FORTUNE IAS ACADEMY
KERALA'S NO.1 IAS ACADEMY

07
NOVEMBER | 2026

FINDER
FORTUNE IAS NEWS DAILY EXPLAINER

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THE HINDU

The struggle for justice is indivisible

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?

- Families facing displacement from the **Majhgaya dam, Runjh dam and Ken-Betwa river-linking project** in **Madhya Pradesh** have been protesting against alleged violation of their **rehabilitation and forest rights**.

Ken-Betwa Link Project: It is India's first river interlinking project (at the active implementation stage) under the National Perspective Plan, which aims to transfer surplus water from the Ken River in Madhya Pradesh to the water-scarce Betwa River in Uttar Pradesh.

- The **protests question whether the 2013 land acquisition law and the Forest Rights Act** are being followed for affected families.

Key Highlights:

- The **Majhgaya and Runjh dams** are **medium irrigation projects** and affected families are still waiting for **fair compensation**.

Majhgaya Dam: Being constructed across the Ken River basin in Panna district, Madhya Pradesh, as part of the Ken–Betwa River-Linking Project.

Runjh Dam: Being constructed across the Runjh River in Ajaigarh tehsil, Panna district, Madhya Pradesh, as a medium irrigation project.

- **Section 38(1) of the 2013 Land Acquisition Act** requires **rehabilitation and resettlement for irrigation projects** to be completed **six months before submergence**, but this was reportedly not followed.
- The **Ken-Betwa project** aims to provide water to **Bundelkhand** and **Uttar Pradesh** but raises environmental concerns.
- The **2019 Central Empowered Committee** criticized the project's clearances, highlighting **insufficient water in the Ken River** and the impact on **Panna Tiger Reserve**.
- The project involves felling 2.3 million trees and affects 8,000 **Adivasi families** across 22 villages.
- **No village affected by the project has had its forest rights recognized**, violating the **FRA**.
- **Section 4(5) of the Forest Rights Act 2006** bars eviction until recognition of forest rights is complete, yet about **8,000 Adivasi families** are affected
- The **Wildlife (Protection) Act 1972** mandates **voluntary relocation for villages within the tiger reserve**, which has not been adhered to.
- **Displacement has begun, with inadequate**

resettlement measures, including small plots without infrastructure.

Implications:

- Displacement without **fair compensation** pushes **families into debt and loss of livelihood**.
- Ignoring **legal safeguards** weakens the **rule of law** and trust in the State.
- Loss of **sacred groves and ancestral land** harms Adivasi culture and identity.
- **Forest and tiger reserve land loss** threatens biodiversity.
- Repression of protests undermines the **right to dissent and the right to life under Article 21**.

Way Forward:

- Complete **rehabilitation and resettlement before submergence**, as the 2013 Act requires.
- Revise compensation after a **complete survey**, and update the outdated cut-off date.
- Ensure **proper land titles and basic facilities** in resettlement colonies.
- Allow **early judicial review** of projects with major environmental impact, and protect **peaceful protest**.

Mains Question:

Examine the challenges in rehabilitating people displaced by development projects in India, with reference to the Ken-Betwa link project. (250 words, 15 marks)

Demonetisation and the health costs of cash shortages

Prelims: General Studies Paper - 1

Current events of national and international importance

Mains: General Studies - 3

Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

Why in Focus?

- Ten years after **demonetisation (November 8, 2016)**, research shows how the sudden cash shortage affected access to **essential medicines**.
- It suggests that **liquidity is a determinant of health**, which matters as digital public infrastructure expands.

Key Highlights:

- Demonetisation withdrew **86% of India's currency by value**, which caused a **sudden cash shortage**
- **Most Indians pay for medicines in cash**, since **out-of-pocket spending on health is high**, so a cash shortage directly affected medicine purchases.

Out-of-Pocket Expenditure: The part of health spending that households pay directly from their own pocket, not covered by insurance or the government.

- For example, **chronic drugs (for diabetes or blood pressure) are bought monthly**, so buyers can compare prices, while **acute drugs (like antibiotics or painkillers) are bought suddenly**, with little time to search.
- With cash scarce, **acute drug sales fell about 3.6% in volume and 3.1% in value relative to chronic drugs**
- The fall was **not due to price hikes, product exits, prescription changes or disease outbreaks**, so demonetisation affected medicine sales indirectly, through the cash shortage.
- **Areas with fewer public health centres (PHCs) saw bigger falls in acute drug sales**, since people had **no public option for care when cash was short**.
- Since 2016, **digital adoption has accelerated** through **Jan Aushadhi Kendras, and UPI payments** at pharmacies.

Implications:

- **Cash shortages** can **prevent people from buying essential medicines** on time.
- **Poor and remote areas are more affected** due to limited healthcare access.
- **Lack of health and spending data makes it difficult** to assess the impact on people's health.

Way Forward:

- Strengthen **public health centres and Jan Aushadhi Kendras** to build resilience.
- Expand **UPI-based payment options** at pharmacies.
- **Integrate spending and health data** to **assess the actual impact of economic shocks** on people's health and welfare.
- **Assess the economic impact of major policies** like demonetisation before implementation.

Mains Question:

Critically examine the impact of sudden currency withdrawal on access to essential health care in India and suggest measures to make policy more resilient. (250 words, 15 marks)

Epic failures: on electoral roll, welfare

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?

- The **Union Panchayati Raj Minister** has said that **voter ID cards (EPIC) with biometric authentication** will replace Aadhaar to identify beneficiaries under his Ministry's schemes.
- This would make the **electoral roll prepared through the Special Intensive Revision (SIR)** the basis for deciding who gets welfare benefits.

Key Highlights:

- In its **May 27 judgment on Bihar's SIR**, the **SC held that the ECI can conduct only a limited enquiry into citizenship** to determine eligibility for inclusion in electoral rolls.
- **Any action from SIR, including deletion from electoral rolls, must have only electoral consequences** and cannot automatically lead to the loss of welfare benefits.
- The **SC described the EPIC (voter ID card) as a derivative document**, issued because a person's name is already included in the electoral roll.
- **Using EPIC to independently verify eligibility** based on the same electoral roll is problematic.
- In West Bengal, **lakhs of voters were deleted during SIR** reportedly due to logical discrepancies.
- But **around 93% of appeals against voter deletions** heard by September 2026 resulted in **the restoration of names**, raising concerns about wrongful exclusion.
- **Citizens below 18 cannot vote but may qualify for welfare benefits**; hence **electoral rolls cannot serve as a universal database** for identifying beneficiaries.

Implications:

- Eligible citizens deleted from the rolls may lose **welfare benefits**.
- Linking benefits to the roll goes against the **Supreme Court's view of limited electoral consequences**.
- **Welfare may be used to limit coverage** rather than ensure inclusion.
- **Public trust in the electoral process and the welfare state** may weaken.

Way Forward:

- Keep **welfare identification separate from electoral rolls**.
- Continue **Aadhaar-based identification** as per existing laws.
- Make **deletion and appeal processes transparent and quick**.

Mains Question:

Critically examine the implications of linking welfare benefits to electoral rolls prepared through the Special Intensive Revision. (250 words, 15 marks)

KEYWORDS

International Conference of Asian Political Parties (ICAPP)

- **Why in News?:** The **13th General Assembly of ICAPP** was held in **Seoul, South Korea** under the theme **"Rebuilding Trust in a Changing World"**.
- ICAPP was established in **September 2000 in Manila, Philippines**, to **promote dialogue and cooperation among Asian political parties**.
- It is an **international forum of political parties**, bringing together ruling and opposition parties irrespective of their political ideologies.
- Its key objectives include strengthening **mutual trust, regional cooperation, democracy, peace and shared prosperity** in Asia.
- The 13th General Assembly discussed **geopolitical challenges, climate change and governance**, and adopted the **Seoul Declaration** to promote trust and international cooperation.

Measles

- **Why in News?:** The United States reported **5,182 measles cases as of 5 November 2026** with 96% of cases among unvaccinated people.
- Measles is a highly contagious viral disease caused by the **measles virus**, which **spreads through the air** when an infected person coughs or sneezes.
- Its common symptoms include **high fever, cough, runny nose, red eyes and skin rashes**; severe cases can cause pneumonia and brain inflammation.
- The rise in cases is linked to declining **Measles, Mumps and Rubella (MMR) vaccination coverage in USA**
- The **United States declared measles eliminated** in **2000**, but the recent rise in outbreaks threatens this status
- The **Measles, Mumps and Rubella (MMR) vaccine** is a **live attenuated vaccine administered in two doses** to provide protection against measles, mumps and rubella.

Electronics Components Manufacturing Scheme (ECMS)

- **Why in Focus?:** The Union Government approved **12 new projects under the Electronics Components Manufacturing Scheme**, taking the total number of approved projects to 46.
- The **ECMS** was approved on **28 March 2025** and notified on **8 April 2025** by the **Ministry of Electronics and Information Technology (MeitY)**.
- It aims to **build a strong domestic manufacturing ecosystem** by attracting **global and domestic investments** and integrating Indian companies with **Global Value Chains (GVCs)**.
- It supports manufacturing of **Printed Circuit Boards (PCBs), camera and display modules, connectors, lithium-ion cells, sub-assemblies and electronic manufacturing equipment**.
- The scheme provides **turnover-linked, capital expenditure (capex) and hybrid incentives** to increase domestic value addition

Kochon Prize 2026

- **Why in News?:** Indian NGO **Resource Group for Education and Advocacy for Community Health** received the **Kochon Prize 2026** for its contribution to tuberculosis care and elimination, becoming the first Indian civil society organisation to receive the award.
- Established in **2006**, the Kochon Prize recognises individuals and organisations making significant contributions to the fight against **tuberculosis (TB)**.
- It is presented annually by the **Kochon Foundation of South Korea**, in partnership with the **Stop TB Partnership of the United Nations**.
- The 2026 prize was jointly awarded to **REACH (India), Centre for Health Solutions (Kenya) and Marshall Islands TB Control Program**.

- The award carries **US$65,000 and a medal** and recognises efforts in TB prevention and people-centred healthcare.

Adi Tribe

- **Why in Focus?:** The Adi tribal community of Arunachal Pradesh is protesting against the proposed **Siang Upper Multipurpose Project (SUMP)**
- The **Adi** are one of the major indigenous tribal communities of **Arunachal Pradesh**, primarily inhabiting the Siang Valley and parts of the Lower Dibang Valley.
- The term **Adi** means 'hill people', and the community speaks the **Adi language**, belonging to the Sino-Tibetan language family.
- The **Siang River**, locally revered as **Ane Siang (Mother Siang)**, is central to the community's agriculture, livelihoods, cultural identity and spiritual traditions.
- The Adi traditionally follow the **Donyi-Polo** faith, worshipping the Sun and Moon; their traditional village council is called **Kebang**

e-KYC Setu

- **Why in Focus?:** NPCI appointed **Vishal Kanvaty** as MD and CEO of **NPCI Technology Services Limited**, which will provide technology support for **e-KYC Setu**, strengthening its digital KYC infrastructure.
- **e-KYC Setu** is a digital platform developed by the **National Payments Corporation of India (NPCI)** to facilitate Aadhaar-based electronic Know Your Customer (e-KYC) verification for financial-sector regulated entities.
- The system was launched by NPCI in **2024** at the **Global Fintech Fest 2024**.
- It enables identity verification under the **Aadhaar Act, 2016**, without disclosing the customer's full Aadhaar number to the requesting entity.
- After successful authentication, NPCI shares only the **last four digits of the Aadhaar number** and digitally signed demographic details with the regulated entity.
- Authentication can be carried out through **Aadhaar-based OTP and face authentication**, enabling secure and efficient digital customer onboarding.

Places in News

Colombia

- **Why in Focus?:** The **2026 US midterm election results have raised questions** about their impact on US–Colombia relations.
- **Colombia** is located in north-western **South America**, with coastlines along the **Caribbean Sea and Pacific Ocean**.
- Its capital is **Bogotá**, and it shares land borders with Venezuela, Brazil, Peru, Ecuador and Panama.
- The **Andes Mountains** run through western Colombia, while the **Amazon rainforest** covers parts of its south-eastern region.
- Colombia is a major producer of **coffee, petroleum, coal and emeralds** and is known for its rich biodiversity.



Al-Waziyah

- **Why in Focus?: Al-Waziyah district in Yemen's Taiz Governorate** has come into focus after recent attacks **amid the ongoing conflict in Yemen**
- Al-Waziyah is a **mountainous district in south-western Yemen**, located west of Taiz city and east of the Red Sea port of Mocha.

- It lies close to the **Red Sea coast and Bab-el-Mandeb Strait**, a strategically important global maritime chokepoint.
- The district is strategically important because **control over its mountain ranges provides access to and influence over Yemen's western Red Sea coastline**.
- It has witnessed intense fighting between **Houthi forces** and **forces aligned with Yemen's internationally recognised government**.

