ന്റ് പ്രതിഷേധം | केरल का विरोध प्रदर्शन

ECT FEDERALISM

के लिए केरल की लड़ाई

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FWD
FORTUNE WEEKLY DIGEST

EDITOR'S NOTE

As UPSC aspirants, it is essential to stay updated on current affairs to excel in the examination. This **Fortune Weekly Digest (ForWarD)** brings you the latest news and developments from around the world, carefully curated and analyzed to help you prepare for the Civil Services (Main) Examination.

We understand that time is precious, and we have made sure to present the information in a concise and easy-to-understand manner.

The magazine is divided into different sections. Mains relevant topics have been covered in detail with a UPSC previous year question perspective. The jot downs are examples and interesting facts to enrich your answer writing. Cherrypicks has some key words from the week, helpful again in answer writing and essay. We have also included essay topics and sample questions to help you guage your preparation.

We have designed this magazine to best supplement the daily current affairs notes we have launched by the name of **FIND (Fortune IAS News Daily)** and **FINDER (Fortune IAS News Daily Explainer)** and the **Fortune Prelims Precise** monthly compilation. This magazine will be explained in detail and your queries addressed in a live class we conduct.

At a time when there is no dearth of current affairs materials, our hope is help you get a one-stop solution for all your current affairs needs.

This magazine is a work in progress and your feedback will be appreciated.

We hope that this magazine will serve as a valuable resource for your exam preparation and contribute to your success in the UPSC examination.

INDEX

UTTARAKHAND'S UNIFORM CIVIL CODE (UCC)

Syllabus: GS II - Directive Principles of State Policy

PYQ MAPPING

Q) *Discuss the possible factors that inhibit India from enacting for its citizens a uniform civil code as provided for in the Directive Principles of State Policy.* **(2015)**

WHY IN NEWS?

Uttarakhand assembly passed the Uniform Civil Code Bill becoming the first legislature in independent India to pass a law that proposes common rules on marriage, divorce, inheritance of property and live-in relationship for all citizens **(except the tribal population)** irrespective of their religion.

INTRODUCTION

The term **Uniform Civil Code is mentioned in part IV, Article 44 of the Constitution**. As per Article 44, the state shall endeavour to secure to the citizens a Uniform Civil Code **throughout the territory of India.**

EXISTING CIVIL CODE IN INDIA

- ☀ **Goa is the only place in India** where a common civil code is in practice, the **Portuguese Civil Code of 1867.**

- ☀ It is a systematic exposition of a wide area of law, written by one man, **Viscount Antonio Luis de Seabra**, and has been in force for **163 years.**

- ☀ The law provides for **compulsory registration of marriages** before a civil authority. Hindus, Muslims and Christians in Goa are all subject to the same laws on marriage.

- ☀ Muslims who register their marriage in Goa are **prohibited from engaging in polygamy and triple talaq.**

- ☀ **All assets and wealth owned or obtained** by each spouse throughout the marriage are **kept jointly by their pair.** In case of divorce each spouse is entitled to one half of property.

- ☀ Goa civil code enables a **particular type of polygamy for Hindus** but **does not extend to shariat act to muslims living in Goa.**

- ☀ **Permits equitable distribution of wealth and income** between husband, wife and between offsprings.

Some special privileges for Hindu Community as per Code of Usages and Customs of Hindus, 1880 :-

- ● Recognises the **Hindu Joint Family as a legal entity.**

- ● Where there is **no male child**, Hindus can adopt a male son or marry a **second wife with the consent of the first wife.** If his first wife doesn't conceive a child by the **age of 21 or a male child by the age of 30.**

- ● Brahmins **could swear an oath on the Bhagavad Gita** and others on the **coconut.**

BENEFITS OF HAVING AN UCC:

- ➡ **Provides equal status for all citizens:** UCC helps in eliminating the special privileges or concessions enjoyed by certain sections of people irrespective of their religion, class, gender etc. depending upon their personal laws.
    - » **Eg -** Polygamy in Muslims.

- ➡ **Promotes gender equality:** Historically, personal laws of almost all religions are discriminatory towards women. UCC will promote equal treatment for both men and women.

- ➡ **Promotes national integrity:** A unified set of laws for all citizens will promote a sense of oneness, fraternity and national spirit among the citizens.

- ➡ **Reformation of outdated practice:** It aligns personal laws with universal human rights and constitutional values.
    - » Eg: triple talaq, child marriage)

- **Simplification and uniform codification of Indian legal system:** UCC will lead to reduction in litigation emanating from multiple laws regarding various matters.
  - » **Eg-** Hindu Marriages Act, Act, Special Marriages Act, Hindu Succession Act, Parsi Marriage and Divorce Act etc.
- **Promotes the idea of secularism:** treat all religions equally without any discrimination.
- **Global Scenario:** Uniform Civil Code is followed in countries like the US, Bangladesh, Malaysia, Turkey, Indonesia, Egypt and Ireland.

CHALLENGES ASSOCIATED WITH THE IMPLEMENTATION OF UCC:

▼ **Threat to religious freedom:** Implementing UCC will infringe upon the religious freedom of citizens by imposing uniform laws that may contradict their religious customs and practices.
  - » For instance, UCC may contradict Articles 25-28 of the Indian Constitution.

▼ **Threat to cultural diversity: India being a diverse nation** Imposing uniform laws may ignore the cultural practices, traditions, and customs of different religious groups.

▼ **Lack of awareness:** There is lack of awareness among various sections of society about what all are the matters contained in the uniform civil code.

▼ **Undermining federalism:** Personal laws are included under the concurrent list (Schedule VII) in which both the parliament and state legislature can make laws. Imposing a uniform code undermines the federal structure by encroaching upon the rights of the state to legislate on such matters.

▼ **May lead to social unrest:** There is a risk that implementation of UCC will lead to social unrest and will deepen communal divide.

Cases associated with Uniform Civil Code:

☀ **Shah Bano Case (1985):** The supreme court(SC) ruled that muslim womens were entitled for maintenance beyond the iddat period under section 125 of the Crpc. It emphasised the need for a UCC to remove contradictions based on ideologies.

☀ **Sarla Mudgal v/s Union of India (1995):** The SC ruled that a hindu husband upon converting to Islam cannot enter into a second marriage without dissolving his first marriage.

☀ **Shayaro Bano case (2017):** the Supreme court declared triple talaq as **unconstitutional** and violative of muslim womens dignity and equality. It recommended the parliament to enact a law that regulates Muslim marriages and divorces.

RECENT ASPECTS OF THE UTTARAKHAND UCC BILL:

- **Ceremonies:** Marriage may be **solemnised through any ceremonies or rituals** applicable to the parties of marriage.
- **Marriage:**
  - » The code leaves out most LGBTQ+ persons from **ensuring equality in marriage**.
  - » The **non-registration of live-in relationship** has been criminalised, a jail term of up to three months or a maximum fine of ₹10,000, or both. Any false data by the couple will attract the same imprisonment with 25,000 as fine.
  - » **Child marriage and marrying within prohibited degree** of relationship has been criminalised.
  - » **Compelling, abetting or inducing any person** to observe any condition for remarrying is also punishable with imprisonment upto three years.
  - » **Prohibition of bigamy** has been extended to all communities under **section 4** of the bill.
- **Divorce:** Extrajudicial modes of divorce through modes not prescribed under the code have been **penalised**. Local customs such as **customary divorce or panchayat divorce** are punishable under the code.
  - » Divorce in the form of triple talaq, halala, iddat have been made punishable offences **without explicitly naming them**.
  - » Enforcement of any customs **imposing condition on remarriage between divorced spouse is criminalised**

➡️ **Guardianship:** Under the bill the **father will be the guardian of the child**, while the mother **will be the custodian**.

» The **law commission in 2018** had recommended that **guardianship laws must treat both parents on an equal footing** to address the discrimination faced by mothers. This recommendation is not reflected in the bill.

» The law fails to address the discrimination faced by mothers under guardianship law that treat only the father as legal guardian of the child.

➡️ **Legitimate Children:** The bill also clarifies that all children born out of **void and voidable marriages and live-in relationships will be deemed legitimate**, and will have the same rights as children born within wedlock.

➡️ **Inheritance:**

» It abolishes the **coparcenary system** which exists under hindu personal law.

» In the event of **intestate succession**, the Bill guarantees **equal property rights for the spouse, children, and parents.**

WAY FORWARD

✳️ **Public awareness and education:** campaigns and educational programmes can be conducted to make people aware about the matters enumerated under the uniform civil code

✳️ **Dialogue and consultation:** can be done with various stakeholders such as religious communities, legal experts, policy makers etc to gather information and opinions before implementing this kind of bills

✳️ **Monitoring and evaluation:** for understanding the impact on the society while implementing the bill

✳️ **Inclusivity:** should respect religious diversity and equal importance to gender equality and justice.

CONCLUSION

Uniform civil code stands as a **critical initiative** towards providing **justice, equality and equal religious rights to all people without any discrimination.** Even Though the idea of UCC promotes the idea of secularism, the government must keep in mind that it doesn't violate the constitutional rights, religious sentiments and it should build the confidence of different sections towards Indian polity rather than alienating them.

SAMPLE QUESTION

Q) A UCC under a majoritarian regime will likely affect Indian secularism. Comment. **(15 M)(250 W)**

FISCAL FEDERALISM & NORTH-SOUTH DIVIDE

Syllabus: GS II - Federalism & **GSIII -** Indian Economy and issues relating to Planning, Mobilization of Resources, Growth and Development. & Government Budgeting
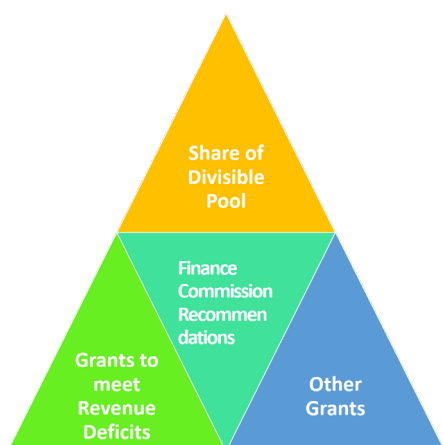
PYQ MAPPING

Q) *Explain the rationale behind the Goods and Services Tax (Compensation to States) Act of 2017. How has COVID-19 impacted the GST compensation fund and created new federal tensions?* **(2020)**

Q) *How far do you think cooperation, competition and confrontation have shaped the nature of federation in India? Cite some recent examples to validate your answer.* **(2020)**

SHORT TAKES

Finance Commission -

» **Article 280(1)** of the Constitutions lays down that the modalities for setting up of a Finance Commission

» Appointed after every five years or earlier to make recommendations to the President regarding the distribution of shared taxes, grants-in-aid and any other matter referred to the Commission.

Triangle diagram: Share of Divisible Pool / Finance Commission Recommendations / Grants to meet Revenue Deficits / Other Grants

What is the Net Borrowing Ceiling?

» It limits borrowing of states from all sources including open market borrowings.

» The imposition of the Net Borrowing Ceiling is done by invoking the powers of the Centre
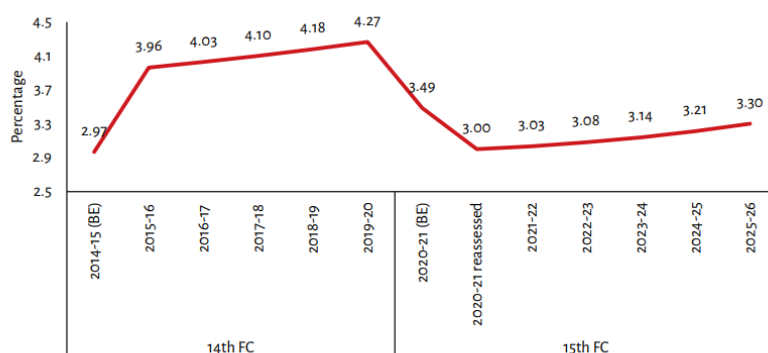
WHY IN NEWS?

Recently, protests by governments of three southern states namely, Karnataka, Kerala and Tamil Nadu, have brought to the fore the growing tensions in India's fiscal federalism contract.

INTRODUCTION

Fiscal federalism refers to the division of fiscal responsibilities between the central government and regional or local governments within a federal system. **Articles 268 to 281 in part XII** of the Indian Constitution deals with the distribution of revenue between the **Union and the States.**

OVERVIEW

➤ Ever since the start of the **15th Finance Commission (2015),** the Union government has been reducing financial transfers to States as a percentage of GDP.

Source: Reports of the 14th and 15th FC

➤ This is in contradiction with the **14th Finance Commission's** recommendation devolving **42% of Union tax revenues to States**, which is a **10% increase** over the **13th Finance Commission's recommendation.**

➤ **The 15th Finance Commission (2021)** recommended **41%,** excluding the devolution to Jammu and Kashmir (J&K) and Ladakh, which were recategorised as Union Territories.

➤ **Karnataka's protest**: Held on Feb 7 in New Delhi, against the losses suffered by the state exchequer due to factors such as reduction of Karnataka's share in the divisible pool of taxes

➤ **Kerala's protest:** Held on Feb 8 in New Delhi, against the Centre for placing Kerala on a financial embargo.

under **Article 293(3).**

- **Vertical Devolution:** Distribution of net taxable income between Centre and states.

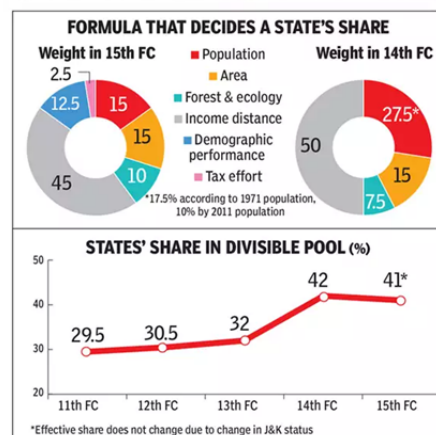- **Horizontal Devolution :**Distribution of net taxable income among states.

NORTH - SOUTH DIVIDE IN FISCAL FEDERALISM

♣ **The Public Affairs Index 2018** highlighted the **governance disparity,** the share of devolution for the less populous and fiscally stronger southern states tends to be lower, while few northern states, which are weaker on these metrics, get a larger share of central taxes.

♣ Southern states argue that their **fiscal prudence and demographic control are not adequately rewarded**, leading to a situation where they subsidise the fiscal profligacy and higher population growth rates of some northern states.

♣ **Southern states contribute significantly to the national economy but receive less** in terms of central resource allocation, a point of contention that has been raised by political leaders from these states

» South India has about **20% of India's population**, and contributes about **31% of India's GDP**

» But, **poor and highly populated states** of **UP (18%)** and **Bihar (10%)** together receive **28% of the devolved tax amount** meant for all states. This leaves developed and lowly populated states like **Tamil Nadu (4.2%), Karnataka (3.65%), Telangana (2.13%), Andhra Pradesh (4.11%) and Kerala (1.96%)** with smaller share of funds received from the Centre..

How Rs100 of pooled taxes get distributed among select states

State	(in Rs)
Andhra Pradesh	4.3
Karnataka	4.7
Kerala	2.5
Tamil Nadu	4
Bihar	9.7
Madhya Pradesh	7.5
Uttar Pradesh	18

PRESENT SCENARIO: DOES THE SOUTH ACTUALLY GET LOWER SHARE THAN THEY DESERVE?

➡ **Dip in tax devolution:** The tax devolution, the share in the divisible pool of Central Taxes and duties released to five southern states put together, has decreased from 17.98% in 2018-19 to 15.75% in 2022-23.

» **Eg:** Karnataka received ₹35,894.83 crore in fiscal 2018-2019. It dropped to ₹21,694.11 crore in 2020-2021 and stood at ₹34,596.18 crore in 2022-2023 which is lesser than the 2018-2019 share.

➡ **Decline in Grant-in-Aid percentages:** The two leading tax revenue-generating states in the southern region, Tamil Nadu and Karnataka, have witnessed a drastic decline in their Grant-in-Aid percentages compared to the total amount shared with all states, leading to a loss of revenue.

» In the case of Karnataka, the proportion of **Grant-in-Aid**, which stood at **7.03% in 2018-19, has dwindled to 2.67% in 2022-23.**

» Similarly, Tamil Nadu has witnessed a reduction in Grant-in-Aid percentage from **5.66% to 4.77%** between 2018-19 and 2022-23

➡ **Centre's ceiling rule:** Kerala has moved the Supreme Court contending that the Centre's imposition of a Net Borrowing Ceiling **(NBC)** on the State, which limits borrowings from all sources, **violates Article 293** of the Constitution.

» **According to Article 293(3)** of the Constitution, the State has to obtain the consent of the Centre to **raise 'any loan'**, if any part of the previous loan extended by the Centre is outstanding.

HOW THE BOOTY IS DIVIDED

FORMULA THAT DECIDES A STATE'S SHARE

Weight in 15th FC
- Population
- Area
- Forest & ecology
- Income distance
- Demographic performance
- Tax effort

2.5 | 12.5 | 15 | 15 | 45 | 10

Weight in 14th FC
27.5* | 50 | 15 | 7.5

*17.5% according to 1971 population, 10% by 2011 population

STATES' SHARE IN DIVISIBLE POOL (%)

11th FC	12th FC	13th FC	14th FC	15th FC
29.5	30.5	32	42	41*

*Effective share does not change due to change in J&K status

➡ **State's increased dependency on centre - post GST:** There has been an increase in the dependence of states on revenue from the central government, with a decline in the proportion of revenue coming from autonomous sources from 55% in 2014-15 to 50.5% in 2020-21.

» The introduction of the GST has further compounded this situation, as **most indirect taxes, except for a few like petroleum products, property tax, and alcohol excise, have been absorbed into the GST framework**. This has diminished the states' capacity to generate their own revenue.

➡️ **Discontent of states in GST compensation:** To compensate states for any shortfall in their protected tax revenues under the GST regime, the Union Government assured that the shortfall would be <u>covered</u> from the introduction of GST compensation in 2017 to June 2022

» States like Karnataka show that the shortfall between estimated protected revenues from GST and the actual collection was huge. Even after the end of the GST compensation period, States have not been able to achieve the estimated protected GST targets leading to revenue loss.

➡️ **Increased cess and surcharge collection:** Cesses and surcharges are becoming a disproportionate proportion of the overall divisible revenue, with non-tax revenues being kept outside the divisible pool.

➡️ **Financial Centralisation concerns:** The government **influences the priorities of the States** through Centrally Sponsored Schemes (CSS) wherein the Union government provides partial funding and another part is to be committed by States.

ASSOCIATED CHALLENGES:

🔴 **Regional Imbalances:** Biased fiscal transfers can lead to regional imbalances as certain states or regions receive more funds while others are neglected. This can result in uneven development and widening of the gap between developed and underdeveloped regions.

🔴 **Limited Government Expenditure:** When State's receive less, it restricts their capacity to spend on important sectors like education, healthcare, and social welfare. This can hinder human development indices and impede the overall progress of the affected states.

🔴 **Political Discontent:** Low funds from devolution may lead to political discontent among the states that feel neglected or discriminated against. This can result in protests, demonstrations, and demands for greater autonomy or fiscal decentralisation.

🔴 **Unemployment and Poverty:** When certain states receive limited resources for job creation and poverty alleviation programs, it may result in higher levels of unemployment and poverty , which may further lead to social unrest and migration of people to other states.

WAY FORWARD:

✳️ **16th Finance Commission Directive:** The directives could be given to the 16th FC to **enhance devolutions effectively**, including:

» **Review of tax-sharing principles** to consolidate the indirect tax base between the Union and states,and also to revamp statutory sharing of indirect taxes vertically and horizontally to adapt to the evolving landscape.

✳️ **Promote Fiscal Federalism:** Enhancing the fiscal autonomy of states by allowing them more leeway in generating their revenues and spending according to their priorities could help **reduce imbalances.**

✳️ **Adjusting to Demographic Changes:** As demographic trends diverge, with the South ageing faster than the North, policies need to adjust to these realities, focusing on healthcare, social security, and labour mobility.

✳️ **Creating Platforms for Inter-State Collaboration:** Encouraging states to share best practices in governance, fiscal management, and development initiatives could help reduce disparities.

✳️ **Rationalise Central Spending:** There's a necessity for a more credible approach to rationalise Central Sector Schemes (CSS) and Central outlays in various **centrally sponsored programmes** like **Awas Yojana.**

CONCLUSION

The North-South divide in fiscal transfer can hinder equitable development across India's regions .To tackle these challenges effectively, a **cooperative approach** among the central and state governments is crucial. By implementing **targeted initiatives** that address fiscal imbalances, India can ensure a fairer development path for all states, utilising the unique strengths of each region to foster **national cohesion and prosperity.**

SAMPLE QUESTION

Q) In light of recent protest by southern states in Parliament, discuss the need for redefining fiscal federalism.

(15 M)(250 W)

PAKISTAN ELECTIONS 2024

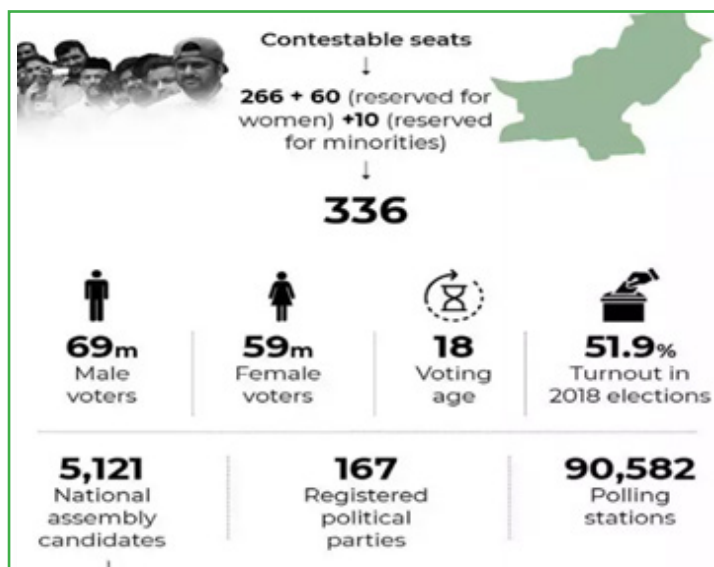**Syllabus: GS II -** India and its Neighbourhood

WHY IN NEWS?

Pakistan held its parliamentary elections on February 8th, with 44 political parties competing for a portion of the 266 seats. This is the country's 12th general election since its independence. The mixed verdict has thrown up an interesting coalition of opposites with the military 'Establishment' under the Nishan-e-Imtiaz awardee, General Asim Munir in firm control of matters.

INTRODUCTION

Pakistan's **democratic transition was prolonged** in comparison to India due to conflicts regarding national language, Islam's role, provincial representation, and power sharing between the centre and provinces.

- After the recent elections as of February 13, 2024, the leaders of the **Pakistan Muslim League-Nawaz (PML-N) the Pakistan Peoples Party (PPP)** announced that they would form a coalition government with Shehbaz Sharif as prime minister and Asif Ali Zardari as next President.

- Imran Khan has reportedly called upon the US to raise the lack of transparency and rigging in the elections.

Contestable seats
↓
266 + 60 (reserved for women) **+10** (reserved for minorities)
↓
336

69m Male voters | **59m** Female voters | **18** Voting age | **51.9%** Turnout in 2018 elections

5,121 National assembly candidates | **167** Registered political parties | **90,582** Polling stations

OVERVIEW

- Pakistanis voted for their federal legislature called **National Assembly and for their provinces.**

- **Pakistan has 4 provinces —** Punjab (141 seats), Sindh (61), Khyber Pakhtunkhwa (45) and Balochistan (16)— and the Islamabad Capital Territory (3).

- **Reserved seats:** 70 seats - 60 for women and 10 for non-Muslims are reserved to be filled by proportional representation from among the winning parties.

- **Unexpected Election Results:** Independents, mostly backed by former Prime Minister Imran Khan's Pakistan Tehreek-e-Insaf (PTI) obtained 93 of the 265 seats.

  - According to the election commission's website, the independents were followed by **former prime minister Nawaz Sharif's party**, which won 75 seats.

  - It also became the largest single party in parliament as Imran Khan's independents ran as individuals.

- **Military's Historical Influence:** Historically, Pakistan's military had both direct and indirect influence.

  - It was widely reported in the media that the military was favouring Nawaz Sharif after its fall out with Imran Khan and his subsequent arrest and being barred from elections.

ELECTORAL HISTORY

- **Pakistan's electoral landscape** has been formed by intermittent periods of democratic rule punctuated by military regimes.

  - Pakistan continued as a **British Dominion** till the adoption of **its 1956 Constitution.** It declared itself as **Islamic Republic of Pakistan**

  - Soon, **political instability** followed with four prime ministers from various parties taking office between 1956 and 1958.

  - The growing public resentment resulted in a **military coup by General Mohammad Ayub Khan in 1958**. The Constitution was suspended and martial law was imposed.

  - Interestingly, the Supreme court of Pakistan citing **'Doctrine of Necessity'** validated this takeover.

  - The defeat against India in the 1965 war, urban unrest in the Western Pakistan, rising Bengali Nationalism and transition from Ayub Khan to Yahya Khan finally led to the **first general elections since independence in 1970.** It gave an upper hand to the Awami League of East Pakistan led by Sheikh Mujibur Rahman over the Pakistan People's Party (PPP) of West Pakistan led by Zulfikkar Ali Bhutto.

  - The rift ultimately ended in violence and the liberation of East Pakistan as Bangladesh. Yahya Khan gave the Presidentship to Bhutto.

- **Pakistan got a new constitution in 1973** and Bhutto became the Prime Minister with military support.

- Pakistan's 1977 general election faced massive allegations of rigging against the Bhutto regime that came to power.

- He was deposed by **General Zia-ul-Haq in a military coup named Operation Fair Play**. Bhutto was later executed in 1979 in a murder case.

- **Zia amended Pakistan's 1973 Constitution** to a presidential system.

  - The military also employed **Inter-Services Intelligence (ISI)** to influence election outcomes.

- **In 1985, Zia restored the 1973 constitution and held elections which were inconclusive.**

- Before the 1988 elections Zia died and the elections brought in **Benazir Bhutto.**

- The new regime was dismissed on corruption charges by the President and next elections in 1990 brought Nawaz Sharif of Pakistan Muslim League with ISI support leading a conservative alliance.

- Subsequent governments did not complete their terms due to infighting or dismissal by the President.

- The 1997 elections saw the weakest point of military influence in elections as Sharif came with a thumping majority. It also saw closer India Pakistan ties.

- But the Pak military clandestinely moved across LoC which started the Kargil conflict derailing the peace process.

- **In 1999,** the Chairman of the Joint Chiefs of Staff Committee and Chief of Army Staff General Pervez Musharraf in a military coup removed the majority Government of Nawaz Sharif. The supreme court again validated this take over and suspension of the Constitution.

- Musharraf declared himself president in 2002 but was thrown out after a tussle with the Supreme court in 2008 and had to leave for London.

- **Subsequent elections in 2013** saw a historic transfer of power from one civilian administration to another.

- In 2019, Nawaz Sharif was awarded a 7 year sentence on corruption charges

- **The 2018 elections** saw a strong desire for change among voters.

  - Imran Khan's **Pakistan Tehreek-e-Insaf (PTI)** came into the elections with a strong anti-corruption and reform program.

  - Pakistan's Army backed PTI's Imran, who was widely referred to as "Laadla" (favourite son) to take away PML-N's votes.

- But Imran **didn't remain the "Laadla" for long.** Like Nawaz, he fell out with the military and was removed from the government in April 2022 and currently in jail over charges of corruption, treason, etc. and was barred from contesting the 2024 elections.

  - Imran was replaced by **Shehbaz Sharif, the leader of the opposition coalition through a trust vote** and was subsequently replaced in August 2023 by **Anwaar ul Haq Kakar**, who served as interim Prime Minister until the new elections of 2024.

IMPLICATIONS FOR INDIA

Most commentators feel that it will be status quo for the relations as the military oversight is clearly evident.

➡ **Democracy:** Pakistan's process to become a complete democracy can only happen when there is a legitimate government elected by the people. A deep and strong democratic Pakistan will be in India's interest. Vox Militum continues to beat Vox Populi.

➡ **Diplomacy:** When there is an elected government with a proper cabinet and external affairs ministry, it becomes easy for India to negotiate and solve conflicts with high-level talks. This will not happen when the military rules the country.

➡ **Stability:** Only a stable country can develop and work for the welfare of the people. The Indian border with Pakistan is under conflicts and skirmishes. If Pakistan becomes stable, the borders will be more peaceful and a good people-to-people relation can be built upon.

  » **For instance, when Bangladesh got its freedom** and became a democracy, it stabilised and now has good relations with its neighbours.

➡ **Impact on Trade:** India's exports to Pakistan are at jeopardy due to the conflict.

  » **Bilateral commerce totaled $514 million in 2021-2022**, with Indian exports surpassing imports, according to the Ministry of Commerce.

➡ **Refugee Influx:** People in Pakistan face challenges in meeting their fundamental needs and earning a living.

  » Contrasting conditions in India generate fears about a potential refugee inflow from Pakistan.

➡ **Nuclear Safety Concerns:** Pakistan's nuclear weapons generate concerns that extend beyond India.

  » The economic crisis could lead to an army takeover, heightening concerns about the growth of terrorist organisations for financial gain.

WAY FORWARD

✳ **India's Neighbourhood First Policy**:

  » Emphasise the necessity of maintaining regular relations with Pakistan and other neighbouring countries.

  » Prioritise peaceful bilateral resolutions, advocating the abolition of terrorism and violence.

✳ **National Security Stance**

  » India should continue to take firm measures against threats to its security and territorial integrity.

✳ **Potential for Revival of SAARC**

  » The deadlock in fostering greater cooperation among **SAARC members** is sometimes linked to the rivalry between Pakistan and India.

  » However, with India's growing worldwide significance and Pakistan's fall, SAARC's resurrection appears possible.

  » The revitalization of SAARC can help India's neighbourhood policy meet the regional strategic encroachment posed by **China's Belt and Road Initiative.**

CONCLUSION

An elected government with a full mandate is ideal for achieving stability and peace in the country. It would be challenging to serve in a coalition administration in Pakistan under the current circumstances, since any coalition led by the military is inherently unstable.

WHITE PAPER ON ECONOMY

WHY IN NEWS?

Finance Minister Nirmala Sitharaman presented a "white paper" on the Indian economy in Parliament on February 8.

INTRODUCTION

The document is prepared by the **Ministry of Finance.**

- It compares the **10-year record of economic governance** under the Congress-led UPA governments (between 2004-05 and 2013-14) with the 10-year record of the BJP-led NDA governments (between 2014-15 and 2023-24).

WHAT IS A WHITE PAPER ?

A white paper typically provides information about a specific issue. It is an **authoritative guide** that discusses issues on a **certain specific subject**, along with a proposed solution for handling them.

- ♣ The term, "white paper", came about after the government colour-coded reports to indicate who could access them, with the colour **white referring to public access.**

- ♣ For instance, the government may present a white paper on black money to make people aware of the nature and scope of the problem and the possible ways to resolve it.
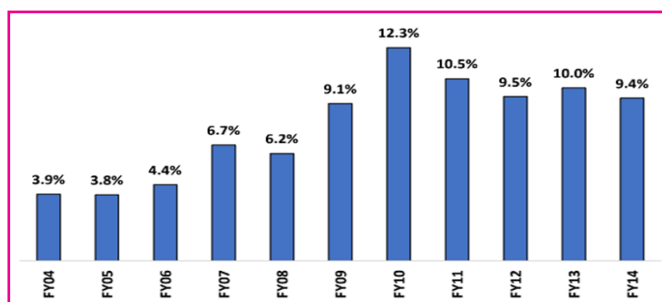
One of the earliest instances of a government presenting a white paper is of **1922**, when then **British PM Winston Churchill** introduced one to detail his government's policy on Palestine.

OBJECTIVES OF WHITE PAPER

- ☀ It seeks to inform about the nature and extent of governance, economic and **fiscal crises that the NDA government faced** when it assumed office in 2014.

- ☀ It states the **policies and measures that the NDA government took** to restore the health of the economy since 2014.

- ☀ it aims to **generate a wider, more informed debate on the paramountcy of national interest** and fiscal responsibility in matters of governance over political expediency.
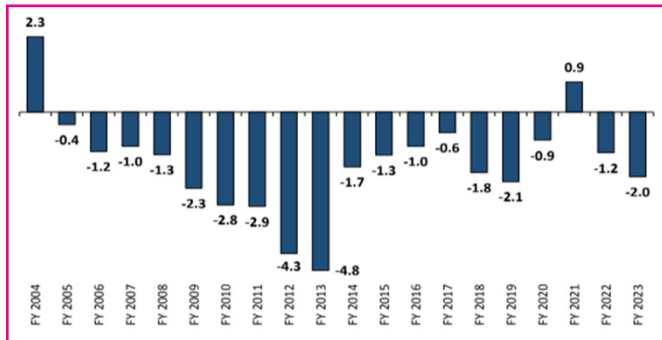
TRACKING THE TWO REGIMES

- ➡ **Inflation Trend:** During the UPA regime, over a five-year period from FY10 to FY14, the average annual inflation rate was in **double digits**. Between FY04 and FY14, average annual inflation in the economy was **8.2 per cent.**

  - » **During the NDA Regime** in 2016, the government gave the mandate to the RBI to target inflation in the band of 2% to 6%.

  - » **Average annual inflation** between FY14 and FY23 **declined to 5.0%.**
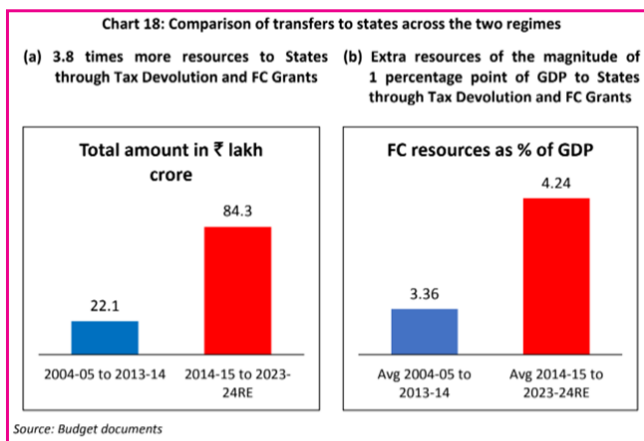

- ➡ **Health of banking Sector:** When the Vajpayee-led NDA government left office, the **Gross Non-Performing Assets (GNPA) ratio** in Public Sector banks was 7.8%.

  - » In September 2013, this ratio **climbed to 12.3%.**

  - » Due to the Implementation of the **Insolvency and Bankruptcy Code (IBC)** and other measures like the Asset Quality Review, Prompt Corrective Action Framework, merger and recapitalisation of banks led to a **decline in this ratio** to a **multi-year low of 3.2%.**

- ➡ **Elevated external vulnerability:** During the UPA, the External Commercial Borrowing rose at a **compounded annual growth rate (CAGR)** of **21.1%** (FY04 to FY14).

  - » whereas in FY14 to FY23, they have grown at an annual rate of **4.5%**.

- ➡ **Current Account Deficit (CAD):** Between FY05 and FY14, the average CAD was 2.3% of GDP.

  - » The NDA took comprehensive measures in the manufacturing as well as foreign trade space.

» As a result, **India's merchandise exports grew** by around 41% from 2014 to 2022, **higher than the world merchandise export growth** of about 31%.

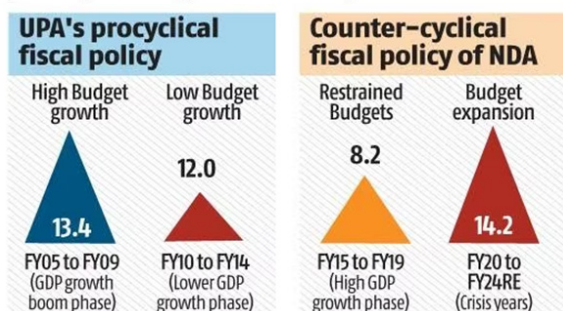» This enabled the average CAD to come down to 1.1% of GDP between FY15 and FY23.

● **Devolution to States: Around 41-42%** of Central taxes have been shared with the States every year over the last decade. This is a substantial jump from the earlier devolution share of **30-32%**.

Chart 18: Comparison of transfers to states across the two regimes

(a) 3.8 times more resources to States through Tax Devolution and FC Grants

(b) Extra resources of the magnitude of 1 percentage point of GDP to States through Tax Devolution and FC Grants

Source: Budget documents

● **Fiscal policy and Budgeting:** Contrary to the UPA Government's approach of **expanding the budgets during the high growth periods (pro-cyclical)**, the present government has followed a prudent fiscal policy of **containing the budget size during peak cycle of GDP growth** to generate adequate fiscal space for handling any unforeseen events **(counter-cyclical).**

TRACKING THE TWO REGIMES
(Total expenditure growth in Y-o-Y %)

UPA's procyclical fiscal policy
High Budget growth — 13.4 — FY05 to FY09 (GDP growth boom phase)
Low Budget growth — 12.0 — FY10 to FY14 (Lower GDP growth phase)

Counter-cyclical fiscal policy of NDA
Restrained Budgets — 8.2 — FY15 to FY19 (High GDP growth phase)
Budget expansion — 14.2 — FY20 to FY24RE (Crisis years)

● **Heath and Out-of-pocket expenditure (OOPE):** The OOPE comprised **64.2% of total health expenditure (THE)** of India in FY14.

» In 2023, **OOPE stood at 48.2%** of the total expenditure according to the Economic Survey.

● **Key Programs analysis:** The key programs include, Housing & sanitation, Electrification, Pensions etc. The below table shows outcomes of these programs during both UPA & NDA.

Table 5: Comparison of Outcomes of Key Programmes with Similar Objectives

Scheme	UPA government		NDA government	
	Period	Outcome	Period	Outcome
Affordable Housing - Rural	2003-2014	2.1 crore[39]	2016-2024	2.6 crore[40]
Construction of Toilets	2011-2014	1.8 crore toilets constructed[41]	2014-2024	11.5 crore household toilets constructed[42]
Affordable Pension for unorganised sector workers	2011-2014	36.4 lakh beneficiaries[43]	2015-2023	6.1 crore beneficiaries[44]
Minimum Zero Balance Bank Accounts	2005-2012	10.3 crore accounts[45]	2014-2024	51.6 crore accounts[46]
Rural Electrification	2005-2014	2.15 crore households[47]	2017-2022	2.86 crore households electrified[48]
Affordable medicines	2008-2014	164 Jan Aushadhi Stores opened of which 87 functional[49]	2014-2023	10,000 stores opened[50]
Optical Fibre Network	2011-2014	6577 km of optical fibre laid[51]	2015-2023	6.8 lakh optical fibre laid[52]
Maternity benefit for the poor	2010 - 2013	9.9 lakh beneficiaries in 53 districts[53]	2017-2023	3.59 crore beneficiaries[54] across India

DRAWBACKS

● **Only Cons are focused:** The important achievements like the Right to Education, Right to Employment, Right to Information, and Right to Food are ignored.

● **Misleading terms:** The Finance Minister said in her speech that the "**average per capita''** has gone from $4,000 to $6,000. The per capita GDP will increase in a developing country like India but it will not be the same with the Annual Average.

» **'Annual average per capita GDP'** growth fell from **5.9% in Manmohan Singh tenure to 3.8%** under Modi tenure.

● **The issue of Unemployment not included:** The Centre for Monitoring Indian Economy said that unemployment in the age group of 20-24 years was 44.5% as per October-December 2023 statistics. And for the age group of 25-29 years, it was 14.33%.

» On the other hand, the unemployment rate during the UPA years fell from 8.40% in 2004-05 to 5.6% in 2011-12.

- **No mention of ill effects of structural changes in economy:** White Paper has many omissions, including no mention of demonetisation and its impact on the economy as well as ill effects of rolling out GST and issues States face due to unfair devolutions.

- **Budgeting:** The white paper does not speak on reduced allocations in budget in its term. The expenditure record of the NDA-II government vis-a-vis the UPA era remains mixed. Outlays on capex, food subsidy, agriculture, and urban and rural development improved.

  » While outlays on **education, defence and subsidies on fuel** and fertiliser **fell**, as percent of GDP.

  » Health expenditure as a share of GDP **saw no change at all** between the UPA and NDA rule, **despite the pandemic.**

- **On Inflation:** NDA faced inflation after its successive policy shocks of demonetisation and GST rollout. On the other hand, the UPA era had witnessed the global financial crisis and consequent worldwide recession in 2008-09, which was a major external shock.

UPA AND NDA YEARS: WHAT SOME CRUCIAL NUMBERS SAY

Financial Year	Nominal GDP growth rate (%)	Real GDP growth rate (%)	Fiscal Deficit*	Financial Year	Nominal GDP growth rate (%)	Real GDP growth rate (%)	Fiscal Deficit*
2004-05	14.10	7.92	3.95	2014-15	10.99	7.41	4.10
2005-06	13.99	7.92	4.03	2015-16	10.46	8	3.87
2006-07	17.14	8.06	3.35	2016-17	11.76	8.26	3.48
2007-08	15.14	7.66	2.59	2017-18	11.03	6.8	3.46
2008-09	12.56	3.09	6.11	2018-19	10.59	6.45	3.44
2009-10	15.46	7.86	6.57	2019-20	6.37	3.87	4.64
2010-11	19.92	8.5	4.89	2020-21	-1.36	-5.83	9.17
2011-12	14.43	5.24	5.91	2021-22	18.36	9.05	6.75
2012-13	13.82	5.46	4.93	2022-23	16.06	7.24	6.38
2013-14	12.97	6.39	4.48	2023-24	8.87	7.32	5.85
	AVERAGE OF UPA YEARS				AVERAGE OF NDA YEARS		
2004-2014	14.95	6.80	4.7	2014-2024	10.31	5.9	5.1

The white paper was presented in Parliament by Finance Minister Nirmala Sitharaman. *PTI/File*

Source: MoSPI and CMIE, *(as a % of Nominal GDP)

CONCLUSION

The White paper usually revolves around a particular topic and is usually future planning-based material. In a sharp contrast, the White paper on the Indian economy is seen to be more of a political matter that targets the rival party. Any country needs proper stats to plan policies and schemes, and the government must keep in mind that the stats analysed must be used to better the country rather than attacking a rivalry.

SAMPLE QUESTION

Q) While India's recent slowdown is partly rooted in external causes, domestic causes are also important. Discuss on the basis of the recent White paper on Indian Economy. **(10 M)(150 W)**

BHARAT RATNA 2024

What is the Award?

Bharat Ratna – **'Jewel of India'** is the highest civilian award in the country.

★ It is conferred for **exceptional Service to the nation** in various fields such as Science arts, literature and recognition of public service of the highest order.

★ The award can be granted **posthumously and also to non-Indian citizens.**.

★ The recommendations for Bharat Ratna are made by the Prime Minister to the President.

The History:

The award was established by **former President of India Rajendra Prasad in** 1954.

★ The concept of awarding this award posthumously was not there in the original statute declared in January 1954. This was finally added in 1966.

★ The first Bharat Ratna was awarded to Sarvapalli Radhakrishnan, Sir C.V. Raman, and Chakravarti Rajagopalachari in 1954.

★ **Sachin Tendulkar is the first sportsperson** and the youngest Bharat Ratna Award recipient.

★ The award has also been given to **non-Indians** – Khan Abdul Ghaffar Khan and Nelson Mandela.

ALL ABOUT THE **BHARAT RATNA**

IT IS The highest civilian award of the country

ELIGIBILITY
Any person without distinction of race, occupation, position or sex is eligible for these awards.
There is no written provision that Bharat Ratna should be awarded to Indian citizens only.

INSTITUTED IN Year 1954

AWARDED In recognition of exceptional service/ performance of the highest order in any field of human endeavour

THE WINNERS RECEIVE A Sanad (certificate) signed by the President and a medallion. The Award does not carry any monetary grant

NOMINATED BY The Prime Minister to the President. No formal recommendations for this are necessary

Network 18 creative

Features of the Award?

The medallion is cast in **Bronze with a sunburst in the centre** and Bharat Ratna is engraved underneath it.

★ On the backside, the emblem of India is embossed and **Satyameva Jayate** is inscribed in Devanagari script.

★ The medallion is worn around the neck using a white ribbon.

★ The award does not carry any monetary endowment.

THE BHARAT RATNA **MEDALLION**

SHAPED LIKE A PEEPAL LEAF — 3.1 mm thick
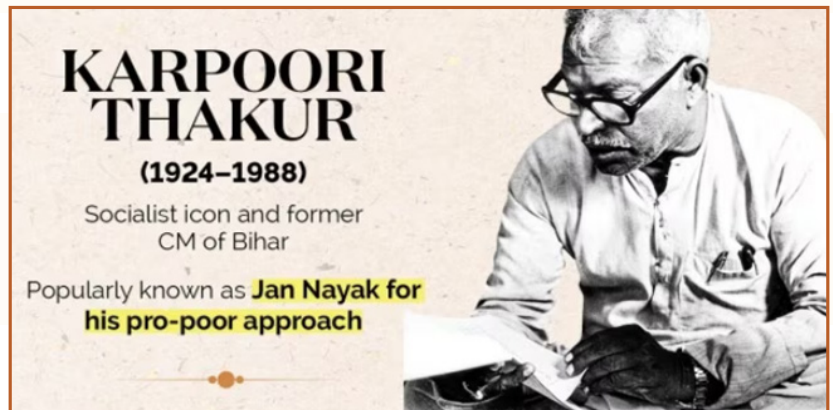
DIMENSIONS

Approx 5.8 cm long

4.7 cm wide

The award was originally limited to achievements in the arts, literature, science and public service. In 2011, the criteria was expanded to include **"any field of human endeavour".**

Network 18 creative
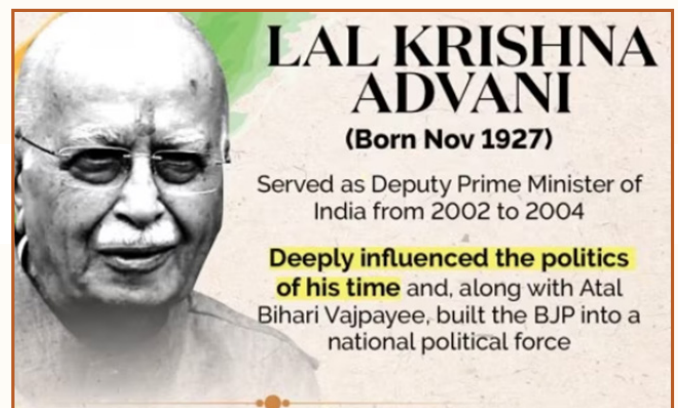
The 5 Bharat Ratnas of 2024

I. **Karpoori Thakur -** He was a **freedom fighter** and a socialist who worked under the guidance of **Jayaprakash Narain**, Dr Rammanohar Lohia and Ramnandan Mishra.

* ☀ He belonged to the **Nai community**, listed as an **Extremely Backward Class (EBC) among OBCs.**

* ☀ In 1978, he introduced a reservation model, **allocating 26%** of reservations with specific quotas for OBCs, EBCs, women, and economically backward classes among upper castes.

* ☀ This was also seen as a precursor of the **Mandal Commission report**, advocating for 27% reservations for Other Backward Classes.

KARPOORI THAKUR
(1924–1988)
Socialist icon and former CM of Bihar
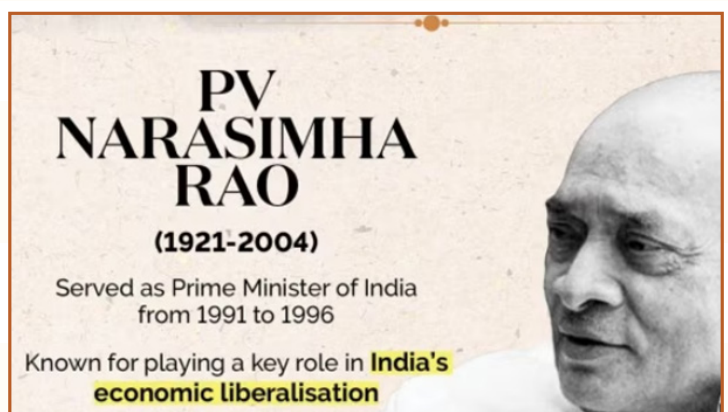Popularly known as **Jan Nayak for his pro-poor approach**

II. **L K Advani -** Born in Karachi, in present-day Pakistan, on November 8, 1927, Advani through the years had served as the President of the Bharatiya Janata Party for the longest period since its inception in 1980.

* ☀ He was the **Home Minister** and later, the **Deputy Prime Minister** in the cabinet of Shri Atal Bihari Vajpayee (1999-2004).

* ☀ Advani was BJP Chief when the party adopted the **Mandir pledge** in 1989, and then his **'Rath Yatra' in 1990** from Somnath in Gujarat to Ayodhya in UP to build the Ram temple changed the course of Indian politics.

LAL KRISHNA ADVANI
(Born Nov 1927)
Served as Deputy Prime Minister of India from 2002 to 2004
Deeply influenced the politics of his time and, along with Atal Bihari Vajpayee, built the BJP into a national political force

III. **P V Narasimha Rao - was a transformative PM who pioneered India's liberalisation process in the early 90s.**
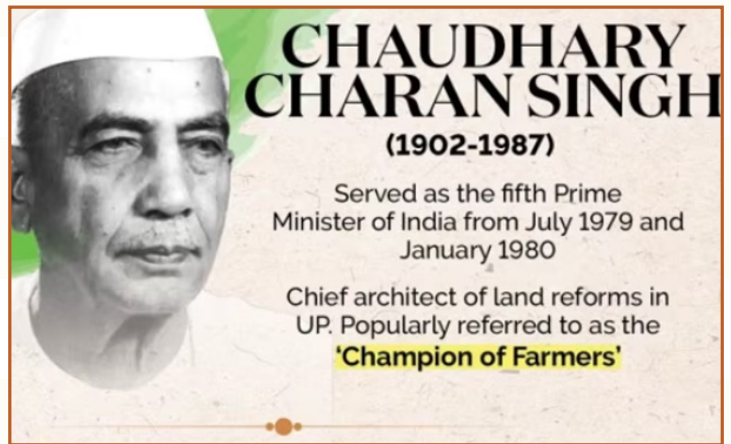
* ☀ Rao was born in 1921 in Andhra Pradesh's Karimnagar. Rao was **Chief Minister of Andhra Pradesh in early 1970s.**

* ☀ He held the portfolios including external affairs, defence, home and HRD **in the Indira Gandhi and Rajiv Gandhi governments.**

* ☀ He became the first politician from outside the Nehru-Gandhi family to head a government at the Centre for a full five-year term.

* ☀ He also pioneered India's famous liberalisation process in the early 90s in India with then Finance Minister Manmohan Singh by his side.

PV NARASIMHA RAO
(1921-2004)
Served as Prime Minister of India from 1991 to 1996
Known for playing a key role in **India's economic liberalisation**

IV. Charan Singh - was known as 'King of the Jats.'

He was born in 1902 in Uttar Pradesh's Meerut. He hailed from the **Jat community** and was a socialist who enjoyed strong support among farmers.

✸ He was Uttar Pradesh's **first non-Congress chief minister**, and went on to become **Prime Minister of India in 1979.**

✸ Regarded as a **'champion of peasants'**, he is credited with creating a new political class encompassing farming communities in North India.

CHAUDHARY CHAURAN SINGH
(1902-1987)
Served as the fifth Prime Minister of India from July 1979 and January 1980
Chief architect of land reforms in UP. Popularly referred to as the **'Champion of Farmers'**

V. DR M S Swaminathan - 'Father of the Green Revolution'

The **'Father of India's Green revolution'** was born in 1925. Swaminathan earned a BSc degree in Zoology from Thiruvananthapuram's Maharajas College and in Agricultural Sciences from the Coimbatore Agricultural College.

✸ He initially cleared the **civil services exam** before deciding to dive into the field of agriculture.

✸ He then took a **MSc in Agricultural Sciences** (specialising in genetics and plant breeding) from the **Indian Agricultural Research Institute (IARI),** and a PhD from the prestigious **Cambridge University.**

DR MS SWAMINATHAN
(1925-2023)
Known for his pivotal contribution to **India's Green Revolution**
His initiatives **introduced Mexican semi-dwarf wheat to India,** promoting modern farming practices

✸ Swaminathan was a part of every key initiative connected to food security and agriculture in India in the 1960s and 1970s.

✸ He served in several high profile institutions including as **independent chairman of the Food and Agricultural Organisation Council** (1981-85), president of the **International Union for the Conservation of Nature and Natural Resources** (1984-90), president of the **World Wide Fund for Nature (India)** from 1989-96 and the director general of Indian Council of Agricultural Research (ICAR).

✸ He was nominated to Rajya Sabha in 2007.

MODEL ESSAY

"The Internet is becoming the town square for the global village of tomorrow"

Introduction:
A brief about the growing role of the internet in our everyday life can be given. Mention its potential for becoming a town square for our global village of tomorrow.

What is a town square?

- It is a common space in a town or a village, where people get together, music may be played, and conversations may be had among inhabitants.

- Beyond the physical realm, the town square symbolises something more profound: a platform for dialogue, exchange, and collective engagement.

- The town square fosters organic, face-to-face interactions, building empathy and trust,

- **The Agora:** A concept epitomised in ancient Greece, was a marketplace of both goods and ideas- an intellectual crossroads where philosophers, orators, and citizens gathered to discuss prevailing ideas, deliberate on matters of public interest, and engage in spirited debates.

What is meant by global village?

- Canadian philosopher Marshall McLuhan is believed to have first spoken about a "global village" in his 1962 book, The Gutenberg Galaxy.
  - o He envisioned a more informed, connected, and just global village.

- The internet embodies the essence of a modern-day town square, fostering interaction, diversity, and the exchange of knowledge on a global scale thus becoming a global village.

How is the internet becoming the town square for the global village?

- A **vibrant platform** for information exchange and discourse, similar to bustling marketplaces in real life. Platforms for activism and citizen journalism empower individuals to hold power structures accountable and advocate for change. E.g Black lives matter,

- Act as **virtual soapboxes** that amplify diverse voices and perspectives. E.g Blogs, news websites, and social media platforms.

- Sparks **lively discussions** on everything from local politics to global challenges. E.g. Israel's attack on Gaza.

- Connects across borders and cultures: The **digital agora** breaks down geographical barriers that once limited human connections & interactions, enabling anyone, anywhere to engage in the conversation.

- Fosters understanding and collaboration, crucial for tackling global challenges like climate change and poverty. E.g. Fridays for Future

How is it different from the town square in real life?

- Unequal access and visibility.

- Digital divide and illiteracy- marginalised communities lacking technology or connectivity.

- Creates echo chambers where individuals encounter only opinions reinforcing their existing beliefs.

- Lacks critical thinking and nuanced discussions.

- Misused for exacerbating polarisation, proliferating fake news and hate speech.

- Issues of cyber-attacks.

What needs to be done?

- Promoting digital literacy.

- Combating misinformation.

- Fostering respectful online discourse.

- Platforms must implement algorithms that prioritise diverse voices and factual information,

Conclude that since the internet as a town square is a possibility, it must be actively nurtured by addressing its limitations and maximising its strengths. This will create a vibrant digital space where diverse voices are heard, respectful dialogue flourishes, and collaboration thrives.

SAMPLE ESSAY TOPICS

✳ **Social media amplifies human intent- both good and bad.**

✳ **In the midst of adversity lies great opportunity**

✳ **The success of a society is to be evaluated primarily by the freedom that the members of the society enjoy.**

ETHICS - CASE STUDY

Q) You are the City Police Commissioner of Kochi. Since November, the temple festival season has started in the District. It is the responsibility of the Police to give clearance regarding fireworks and see that illegal firework plans do not penetrate the society.

A famous Temple had applied for granting a fireworks permit and after inspection by the police team, they had been given a green signal for the event.

On the day of the festival, when crackers were being brought to be stored in a warehouse, a massive blast occurred. The blast killed two people and injured around 15. The government immediately announced compensation to the victims. You have been assigned the duty to investigate the case and submit a report.

a. Give reasons for such incidents taking place across the country.

b. What mitigating steps will you suggest in your report?   (Answer in 250 Words)

ETHICS - EXAMPLES

1. **Sacrifice:** To support son's IIT dream, mother left her corporate job. **Meenakshi Gupta,** quit her corporate job in Gurugram and moved with her son to Kota for JEE preparations. **Ishaan Gupta scored 100 percentile** in JEE Mains 2024 as both his and his mother's sacrifice paid off.

2. **Strengthening Public Administration:** As part of the **Rashtriya Gram Swaraj Abhiyan** initiative aimed at bringing about a transformative change at the grassroots level, the first batch of all elected representatives and functionaries completed a five-day **leadership and management development training at Indian Institute of Management (IIM), Ahmedabad.** All participants were from district and block panchayats.

3. **Empathy:** Kota DM launched a weekly program **"Dinner with Collector"**, to ease the stress of students and to address the issue of increasing suicides of students due to study related stress.

4. **Inclusivity, Compassion:** Recently, the Tamil Nadu Education Minister launched **"Canshala"**, a special satellite mode of school for children battling cancer.

5. **Social Influence and Persuasion:** US - based **Kentucky Fried Chicken (KFC)** famed for its chicken delicacies has decided to alter their menu to a **complete vegetarian diet** in order to operate in and cater to the needs of the holy city of **Ayodhya**. Other fast food giants like **Pizza Hut** have also switched to a vegetarian diet in light of visitor preferences and started operating in the region.

6. **Best Practices:** Sikkim Model for fighting Cervical Cancer- In Sikkim, cervical cancers were the second most common cause of all female cancers. In 2018, Sikkim started India's first ever full fledged State level HPV vaccine free of cost for all eligible girls. As a result **97% of girls aged 9-13 in Sikkim** have been successfully vaccinated. To achieve this the state had deployed **awareness campaigns for children, parents and teachers at various levels.**

MAINS JOT DOWN

GS- I - WOMEN

Women-owned MSMEs constitute only **20.5%** of MSMEs registered on the **Udayam Registration Portal (URP)** since its inception in **2020**. Also, these MSMEs contribute only **10.22%** of the total turnover of **Udyam-registered MSMEs.**

GS- II - HEALTH

As per the **Latest Estimates of Global Burden of Cancer,** released by **WHO's Cancer agency**- :

➡️ India reported over **14 lakh new cancer cases** and about **9 lakh cancer related deaths in 2022.**

➡️ Cancer cases in **women marginally outnumbered** those in men.

➡️ Breast, Lip and oral cavity, Cervix uteri, Lung are **top 4 leading cancers.**

GS- II -E-GOVERNANCE

As per **Annual National e-Governance Service Delivery Assessment (NeSDA) Way Forward Report, 2023** released by **Department of Administrative Reforms and Public Grievances (DARPG),** Jammu and Kashmir, Kerala, Assam and Odisha provide **100% of their services** through their identified **Single Unified Service Delivery Portal. Jammu and Kashmir** provides maximum (1117) number of e-Services, across States/UTs.

GS- II - NEIGHBOURHOOD POLICY

Union Home Minister Amit Shah announced that the central government has decided to build a **fence** along the entire **1643-kilometer Indo-Myanmar border.** Additionally, a **patrol track** will be constructed along the border **to enhance surveillance.** The **Free Movement Regime with Myanmar was also suspended.**

GS- III - DIGITAL ECONOMY

As per **Digital Payment and Online Security Measures for Data Protection Report,** the share of **UPI transactions** increased from **4% in FY 2017-18** to over **64% in FY 2022-23.** Foreign entities like **PhonePe and Google Pay dominate** the Indian fintech sector with market share of **46.91%** and **36.39%** respectively in terms of transaction volume in October-November 2023, whereas for **BHIM UPI it is 0.22%.**

GS- III - CONSERVATION

Recently, **Telangana's State Board for Wildlife (SBWL)** approved the corridor area between **Tadoba-Andhari Tiger Reserve** and **Kawal Tiger Reserve** as a conservation reserve. **Conservation Reserves** act as buffer zones or connectors and migration corridors between national parks, wildlife sanctuaries and protected areas.

GS- III - *INFRASTRUCTURE*

As per Standing Committee Report on **'Research and Development in Farm Mechanization for Small and Marginal Farmers in the Country',** **Overall Agriculture Mechanization** Level of the country is **47%,** which is comparatively lower than that of developing countries like **China (59.5%) and Brazil (75%).** India would take about **25 years to achieve 75-80% mechanization.**

GS- III - *BIOTECHNOLOGY*

Recently, scientists at the University of Wisconsin-Madison (UWM) developed the **world's first 3D-printed brain tissue** that functions like the human brain, this will aid research programmes for scientists specially focused on treatments of **neurological and neuro-developmental disorders,** like **Alzheimer's and Parkinson's disease.**

GS- III - *DEVELOPMENT*

As per the Standing Committee Report on **"Performance Review and Regulation of Insurance Sector":-**

➡ India ranked **10th in global insurance** business with market share of **1.85% in 2021.**

➡ **Insurance Penetration** (percentage of insurance premium to GDP) at **4.2%** in 2021-22 **(Global average: 7%)** compared to **2.71% in 2001-02.**

➡ **Insurance Density** (ratio of premium to population) at **$91** in 2021-22 **(Global average: $874)** compared to **$11.5 in 2001-02.**

CHERRYPICKS OF THE WEEK

Psychopathology is a term which refers to either the study of mental illness or mental distress or the manifestation of behaviours and experiences which may be indicative of mental illness or psychological impairment.

Peer to Peer lending is the practice of lending money through online services that match lenders with borrowers, cutting out the financial institution as the middleman.

E-Service Delivery involves delivery of public/ other services such as receipt of forms and applications, issue/ grant of licence, receipt or payment of money, etc., through electronic mode.

Key Fact Statement (KFS) is a document that clearly explains lending terms and has key information regarding a loan agreement in a simple and easy-to-understand format. It enhances transparency in lending and enables customers to make informed decisions.

Surrender value of an insurance policy is the amount that the insurance company will pay the policyholder back when he or she decides to terminate the policy before maturity. It is usually a percentage of the total premiums paid minus any applicable charges or fees.

Diploma Mills refers to any organization that gives educational qualifications to people in exchange for money, without them having to do any or much studying