FORTUNE IAS ACADEMY
KERALA'S NO.1 IAS ACADEMY

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FINDER
FORTUNE IAS NEWS DAILY EXPLAINER

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THE HINDU

Helping hand: On Cyclones Arnab and Murasu

Prelims: General Studies Paper - 1

Current events of national and international importance

Mains: General Studies - 3

Disaster management cycle: Preparedness, mitigation, response, recovery

Why in Focus?

- **Back-to-back cyclones Arnab and Murasu** hit the Andhra Pradesh coast, causing crop and property damage.
- **Long-term preparedness and a swift response kept casualties low**, with seven deaths reported in the State.

Key Highlights:

- Technologies such as the **Real Time Governance Society (RTGS) helped reduce human and property losses**, compared to previous cyclones

Real Time Governance Society (RTGS): An e-governance and data intelligence agency established by the Andhra Pradesh Government in 2017 to monitor public services and supports real-time decision-making including during disasters.

- **Crop losses highlight gaps in the Pradhan Mantri Fasal Bima Yojana (PMFBY)**, which has not provided farmers with comprehensive insurance coverage.

Pradhan Mantri Fasal Bima Yojana (PMFBY): A crop insurance scheme launched in 2016 to protect farmers against crop losses, with farmer premiums capped at 2% (Kharif), 1.5% (Rabi) and 5% (commercial/horticultural crops).

- The Centre should **improve PMFBY to cover all farmers**, while States should increase awareness and provide additional benefits.
- The **National and State Disaster Response Funds (NDRF and SDRF)** earlier covered only **response and relief**, such as food, shelter and medical aid.
- As per the **15th Finance Commission's recommendations**, they now also cover **recovery and reconstruction**, including rebuilding damaged roads and public buildings.
- The **Centre should provide additional assistance for permanent restoration** when public infrastructure is severely damaged

Implications:

- **Frequent disasters increase the financial burden** on States.
- **Weak crop insurance** leaves farmers vulnerable to losses.
- **Damage to public infrastructure** strains State finances.
- **Disaster funds focused on relief** may leave long-term restoration underfunded

- Delays in Central assistance **can slow recovery**.

Way Forward:

- **Strengthen coordination** between scientific institutions and disaster management authorities.
- Develop an **effective compensation framework for crop losses**.
- **Expand PMFBY coverage, improve awareness** and provide additional State-level benefits.
- **Provide Central assistance** for permanent restoration projects.
- **Offer additional support to States** when public infrastructure is severely damaged.

Mains Question:

Discuss the role of preparedness, technology and cooperative federalism in disaster management, with reference to recent cyclones in Andhra Pradesh. (250 words, 15 marks)

From poverty alleviation to prosperity

Prelims: General Studies Paper - 1

Current events of national and international importance

Mains: General Studies - 3

Socio-economic development and issues relating to poverty, inclusion, and social justice.

Why in Focus?

- The **World Bank's Poverty and Equity Brief says 496 million Indians left poverty between 2011 and 2023**, with extreme poverty down to 2.6%.
- This has **raised the question of whether escaping poverty** has improved people's jobs and living standards.

Key Highlights:

- India has reduced poverty sharply, as **496 million people** moved out of poverty (**below the $4.20/day**) between **2011 and 2023**, and extreme poverty (**$3/day**) fell to **2.6%**.
- Poverty also fell in non-income terms, as the **Multidimensional Poverty Index** dropped from **53.8% (2005-06) to 16.4% (2019-21)**.

Multidimensional Poverty Index: Released by UNDP and Oxford Poverty and Human Development Initiative, University of Oxford, since 2010, it measures poverty beyond income through overlapping deprivations across three equally weighted dimensions: health, education and standard of living, using 10 indicators.

- But this depends on the poverty line used: at the **$8.30/day line** (about **₹24,000 a month**) for an upper-middle-income country, **80% of Indians** are still poor.
- The World Bank's **prosperity gap for India is 4.9**, which means average consumption must rise **4.9 times** to reach the benchmark of **$28 per person per day**.

Prosperity Gap: A World Bank indicator showing how many times average consumption must increase to reach the prosperity benchmark of $28 per person per day.

- Most of this gap comes from the **64% of Indians** who have left poverty but still earn between **$4.20 and $8.30 a day**.
- Jobs are not helping them rise further, as **real wages are flat**, about **90% of workers are informal**, and youth unemployment rose from **14.6% to 15.9%**.

Implications:

- **Flat wages prevent workers** from improving their living standards.
- Informal and insecure jobs leave **workers without social security**.
- **Low-productivity employment** limits income growth.
- **Skills mismatch** leaves many educated **youth unemployed**.
- **Costly private education and healthcare strain household budgets** and limit human capital development.

Way Forward:

- **Create more** regular and well-paying **jobs**.
- **Promote higher-productivity sectors** in employment.
- **Align education and skill development** with job market needs.
- **Improve the quality and regulation of education** and healthcare services.

- **Raise household incomes** to narrow the prosperity gap.

Mains Question:

Critically examine why India's success in reducing extreme poverty has not led to prosperity, and suggest measures to close the prosperity gap. (250 words, 15 marks)

Anaemia burden — iron alone is no solution

Prelims: General Studies Paper - 1

Current events of national and international importance

Mains: General Studies - 2

Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

Why in Focus?

- **Double-fortified salt (DFS), fortified with iodine and iron**, is being **proposed as a solution to India's anaemia burden**

Anaemia: It is a common blood disorder characterized by a low number of healthy red blood cells or low hemoglobin levels, which reduces the blood's ability to carry oxygen to the body's tissues

- Experts argue that **DFS is risky and unlikely to work, as it depends on high salt intake** and addresses only one cause of anaemia.

Key Highlights:

- The **National Family Health Survey (NFHS-5)** shows that **over half of women and about two-thirds of young children** in India are anaemic.
- Anaemia is not the same as iron deficiency, as the **Comprehensive National Nutrition Survey (2016–18)** found that iron deficiency explains only part of anaemia
- Other causes include **folate and vitamin B12 deficiency, chronic inflammation, infections, poor sanitation, early marriage, pregnancy, adolescent undernutrition and menstrual losses**.
- The Indian diet contains less **haem iron** and more **phytates**, which reduce the absorption of **non-haem iron** found in foods such as **DFS**.

Haem Iron: Iron found in animal-based foods, particularly meat, fish and poultry and is easily absorbed by the body.

Non-haem Iron: Iron found mainly in plant-based foods such as cereals, pulses and green leafy vegetables and is less easily absorbed by the body than haem iron.

Phytates: Natural compounds found in cereals, pulses and nuts that reduce the body's ability to absorb iron.

- **Iron absorption falls further during infections**, as **hepcidin** blocks iron uptake, making fortification less effective in areas with high infection rates.

Hepcidin: A hormone produced by the liver that regulates iron levels by controlling iron absorption and release into the bloodstream.

- The **7x7x7 approach** goes beyond iron-folic acid tablets, but routine testing for **ferritin, vitamin B12 and inflammation markers** remains largely absent.

7×7×7 Approach: An expanded framework under **Anemia Mukt Bharat**, focusing on 7 beneficiary groups, 7 interventions and 7 institutional mechanisms to combat anaemia.

Implications:

- DFS **needs steady salt intake**, which conflicts with India's goal of a 30% salt cut.
- **Iron may reach those who need it least**, as men eat the most salt and women and children the least.
- Iron can **build up and harm people with thalassaemia** and in malaria-endemic areas.
- **Absorption is low in Indian meals and during infection**, so DFS works least where the need is greatest.

Way Forward:

- **Run monitored district-level pilots** measuring ferritin, haemoglobin and inflammation.
- **Assess cumulative iron intake** across all government programmes.
- **Invest in diagnostics to identify the cause of anaemia**, and in deworming and sanitation.
- Learn from international examples like

Peru and **Vietnam**, which **combined iron supplementation with other measures** and tracked health outcomes.

Mains Question:

Critically examine the case for double-fortified salt as a solution to anaemia in India and suggest a better strategy. (250 words, 15 marks)

What the BRICS carbon market partnership needs

Prelims: General Studies Paper - 1

Current events of national and international importance

Mains: General Studies - 3

Conservation, environmental pollution and degradation, environmental impact assessment.

Why in Focus?

- On September 12, the 18th **BRICS Summit** confirmed the implementation of the **Memorandum of Understanding on the BRICS Carbon Markets Partnership**.
- It focuses on **capacity-building and experience-sharing**, without a trading framework, targets or timeline.

Key Highlights:

- **Eight BRICS members** reportedly operate voluntary carbon markets.
- Brazil, China, India, and Indonesia host over a **third of the carbon credit projects** registered worldwide.
- **China's emissions trading system (ETS)** added steel, cement, and aluminium through its 2024-25 allocation plan.
- **India's Carbon Credit Trading Scheme (CCTS)** has notified **emission-intensity targets for 490 entities** (e.g. Indian Oil Corporation and Vedanta) across **nine sectors (aluminium, cement, iron and steel, pulp and paper, chlor-alkali, fertiliser, petroleum refinery, petrochemicals and textiles)** and opened an offset mechanism.

Carbon Credit Trading Scheme (CCTS), 2023: Notified on 28 June 2023 by the Ministry of Power, in consultation with the Bureau of Energy Efficiency, to enable trading of carbon credit certificates based on emission reduction performance.

- **Brazil's Law of 2024** establishes the **Brazilian Greenhouse Gas Emissions Trading System (SBCE)**, a cap-and-trade system.

Cap-and-Trade System: A system where a government sets a cap on the total level of emissions and allows industries to buy and sell permits to emit a certain amount.

- **China and India limit emissions per unit of production**, allowing total emissions to vary with output, whereas **Brazil sets a fixed limit on total emissions** regardless of production levels.
- Each country **has its own rules for carbon credits**, so the same tonne of emissions cut is treated differently across countries.
- **BRICS first needs a common system** to measure, report and verify emissions (MRV).
- This is **urgent because the EU's carbon border tax (CBAM) entered its final phase in January 2026**, while the UK will follow in January 2027.
- A **common BRICS rulebook can establish uniform standards for measuring and verifying emissions**, recognising accredited verifiers and sharing carbon registry data.

Implications:

- **Sanctions** may complicate cross-border settlement of carbon credits.
- **Competition in steel and aluminium exports** may create differences in members' interests.
- **Full integration of compliance markets** is neither likely nor desirable at present.
- A memorandum focused only on **capacity-building** will **not create a functioning carbon market**.

Way Forward:

- Establish a **shared registry data or purchasing facility** for pilot units at the New Development Bank.
- Adopt **common MRV rules** and **conduct pilot projects** while retaining national regulatory autonomy.
- Strengthen **domestic compliance markets** instead of aiming for full market integration.

- Move from a **capacity-building memorandum towards a common rulebook** to make the partnership functional

Mains Question:

Examine the need for a common rulebook under the BRICS Carbon Markets Partnership and discuss how it can help members face carbon border measures like the CBAM. (250 words, 15 marks)

KEYWORDS

Viksit Bharat Initiative for Statistical Transformation, Analytics & Research (VISTAR)

- **Why in News?:** The Union Cabinet approved the **VISTAR Scheme** to modernise and strengthen India's official statistical system.
- Implemented by the **Ministry of Statistics and Programme Implementation (MoSPI)**, it will operate from **2026–27 to 2030–31** with an outlay of **₹4,371.10 crore**.
- It aims to improve the **timeliness, accuracy and availability of data** through digitalisation, Artificial Intelligence (AI) and Machine Learning (ML).
- It has three components: **Comprehensive Statistical Operations, Support for Statistical Strengthening (SSS 2.0) and Economic Census**.
- It provides for **59 national surveys** to **improve data collection, strengthen State-level statistics** and capture the unorganised sector.

Agnipath Scheme

- **Why in News?:** The Union Cabinet approved a **revised Agnipath Scheme**, extending the engagement period of a section of Agniveers by two years.
- The **Agnipath Scheme**, launched on **14 June 2022**, is a short-term military recruitment model for personnel below officer rank in the **Army, Navy and Air Force**.
- It recruits candidates aged **17.5–21 years** as **Agniveers** for a four-year service period, including training.
- Under the revised arrangement, **25% of Agniveers** will continue to be **offered regular employment**, while the **remaining** 75% **can serve for two additional years** before being considered for regular enrolment, subject to willingness and selection criteria.
- The additional service period will provide **higher remuneration, an enhanced Seva Nidhi package and seniority benefits**.

Public Accounts Committee (PAC)

- **Why in News?:** A conference of **PAC Chairpersons** from Parliament and 25 State legislatures in Thiruvananthapuram called for stricter scrutiny of public spending.
- Public Accounts Committee established in **1921** under the **Government of India Act, 1919** is the oldest parliamentary committee in India.
- It consists of **22 members – 15 from the Lok Sabha and 7 from the Rajya Sabha**, with a tenure of **one year**.
- The **Chairperson is appointed by the Lok Sabha Speaker** and is conventionally chosen from the Opposition.
- It examines **CAG audit reports** and **ensures that public funds are spent legally** and for the purposes approved by Parliament.
- **Ministers cannot be members** of the PAC to ensure independent scrutiny of government expenditure.

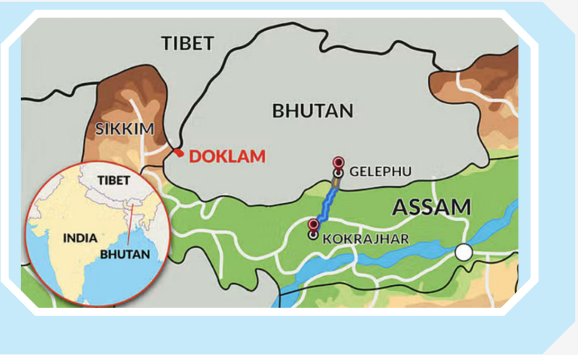
INS Brahmaputra

- **Why in News?:** The Navy **initiated court-martial proceedings against two officers** over alleged negligence leading to the partial capsizing of **INS Brahmaputra** at Mumbai Naval Dockyard in July 2024.
- It is the first indigenously built **Brahmaputra-class guided missile**

frigate, constructed by **Garden Reach Shipbuilders and Engineers (GRSE), Kolkata**.

- It was commissioned into the **Indian Navy on 14 April 2000** and is a **multi-role warship** used for maritime patrolling, surveillance, anti-piracy and counter-terrorism operations.
- It has a displacement of about **5,300 tonnes**, can reach speeds above **27 knots** and can operate **Sea King and Chetak helicopters**.





Places in News

Gelephu Mindfulness City (GMC)

- **Why in News?:** Bhutan entered the **Guinness World Records** by erecting and consecrating **108 Buddhist stupas in nine hours** at Gelephu Mindfulness City.
- Envisioned by **King Jigme Khesar Namgyel Wangchuck**, GMC is a major urban development project integrating economic growth, mindfulness and sustainability.
- Located in **south-central Bhutan**, near the **Assam border**, it covers over **2,500 sq. km** and is Bhutan's first **Special Administrative Region (SAR)**.
- The city aims to attract investment, generate employment and promote sectors such as **green technology, education, tourism and financial services**.
- It is planned as a **low-rise, sustainable city**, with inhabitable bridges, an international airport, healthcare facilities and protected natural areas