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MCQs

THE HINDU

India at 80, a democracy in search of renewal

Prelims: General 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?

- As India enters its 80th year of Independence, there is a need to assess not only its economic and technological progress but also the **quality of its democracy and social unity**.
- The major concern is the weakening of **fraternity, constitutional values, institutional trust and democratic participation**.

Key Highlights

- India has made significant progress since Independence despite facing **wars, terrorism, famines, pandemics, social conflicts and economic inequalities**.
- However, growing **communal, caste and regional divisions** have increased the tendency to view certain sections of society as the "other", weakening the constitutional value of **fraternity**.
- The excessive pursuit of political power has sometimes led to the misuse of **money power, muscle power, administrative influence and**

identity politics, affecting the fairness of elections.

- There are concerns about the functioning of key democratic institutions. **Judicial delays, disruptions in Parliament, concerns over electoral processes and partisan media coverage** have affected public confidence.
- Democracy is more than simply winning elections. **Substantive democracy** requires protection of **justice, liberty, equality, dignity, dissent and rule of law**, even for those who are in the minority.
- Citizens also have an important role. **Political apathy and tolerance of injustice** can allow democratic institutions to gradually weaken.
- Amartya Sen's idea of "**government by discussion**" highlights the importance of informed public participation, debate and dialogue in a healthy democracy.

Implications

- Social polarisation** can weaken national unity and make it difficult to build trust among different communities.
- Institutional weakening** can reduce the effectiveness of checks and balances and undermine **separation of powers and constitutional accountability**.
- Excessive **majoritarianism** may result in the rights and freedoms of minorities and dissenting groups being overlooked.
- Political intimidation, online trolling, media trials and misinformation** can discourage



people from expressing genuine criticism and participating in public debate.

- Declining public trust in institutions such as Parliament, judiciary, Election Commission and media can weaken the overall **democratic legitimacy** of the system.
- The growing influence of **money, identity and short-term electoral interests** can turn politics into a transactional activity rather than public service.

Way Forward

- Political leaders and institutions must follow **constitutional morality**, respect fundamental rights and maintain the balance between different organs of government.
- Electoral reforms should improve **transparency in political funding**, reduce the influence of money and criminalisation, and strengthen public confidence in the electoral process.
- Parliament should function as a place for **meaningful debate and policy deliberation**, while judicial institutions should ensure timely justice and protection of individual freedoms.
- Greater emphasis should be placed on **constitutional education, social dialogue and inclusive development** to strengthen fraternity and reduce social divisions.
- Citizens, particularly the youth, should actively participate in democracy through **informed debate, peaceful dissent, civic engagement and responsible use of media**.

Mains Question

“Democracy is not merely about electoral majorities but also about justice, liberty, dignity and fraternity.” Discuss the major challenges to substantive democracy in India and suggest measures to strengthen it. (15 marks, 250 words)

Financial democracy, the Jan Dhan transformation

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?

- The **Pradhan Mantri Jan Dhan Yojana (PMJDY)**, launched in 2014, completes **12 years** and highlights the role of financial inclusion in achieving Antyodaya and the vision of Viksit Bharat 2047.
- **Antyodaya means prioritising the most deprived sections in the distribution of development benefits**; the idea is associated with Mahatma Gandhi and Deendayal Upadhyaya.

Key Highlights

- PMJDY was **announced by Prime Minister Narendra Modi on August 15, 2014, from the Red Fort, and formally launched on August 28, 2014.**
- The **scheme aimed to provide access to bank accounts, RuPay debit cards and insurance cover, with zero-balance accounts** removing the barrier of minimum deposits.
- By July 2026, **PMJDY had crossed 58 crore accounts, with deposits exceeding ₹3 lakh crore.**
- **More than half of PMJDY accounts are held by women, while around three-fourths are in rural and semi-urban areas, strengthening financial inclusion.**
- It **forms the Jan Dhan–Aadhaar–Mobile (JAM) Trinity, connecting bank accounts with digital identity and mobile infrastructure.**
- JAM **strengthened Direct Benefit Transfer (DBT) by enabling government benefits to reach beneficiaries more directly and reducing leakages.**
- These **accounts subsequently became part of India’s broader Digital Public Infrastructure (DPI)**, including digital payment systems such as Unified Payments Interface (UPI).

Implications

- **Mere account opening does not guarantee active financial inclusion**; dormant accounts remain a concern.
- **Limited financial and digital literacy can restrict effective use** of banking services.
- **Gaps in access to formal credit, insurance and pensions can limit** the benefits of financial inclusion.



- **Digital dependence may create barriers for people facing poor connectivity** or limited digital access.
- **Requires stronger consumer protection** and awareness against fraud and financial misuse.

Way Forward

- **Promote active usage of Jan Dhan accounts** beyond mere account opening.
- **Strengthen financial and digital literacy**, especially among rural women.
- **Expand access to formal credit, insurance and pension services.**
- **Improve digital connectivity and banking infrastructure** in underserved areas.
- **Strengthen consumer protection and cyber-safety** to build trust in digital finance.

Mains Question

“Pradhan Mantri Jan Dhan Yojana has transformed financial inclusion in India and strengthened the JAM ecosystem. Discuss its role in promoting Antyodaya and inclusive growth, along with the challenges that remain.” (250 Words)

Internet unbound: On the summoning of Meta staff

Prelims: General Studies Paper 1

Current events of national and international importance

Mains: General Studies 3

Role of external state and non-state actors in creating challenges to internal security.

Why in Focus

- The **government has summoned Meta**, the parent company of Facebook and Instagram, following the temporary removal of a video message by Prime Minister Narendra Modi.
- The **development has raised concerns over government pressure on social-media platforms and freedom of political expression online.**

Key Highlights

- The **government's action comes amid**

concerns over the removal or suppression of posts related to protests, raising questions about political speech on social-media platforms.

- **Instagram Reels, with algorithmically recommended content**, has emerged as an influential form of mass communication in India.
- **Excessive suppression of political content could push India towards tightly controlled digital environments** such as China, where online dissent is heavily restricted.
- **Section 79(3)(b) of the Information Technology Act, 2000 provides a route** through which platforms may be notified about content considered illegal by a reporting agency.
- **Meta has reportedly complied with many such takedown requests without requiring the matter to be tested in court**, raising concerns about over-compliance and private censorship.

Implications

- **Excessive government pressure may undermine freedom of speech** and political expression.
- **Broad content suppression can weaken democratic participation** and the right to peaceful protest.
- **Platform over-compliance may encourage censorship** without adequate judicial scrutiny.
- **AI-based real-time content moderation could create risks of over-censorship** and algorithmic suppression of legitimate dissent.
- **Expanding executive control over digital platforms may set precedents** that could be misused by future governments.

Way Forward

- **Ensure content takedown orders are based on clear, transparent** and legally reviewable standards.
- **Strengthen judicial oversight and due process for restrictions** on online political speech.
- **Require platforms to publish greater transparency** regarding government takedown requests and compliance.



- **Develop AI-based moderation with human oversight**, safeguards and appeal mechanisms.
- **Protect legitimate political expression and peaceful mobilisation** while addressing genuinely illegal or harmful content.

Mains Question

“How can India balance regulation of social-media platforms with the constitutional protection of freedom of speech and democratic political expression? Discuss.” (250 Words)

KEYWORDS

Operation Global-Hunt

- Operation Global-Hunt was **launched in 2026 by the Union Government of India as a three-year strategic initiative** to dismantle around 100 international drug networks operated by **Indian fugitives**.
- It **targets trafficking of heroin, cocaine, fentanyl and synthetic drugs**, using tools such as INTERPOL notices and asset freezing.
- The **operation involves coordination among agencies such as the Narcotics Control Bureau (NCB), Mumbai Police and Gujarat Anti-Terrorist Squad**, along with international authorities.
- It **forms part of India's broader “zero tolerance” policy against narcotics**, supported by the Narco Coordination Centre (NCORD).

Sovereign Green Bonds (SGrBs)

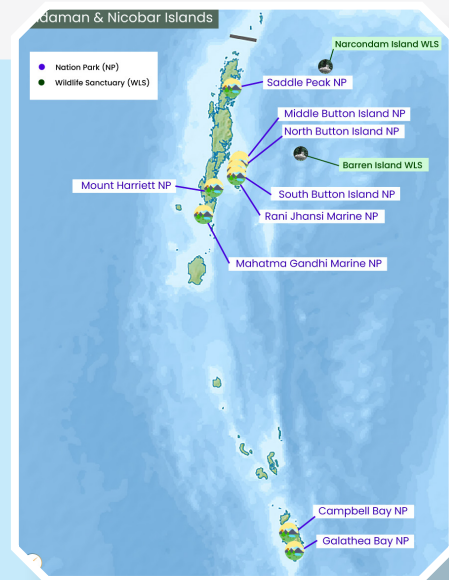
- Sovereign Green Bonds (SGrBs) are **debt securities issued by a national government to finance projects with positive environmental benefits**.
- In India, the **issuance of SGrBs was announced in the Union Budget 2022–23**, and the government released the SGrB framework on 9 November 2022.
- The **framework is based on International Capital Market Association (ICMA) principles** and covers use of proceeds, project evaluation and selection, management of proceeds and reporting.

- Eligible projects include solar, wind, **biomass, hydropower, green buildings, metro rail, energy efficiency and pollution-control projects**.
- Fossil-fuel and nuclear power generation projects are excluded.
- **Greenium** refers to the **lower yield or borrowing cost that issuers may enjoy on green bonds compared with conventional bonds**.
- It reflects investors' willingness to accept a slightly lower return for environmentally sustainable investments.

Places in News

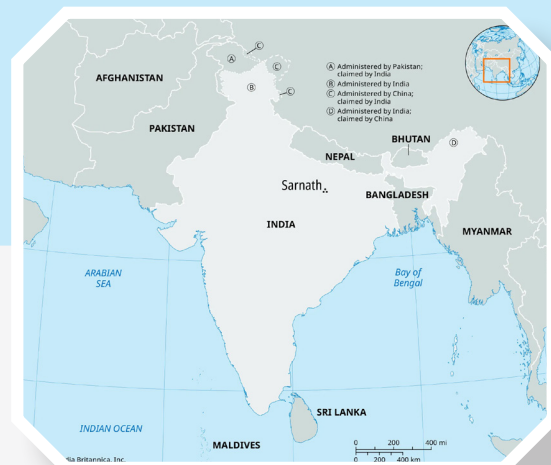
Campbell Bay National Park

- Campbell Bay National Park is **located on Great Nicobar Island and was gazetted as a national park in 1992.**
- It **forms part of the Great Nicobar Biosphere Reserve** and covers approximately 426 sq km.
- The **park is situated about 190 km north of Sumatra** in the eastern Indian Ocean.
- Its **vegetation includes tropical evergreen forests, orchids and tree ferns.**
- Important fauna include the **Nicobar pigeon, Megapode, giant robber crab and crab-eating macaque.**



Sarnath

- **Sarnath** was recently in the news after President **Droupadi Murmu** highlighted its inclusion in the **UNESCO World Heritage List** this year, recognising its importance to India's **spiritual and Buddhist heritage.**
- Located near **Varanasi in Uttar Pradesh**, Sarnath is the sacred site where **Gautama Buddha delivered his first sermon**, known as **Dharmachakra Pravartan** (Turning of the Wheel of Dharma).
- In the **3rd century BCE**, **Emperor Ashoka** erected a stone pillar at Sarnath. Its **Lion Capital**, featuring four Asiatic lions and a **Dharma Chakra**, is the basis of India's **National Emblem.**
- The archaeological complex contains important Buddhist monuments, including the **Dhamek Stupa**, traditionally associated with the Buddha's first sermon, and the **Chaukhandi Stupa.**
- Established in **1904**, the **Sarnath Archaeological Museum** is the **oldest site museum of the Archaeological Survey of India (ASI)** and houses the original **Lion Capital** along with several ancient Buddhist artefacts.



Species In News

Kashmir willow

- It is in the news due to a **severe raw material shortage** caused by drying wetlands and smuggling, prompting J&K to launch a **2.2-lakh tree plantation drive**.
- Scientifically identified as ***Salix alba var. caerulea***, it is a **fast-growing temperate deciduous tree** cultivated in the **moist alluvial soils of the Kashmir Valley**.
- The wood is **denser, darker and heavier** than UK-grown willow, providing **high structural durability, shock resistance and affordability** for cricket bats.
- Ecologically, the species thrives in **waterlogged, low-oxygen wetland environments** and acts as a **natural phytoremediator** by absorbing heavy metals.
- **Export of raw willow wood pieces is prohibited** under the **J&K Willow Act, 2000**, and **Kashmir willow bats hold a Geographical Indication (GI) tag** to protect the local industry.

