systems can enhance the treatment of **non-communicable diseases (NCDs)** such as diabetes, hypertension, and cardiovascular diseases.
- **Example**: *Yoga*, an AYUSH component, has been widely integrated into modern healthcare for managing **diabetes and stress-related disorders**.

## **Challenges and Limitations of Integration**

#### 1. Trust Deficit

- Many allopathic practitioners question the scientific basis of homeopathy, as large-scale clinical trials are lacking.
- Patients also remain skeptical about **homeopathy's effectiveness** in treating severe conditions.

#### 2. Weak Regulatory Frameworks

• India lacks a robust legal framework to govern integrative practices, leading to concerns about safety and accountability.

#### 3. Operational and Training Challenges

- Time-consuming cross-training: Introducing allopathy in homeopathic curricula and vice versa is a complex and lengthy process.
- Medical curriculum overload: Overburdening students with dual-system education may lead to compromised expertise in both disciplines.

#### 4. Compatibility Issues

- Allopathy follows an evidence-based approach, while homeopathy operates on holistic healing principles.
- Aligning these fundamentally different methodologies remains a significant challenge.

#### 5. Quality Control Concerns

- Ensuring standardization of homeopathic medicines is difficult, as dilution techniques vary.
- Unlike allopathic drugs, homeopathic medicines do not undergo rigorous clinical testing.

## **Judicial Perspectives on Crosspathy (Mixing Medical Systems)**

#### **Key Court Rulings**

- **Poonam Verma vs. Ashwin Patel (1996)**: The **Supreme Court ruled homeopaths practicing allopathy as negligent**, stating that treating patients outside one's expertise is **medical malpractice**.
- Bombay High Court Stay (2017): The court questioned the risk to patients and lack of legal authority in permitting crosspathy.
- Suresh Bada Math et al. (2015 Analysis): Indian courts have consistently ruled crosspathy as negligence, unless explicitly authorized by state governments.

# Way Forward: Bridging the Gap Between Systems

#### 1. Evidence-Based Research & Validation

- Conduct **large-scale clinical trials** to establish the efficacy of **homeopathic treatments** in modern medical research.
- Encourage **scientific documentation** of successful integrative treatments.

#### 2. Cross-Disciplinary Medical Education

- Introduce specialized courses for allopathy and homeopathy practitioners to understand both systems.
- Promote collaboration between AIIMS, ICMR, and AYUSH institutions to create a common training platform.

#### 3. Strengthening Regulations and Quality Control

- Implement **strict licensing norms** for homeopathic practitioners prescribing allopathy.
- Develop standardized homeopathic medicine testing protocols to ensure quality and efficacy.

#### 4. Public Awareness and Acceptance

- Launch **awareness campaigns** to educate people on the **benefits and limitations** of integrative healthcare.
- Promote patient-centered care, where individuals can choose their preferred treatment modality.

#### 5. Pilot Projects in Rural Areas

• Test the **effectiveness of integrative healthcare models** in rural health centers.

• Monitor health outcomes and use data to scale successful initiatives nationwide.

## **WHO Guidelines on Table Salt**

Syllabus: Health (GS-2), WHO Reports, Non-Communicable Diseases (NCDs) Source: The Hindu (TH)

#### **Context**

The World Health Organization (WHO) has released new global guidelines recommending the replacement of regular table salt with lower-sodium salt substitutes to reduce cardiovascular risks and improve public health. The guideline aims to curb high sodium consumption, which is a leading cause of hypertension, strokes, and cardiovascular diseases (CVDs) worldwide.

## What the WHO Guidelines Recommend

#### 1. Key Recommendations

- Replace regular table salt (sodium chloride) with lower-sodium salt substitutes that contain potassium chloride (KCl).
- Reduce daily sodium intake to less than 2 grams (equivalent to 5 grams of table salt per day).
- Target audience: The guideline applies to adults, but excludes:
  - Pregnant women
  - Children
  - o **Individuals with kidney impairments** or conditions affecting **potassium excretion**.
- The guideline focuses on household table salt but does not include packaged or restaurant foods.

## Why Reducing Sodium Intake is Important

#### 1. Health Risks of High Sodium Consumption

- High sodium intake is directly linked to high blood pressure, which is a major risk factor for:
  - o Cardiovascular diseases (CVDs)
  - Strokes
  - o Chronic kidney disease (CKD)
- WHO estimates that 1.89 million deaths annually are linked to excessive sodium consumption.

#### 2. Benefits of Lower Sodium Intake

Health Impact	Benefit
Blood Pressure Reduction	Less sodium in the diet helps lower blood volume and pressure.
Reduced Risk of Heart Disease Lowers the chances of strokes and cardiovascular complication	
Improved Kidney Function	Prevents kidney strain caused by high sodium levels.
Lower Risk of Non-Communicable Diseases (NCDs)	Reduces hypertension, diabetes, and heart failure risks.

# **Proposed Alternative: Lower-Sodium Salt Substitutes**

#### 1. What are Low-Sodium Salt Substitutes?

- Lower-sodium salt substitutes replace part of sodium chloride (NaCl) with potassium chloride (KCl).
- Retains the salty flavor while reducing health risks associated with high sodium consumption.

#### 2. Benefits of Using Potassium-Added Salt Substitutes

- Potassium counteracts the harmful effects of sodium, helping regulate blood pressure.
- Cost-effective and scalable solution to improve global public health.
- Can be **easily incorporated into daily diets** without major changes in taste.

## WHO's Global Sodium Reduction Strategy

#### 1. Evidence-Based Approach

- The guidelines are based on scientific research showing direct links between sodium reduction and improved cardiovascular health.
- WHO urges governments, health professionals, and policymakers to promote sodium reduction strategies globally.

#### 2. Global Sodium Consumption Trends

• Most people consume over twice the recommended daily sodium limit.

Countries like India, China, and the U.S. have alarmingly high salt intake levels, making them priority targets for sodium reduction policies.

#### 3. WHO's Global Target for Sodium Reduction

• Aim: Reduce global sodium intake by 30% by 2025 as part of WHO's Non-Communicable Disease (NCD) Global Action Plan.

## Challenges in Implementing WHO's Salt Reduction Strategy

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Challenge	Issue	
<b>Consumer Awareness</b>	Many people are unaware of <b>sodium's harmful effects</b> or available <b>low-sodium alternatives</b> .	
Food Industry Resistance	Processed food manufacturers <b>heavily rely on salt</b> for flavor and preservation.	
Cost and Availability	Potassium-based salt substitutes are less accessible and costlier than regular salt.	
<b>Cultural Dietary Habits</b>	Countries like <b>India and China</b> have <b>salt-heavy diets</b> , making behavioral change difficult.	

## Way Forward: Implementing the WHO Guidelines Effectively

#### 1. Government & Policy-Level Actions

- Mandatory Sodium Reduction Policies in processed food industries.
- Tax incentives for companies producing low-sodium salt substitutes.
- Mass awareness campaigns about the dangers of excessive salt intake.

#### 2. Consumer Awareness & Behavioral Change

- Educational programs on the benefits of low-sodium salt substitutes.
- Encouraging home cooking to control salt levels in food.
- **Promoting "traffic light" labeling** to help consumers identify high-sodium products.

#### 3. Industry-Level Reforms

- Food manufacturers should gradually reduce sodium content in processed foods.
- Restaurants should offer low-sodium options as part of their menus.
- Investment in potassium-based salt production for affordability and accessibility.

#### **Conclusion**

WHO's guidelines on table salt reduction and the promotion of low-sodium alternatives are critical for global public health.
With cardiovascular diseases and hypertension on the rise, a gradual shift towards potassium-rich salt substitutes can significantly reduce NCD-related mortality. However, public awareness, food industry cooperation, and government regulations will be key to achieving global sodium reduction targets.

# **Chronic Pulmonary Aspergillosis (CPA)**

Syllabus: Health & Disease (GS-2), Science & Technology (GS-3), Public Health Policies (GS-2), Social Justice (GS-2) Source: The Hindu

#### **Context**

Recent research has highlighted **Chronic Pulmonary Aspergillosis (CPA)** as a **severe fungal infection** that poses a life-threatening risk to **tuberculosis (TB) survivors**, particularly in **Assam's tea gardens**. The prevalence of CPA in Assam has surpassed the **global average**, making it a **significant public health concern**.

## **Understanding Chronic Pulmonary Aspergillosis (CPA)**

### What is CPA?

- ◆ CPA is a **serious lung infection** caused by the **fungus Aspergillus fumigatus**.
- ◆ It **primarily affects** individuals with **weakened immune systems** or **pre-existing lung diseases**, especially **TB survivors**.

#### **How Does CPA Spread?**

- **Vector**: CPA is caused by inhaling **Aspergillus fumigatus spores**, which thrive in:
  - Decaying organic matter
  - Humid and poorly ventilated environments

· Soil and decomposing vegetation

#### **Symptoms of CPA**

- ✓ Chronic cough (lasting for months)
- √ Haemoptysis (coughing up blood)
- ✓ Severe fatigue and unexplained weight loss
- ✓ Persistent respiratory distress and breathlessness

## **Public Health Impact of CPA**

#### 1. High Mortality & Morbidity

- ✓ If undiagnosed or untreated, CPA can lead to severe lung damage and fatal respiratory failure.
- ✓ Affects **post-TB patients**, increasing complications even **after TB recovery**.

#### 2. CPA Prevalence in Assam vs. Global Data

Region	Prevalence (per 1,00,000 people)
Assam	60 per 1,00,000
Global Average	42 per 1,00,000
Nigeria & Congo (African Nations)	Lower than Assam's rate

◆ Insight: Assam's CPA prevalence exceeds the global average, making it worse than several African nations, where fungal infections are already high due to poor healthcare infrastructure.

#### 3. CPA and TB Survivors in India

- ✓ India has one of the **highest TB burdens** in the world, with **over 2.6 million TB cases annually** (WHO, 2023).
- ✓ TB survivors have **damaged lung tissue**, making them highly **susceptible to fungal infections like CPA**.
- ✓ Lack of awareness about CPA leads to misdiagnosis or delayed treatment, worsening health outcomes.

## **Diagnosis & Treatment of CPA**

#### 1. Early Diagnosis Strategies

- Serological Testing:
  - Blood tests for Aspergillus antibodies (detect fungal exposure).

#### **W** Radiological Imaging:

• Chest X-rays & CT scans to detect fungal lung cavities and disease progression.

#### 2. Treatment Options

- **▼ Antifungal Therapy**: **Itraconazole or Voriconazole** (long-term antifungal medications).
- Surgical Intervention (for severe cases): Surgical removal of infected lung tissue for patients with large fungal cavities.
- 3. Need for Public Health Campaigns
- ✓ Awareness & Training for Healthcare Workers: Educating doctors and paramedics on early CPA symptoms and screening methods.
- ✓ Community Education on Respiratory Health: Encouraging hygiene, nutrition, and preventive care to reduce fungal exposure.
- ✓ Integration with TB Programs: CPA screening for post-TB patients in high-risk regions like Assam.

## **Challenges in CPA Management**

- 1. Misdiagnosis & Lack of Awareness
  - CPA mimics TB symptoms, leading to misdiagnosis as TB relapse rather than a fungal infection.
  - Many healthcare workers lack awareness about CPA, delaying diagnosis.

- 2. Limited Access to Antifungal Medications
  - **High cost** and **limited availability** of antifungal drugs like **Voriconazole** make treatment inaccessible.
  - Rural areas (e.g., Assam's tea gardens) lack specialized healthcare services.
- 3. Rising Fungal Infections Post-COVID-19
  - COVID-19 weakened lung function, increasing fungal infections (e.g., Black Fungus/Mucormycosis).
  - CPA cases are rising in post-COVID immunocompromised patients.

## Way Forward: Strengthening CPA Control in India

- 1. National-Level Screening & Diagnosis Program
  - Integrate CPA testing into India's National TB Program to detect cases early.
  - Introduce mandatory Aspergillus screening for TB survivors in high-burden regions like Assam.
- 2. Subsidized Antifungal Treatment
  - Ensure **affordable access** to antifungal drugs through **government schemes**.
  - Promote **local manufacturing** of essential antifungal medicines to **reduce costs**.
- 3. Strengthening Healthcare Infrastructure in Rural Areas
  - **Expand specialized lung disease centers** in TB-prone states.
  - Train rural healthcare workers to recognize CPA symptoms and refer cases to specialists.
- **☑** 4. Public Awareness & Preventive Strategies
  - Education campaigns targeting **post-TB patients** on fungal infection risks.
  - Promote clean, well-ventilated living conditions to reduce fungal exposure.

#### **Conclusion**

- ◆ Chronic Pulmonary Aspergillosis (CPA) is a severe post-TB complication that remains underdiagnosed and undertreated in India, especially in rural areas like Assam's tea gardens.
- ◆ With India's **high TB burden**, CPA cases **are expected to rise** unless **proactive measures** are taken.
- ◆ By integrating CPA screening with TB programs, improving access to antifungal treatments, and enhancing public awareness, India can reduce the disease burden and ensure better respiratory health for vulnerable populations.
- **A** Quote to Remember:

"A healthy nation is not measured by its wealth, but by its ability to prevent and manage diseases."

# SCIENCE & TECHNOLOGY

# Spam Regulations in India: Strengthening Telecom Security

#### **Context**

Spam, officially termed **Unsolicited Commercial Communications (UCC)**, has become a **major challenge** in India's telecom industry. With a surge in fraudulent calls and messages, public frustration and security risks have escalated. Recognizing the urgency, the government has introduced **multiple regulatory measures** to curb spam and enhance telecom security.

#### **Government Measures to Tackle Spam**

- 1. Do-Not-Disturb (DND) Registry
  - Introduced by **TRAI (Telecom Regulatory Authority of India) in 2007** to empower users to **block commercial calls and messages**.
  - **Violations**: Telemarketers violating DND face **warnings**, **penalties**, **and blacklisting** under TRAI's regulations.
  - Impact: Helps in reducing spam but requires strict enforcement to prevent bypassing techniques by fraudsters.

#### 2. Blockchain-Based Distributed Ledger Technology (DLT)

- Implemented under Telecom Commercial Communications Customer Preference Regulations (TCCCPR) 2018.
- Ensures traceability of approved senders and message templates, preventing misuse.
- **2024 update**: Strengthened rules to **track message origins, prevent tampering, and improve transparency** in commercial messaging.
- Significance: Helps in reducing unauthorized bulk messages while ensuring compliance with telecom regulations.

#### 3. Sanchar Saathi Portal

- Launched by the Department of Telecommunications (DoT) as a public reporting platform for spam and fraud.
- Collaboration with banks, law enforcement, and telecom operators to identify and cancel unauthorized numbers used for spam or fraud.
- **Public participation**: Citizens can report fraudulent calls, enhancing real-time enforcement.

#### 4. Telecom Security Operation Centre (TSOC)

- Monitors suspicious internet traffic in real-time to detect and act against spam, scams, and fraudulent communications.
- Focus Areas:
  - o Identifying fraud patterns in call and message traffic.
  - o Blocking malicious VoIP (Voice over Internet Protocol) numbers used for scams.
  - o Enhancing coordination between telecom operators and **cybersecurity agencies**.

#### 5. Artificial Intelligence (AI) Integration in Spam Detection

- Telecom providers like Airtel, Jio, and Vodafone-Idea use AI-driven algorithms to flag suspicious calls and messages.
- **Example**: Calls identified as potential fraud are labeled as "Suspected Spam" to alert users.
- AI improves real-time detection of fraudulent international calls made via spoofed VoIP numbers, preventing financial frauds and cyber scams.

#### 6. International Call Monitoring & Fraud Prevention

- **Objective**: Identify and curb fraudulent calls originating from **leased VoIP numbers**, which are frequently used by scammers to impersonate banks, government officials, and tech support.
- Impact:
  - $\circ \quad \text{Enhances } \textbf{real-time enforcement} \ \text{against fraudsters using } \textbf{spoofed international numbers}.$
  - o **Reduces financial scams** and protects consumers from cyber fraud.

## **Challenges in Spam Regulation**

#### 1. Bypassing Regulations

• Fraudsters **use new tactics** such as **SIM swapping, international VoIP masking, and bulk SMS gateways** to evade detection.

#### 2. Ineffective Consumer Awareness

• Many users remain unaware of spam-reporting mechanisms like **DND**, **Sanchar Saathi**, **and TRAI's complaint portals**.

#### 3. Lack of Coordination Among Agencies

Banks, telecom companies, and cybersecurity agencies often operate in silos, leading to delays in action against fraudulent numbers.

#### 4. Rising Al-Powered Scams

• **Deepfake voice scams, AI-generated phishing messages, and social engineering attacks** are becoming more sophisticated, making detection difficult.

## **Way Forward: Strengthening Spam Regulations**

#### 1. Stricter Enforcement and Penalties

- Implement **higher financial penalties and permanent blacklisting** of repeat spam offenders.
- Mandate telecom operators to proactively block unregistered promotional numbers.

#### 2. Advanced AI & Machine Learning-Based Spam Detection

• Deploy **real-time machine learning models** that can dynamically detect and block spam patterns before they reach consumers.

#### 3. Cross-Sector Collaboration

• Strengthen coordination between telecom firms, banks, cybersecurity bodies, and law enforcement to tackle evolving spam tactics.

### 4. Public Awareness Campaigns

• Promote consumer awareness about **spam-reporting portals** and **best practices to avoid scams** via digital platforms and SMS alerts.

#### 5. Global Cooperation for Spam Prevention

• Strengthen collaboration with international telecom regulators to track cross-border spam and cyber fraud networks.

# AI Revolution: Transforming Industries & Shaping Global Geopolitics

Syllabus: Artificial Intelligence (GS-3), Science & Technology, Economy, Governance Source: Indian Express (IE)

#### **Context**

China's AI startup **DeepSeek** is gaining global attention by **challenging U.S. AI dominance** with its **low-cost, high-efficiency AI models** like **DeepSeek-V3 and DeepSeek-R1**. This marks a **shift in AI geopolitics**, highlighting the growing competition among nations and companies in the AI sector.

#### **AI Fundamentals: How It Works**

#### 1. Data Processing & Learning

- AI models process large datasets to identify patterns and relationships, mimicking human cognition.
- Example: Google Search analyzes user behavior to improve search results.

#### 2. Neural Networks & Deep Learning

- Al uses multi-layered neural networks to self-learn and improve over time.
- Example: ChatGPT learns from vast internet text to generate human-like responses.

#### 3. Machine Learning (ML) Algorithms

- AI models use:
  - o **Supervised Learning** Learning from labeled data.
  - o **Unsupervised Learning** Identifying patterns without predefined categories.
  - o **Reinforcement Learning** Learning from trial-and-error interactions.
- Example: Tesla's Autopilot refines driving decisions using machine learning.

#### 4. Natural Language Processing (NLP)

- AI understands and processes human language for **translation**, **chatbots**, **and automation**.
- Example: DeepSeek-V3 and ChatGPT enhance real-time language translation.

#### 5. Edge Computing & AI Optimization

- AI is shifting towards **edge computing** for **faster processing** and reduced cloud dependency.
- Example: Apple's Siri processes some voice commands locally on iPhones.

## **Types of AI Models**

AI Model Type	Function	Example
Large Language Models (LLMs)	Text generation, answering queries, automation	GPT-40, DeepSeek-V3, Claude 3.5
Generative AI	Image, video, and text creation	MidJourney, DALL·E
Autonomous Systems	AI-powered self-driving cars, drones, and robots	Tesla Full Self-Driving (FSD)

## **AI Revolutionizing Key Sectors**

#### 1. Agriculture

- **Precision Farming**: AI-driven **drones and sensors** optimize irrigation and crop health.
  - **Example: IBM Watson** predicts crop diseases using satellite data.

- **Automated Harvesting**: AI-powered **robotic arms** improve harvesting efficiency.
  - o **Example: John Deere's AI tractors** optimize field operations.

#### 2. Healthcare & Education

- AI Diagnostics: AI detects diseases with higher accuracy than humans.
  - o Example: Google DeepMind diagnoses eye diseases with 94% accuracy.
- Smart Education: AI personalizes student learning experiences.
  - o **Example: Byju's AI-based learning** adapts to students' needs.

#### 3. Defense & Security

- AI-Powered Warfare: AI enhances autonomous drones, cyber warfare, and military strategies.
  - o **Example: Russia's AI-driven military drones** in Ukraine.
- **Threat Detection & Surveillance**: AI identifies security threats in real-time.
  - o **Example**: **India's AI-driven border surveillance** improves national security.

#### 4. Economy & Finance

- Stock Market Predictions: AI analyzes financial trends for high-frequency trading.
  - o **Example: Goldman Sachs uses AI** for risk assessment.
- **Fraud Detection**: AI secures transactions by identifying **anomalous activities**.
  - o **Example: Mastercard's AI** prevents real-time credit card fraud.

#### 5. Governance & Public Services

- Smart Cities: AI manages traffic, waste, and energy in urban areas.
  - Example: Singapore's AI-driven traffic system reduces congestion.
- AI in Policy Making: AI assists governments in data-driven decision-making.
  - Example: Estonia's AI drafts legal documents for policymaking.

## **Challenges Due to AI Revolution**

Challenge	Issue	
Job Displacement	AI threatens traditional jobs in <b>manufacturing, finance, and customer service</b> .	
Ethical & Bias Issues	AI inherits biases from training data, leading to discriminatory decisions.	
Data Privacy & Cybersecurity Risks	AI-driven deepfakes and hacking raise security concerns.	
Geopolitical AI Arms Race	Nations compete for AI supremacy, leading to tech cold wars.	
Regulatory & Legal Challenges	AI regulations struggle to keep pace with rapid advancements.	

## **India's Status in AI Development**

#### 1. AI Research & Development

- AI hubs at IITs, IISc, and NITI Aayog-led AI programs.
- Example: Bhashini Project promotes AI-driven Indian language translation.

## 2. Al Startup Ecosystem

- **Over 4,500 AI startups** in healthcare, fintech, and governance.
- Example: Reliance Jio's AI initiatives in telecom.

## 3. Government AI Policy

- India's AI Mission focuses on data security, AI governance, and innovation.
- Example: AI-powered Gram Panchayats for rural development.

## 4. AI in Defense & Cybersecurity

- India invests in AI-driven surveillance, UAVs, and cyber defense.
- Example: DRDO developing AI-powered drones for border security.

#### 5. Global AI Collaborations

- **India partners with Google, Microsoft, and NVIDIA** for AI advancements.
- Example: India-U.S. AI partnership for quantum computing.

## Way Ahead: The Future of AI in India

#### 1. Strengthening AI Regulations

- Develop ethical AI frameworks for privacy, security, and bias mitigation.
- Create strict laws for AI-generated content regulation.

#### 2. AI Skill Development

- **Upskilling workforce** to adapt to **AI-driven job markets**.
- Expand AI education in **engineering**, **commerce**, **and humanities**.

## 3. Boosting AI Infrastructure

- Enhance **cloud computing & GPU access** for AI startups.
- Establish **national AI computing centers** for research.

#### 4. Public-Private AI Collaboration

- Encourage joint AI research between academia and industries.
- Provide funding for AI-driven social innovation projects.

#### 5. AI for Social Impact

- Use AI for poverty reduction, rural healthcare, and education access.
- Expand AI **telemedicine and digital governance** initiatives.

#### **Conclusion**

DeepSeek's rise as China's AI disruptor challenges U.S. AI dominance, fueling a new geopolitical AI race. While AI is revolutionizing industries, its ethical, legal, and security concerns demand urgent policy intervention. For India, leveraging AI for economic growth, global leadership, and inclusive development will be key to future technological dominance.

# WASP-127b: The Exoplanet with the Fastest Winds Ever Recorded

Syllabus: Science & Technology (GS-3), Space Exploration, Astronomy Source: The Hindu (TH)

#### **Context**

Astronomers have observed **jet-stream winds reaching 33,000 km/h on WASP-127b**, making them the **fastest planetary winds ever recorded**. These **supersonic winds** offer valuable insights into **exoplanetary atmospheres and extreme weather systems** beyond our solar system.

#### **About WASP-127b**

#### 1. Classification & General Characteristics

Feature	Details
<b>Exoplanet Type</b>	Hot Jupiter (Gas giant orbiting extremely close to its host star)
Size & Mass	30% larger than Jupiter, but only 16% of Jupiter's mass, making it one of the puffiest planets observed.
<b>Orbital Period</b>	<b>4.2 days</b> (extremely short due to close orbit around the star).

#### 2. Atmospheric Composition & Climate

- Primarily composed of hydrogen and helium.
- Presence of carbon monoxide and water vapor, making it a valuable target for atmospheric studies.
- Extreme Day-Night Temperature Contrast: Due to tidal locking, one side always faces its star, leading to superheated daysides and cooler nightsides.

#### 3. Supersonic Winds: Fastest Ever Detected

- Jet-stream winds on WASP-127b reach 33,000 km/h, surpassing any planetary wind speeds observed before.
- The winds transport heat and energy across the planet, influencing weather and atmospheric dynamics.
- These high-speed equatorial winds are driven by strong stellar radiation and the planet's low density.

## **Significance of Studying WASP-127b**

- 1. Advancing Knowledge of Exoplanetary Atmospheres
  - Understanding **atmospheric circulation patterns** on **gas giants** orbiting close to their stars.
  - Helps model extreme weather phenomena, including high-speed winds, temperature gradients, and cloud formations.
- 2. Insights into the Formation of Hot Jupiters
  - Helps scientists classify and understand the structure of puffy gas giants.
  - Explains how planetary atmospheres evolve under intense stellar radiation.
- 3. Contribution to Future Space Exploration
  - Improves exoplanet climate models, aiding in searching for habitable exoplanets.
  - Provides data for upcoming space missions like the James Webb Space Telescope (JWST) to analyze exoplanet atmospheres in detail.

## **Challenges in Studying Exoplanets Like WASP-127b**

Challenge	Issue
Extreme Atmospheric	High temperatures and fast-moving gases make atmospheric observations difficult.
Conditions	
Tidal Locking Effects	One side is <b>perpetually hot</b> , while the other is <b>much cooler</b> , leading to <b>complex climate models</b> .
Distance from Earth	WASP-127b is located <b>hundreds of light-years away</b> , making <b>detailed studies challenging</b> even with advanced
	telescopes.

## Way Forward: Future Research & Exploration

- 1. Using Advanced Telescopes for Atmospheric Studies
  - James Webb Space Telescope (JWST) will analyze the chemical composition of WASP-127b's atmosphere in greater detail.
  - Ground-based observatories will track wind speeds and temperature variations over time.
- 2. Comparative Planetary Research
  - Studying WASP-127b helps in **understanding Jupiter's atmospheric dynamics** and **exoplanet formation theories**.
  - Can be compared with **other known exoplanets** to identify **patterns in atmospheric behavior**.
- 3. Improving Exoplanet Climate Models
  - Studying extreme weather conditions on hot Jupiters contributes to better planetary climate simulations.
  - Helps in **predicting habitable conditions** on Earth-like exoplanets.

#### **Conclusion**

WASP-127b's record-breaking winds provide crucial data on exoplanetary atmospheres, extreme weather, and gas giant dynamics. Understanding such alien weather systems enhances our knowledge of planetary formation, habitability, and the search for Earth-like worlds. Future space missions and telescopic advancements will further unravel the mysteries of distant exoplanets like WASP-127b.

# **Reinforcement Learning Model**

Syllabus: Artificial Intelligence (GS-3), Machine Learning, Emerging Technologies Source: Financial Times (FT)

#### **Context**

**DeepSeek**, a **Chinese AI start-up**, has developed **R1**, an **advanced reinforcement learning model**, which has gained global attention for its **cost-effectiveness and superior reasoning abilities**. The model's efficiency in automating **reinforcement learning from human feedback (RLHF)** makes it a **strong competitor to U.S.-based AI companies like OpenAI**.

## What is Reinforcement Learning (RL) in AI?

- 1. Definition & Objective
  - Reinforcement Learning (RL) is a machine learning technique where an AI agent learns by interacting with its environment and receiving rewards or penalties based on its actions.

• The goal is to maximize cumulative rewards over time, thereby improving decision-making and adaptability.

#### 2. How Reinforcement Learning Works

Step	Process
Agent Action	The AI agent interacts with the environment and takes an action.
Feedback (Reward or Penalty)	The environment <b>evaluates the action</b> and provides <b>positive or negative reinforcement</b> .
Learning & Adjustment	The model adjusts its strategy based on feedback to optimize future actions.
Optimization	The AI continuously improves its performance through trial-and-error learning.

#### 3. Applications of Reinforcement Learning

- Game Playing AI agents like DeepMind's AlphaGo learn by playing games against themselves.
- **Autonomous Vehicles** Self-driving cars learn to **navigate** by receiving feedback on their driving decisions.
- **Robotics** AI-powered robots optimize movements through RL techniques.
- Finance Reinforcement learning algorithms predict stock market trends and automate trading decisions.

### DeepSeek's R1 Model: Innovations in RLHF

#### 1. Key Features of DeepSeek's R1 Model

Feature	Advantage
Automated Reinforcement Learning from Human	Reduces reliance on <b>human annotators</b> , making training <b>faster and more scalable</b> .
Feedback (RLHF)	
Cost-Effectiveness	Operates at a <b>fraction of the cost</b> of OpenAI's models.
Adaptive Reasoning	AI can "rethink" its approach to problems for more accurate responses.
Scalability	Allows for the development of smaller AI models that can run on smartphones and
	edge devices.

## 2. How DeepSeek's R1 Model is Superior to Existing AI Models

**Advantage** Impact

Cost-Effectiveness

Autonomy in Learning

Automates RLHF, reducing the need for human intervention.

Efficiency in Decision-Making AI rethinks and refines its solutions for improved problem-solving.

Lightweight & Scalable

Enables AI deployment on smaller devices, expanding AI accessibility.

## **Challenges in Reinforcement Learning Models**

Challenge	sue		
<b>Computational Power Requirement</b>	High-powered GPUs and computing infrastructure are needed for complex RL models.		
Training Time	RL models require long training periods to master optimal decision-making.		
<b>Ethical &amp; Bias Issues</b>	AI models can <b>reinforce biases</b> if trained on <b>biased data</b> .		
Unpredictability	RL models <b>learn through trial and error</b> , sometimes leading to <b>unintended behaviors</b> .		

## Way Forward: Enhancing Reinforcement Learning for Future AI

#### 1. Improving Computational Efficiency

- Develop energy-efficient AI chips to reduce computational costs.
- Use federated learning to distribute processing across multiple devices.

#### 2. Refining RLHF for Ethical AI Development

- Implement fairness-aware RL algorithms to minimize biases.
- Increase human oversight in critical AI decision-making areas like healthcare and finance.

#### 3. Expanding Real-World Applications

- Integrate RL models in smart cities for traffic and energy management.
- Enhance AI-driven automation in industries like manufacturing and logistics.

#### 4. Strengthening Global AI Collaboration

- Encourage **AI partnerships** between countries for **responsible AI governance**.
- Create international AI safety standards to prevent misuse of RL-based AI models.

#### **Conclusion**

DeepSeek's R1 model marks a significant advancement in reinforcement learning, demonstrating cost-effective, scalable, and autonomous AI decision-making. The model's ability to automate RLHF, reduce human intervention, and improve problem-solving efficiency makes it a strong competitor in the global AI race. However, addressing computational challenges, ethical concerns, and real-world deployment will be key to maximizing the potential of RL-based AI systems.

# ISRO's Launch Vehicles & GSLV-F15 Mission

Syllabus: Science & Technology (GS-3), Space Technology, ISRO Achievements Source: Business Standard (BS)

## **Context**

ISRO successfully launched the **GSLV-F15 rocket**, deploying the **NVS-02 satellite** into **Geostationary Transfer Orbit (GTO)**. This marks **ISRO's 100th launch**, reinforcing India's **space technology leadership**. The **NVS-02 satellite** is a key part of **NavIC (Navigation with Indian Constellation)**, aimed at enhancing **regional navigation and positioning services**.

## ISRO's Launch Vehicles: Overview

#### 1. What are Launch Vehicles?

- Rocket-powered transport systems that carry satellites, spacecraft, or payloads into space.
- Provide thrust to overcome Earth's gravity and place payloads in:
  - o **Low Earth Orbit (LEO)** (~180−2,000 km altitude)
  - Geostationary Orbit (GEO) (~36,000 km altitude)
  - o **Interplanetary trajectories** (e.g., Mars, Moon missions)

#### 2. How Do Launch Vehicles Work?

Stage	Process
<b>Rocket Propulsion</b>	Uses solid or liquid propellants to generate thrust.
Multiple Stages	Ascent is <b>divided into stages</b> , where <b>each stage separates</b> after fuel burnout.
<b>Guidance &amp; Navigation</b>	Onboard <b>computers and sensors</b> ensure accurate trajectory control.
Payload Fairing	Protects the satellite and <b>separates once in space</b> .
Orbit Insertion	The final stage releases the satellite into the desired orbit.

# List of ISRO's Operational Launch Vehicles

Launch Vehicle	Operational	Key Features	
Launch venicle	Since	Rey reatures	
Satellite Launch Vehicle (SLV)	1980	India's first experimental rocket, launched Rohini satellite.	
Augmented Satellite Launch Vehicle (ASLV)	1987	Five-stage solid-fuel rocket, <b>retired in the 1990s</b> .	
<b>Polar Satellite Launch Vehicle (PSLV)</b> 1994		Four-stage vehicle, launched Mars Orbiter Mission (Mangalyaan), can carry 1,750 kg payload to LEO.	
Geosynchronous Satellite Launch Vehicle (GSLV)	2001	Three-stage rocket, features Indigenous Cryogenic Upper Stage, used for INSAT & GSAT satellites.	
GSLV Mk III (LVM3)	2014	Heavy-lift vehicle, carried Chandrayaan-2, Chandrayaan-3, can carry 4,000 kg payload to GTO.	
Small Satellite Launch Vehicle (SSLV) 2022		Low-cost, three-stage solid-fuel rocket, designed for nano & micro satellites.	

## **About the GSLV-F15 Mission & NVS-02 Satellite**

#### 1. What is NVS-02?

- NVS-02 is an advanced navigation satellite launched as part of NavIC (Navigation with Indian Constellation).
- It replaces aging IRNSS satellites, enhancing India's regional navigation system.

#### 2. Orbital Placement

- Launched by GSLV-F15 and placed in Geostationary Transfer Orbit (GTO).
- Will reach its final orbit at 36,000 km altitude, ensuring continuous regional positioning services.

#### 3. Purpose & Applications

Purpose	Application Areas
<b>Enhance Navigation Accuracy</b>	Covers India + 1,500 km beyond mainland.
Supports Military & Civilian Use	Disaster management, fleet tracking, precision agriculture.
Improves National Security	Provides <b>independent navigation</b> for defense applications.

## Significance of ISRO's 100th Launch

#### 1. Strengthening India's Space Capabilities

- Enhances India's independent satellite navigation system.
- Reduces reliance on GPS and foreign navigation services.

#### 2. Advancing Indigenous Space Technology

- Demonstrates India's **self-reliance in cryogenic propulsion**.
- Showcases ISRO's ability to **develop and sustain regional navigation infrastructure**.

#### 3. Supporting Future Missions

- Strengthens ISRO's launch vehicle fleet for Gaganyaan, Aditya-L1, and deep-space missions.
- Expands India's capacity in **commercial satellite launches**.

## **Challenges in India's Launch Vehicle Development**

Challenge	Impact
Cryogenic Engine Development	Indigenous cryogenic tech needs further refinements for <b>heavy-lift missions</b> .
Global Competition	Private companies like SpaceX (Falcon 9) dominate commercial launches.
Cost Efficiency	India must reduce launch costs to compete in global space markets.
<b>Sustaining High Launch Frequency</b>	Need for more launch pads & manufacturing upgrades.

## Way Forward: Strengthening India's Space Program

#### 1. Advancing Heavy-Lift Capabilities

- Develop next-gen heavy-lift rockets like Reusable Launch Vehicles (RLVs).
- Enhance cryogenic engine efficiency to support deep-space exploration.

#### 2. Expanding Commercial Space Launch Market

- Promote India's PSLV and LVM3 for global satellite launches.
- Strengthen partnerships with startups under ISRO's IN-SPACe initiative.

## 3. Strengthening Satellite Navigation for Strategic Use

- Improve NavIC's accuracy for transport, defense, and space applications.
- Expand NavIC coverage to international markets, enhancing India's global positioning leadership.

#### **Conclusion**

ISRO's successful launch of GSLV-F15 and deployment of NVS-02 marks a milestone in India's space journey. As India's 100th launch, it reinforces self-reliance in satellite navigation and boosts India's commercial and defense space capabilities. Moving forward, developing advanced launch vehicles, expanding NavIC's reach, and integrating private sector participation will be key to India's space dominance.

# **Nuclear Fusion: The Future of Clean Energy**

Syllabus: Science & Technology (GS-3), Energy Security, Environmental Sustainability Source: Indian Express (IE)

#### **Context**

China's Experimental Advanced Superconducting Tokamak (EAST) reactor set a new global milestone by sustaining a plasma state for over 1,000 seconds (17 minutes). This achievement brings humanity closer to harnessing nuclear fusion as a limitless clean energy source.

#### What is Nuclear Fusion?

#### 1. Definition

- Nuclear fusion is a process where two light atomic nuclei combine to form a heavier nucleus, releasing enormous energy.
- It is the same reaction that powers the Sun and other stars.

#### 2. How Nuclear Fusion Works?

STAGE	PROCESS
HIGH TEMPERATURE & PLASMA	Requires temperatures above 100 million degrees Celsius to create plasma, where atoms split
FORMATION	into <b>charged particles</b> .
MAGNETIC CONFINEMENT	Plasma is contained using <b>strong magnetic fields (Tokamak reactor design)</b> to prevent it from touching reactor walls.
FUSION REACTION	Hydrogen isotopes (Deuterium & Tritium) fuse, producing helium and energy in the form of heat.
<b>ENERGY CAPTURE &amp; CONVERSION</b>	Heat is used to generate <b>steam</b> , which drives turbines to produce <b>electricity</b> .

# **Key Nuclear Fusion Experiments Worldwide**

•			
Fusion Project	Country	Achievement	Significance
EAST Reactor (China)	China	Sustained plasma for <b>1,000+</b>	Crucial step towards commercial
		seconds	fusion power plants.
ITER (International	France	World's largest fusion	Collaborative project involving 35
Thermonuclear Experimental		experiment (500 MW target output)	nations, including India.
Reactor)			
JET (Joint European Torus, UK)	United Kingdom	Produced <b>59 MJ of fusion energy</b> in	Demonstrated feasibility
		5 seconds (2022)	of <b>Deuterium-Tritium reactions</b> .
SPARC Reactor (USA)	USA (MIT & Commonwealth	Uses <mark>high-temperature</mark>	Aims for <b>net energy gain</b> by the late
	Fusion Systems)	superconducting magnets	2020s.

## **Difference Between Nuclear Fusion and Nuclear Fission**

Aspect	Nuclear Fusion	Nuclear Fission
Process	Combines two atomic nuclei	Splits heavy atomic nuclei
<b>Fuel Used</b>	Hydrogen isotopes (Deuterium & Tritium)	Uranium-235 or Plutonium-239
<b>Energy Output</b>	Extremely high (1g of fuel = 8 tonnes of coal)	High but lower than fusion
<b>Nuclear Waste</b>	Minimal, no long-term radioactive waste	Produces hazardous radioactive waste
Safety	No risk of meltdown, self-regulating process	Risk of meltdowns (e.g., Chernobyl, Fukushima)

## Why is Nuclear Fusion Considered the Future of Clean Energy?

- 1. Limitless Energy Supply
- **✓ Hydrogen is abundant**, ensuring a virtually **unlimited fuel source** for fusion power.
- 2. No Greenhouse Gas Emissions
- ☑ Unlike **fossil fuels**, fusion **does not release CO<sub>2</sub>**, making it **climate-friendly**.
- 3. Minimal Nuclear Waste
- **☑ No long-term radioactive waste**, unlike nuclear fission reactors.
- 4. High Energy Efficiency
- **1** gram of fusion fuel can produce energy equal to 8 tonnes of coal.
- 5. No Risk of Meltdown
- ▼ Fusion reactors are **inherently safe**—if containment fails, **the reaction stops automatically**.

## **Challenges in Achieving Commercial Nuclear Fusion**

Challenge		Issue
Extreme Tempe	erature	Plasma must reach 100-150 million°C, requiring advanced thermal containment.
Requirement		
High Initial Costs		Fusion reactors need massive infrastructure investment (\$25+ billion for ITER).
<b>Energy Breakeven Challenge</b>		So far, no reactor has produced more energy than it consumes (Net Energy Gain).
Plasma Containment Issues		Plasma must be <b>confined</b> using <b>superconducting magnets</b> , preventing it from cooling down or damaging the
		reactor.

## **India's Role in Nuclear Fusion Development**

- 1. Participation in ITER (International Thermonuclear Experimental Reactor)
- ✓ **India is a key contributor** to ITER in **France**, supplying:
  - Cryogenic cooling systems
  - Superconducting magnets
  - Diagnostics and data acquisition systems
- 2. Research in Plasma Physics
- ☑ Institute for Plasma Research (IPR), Gujarat is leading India's Tokamak research with Aditya and SST-1 reactors.
- 3. Advancing Fusion Technology in Energy Security
- **☑ Bharat Heavy Electricals Limited (BHEL)** and **NPCIL** are exploring **fusion technology applications** for energy production.

## **Way Forward: Accelerating Fusion Power Development**

- 1. Increased Global Collaboration
- **Strengthen ties with ITER partners** for faster **fusion reactor commercialization**.
- 2. Investment in Advanced Plasma Research
- ✓ More funding for **domestic fusion experiments (SST-1, Aditya Tokamak)** to develop **indigenous technology**.
- 3. Public-Private Partnerships
- ☑ Encourage **startups & industries** to invest in fusion R&D, following models like **SPARC in the USA**.
- 4. Development of High-Temperature Superconductors
- ☑ Improve superconducting magnet technology to ensure better plasma containment.

#### **Conclusion**

Nuclear fusion has the potential to **revolutionize global energy systems**, offering **clean**, **limitless**, **and safe power**. China's **EAST reactor milestone** and international projects like **ITER** are crucial steps toward **commercializing fusion energy**. However, challenges like **energy breakeven**, **infrastructure costs**, **and advanced plasma control** must be overcome to make fusion a **viable power source for the future**. **For India, investing in fusion technology is crucial for long-term energy security and sustainable development**.

# **Axiom Mission 4 (Ax-4): India's Entry into Private Space Missions**

Syllabus: Science & Technology (GS-3), Space Exploration, International Collaboration in Space

**Source: DD News** 

## Context

Axiom Mission 4 (Ax-4) has gained global attention as ISRO astronaut and Indian Air Force (IAF) officer Shubhanshu Shukla is set to become the first Indian astronaut to visit International Space Station (ISS) aboard a SpaceX **Dragon spacecraft**. This mission marks India's **first** participation in a private spaceflight, opening new avenues in commercial space exploration.

## **About Axiom Mission 4 (Ax-4)**

#### 1. What is Axiom Mission 4?

Ax-4 is a private spaceflight mission to the ISS, operated by Axiom Space, a US-based space infrastructure company. ✓ It is the fourth commercial mission to the ISS,

following **Ax-1** (2022), Ax-2 (2023),Ax-4 is part of NASA's plan to transition to private-led space stations, reducing reliance on the aging ISS.



Ax-3 (2024).

#### 2. Key Objectives of Ax-4

#### Commercial Space Expansion:

- Advances commercial space activities in Low Earth Orbit (LEO), including space tourism and commercial research.
- Supports Axiom Space's plan to **develop a private space station**.

#### International Collaboration:

- Features a **multinational crew**, fostering **global partnerships** in space exploration.
- Strengthens India's role in private space missions through ISRO's participation.

#### Scientific Research & Microgravity Experiments:

- Conducts cutting-edge research in materials science, biology, and Earth observation.
- Includes technology demonstrations for future space habitation and robotic assistance.

#### Educational Outreach & Space Diplomacy:

- Engages in **STEM education** and space awareness programs for young scientists.
- Enhances India's diplomatic standing in space collaborations.

#### **Key Features of Ax-4**

## 1. Crew & Spacecraft Details

Crew Member	Role	Affiliation
Peggy Whitson	Commander	Former NASA astronaut, Axiom Space
Shubhanshu Shukla	Pilot	ISRO & Indian Air Force
Sławosz Uznanski-Wisniewski	Mission Specialist	Poland, ESA
Tibor Kapu	Mission Specialist	Hungary

**☑** Spacecraft Used: SpaceX Dragon **☑** Launch Vehicle: Falcon 9 Rocket

**☑** Launch Site: Kennedy Space Center, Florida, USA **▼** Destination: International Space Station (ISS)

Mission Duration: 14 Days

#### 2. India's Role in Ax-4

- ▼ First Indian Astronaut to the ISS via Private Spacecraft: Shubhanshu Shukla becomes the first Indian astronaut to reach the ISS on a commercial spaceflight.
- **V** Participation in Future Private Space Missions: Strengthens ISRO's collaboration with private space entities like Axiom Space and SpaceX.
- Gaganyaan Astronaut Training: Shubhanshu Shukla is a selected astronaut for India's Gaganyaan mission, and this mission serves as crucial experience for India's crewed space ambitions.
- **Boost to India's Space Economy**: Enhances **India's commercial space partnerships**, boosting ISRO's **role in global space economy**.

## Significance of Ax-4 in Global Space Exploration

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Aspect	Significance			
Commercial Spaceflight	Expands <b>private-sector involvement</b> in space travel, paving the way for <b>space tourism</b> and <b>commercial or</b>			
1 0	stations.			
<b>Technology Development</b>	Advances microgravity research in healthcare, robotics, and space agriculture.			
International Cooperation	Strengthens global partnerships, with India, USA, Poland, and Hungary working together.			
Future of Private Space	Ax-4 contributes to Axiom Space's vision of building a fully private space station after the ISS is			
Stations	decommissioned.			
Strategic Diplomacy Enhances India's global space presence and collaborative opportunities with international agencies				

### **Challenges & Concerns**

- Cost of Private Spaceflight: Commercial missions are expensive, limiting access to developing nations.
- Dependency on US-Based Companies: India currently relies on SpaceX and Axiom Space for such missions, requiring stronger domestic private space companies.
- Space Debris & Orbital Congestion: Increased commercial activity in LEO could lead to space debris challenges.
- Ethical Issues in Space Tourism: Raises concerns over prioritizing commercial interests over scientific exploration.

## Way Forward for India in Private Space Exploration

- Expand ISRO's Role in Commercial Spaceflight: Strengthen collaborations with private Indian space firms (e.g., Skyroot, Agnikul Cosmos) to develop indigenous crewed missions.
- Develop a Commercial Space Policy: Formulate policies encouraging Indian startups to participate in commercial spaceflights and research.
- Will Build India's Own Private Space Station: Invest in the development of an indigenous space station, reducing dependence on foreign infrastructure.
- Enhance Crew Training & Astronaut Programs: Expand Gaganyaan's astronaut training program to support future private and government-led missions.

#### **Conclusion**

Axiom Mission 4 (Ax-4) represents a major leap for India in private space exploration, marking its first astronaut aboard a commercial mission to the ISS. Shubhanshu Shukla's participation not only strengthens ISRO's global partnerships but also accelerates India's ambitions for future human spaceflight programs. With the growing commercial space economy, India must capitalize on this momentum to build its own private space capabilities and reduce reliance on foreign agencies.