

FWD

FORTUNE WEEKLY DIGEST



> INDIA - NORDIC SUMMIT

> SEDITION IN INDIA

> EXPORT BANS

11th MAY, 2025 - 17th MAY, 2026

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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 gauge 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.

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FIRST ATTEMPT TOPPERS FROM
OUR PRELIMS CUM MAINS BATCH

SWATHI S BABU
AIR 522

MANJIMA P
AIR 235

KASTURI SHA
AIR 68

FABI RASHEED
AIR 71

OORMILA J S
AIR 561

W O M E N I N P O W E R

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SEDITION IN INDIA

Syllabus: GS II - Indian Constitution

PYQ MAPPING

Q) What do you understand about the concept “freedom of speech and expression”? Does it cover hate speech also? Why do the films in India stand on a slightly different plane from other forms of expression? Discuss. (2014)

WHY IN NEWS

The Supreme Court of India in ***Kamran v. State of Madhya Pradesh (2026)*** clarified that **courts may resume pending sedition cases under Section 124A IPC only if the accused consents**, while hearing a petition of an undertrial jailed for 17 years.

INTRODUCTION

Sedition under Section 124A of IPC refers to acts or speech that incite **hatred or disaffection against the government**, raising critical questions about the limits of free expression in a democracy. In recent years, its **increased use and judicial scrutiny** have reignited debates on its relevance in contemporary India.

HISTORICAL BACKGROUND

➔ Colonial Origins:

- Sedition law was originally drafted by **Thomas Babington Macaulay in 1837** as part of the IPC framework.
- It was later incorporated into the IPC in **1870** to criminalise actions that bring hatred, contempt, or disaffection against the colonial government.

➔ Tool Against Freedom Fighters:

- Prominent leaders like **Mahatma Gandhi, Bal**

Gangadhar Tilak, and Jogendra Chandra Bose were prosecuted under sedition for their writings and speeches against British rule.

➔ Post-Independence Continuity:

- The **Constituent Assembly opposed including sedition as a restriction on free speech**, viewing it as a colonial remnant incompatible with a free India.
- However, **Section 124A** was retained in IPC, reflecting the **colonial legacy of law**.

CONSTITUTIONAL AND LEGAL FRAMEWORK

🔍 Section 124A of IPC:

- Defined sedition as bringing **hatred, contempt, or disaffection** against the government through **words, signs, or representations**.
- Included **life imprisonment** or imprisonment up to **3 years with fine**.

🔍 Article 19(1)(a) vs Article 19(2):

- Guarantees **freedom of speech**, subject to **reasonable restrictions** like **sovereignty, integrity, and public order**.

🔍 Recent Legal Status:

KEY CASELAWS

🔪 **Kedar Nath Singh v. State of Bihar (1962):**

- The Supreme Court **upheld Section 124A**, stating that acts which incite violence or have the tendency to subvert the government fall within sedition.

🔪 **Balwant Singh v. State of Punjab (1995):**

- The Court held that **merely raising slogans** (in this case, "Khalistan Zindabad" after Indira Gandhi's assassination) by a few individuals, which did not

lead to any public response or violence, **does not amount to sedition**.

🔪 **S.G. Vombatkere v. Union of India (2022):**

- SC ordered to keep **all pending trials, appeals, and proceedings under Section 124A in abeyance**.
- Directed the government not to register any fresh FIRs under this section while its constitutional validity was being reviewed.

NOTABLE SEDITION CASES

- ✎ **Disha Ravi:** Arrested for allegedly sharing a “toolkit” online that supported the farmers’ protest campaign.
- ✎ **Umar Khalid, Sharjeel Imam and others:** Accused of giving inflammatory speeches during anti-CAA protests and planning a conspiracy linked to the 2020 Delhi riots.
- ✎ **Siddique Kappan:** Arrested while travelling to Hathras, accused of links with the PFI and alleged unlawful activities connected to the case.

ARGUMENTS IN FAVOUR OF SEDITION LAW

- ✓ **Protection of National Security:** Essential to curb secessionist, insurgent, and anti-state activities.
- ✓ **Maintaining Public Order:** Acts as a deterrent against incitement to violence and rebellion.
- ✓ **Tool Against Anti-State Propaganda:** Useful in tackling terrorism and separatist narratives.
- ✓ **Judicial Safeguards Exist:** Courts have already narrowed its scope, reducing misuse.

ARGUMENTS AGAINST SEDITION LAW

- ✗ **Colonial Legacy:** A law designed to suppress freedom struggle, unsuitable in a democracy.
- ✗ **Chilling Effect on Free Speech:** Fear of prosecution suppresses legitimate criticism of government.
- ✗ **Low Conviction Rate, High Misuse:** High number of cases but very low conviction rates, indicating misuse
 - o **Example-**Sedition cases increased between 2018 and 2020 (70, 93, and 73 cases respectively), but convictions remained negligible, with only two convictions in 2019 and none in 2018 or 2020 (NCRB Data 2020)
- ✗ **Redundancy of Law:** Existing laws like Unlawful Activities (Prevention) Act (UAPA), National Security Act (NSA) already address national security threats.

COMPARATIVE PERSPECTIVE

- ✎ **United Kingdom:** Sedition law repealed in 2010 as obsolete and incompatible with democracy.
- ✎ **United States:** The First Amendment strongly protects political speech, and under the Supreme Court’s ruling in **Brandenburg v. Ohio**, speech can be restricted only if it is intended to incite and is likely to produce imminent lawless action.
- ✎ **Australia:** In 2010, sedition was removed and replaced with narrowly defined offences of “urging violence” against the state or groups under national security laws.

WAY FORWARD

- ✎ **Narrow and Precise Definition:** Limit sedition strictly to incitement of violence against the state.
- ✎ **Procedural Safeguards:** Ensure prior sanction and judicial oversight before filing cases.
- ✎ **Repeal vs Reform Debate:** Consider repeal or replacement with narrowly tailored law.
- ✎ **Strengthening Democratic Values:** Promote tolerance of dissent and criticism.
- ✎ **Alignment with Constitutional Morality:** Ensure laws uphold fundamental rights and democratic ethos.

CONCLUSION

The debate on sedition highlights the need to balance national security with the fundamental right to freedom of speech. India must move towards a framework where legitimate dissent is protected while only genuine threats to the state are penalised.

SAMPLE QUESTION

Q) Critically analyse whether sedition law has become a tool for suppressing dissent in India. (10 marks) (150 words)

EXPORT BANS

Syllabus: GS III - Indian Economy

PYQ MAPPING

Q) What are the challenges before the Indian economy when the world is moving away from free trade and multilateralism to protectionism and bilateralism? How can these challenges be met? (2025)

Q) How would the recent phenomena of protectionism and currency manipulations in world trade affect macroeconomic stability of India? (2018)

WHY IN NEWS

India has imposed a **ban on exports of raw, white, and refined sugar (except small quota shipments to the EU and US)** through a May 13, 2026 notification by the Directorate General of Foreign Trade (DGFT), classifying them as “prohibited” till **September 30, 2026**

INTRODUCTION

Export bans are policy tools used by governments to **restrict the export of essential goods**, especially during periods of economic stress or supply shortages. In recent years, their increasing use has sparked debates on their **impact on domestic stability and global trade dynamics**.

WHAT IS EXPORT BAN?

- ➔ **Definition:** An export ban is a **government-imposed restriction prohibiting the export of specific goods** to other countries.
- ➔ **Nature of Restriction:** It can be **complete (total prohibition)** or **partial (through quotas, duties, or**

licensing).

- ➔ **Legal Basis in India:** Governed under the **Foreign Trade (Development and Regulation) Act, 1992** and **DGFT notifications**.

ABOUT THE RECENT SUGAR EXPORT BAN

- ☞ The Directorate General of Foreign Trade issued a notification shifting sugar exports (raw, white, refined) to the **“prohibited” category** till **30 September 2026**, effectively stopping fresh exports except limited quotas.
- ☞ India is expected to produce about **279 lakh tonnes** of sugar in 2025–26, and with opening stocks, total supply is around **329 lakh tonnes**, while domestic demand is about **280 lakh tonnes**, so there is no immediate shortage.
- ☞ Policy concerns stem from a possible **El Niño**, which may reduce monsoon rainfall, especially affecting **future sugarcane crops (2027–28 cycle)**, as sugarcane has a long growth cycle of **11–18 months**.
- ☞ It was also driven by the **diversion of ~3.1 million tonnes of sugar** to support the 20% Ethanol Blended Petrol (EBP) program.
- ☞ Government is also worried about
 - Potential **fertiliser supply disruptions from West Asia**
 - Possible **mismatch** between reported and actual sugar stocks in mills
 - Avoiding any future **food inflation spike**, despite current comfortable availability and low export price advantage.

RATIONALE BEHIND EXPORT BANS

- ☀ **Ensuring Domestic Food Security:** Prevents **shortages of essential commodities** within the country.
- ☀ **Controlling Inflation:** Restricting exports increases domestic supply, thereby cooling down Consumer Price Index (CPI) inflation.
- ☀ **Crisis Management Tool:** Used during **wars, pandemics, and supply chain disruptions**.
- ☀ **Strategic and Political Considerations:** Food security is a highly sensitive electoral issue and selective easing of bans serves as a tool for “food diplomacy” with Global South allies.

EXAMPLES OF EXPORT BANS

- ♣ **Wheat Export Restrictions :**
 - Originally banned in May 2022 due to heatwaves.
 - However, predicting a record wheat output of 120.65 million tonnes for the 2025–26 crop year,

the government relaxed the rules in early 2026, permitting the export of 25 LMT of wheat and 5 LMT of wheat products.

♣ **Non Basmati Rice Export Restrictions:**

- o Initially imposed in July 2023 to secure domestic availability and check price volatility
- o The ban severely jolted global markets because India previously accounted for nearly 40% of the

global rice trade.

♣ **Onion Export Restrictions:**

- o Erratic monsoons severely damaged the kharif and late-kharif onion crops, leading to massive retail price spikes.
- o The government responded with a complete ban in December 2023.

IMPACT OF EXPORT BAN

- ★ **Domestic Price Stabilisation:** Helps **reduce inflation** and ensures affordability for consumers.
- ★ **Negative Impact on Farmers:** Limits **income opportunities** due to restricted access to global markets.
- ★ **Global Supply Disruptions:** Causes acute **food**

insecurity and inflation in importing nations, undermining India's image as a reliable "Net Security Provider."

- ★ **Trade Credibility Issues:** Frequent bans create **policy unpredictability**, affecting India's reputation thereby pushing buyers to rivals like Vietnam, Thailand, or Brazil.

CHALLENGES

- ▼ **Balancing Stakeholders:** Conflict between **consumer interest (low prices)** and **farmer welfare (higher prices)**.
- ▼ **Policy Uncertainty:** Sudden bans discourage **exporters and investors**.
- ▼ **Stagnating Export Targets:** India aims to reach **\$100 billion** in agricultural exports but due to ad-hoc bans,

agri-exports have stagnated, standing at **\$52.55 billion in 2025–26** (growing just 2.8% from the previous year).

- ▼ **International Criticism:** Seen as **protectionist measures**, especially during global crises.
- ▼ **WTO Constraints:** Export bans may conflict with **free trade principles under WTO norms**.

ALTERNATIVE TO EXPORT BAN

- 🌀 **Buffer Stock Management:** Use **strategic reserves** to stabilise domestic supply.
- 🌀 **Targeted Subsidies:** Provide **direct benefit transfers (DBT)** instead of restricting trade.
- 🌀 **Export Duties Instead of Bans:** Using calibrated export

duties or Minimum Export Prices (MEP) to discourage excessive exports dynamically.

- 🌀 **Improved Supply Chain Management:** Investing in cold storage and food processing as roughly 15–20% of horticultural produce is lost post-harvest.

WAY FORWARD

- ✳ **Predictable Trade Policy:** Ensure **stable and transparent export policies** to build credibility.
- ✳ **Data-Driven Decision Making:** Utilizing satellite imaging and AI to accurately forecast crop yields and climate threats (like El Niño), allowing for proactive rather than panic-driven policy shifts.
- ✳ **Balancing Domestic and Global Roles:** India must act as a **responsible global supplier** while protecting

domestic needs.

- ✳ **Climate-Resilient Agriculture:** Promoting water-efficient crop varieties and millets (Shree Anna) to reduce the vulnerability of the agricultural sector to weather shocks.
- ✳ **Strengthening Agricultural Infrastructure:** Improve **storage, logistics, and market access**.

CONCLUSION

Export bans reflect the challenge of **balancing domestic food security with global trade responsibilities**. A **calibrated, predictable, and transparent policy approach** is essential to safeguard national interests while maintaining international credibility.

SAMPLE QUESTION

Q) What are the objectives of export restrictions in agricultural commodities? Critically examine their impact on farmers, consumers, and India's global trade credibility. **(10 marks) (150 words)**

INDIA - NORDIC SUMMIT

Syllabus: GS II - International Relations

PYQ MAPPING

Q) The expansion and strengthening of NATO and a stronger US-Europe strategic partnership works well for India.' What is your opinion about this statement? Give reasons and examples to support your answer. (2023)

WHY IN NEWS

The 3rd India-Nordic Summit took place on May 19, 2026, in Oslo, Norway.

INTRODUCTION

The India–Nordic Summit is a **plurilateral platform that brings together India and five Nordic countries** to enhance cooperation in sustainability, innovation, and emerging technologies. It reflects a growing convergence between India’s development needs and Nordic expertise in green growth and advanced economies.

ABOUT NORDIC COUNTRIES

- ➔ Nordic countries refer to the Northern European nations of **Denmark, Finland, Iceland, Norway, and Sweden**, which share close historical, cultural, and political ties.
- ➔ The term “Nordic” comes from the word “*Norden*,” meaning “the North,” referring to their geographical location in northern Europe.



SHORT TAKES

- **European Free Trade Association (EFTA):**
 - o A trade bloc of **Iceland, Liechtenstein, Norway, and Switzerland** that promotes free trade among members and globally.
 - o It is an **alternative to the European Union**, focusing only on economic cooperation without political integration.
- **Indo-Pacific Oceans Initiative (IPOI)**
 - o **A non-treaty, voluntary initiative launched by India in 2019 at the East Asia Summit** to promote cooperation for a free, open, and rules-based Indo-Pacific.

INDIA DENMARK RELATIONS

- ☞ **Trade in Goods (2025):**
 - o Total bilateral trade stood at **USD 2.05 billion**.
 - o India exported **USD 1.06 billion** and imported **USD 0.98 billion**.
- ☞ **Trade in Services (2025):**
 - o The total reached **USD 4.25 billion**.
 - o India’s exports were **USD 1.9 billion**, imports **USD 2.3 billion**.
- ☞ **Indian Investment in Denmark:** Approximately **USD 560 million**.
- ☞ **Danish Investment in India:** About **200 companies** across shipping, renewable energy, agriculture, food processing, and smart cities.
- ☞ **FDI Inflows (till 2024):** **USD 1.413 billion** from Denmark to India.
- ☞ **Cultural Cooperation:** Strengthened through **Cultural Exchange Programme (2022)** and exhibitions.
- ☞ **Yoga Diplomacy: International Day of Yoga** widely celebrated; major events like “*Yoga for All*” in Copenhagen.
- ☞ **Indian Diaspora:** Around **21,000 people**, active across professions.
- ☞ **Cultural Symbols:** Public spaces like **Gandhi Park, Indiakaj, and Nehru Road** reflect strong ties.

INDIA ICELAND RELATIONS

- 📌 **Trade in Goods (2024–25):**
 - Total bilateral trade stood at **USD 77.06 million**.
 - India exported **USD 66.01 million** and imported **USD 11.05 million**.
- 📌 **Cultural Presence:** Indian culture (yoga, music, dance, films, cuisine) is **popular**.
- 📌 **Indian Diaspora:** Around **600 Indian nationals** in Iceland.

INDIA NORWAY RELATIONS

- 📌 **Trade in Goods (2024–25):**
 - Total bilateral trade stood at **USD 1.05 billion**.
 - India exported **USD 630 million** and imported **USD 420 million**.
- 📌 **Trade in Services:** Around **USD 1 billion**.
- 📌 **Sovereign Wealth Investment:** Norway's **Government Pension Fund Global (GPF)** invested **USD 28 billion** in Indian capital markets.
- 📌 **FDI Inflows:** About **USD 764 million**
- 📌 **Indian Diaspora:** Around **30,000 people** in Norway.
- 📌 **Cultural Influence:** Events like **Turban Tagen** and **Oslo Colour Festival** highlight Indian soft power.

INDIA SWEDEN RELATIONS

- 📌 **Trade in Goods (2024):** Total bilateral trade stood at **USD 6.96 billion**.
- 📌 **FDI Inflows:** Cumulative Swedish FDI to India is **USD 2.596 billion**
- 📌 **Corporate Presence:** **280 Swedish companies** in India; **75 Indian companies** in Sweden
- 📌 **Yoga Diplomacy:** **International Day of Yoga** celebrated across Swedish cities.
- 📌 **Cultural Festival:** **Namaste Stockholm** promotes Indian arts and exchange.
- 📌 **Academic Links:** Strong university partnerships; **Indology at Uppsala ~200 years old**.
- 📌 **Sports & Cinema Links:**
 - Indian women's football team visit (2021)
 - **Davis Cup** visit (2024)
 - Swedish filmmaker **Levan Akin** received **ICFT-UNESCO Gandhi Medal (IFFI 2024)**
- 📌 **Indian Diaspora:** Around **88,000 people**, key role in cultural promotion.

INDIA FINLAND RELATIONS

- 📌 **Trade in Goods (2024–25):**
 - Total bilateral trade stood at **USD 1.017 billion**.
 - India exported **USD 356.37 million** and imported **USD 660.70 million**.
- 📌 **Trade in Services (2025):**
 - Reached **USD 1.9 billion**.
 - Over **USD 2 billion**, driven by acquisitions and partnerships.
- 📌 **Finland's Investment in India:** Around **USD 4 billion**.
- 📌 **Cultural Presence:** Strong visibility through **yoga centres, dance schools, and cultural associations**.
- 📌 **Embassy Initiatives:** Regular engagement via **'Terve-Namaste' series**.
- 📌 **Indian Diaspora:** Around **33,000 people**, strong in IT sector; About **2,400 students** in higher education.
- 📌 **Tourism Links:** Growing Finnish tourism to **Goa, Kerala, Golden Temple**; aided by **e-visas and direct flights (Helsinki–New Delhi)**.

WHAT IS INDIA NORDIC SUMMIT?

- ♣️ **Plurilateral Forum:** The India-Nordic Summit is a high-level diplomatic platform bringing together India and **five Nordic countries namely Denmark, Finland, Iceland, Norway, and Sweden**.
- ♣️ **Recent Origin:** It is a relatively new grouping, with the first summit held in **Stockholm (2018)**, followed by **Copenhagen (2022)** and **Oslo (2026)**.
- ♣️ **Shared Values Foundation:** The partnership is anchored in **democracy, rule of law, human rights, gender equality, and commitment to a rules-based international order**.
- ♣️ **Arctic Strategy:** Nordic countries act as gateways to the Arctic, helping India strengthen research, climate understanding, and strategic presence.

- ♣ **Complementary Strengths:** India offers a large market and human capital, while Nordic countries contribute

advanced technology, innovation, and sustainability expertise.

ABOUT THE THIRD INDIA NORDIC SUMMIT

- 🌍 **High-Level Participation:** The 3rd summit (Oslo, Norway) brought together the Indian PM and all five Nordic leaders to review ties and global issues.
- 🌍 **Strategic Upgrade of Relations:** The relationship was elevated to a **Green Technology and Innovation Strategic Partnership**, signalling a shift towards future-oriented collaboration.
- 🌍 **Trade Push :** Emphasis on India– European Free Trade Association (EFTA) Trade and Economic Partnership

Agreement (TEPA) aiming for **\$100 billion investment and 1 million jobs** in India.

- 🌍 **Geopolitical Support:** Nordic countries reiterated support for India’s **UNSC permanent membership and NSG entry**.
- 🌍 **Continuation of Engagement:** Leaders agreed to further expand cooperation and hold the **next summit in Finland**.

OUTCOMES

- ☀️ **Green Growth Partnership:** Nordic expertise in renewable energy, circular economy, and climate solutions supports India’s sustainability goals.
- ☀️ **Technology Access:** Provides India access to cutting-edge sectors like **semiconductors, AI, 6G, and clean technologies**.
- ☀️ **Collaboration in Defence:** Developing Defence Industrial Collaboration by allowing **100% FDI in the Indian Defence Industrial Sector** will help in technology transfer, research and innovation.
- ☀️ **Polar Research Collaboration:** Joint research on climate change and Arctic–Indo-Pacific linkages.

- ☀️ **Economic Benefits:** Rising trade and investment (trade quadrupled over a decade; strong FDI inflows) enhance India’s growth prospects.
- ☀️ **Diversification of Foreign Policy:** Helps India **reduce overdependence on traditional partners** and engage Northern Europe strategically.
- ☀️ **Indo-Pacific Cooperation:** Commitment to a free, open Indo-Pacific under UNCLOS and initiatives like Indo-Pacific Oceans Initiative (IPOI) and MAHASAGAR.
- ☀️ **Peaceful Space Exploration:** Agreements between ISRO and Nordic agencies and collaboration in satellite missions.

CHALLENGES

- ⚡️ **Limited Economic Depth:** Trade and investment levels remain below potential despite growth.
- ⚡️ **Geopolitical Differences:** Divergences on issues like Russia–Ukraine conflict may affect alignment.
- ⚡️ **Regulatory and Standards Gap:** Stringent environmental and regulatory standards in Nordic countries create barriers.

- ⚡️ **Geopolitical Divergences:** Differences on global conflicts (e.g., Ukraine, West Asia) may affect alignment.
- ⚡️ **Geographical Distance:** Physical distance impacts connectivity and logistics efficiency.
- ⚡️ **Technology Sensitivities:** Concerns over data, intellectual property, and high-end tech transfer.

WAY FORWARD

- ✦ **Deepening Economic Integration:** Fast-track India–EU FTA and effectively implement India–EFTA TEPA.
- ✦ **Strengthening Green Partnership:** Scale up cooperation in renewable energy, climate finance, and sustainable urbanisation.
- ✦ **Enhancing Tech Collaboration:** Build joint R&D ecosystems in AI, semiconductors, and digital public infrastructure.

- ✦ **Expanding Arctic Engagement:** Institutionalise India–Nordic Arctic cooperation for research and governance participation.
- ✦ **Boosting People-to-People Ties:** Promote academic exchanges, mobility of professionals, and innovation networks.
- ✦ **Improving Connectivity:** Enhance logistics, maritime routes, and digital connectivity for trade facilitation.

CONCLUSION

The India–Nordic partnership has the potential to evolve into a model of “green strategic cooperation” that aligns economic growth with climate responsibility and technological advancement. Its success will depend on translating intent into tangible outcomes in trade, technology transfer, and climate action.

SAMPLE QUESTION

Q) “How does the India–Nordic Summit strengthen India’s engagement with Europe beyond the EU framework?” Analyse. **(10 marks) (150 words)**

MSMES IN RURAL AND SEMI-URBAN INDIA – EMPOWERING THE GRASSROOTS ECONOMY

Syllabus: GS III - Indian Economy

PYQ MAPPING

Q) *Is inclusive growth possible under market economy? State the significance of financial inclusion in achieving economic growth in India. (2022)*

WHY IN NEWS

The Government highlighted its comprehensive policy measures for strengthening rural and semi-urban MSMEs, noting that MSMEs contribute **31.1% of GDP, 48.58% of exports, and support nearly 32.8 crore livelihoods**, while over **7.9 crore enterprises** have been formalized through Udyam and Udyam Assist platforms.

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are the backbone of India's economy, promoting entrepreneurship, employment generation, rural industrialization, and inclusive growth while reducing regional disparities.

SIGNIFICANCE OF MSMEs IN INDIA

- ➔ **Economic Growth:** MSMEs contribute around **31.1% of India's GDP**, making them a key driver of economic development.
Example: More than **7.47 crore MSMEs** operate across manufacturing, services, and trade sectors.
- ➔ **Employment Generation:** MSMEs are the **second-largest source of employment** after agriculture.
Example: They provide livelihoods to nearly **32.8 crore people**.
- ➔ **Export Promotion:** MSMEs play a vital role in boosting India's exports and foreign exchange earnings.
Example: Around **48.58% of India's total exports** come from the MSME sector.
- ➔ **Rural Industrialisation:** MSMEs promote non-farm employment and balanced regional development.
Example: Village industries, handlooms, and handicrafts reduce rural-to-urban migration.
- ➔ **Inclusive Growth:** MSMEs create opportunities for women, artisans, SC/ST communities, and first-generation entrepreneurs.
Example: Schemes like PM Vishwakarma support traditional artisans and small businesses.

MAJOR GOVERNMENT INITIATIVES FOR MSMEs

- 🇮🇳 **Formalisation through Udyam Portal & Udyam Assist Platform:**
 - **Bringing Informal Enterprises into the Formal Economy** - The Udyam Assist Platform helps informal micro-enterprises access institutional credit and government benefits.
 - *Example* - More than **7.9 crore enterprises** registered under Udyam and Udyam Assist by March 2026.
- 🇮🇳 **Credit Guarantee Scheme (CGTMSE):**
 - **Collateral-Free Credit** - Provides collateral-free loans to Micro and Small Enterprises.
 - *Example* - Credit guarantee coverage increased from **₹5 crore to ₹10 crore** in Budget 2025–26.
 - **Inclusive Support** - Transgender entrepreneurs receive a **10% fee concession** and up to **85% guarantee coverage**.
- 🇮🇳 **Self-Reliant India (SRI) Fund:**
 - **Equity Support for MSMEs** - Provides risk capital through a Fund of Funds mechanism.
 - *Example:* Supported **682 MSMEs** with investments worth **₹15,442 crore**.
- 🇮🇳 **Emergency Credit Line Guarantee Scheme (ECLGS):**
 - **Pandemic Recovery Support** - Helped MSMEs overcome COVID-19-related disruptions.
 - *Example* - Guarantees worth **₹3.61 lakh crore** issued to **1.19 crore borrowers**.
- 🇮🇳 **Legal and Institutional Support:**
 - **MSMED Act, 2006 - Protection Against Delayed Payments** - Buyers must pay MSMEs within **45 days** of receiving goods or services.
 - **SAMADHAAN Portal - Digital Resolution of Payment Delays** - Enables online filing and monitoring of delayed payment cases.
 - *Example:* Dues worth **₹1.65 lakh crore** paid through monitoring mechanisms.
 - **Online Dispute Resolution (ODR) Portal - Faster**

Grievance Redressal Launched in 2025 for end-to-end digital resolution of MSME disputes.

Digitalisation and Market Access:

- o Government e-Marketplace (GeM)
 - o **Public Procurement Opportunities** - Allows MSMEs to directly sell goods and services to government buyers.
- o Trade Receivables Discounting System (TReDS)
 - o **Faster Invoice Financing** - Improves liquidity through invoice discounting.
- o Digital India Support
 - o **Technology Integration** - Promotes digital registration, online compliance, financial inclusion, and market access.

Entrepreneurship and Livelihood Promotion:

- o Prime Minister's Employment Generation Programme (PMEGP)
- o **Self-Employment Creation** - Supports establishment of new micro-enterprises.
- o *Example* - More than **5.8 lakh projects** supported and **36.3 lakh jobs** generated between FY 2021–22 and FY 2025–26.

PM Vishwakarma Scheme:

- o **Support for Traditional Artisans** - Provides skill training, toolkit incentives, concessional loans, and market linkages.
- o *Example* - More than **30 lakh artisans** registered by March 2026.

CHALLENGES FACED BY MSMES

- **Limited Access to Credit:** Many MSMEs struggle to obtain affordable institutional finance and working capital.
- **Delayed Payments:** Delayed payments from buyers create cash flow and liquidity problems.
- **Informality:** A large number of micro enterprises remain outside the formal financial and regulatory system.
- **Technology Gaps:** Low digital literacy and limited technology adoption reduce productivity and competitiveness.
- **Market Access Constraints:** MSMEs often face difficulties accessing national and international markets.

WAY FORWARD

- * **Strengthen Financial Inclusion:** Expand collateral-free credit and equity support mechanisms. *Example:* Enhanced support through the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).
- * **Promote Digital Transformation:** Increase adoption of digital platforms such as GeM, TReDS, and digital payment systems. *Example:* MSMEs using the Government e-Marketplace (GeM) to access government procurement opportunities.
- * **Support Skill Development:** Expand programmes like PM Vishwakarma and entrepreneurship training. *Example:* Skill development for artisans and small business owners.
- * **Enhance Market Linkages:** Integrate MSMEs into global value chains, e-commerce platforms, and export networks. *Example:* ONDC and export promotion initiatives for small businesses.
- * **Improve Ease of Doing Business:** Simplify compliance procedures and strengthen dispute resolution mechanisms. *Example:* Udyam Registration portal enabling easier business registration.

CONCLUSION

Strengthening MSMEs through finance, technology, skills, and market access is essential for inclusive economic growth, employment generation, and achieving **SDG 8 (Decent Work and Economic Growth)** and **SDG 9 (Industry, Innovation and Infrastructure)**.

SAMPLE QUESTION

Q) Despite contributing significantly to GDP and exports, MSMEs continue to face structural challenges. Examine the major constraints affecting the MSME sector and suggest remedial measures. **(15 marks) (250 words)**

WEEKLY DOSSIERS

AIR POLLUTION AND SOLAR ENERGY IN INDIA

Why in the News?

- ◆ A study published in *Nature Sustainability* (2026) reported that air pollution reduced India's solar power generation by **9.6% (around 15 TWh)** in 2023, one of the highest losses globally, mainly due to aerosol pollution in northern India.

Introduction

- ◆ Air pollution not only affects public health and climate but also reduces the efficiency of solar energy systems by blocking sunlight reaching photovoltaic panels, thereby posing a challenge to India's clean energy transition.

What are Aerosols?

- ◆ **Aerosols** are tiny solid or liquid particles suspended in the atmosphere.
- ◆ **Examples:** Sulphates, black carbon, dust, and industrial emissions.
- ◆ **Sources:** Coal-fired power plants, industries, vehicles, and biomass burning.

Key Findings of the Study

- ◆ **Significant Solar Loss:** Air pollution reduced India's solar power output by **9.6% in 2023**. *Example:* Loss of nearly **15 TWh** of electricity generation.
- ◆ **Higher than Global Average:** India's loss was much higher than the global average of **5.8%**.
- ◆ **Regional Concentration:** Maximum losses occurred in the **Indo-Gangetic Plain** due to severe smog and particulate pollution.
- ◆ **Long-Term Impact:** Pollution caused average annual global solar losses of **74 TWh between 2017 and 2023**.

How Air Pollution Affects Solar Power

- ◆ **Reduction in Solar Radiation:** Aerosols absorb and scatter sunlight before it reaches solar panels. *Example:* Winter smog reduces solar irradiance.
- ◆ **Surface Deposition:** Dust and pollutants settle on solar panels, reducing light absorption and efficiency.
- ◆ **Reduced Solar Farm Performance:** Pollution lowers

power output even when installed capacity increases.

Significance for India

- ◆ **Threat to Renewable Energy Targets:** Pollution may hinder India's goal of **500 GW non-fossil fuel capacity by 2030**.
- ◆ **Economic Losses:** Reduced generation lowers revenue and return on investments. *Example:* Loss of 15 TWh of electricity.
- ◆ **Energy Security Concerns:** Lower solar output increases dependence on coal-based power.
- ◆ **Climate Change Impact:** Reduced solar efficiency slows India's clean energy transition.

China's Experience: Lessons for India

- ◆ **Pollution Reduction:** China reduced pollution-related solar losses through stricter emission controls.
- ◆ **FGD Installation:** Coal plants adopted **Flue Gas Desulphurisation (FGD)** systems to reduce sulphur emissions.
- ◆ **Balanced Growth:** China expanded both solar energy and pollution control measures simultaneously.

Challenges for India

- ◆ **Persistent Air Pollution:** High PM2.5 and aerosol levels continue in urban and industrial regions.
- ◆ **Dependence on Coal:** Coal remains the dominant source of electricity.
- ◆ **Relaxation of FGD Norms:** Mandatory FGD requirements were relaxed for many coal plants.
- ◆ **Rapid Urbanisation:** Growing energy demand increases emissions.

Broader Implications

- ◆ **Renewable Energy Efficiency:** Air pollution directly reduces solar energy productivity.
- ◆ **Public Health Burden:** Aerosols contribute to respiratory and cardiovascular diseases.
- ◆ **Climate Feedback Loop:** Lower solar output increases fossil fuel use, leading to more emissions.

Government Initiatives

- ◆ **National Clean Air Programme (NCAP):** Targets reduction of particulate pollution.
- ◆ **National Solar Mission:** Promotes solar energy expansion.
- ◆ **Commission for Air Quality Management (CAQM):** Addresses pollution in NCR and nearby regions.

automated cleaning and dust-management systems.
Example: Robotic cleaning in solar parks.

- ◆ **Integrate Air Quality and Energy Policies:** Recognise clean air as essential for renewable energy efficiency.
- ◆ **Accelerate Energy Transition:** Reduce dependence on coal through solar, wind, and green hydrogen.
Example: National Green Hydrogen Mission.

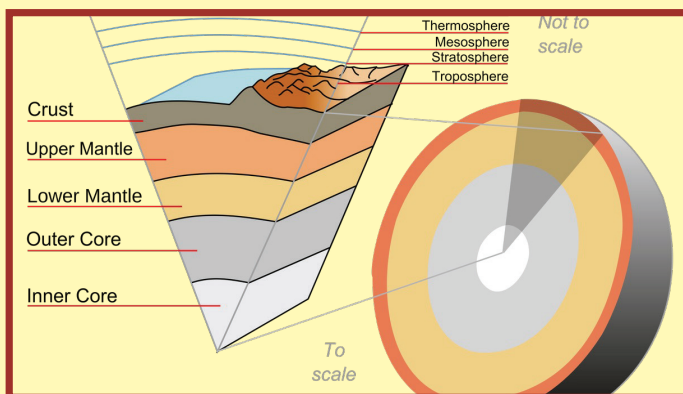
Way Forward

- ◆ **Strengthen Air Pollution Control:** Enforce stricter emission standards and cleaner industrial technologies.
Example: Expansion of NCAP measures.
- ◆ **Expand FGD Installation:** Ensure coal plants adopt Flue Gas Desulphurisation systems.
Example: Following China's pollution-control model.
- ◆ **Regular Solar Panel Maintenance:** Promote

Conclusion

- ◆ Improving air quality is crucial not only for public health but also for enhancing renewable energy efficiency. A cleaner atmosphere can help India achieve its clean energy goals, strengthen energy security, and support **SDG 7 (Affordable and Clean Energy)**, **SDG 13 (Climate Action)**, and **SDG 3 (Good Health and Well-being)**.

CHANGES IN EARTH'S OUTER CORE



A study by researchers from the University of Edinburgh and the British Geological Survey found that around **2010**, the flow of molten iron in Earth's outer core beneath the equatorial Pacific changed from a slow westward movement to a rapid eastward surge, indicating unexpected changes in deep-Earth dynamics.

What is the Outer Core?

- ◆ **Liquid Metallic Layer:** A vast ocean of molten iron and nickel about **2,800 km** below Earth's surface.
- ◆ **Geodynamo Mechanism:** Movement of liquid metals generates Earth's magnetic field.
- ◆ **Importance:** Protects Earth from solar winds and cosmic radiation, making life possible.

Key Findings of the Study

- ◆ **Westward Flow Pattern:** Around **95% of outer-core flow** moved steadily westward.
- ◆ **Flow Reversal Around 2010:** Molten iron beneath the equatorial Pacific shifted from westward to rapid eastward movement.
- ◆ **Weakening After 2020:** The eastward surge began weakening, indicating dynamic core behaviour.
- ◆ **Hemispheric Asymmetry:** Core flow was nearly **10% stronger in one hemisphere** than the other.

Structure of Earth's Interior

- ◆ **Crust:** The outermost solid layer, ranging from **5–70 km** in thickness.
- ◆ **Mantle:** Extends up to **2,900 km** depth and consists of hot silicate rocks.
- ◆ **Outer Core:** A liquid layer of molten iron and nickel located between **2,900–5,150 km** depth.
- ◆ **Inner Core:** A solid iron-nickel sphere at Earth's centre due to immense pressure.

Causes of the Change

- ◆ **Inner Core Dynamics:** Changes in the solid inner core influence outer-core circulation.
- ◆ **Core–Mantle Interactions:** Heat transfer, Earth's rotation, and deep-earth processes alter flow patterns.

Significance of the Findings

- ◆ **Understanding Geodynamo:** Improves knowledge of

how Earth's magnetic field is generated.

- ◆ **Explaining Geomagnetic Jerks:** Helps explain sudden magnetic field variations.
- ◆ **Improved Earth Models:** Provides insights into core dynamics, plate tectonics, and Earth's evolution.
- ◆ **Challenge to Existing Theories:** Suggests major core changes can occur within decades rather than centuries.

Importance of Earth's Magnetic Field

- ◆ **Protection from Solar Radiation:** Deflects harmful charged particles.
- ◆ **Atmospheric Protection:** Prevents erosion of the atmosphere by solar wind.
- ◆ **Navigation Systems:** Supports compasses and satellite navigation.
- ◆ **Space Weather Shield:** Reduces the impact of geomagnetic storms.

Potential Implications

- ◆ **Magnetic Field Changes:** May influence magnetic pole movement and field intensity.
- ◆ **Better Satellite Operations:** Improved prediction of magnetic variations enhances GPS accuracy.
- ◆ **Geophysical Research:** Supports climate, disaster, and planetary evolution studies.

Challenges in Studying the Outer Core

- ◆ **Inaccessibility:** Located thousands of kilometres

beneath Earth's surface.

- ◆ **Indirect Evidence:** Scientists rely on seismic waves, magnetic measurements, and satellites.
- ◆ **Complex Dynamics:** Core processes involve fluid motion, magnetism, rotation, and heat transfer.

Way Forward

- ◆ **Enhance Satellite Monitoring:** Expand global geomagnetic observation networks.
Example: Satellite missions monitoring Earth's magnetic field.
- ◆ **Improve Geophysical Modelling:** Develop advanced simulations of core dynamics.
Example: AI-assisted geodynamo models.
- ◆ **Strengthen International Collaboration:** Promote global research on Earth's interior.
Example: International geomagnetic observatories.
- ◆ **Long-Term Monitoring:** Continuously track magnetic field changes and core flow patterns.
Example: Global magnetic observatory networks.
- ◆ **Integrate Multi-Source Data:** Combine seismic, satellite, and geodetic observations for better predictions.

Conclusion

The recent discovery of a reversal in the flow of molten iron within Earth's outer core highlights the dynamic nature of the planet's interior, improves our understanding of magnetic field generation, and challenges traditional theories by showing that deep-Earth processes can change much faster than previously expected

BUILDINGS AND CONSTRUCTION SECTOR EMISSIONS REPORT

A recent global report highlights that rapid construction growth is increasing carbon emissions, making the building sector a critical challenge for achieving global net-zero targets.

Key Findings of the Report

- ◆ **Rapid Construction Growth:** Global building floor area reached **273 billion sq. metres in 2024**.
Example: Equivalent to adding nearly **two Delhis every year**.
- ◆ **India as a Growth Driver:** Construction activity remains strong in India and Southeast Asia.
Example: India's construction sector grew by **11% annually** between 2024 and 2025.
- ◆ **Major Contributor to Emissions:** Buildings account

for **37% of global carbon emissions, 28% of energy consumption, and nearly 50% of material extraction.**

- ◆ **Rising Operational Emissions:** Building-related emissions increased by **6.5%** between 2015 and 2024.

Why Construction Emissions are Rising

- ◆ **Expansion of Built-up Areas:** Construction is growing faster than decarbonisation efforts.
- ◆ **Slow Retrofitting:** Existing buildings are not being upgraded for energy efficiency at the required pace.
- ◆ **Dependence on Fossil Fuels:** Heating, cooling, and cooking systems still rely heavily on fossil fuels.

Embodied Carbon: A Critical Challenge

- ◆ **Meaning:** Embodied carbon refers to emissions generated during extraction, manufacturing, transport, and construction before a building becomes operational.
- ◆ **High-Emission Materials:** Cement, steel, and aluminium contribute significantly to emissions. *Example:* Construction materials contributed around **9% of global carbon emissions** in 2024.

Significance for India

- ◆ **Rapid Urbanisation:** India requires large-scale housing and infrastructure for its growing population.
- ◆ **Employment Generation:** Construction supports employment, investment, and economic growth.
- ◆ **Resource Consumption:** The sector increases demand for minerals, water, and energy.
- ◆ **Climate Commitments:** Sustainable construction is essential for achieving India's **Net Zero 2070** target and NDC commitments.

Positive Developments in India

- ◆ **Energy Conservation and Sustainable Building Code (ECSBC) 2024:** Improves energy efficiency by **20–50%** in commercial buildings.
- ◆ **PM Surya Ghar Yojana:** Rooftop solar capacity expanded significantly. *Example:* India added **3.2 GW** rooftop solar capacity in 2024.
- ◆ **Green Building Initiatives:** IGBC and GRIHA certifications are promoting sustainable construction practices.

Challenges

- ◆ **High Carbon Footprint:** Cement and steel remain highly emission-intensive.

- ◆ **Financing Gap:** Large investments are required for green buildings and clean technologies.
- ◆ **Low Adoption of Green Technologies:** Conventional building practices continue to dominate.
- ◆ **Rising Cooling Demand:** Climate change is increasing energy-intensive air-conditioning demand.

Way Forward

- ◆ **Promote Green Buildings:** Expand IGBC, GRIHA, and net-zero building standards. *Example:* Incentives for certified green buildings.
- ◆ **Encourage Low-Carbon Materials:** Promote green cement, recycled steel, and sustainable materials. *Example:* Use of blended cement in infrastructure projects.
- ◆ **Strengthen Building Codes:** Ensure strict implementation of ECSBC across all states.
- ◆ **Expand Renewable Energy Integration:** Increase rooftop solar adoption in residential and commercial buildings. *Example:* PM Surya Ghar Yojana.
- ◆ **Promote Circular Economy:** Encourage recycling of construction waste and efficient resource use. *Example:* Construction and demolition waste recycling plants.
- ◆ **Integrate Buildings into Climate Policy:** Include building-sector decarbonisation strategies in future climate action plans.

Conclusion

Sustainable buildings are essential for balancing urbanisation, economic growth, and climate action. Accelerating green construction, energy efficiency, and low-carbon materials will help India achieve **SDG 11 (Sustainable Cities and Communities)**, **SDG 7 (Affordable and Clean Energy)**, **SDG 9 (Industry, Innovation and Infrastructure)**, and **SDG 13 (Climate Action)**.

BEYOND VERDICTS: KEY JUDICIAL INTERVENTIONS

Provisions Against Child Labour

- ◆ Recently, the Supreme Court issued a notice to the government seeking stricter regulation of child labour in the entertainment and hospitality sectors.
- ◆ India prohibits child labour through **Articles 23, 24, and 39** of the Constitution, which protect children from exploitation, trafficking, and hazardous work. The **Child and Adolescent Labour Act, 1986 (amended 2016)** bans employment of children below 14 years and restricts adolescents from hazardous occupations, while the **Juvenile Justice Act, 2015** ensures their protection and rehabilitation.

- ◆ In **M.C. Mehta v. State of Tamil Nadu (1996)**, the Supreme Court directed strict measures against child labour and emphasized children's right to education and welfare.

Article 142 – Power of Supreme Court

- ◆ **Article 142** empowers the Supreme Court to pass any order or decree necessary to ensure “**complete justice**” in cases where existing laws do not provide an adequate remedy. This power is exclusive to the Supreme Court and is not available to High Courts.
- ◆ It helps fill legislative gaps, as seen in the **Vishaka Guidelines (1997)** on workplace sexual harassment before a law existed. Recently, the Court invoked Article 142 to recognize the **Right to Safe Travel on National Highways** as part of the **Right to Life under Article 21** and directed governments to ensure safe and well-maintained roads. However, critics argue that frequent use of Article 142 may lead to **judicial overreach**, where the judiciary encroaches upon the functions of the executive or legislature.

Supreme Court Upholds ECI’s Power to Conduct SIR

- ◆ In **ADR v. Election Commission of India (2025)**, the Supreme Court upheld the Election Commission’s power to conduct a **Special Intensive Revision (SIR)** of electoral rolls under **Article 324** of the Constitution and the **Representation of the People Act, 1950**.
- ◆ The Court held that SIR meets the test of **proportionality** as it serves the legitimate purpose of ensuring accurate electoral rolls, uses structured verification procedures with safeguards and remedies, and is the least restrictive measure to address large-scale inaccuracies.
- ◆ The Court also clarified that while the ECI can examine issues related to citizenship for electoral roll inclusion, such scrutiny only affects voting eligibility and does not determine or revoke citizenship, which remains the domain of authorities under the Citizenship Act.

Collegium System

- ◆ Under **Articles 124 and 217** of the Constitution, the **President of India** appoints judges of the Supreme Court and High Courts. These appointments are recommended through the **Collegium System**, which consists of the **Chief Justice of India (CJI) and four senior-most Supreme Court judges** for Supreme Court appointments, and the **Chief Justice of the concerned High Court along with two senior-most High Court judges** for High Court appointments. The system aims to ensure judicial independence by giving the judiciary a primary role in judicial appointments.

Addressing Judicial Pendency in India

- ◆ To tackle rising judicial pendency, the President promulgated the **Supreme Court (Number of Judges) Amendment Ordinance, 2026** under **Article 123**, increasing the Supreme Court's sanctioned strength from **34 to 38 judges (including the CJI)**.
- ◆ Despite such expansions, pendency remains high, with about **93,000 cases in the Supreme Court**, over **6.4 million cases in High Courts**, and nearly **49 million cases in district courts**. Major reasons include an inadequate judge-population ratio (21 judges per million people), excessive reliance on **Special Leave Petitions (Article 136)**, low judicial expenditure (around **0.1% of GDP**), government-driven litigation, and procedural as well as infrastructure bottlenecks. Simply increasing the number of judges may not be sufficient unless accompanied by broader judicial reforms.

ETHICS - CASE STUDY

Q) You are the District Education Officer of a rural district. The government has launched a new digital learning program to improve educational outcomes in government schools. While younger teachers have welcomed the initiative, many senior teachers are resistant to the change. They believe traditional teaching methods are sufficient and view digital tools as unnecessary and burdensome.

As a result, implementation of the program is slow, and students are not receiving its intended benefits. The media and local representatives have started questioning the administration's effectiveness.

Questions:

- What role does attitude play in the successful implementation of public policies?
- Identify the attitudinal barriers displayed by the senior teachers.
- How can positive attitude and behavioural change be promoted among the stakeholders?
- If you were the District Education Officer, what steps would you take to ensure successful implementation of the program?

ETHICS - EXAMPLES

- Lack of Integrity:** The Central Bureau of Investigation (CBI) arrested a biology lecturer from Pune in connection with the 2026 NEET-UG paper leak case. Manisha Gurunath Mandhare had been appointed by the National Testing Agency (NTA) as an expert and was involved in the examination process this year.
- Transparency/Governance Ethics:** Chief Justice of India Surya Kant announced in open court the launch of the 'One Case One Data' initiative to digitally integrate judicial administration across all levels of courts, from taluka courts to the Supreme Court, into a unified system.
- Social Responsibility:** Kerala's Supplyco has launched its 2026 notebook series "Aalin," named after 10-month-old organ donor Aalin Sherin Abraham, whose organs saved five children after her brain death. The initiative, led by IAS officer Jayakrishnan VM, aims to use school notebooks to promote awareness on organ donation among students and families.
- Empowerment:** In Balipur village in Madhya Pradesh, Geeta Devda, married at 16 and later widowed, rose from household confinement to self-help group leadership through a ₹100 savings group supported by Transform Rural India. She now earns ₹15,000 monthly and mobilises women to participate in Gram Sabhas, report issues, and run small enterprises like flour mills and spice grinders.
- Public Service Ethics:** Varanasi faced water stress due to around 700 borewells being dug annually with little groundwater recharge. IAS officer Himanshu Nagpal addressed this by shifting rainwater harvesting to public buildings, enabling recharge systems in over 1,000 institutions and reviving local water sources benefiting 39 villages.
- Public Health Ethics:** Goa has become India's first rabies-controlled state through Mission Rabies in partnership with the state government, vaccinating about 70% of an estimated 1.5 lakh dogs annually via door-to-door and catch-vaccinate-release drives across 12 talukas. This sustained effort, along with surveillance and a 24x7 rabies hotline, has reduced cases from around 100 in 2018 to just 1–3 annually.
- Innovation:** Bhopal-based The Kabadiwala, founded by Anurag Asati and Kavindra Raghuvanshi, digitises scrap collection by allowing households across multiple cities to schedule online pickups while continuing to work with traditional kabadiwalas instead of replacing them.

MODEL ESSAY

"Not what we have, but what we enjoy, constitutes our abundance"

Introduction

- Quote by ancient Greek Philosopher Epicurus
- Highlights a shift from **material wealth to experiential and emotional richness**, aligning with modern ideas of happiness economics and sustainable living.

Philosophical Foundations

- **Aristotle's Eudaimonia:** True happiness lies in living a virtuous and meaningful life, not wealth accumulation.
- **Buddhist Philosophy:** Desire is the root of suffering; contentment brings true abundance.
- **Gandhian Thought:** "There is enough for everyone's need, not for everyone's greed."

Economic Dimensions

- **Easterlin Paradox:** Beyond a point, increase in income does not proportionally increase happiness.
- **World Happiness Report:** Countries like Finland and Denmark rank high due to social trust and life satisfaction, not just GDP; Shift from GDP to **Gross National Happiness (Bhutan model)** reflects this idea.

Indian Context and Examples

- **Minimalist living traditions:** Indian joint families historically emphasised sharing over accumulation.
- **Kerala's health and social indicators:** High life expectancy despite moderate income levels shows well-being beyond wealth.
- **COVID-19 experience:** Many rediscovered value of family time, health, and basic security over consumption.
- **Niyamgiri Resistance:** The Dongria Kondh tribe of Odisha rejected mining in the Niyamgiri hills despite offers of compensation, viewing the hills as sacred

Challenges

- Consumerism driven by advertising and social media comparison.
- Inequality leading to perceived deprivation despite adequate resources.
- Urban stress, isolation, and weakening community ties.
- Overemphasis on material success in education and employment.

Way Forward

- Shift policy focus from **GDP to well-being indicators** (health, education, happiness index).
- Promote **work-life balance and mental health awareness** - **Swedish Concept of Lagom** translating roughly to "not too much, not too little, just right,
- Encourage **minimalism and sustainable consumption**.
- Strengthen community networks and social capital.

Conclusion

- As modern societies grapple with stress and overconsumption, the idea reminds us that **a fulfilled life is richer than a materially wealthy but joyless existence**.
- Ultimately, abundance lies not in what we own, but in how deeply we can **live, enjoy, and value what we have**.

Sample Quotes

- *Only those who will risk going too far can possibly find out how far one can go - T S Eliot.*
- *Wisdom is oftentimes nearer when we stoop than when we soar- William Wordsworth*
- *Generosity is giving more than you can, and pride is taking less than you need. - Khalil Gibran*

MAINS JOT DOWN



GS I: IMPORTANT GEOGRAPHICAL PHENOMENON

- **Nautapa** is a traditional **nine-day period of intense summer heat** in the Hindu calendar, occurring when the **Sun enters Rohini Nakshatra** in late May.
- Derived from the words *Nau* (nine) and *Tapa* (heat), it is considered the hottest phase of the summer season.
- In 2026, Nautapa lasts from **May 25 to June 2** and is intensified by the lingering effects of **El Niño**, a phenomenon involving the warming of tropical Pacific Ocean waters that often causes hotter summers in India. References to Nautapa are found in ancient texts such as the **Surya Siddhanta**.

- Heat dome over Europe scorches UK, France, Spain. A **Heat Dome** is a **high-pressure atmospheric system** that traps hot air near the Earth's surface for an extended period, causing **extreme heatwaves**. As warm air expands, it forms a dome-like structure that prevents heat from escaping, leading to persistently high temperatures.



GS III: AGRICULTURE

- India is the **second-largest consumer** and **third-largest producer** of fertilizers globally. Fertilizer production increased from **385.39 LMT in 2014–15 to 503.35 LMT in 2023–24**. In 2023–24, total fertilizer consumption stood at around **601 LMT**, of which **177 LMT was met through imports**. India's fertilizer subsidy is expected to exceed the FY26 Budget Estimate of **₹1.67 trillion**, mainly due to high consumption of **urea and DAP (Di-Ammonium Phosphate)**.



GS III: INDIAN ECONOMY

- On its **37th Foundation Day**, the **Small Industries Development Bank of India (SIDBI)** launched key initiatives to strengthen the MSME sector.
- **MachFin Mart** is a digital platform that helps MSMEs purchase modern machinery by combining equipment discovery with quick, digitized loan processing.
- SIDBI also launched the **Modernization of Rural Enterprises (MoRE)** initiative, which provides financial support to grassroots businesses and aims to modernize **10,000 rural and handicraft enterprises** over the next three years.

- The Ministry of Corporate Affairs recently notified the Insolvency and Bankruptcy Code (IBC) Amendment Act, 2026.
- The **Insolvency and Bankruptcy Code (IBC) Amendment Act, 2026** introduces the **Creditor-Initiated Insolvency Resolution Process (CIIRP)**, a new hybrid **out-of-court resolution mechanism** under Chapter IV-A of the Code.
- It enables specified classes of **financial creditors** to initiate an early-stage resolution process for eligible corporate debtors, aiming for faster and more efficient debt resolution.



GS II: HEALTH

- **Stroke** is a **medical emergency** that occurs when blood flow to the brain is interrupted due to a **blockage (ischemic stroke)** or **bleeding (hemorrhagic stroke)**, leading to the death of brain cells.
- Recognizing its growing health burden, the **World Health Assembly** has for the first time declared stroke a **global public health priority**.



GS III: INFRASTRUCTURE

- ➔ **PAIMANA (Project Assessment Infrastructure Monitoring and Analytics for Nation-Building)** is a digital platform that enhances the monitoring of **Central Sector Infrastructure Projects**.
- ➔ As of April 2026, it tracks **1,981 infrastructure projects** with a total investment of around **₹43 lakh crore**, improving project oversight, transparency, and timely implementation.
- ➔ **Wi-Fi 7 (IEEE 802.11be)** is the next generation of wireless networking technology, designed to deliver **higher speeds, lower latency, and greater efficiency** than **Wi-Fi 6 and Wi-Fi 6E**. India has entered the Wi-Fi 7 era with the start of local manufacturing of Wi-Fi 7 devices, supporting faster and more reliable connectivity.



GS III: ENERGY

- ➔ The **Lt. Governor of Ladakh** has approved a **five-year extension of the MoU with ONGC** for developing a geothermal power project in **Puga Valley** at an altitude of **14,000 feet**. Under the revised agreement, ONGC will set up a **1-MWe pilot geothermal power plant** and prepare a **Detailed Project Report (DPR)** for the large-scale commercial utilization of Ladakh's geothermal resources.
- ➔ Recently, Oil India Limited discovered a new natural gas reserve in Rajasthan. This marks the **first confirmed presence of natural gas in the Sanu Formation of the Dandewala field**, highlighting the region's potential for further hydrocarbon exploration and energy development.

CHERRYPICKS OF THE WEEK

LOKAYANA26

- It is a **10-month, 22,000-nautical-mile transoceanic expedition** across **13 countries and 18 ports**, flagged off from **Southern Naval Command, Kochi** in January 2026. It highlights **India's maritime capabilities** and supports the vision of **MAHASAGAR**.

ZCZP INSTRUMENT (ZERO COUPON ZERO PRINCIPAL)

- A **ZCZP Instrument** is a **SEBI-regulated fundraising instrument** issued by not-for-profit organizations listed on the Social Stock Exchange for social projects.
- It provides **no interest and no repayment of principal**, as investors contribute solely for **social impact rather than financial returns**. A company's investment in ZCZP instruments is capped at **10% of its total CSR expenditure** for a financial year.

BLUE BONDS

- They are innovative financial instruments that raise funds exclusively for **ocean conservation, sustainable marine activities, and protection of water resources**. The **Republic of Seychelles** launched the **world's first sovereign Blue Bond in 2018**, pioneering sustainable financing for the blue economy.

COLD WATER FISHERIES

- They are practiced in **high-altitude, snow-fed rivers, streams, lakes, and reservoirs** of regions such as **Jammu & Kashmir, Ladakh, Himachal Pradesh**, and hill districts of **West Bengal, Kerala, Karnataka, and Tamil Nadu**. They contribute about **3% of India's inland fish production**. Major species include **Mahaseer, Snow Trout, and Indian Hill Trout**. The sector is promoted through schemes like **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** and the **Fisheries and Aquaculture Infrastructure Development Fund (FIDF)**.

INFORMATION AGENTS (IA)

- They are AI systems that continuously monitor the **web, social media, news, and real-time data** for users and send relevant alerts. Key concerns include **privacy risks, misuse of user data for advertising, and increased automated internet traffic**.