OFFICERS' PULSE



August 2024 (IN-DEPTH)

CURRENT AFFAIRS MONTHLY

The PULSE of UPSC at your fingertips.

Foreword

Officers Pulse-In Depth provides detailed analyses of significant articles from a variety of sources including The Hindu, Indian Express, Business Standard, Down To Earth, Yojana, Kurukshetra, and others. These insights are extremely valuable for UPSC CSE Mains preparation. To ensure comprehensive preparation for both Prelims & Mains, we recommend studying Officers Pulse-In Depth along with Officers Pulse-Digest.

CONTENTS

1) Lateral Entry in Bureaucracy 2
2) Sub Categorisation of Scheduled Castes and Scheduled Tribes 3
3) Jammu and Kashmir and Article 3705
4) Landslides in Wayanad8
5) Situation in Bangladesh 10
6) State of Women Refugees 11
7) Cybersecurity Threats due to Artificial Intelligence 12
8) Corporatisation of science 14
9) Alternate Corporate Governance Model15
10) New Challenges in Banking Sector 16
11) Lessons for India from China's Agricultural Reforms

12) Interstate Migrant Workers in India18
13) Steps to address Unemployment in India 19
14) India's Relations with Central and Eastern Europe 20
15) Issues in Indian Pharmaceutical Sector22
16) Cross Border Taxation 23
17) Financial Inclusion25
18) State Election Commission in India26
19) Government Initiatives to fight Tuberculosis27
20) Digital Education in India 28
Model Questions32

1) LATERAL ENTRY IN BUREAUCRACY

(GS-II: Important Aspects of Governance, Transparency and Accountability, E-governance-applications, models, successes, limitations, and potential; Citizens Charters, Transparency & Accountability and institutional and other measures)

Context

- The Government of India has asked the Union Public Service Commission (UPSC) to cancel its advertisement for recruitment of 45 secretaries, directors and deputy secretaries across 24 Central ministries through lateral entry or on contract basis.
 - According to the advertisement, the proposal of lateral entry is "aimed at bringing in fresh ideas and new approaches to governance and also to augment manpower".
- The job advertisement had triggered a controversy from Opposition leaders who had accused the government GoI for resorting to lateral entry as a method of **avoiding reservations for OBC, SC and ST.**

What is lateral entry?

- In a lateral entry to the civil services, persons are **recruited from outside the usual bureaucratic setup** for certain posts in government departments.
- Lateral entry envisages the inclusion of domain experts or those with experience in policy-making and implementation from outside the civil services.

Genesis of the lateral entry debate

- The **first Administrative Reforms Commission** (set up in 1966), chaired by former Prime Minister **Morarji Desai**, delved into the issue of lateral entry of subject-specific experts into the governance system.
- The Constitution Review Commission set up by the Atal Bihari Vajpayee government in its 2002 report supported the idea of lateral entry.
- The **second ARC** headed by former Karnataka Chief Minister **M Veerappa Moily** (2005) recommended **lateral entry for specialised jobs in government services**.
- The idea of lateral entry into senior bureaucracy is **not new**. In the past, well-known plant scientist **M.S. Swaminathan**; and renowned economists such as **Manmohan Singh** had served as Secretaries in GoI.
- However, such appointments were isolated cases of lateral entry of specialists with domain knowledge.
- The system was **formalised in 2018** with the lateral entry of 63 candidates in the top and middle-level positions.

Lateral entry in other countries

• Several countries like the US, Belgium, the UK, Australia and New Zealand have institutionalised lateral entry as a permanent part of their system.

Why are lateral entries favoured?

- 1. Lateral entry allows for the **inclusion of professionals with specialized skills and expertise** that may be lacking within the civil services.
- 2. Bringing in individuals from outside the traditional bureaucracy introduces **new ideas and approaches to problem-solving,** reducing the risk of groupthink that can occur when the same set of officials handle policies for long periods.
- 3. As the needs of governance evolve with **technological and global changes**, lateral entry can help **fill skill gaps** in areas like digital governance, financial markets, international trade, and public health.
- 4. It can attract highly qualified professionals from the private sector or academia who could not join the bureaucracy through the traditional civil service examination route.

5. Lateral entry allows for the **selection of candidates based on their specific skills and achievements,** rather than their performance in a single competitive exam. This can lead to a **more meritocratic system** where positions are filled by the most qualified individuals.

Challenges

- 1. Lateral entrants might lack the administrative experience, understanding of governmental processes and ground realities that career bureaucrats have.
- 2. Unlike regular civil servants with stringent accountability mechanisms, lateral entrants might not be subject to the same level of oversight and evaluation. This can raise **concerns about transparency and accountability.**
- 3. Further, there are concerns that it could lead to a **'spoils system'** by inducting persons with the preferred ideology and loyalty to the government undermining the neutrality and impartiality of the civil services.
- a. The Spoils System, also called the Patronage System, is an arrangement that employed and promoted civil servants who were friends and supporters of the political party in power. The word 'spoils' means incidental, secondary benefits reaped by a winner. The Spoils System developed into the firing of political enemies and the hiring of political friends.
- 4. The introduction of lateral entry could **affect the morale of civil servants** who have risen through the ranks and expect promotions based on merit and experience.
- 5. Professionals entering laterally might focus on short-term gains or their specific area of expertise, potentially **overlooking the broader, long-term objectives of governance.**This could lead to **fragmented policy implementation** and a lack of a cohesive strategy.

Way Forward

• While lateral entry into the Indian bureaucracy has the potential to bring in much-needed expertise and innovation, it also poses challenges related to integration, accountability, and maintaining the meritocracy of the civil services.

2) SUB CATEGORISATION OF SCHEDULED CASTES AND SCHEDULED TRIBES

(GS-II: Welfare Schemes for Vulnerable Sections of the population by the Centre and States and the Performance of these Schemes; Mechanisms, Laws, Institutions and Bodies constituted for the Protection and Betterment of these Vulnerable Sections)

Background:

- The Supreme Court in **State of Punjab vs Davinder Singh case (August 2024)** has allowed state governments to sub-divide the reservation quota meant for Scheduled Castes (SC) and Scheduled Tribes (ST).
 - Sub-categorization of SCs and STs refers to the division of these broad social groups into smaller sub-groups based on various factors such as social status, historical disadvantages, traditional occupations, and varying degrees of access to education and opportunities.
- The Court has also opened the door for identification and exclusion of the "creamy layer" in the SC and ST categories from the benefits of affirmative action.
- In the **E V Chinnaiah case (2004)**, a five-member bench of the Supreme Court had outlawed any policy that sought to subdivide this category for purposes of creating subquotas.
- In the 2004 case, the bench unanimously took an ultra-technical view of Article 341 and held that all the Scheduled Castes, across the diverse social geographies within the states, were a homogenous class that could not be subdivided.

- The point of contention was the interpretation of Article 341 of the Constitution that empowers the President to notify the list of castes to be deemed as Scheduled Castes throughout the country.
- Now, the Supreme Court has interpreted the article 341 and held that the state governments are competent to sub-classify the Scheduled Castes in order to identify groups that merit more beneficial treatment.

Need for Sub Categorisation:

- **Diverse Social and Economic Status within SC and ST Groups:** The categories of SCs and STs are not homogeneous; they encompass a wide range of sub-groups with different social statuses and levels of economic disadvantage.
 - Data from caste surveys indicate stark disparities in educational attainment among different SC sub-groups.
 - For instance, in Bihar, there is a significant difference in higher education levels between the Dhobi, Dusadh, and Musahar communities, with the Musahar being the most disadvantaged.
- **Historical Inequalities and Unequal Access to Opportunities:** Historically, some SC and ST sub-groups have had very limited exposure to modern education and employment opportunities, leading to persistent inequality.
 - These groups often face additional barriers such as discrimination, lack of resources, and social stigma.
 - o In states like Tamil Nadu, the Arunthathiyar community, although constituting a significant percentage of the SC population, has minimal representation among SC government employees, highlighting the uneven access to opportunities.
- **Need for Targeted Affirmative Action:** The current system of reservations often benefits the relatively better-off sub-groups within the SC and ST categories, while the most disadvantaged sub-groups continue to lag.
 - By creating separate quotas for different sub-groups based on their population share and degree of disadvantage, the state can ensure a more equitable distribution of resources and opportunities.
- **Aligning with Principles of Distributive Justice:** The principle of distributive justice demands that benefits should be allocated in a manner that compensates for historical disadvantages and existing inequalities.
 - o The Supreme Court's judgement recognizes the need for evidence-based policies that are reasonable and rational, moving away from a one-size-fits-all approach to affirmative action.
- Addressing the Issue of "Creamy Layer": Excluding the relatively privileged members of
 these groups from reservation benefits ensures that the affirmative action policies are not
 diluted and that the most disadvantaged members receive the support they need.
 - The judgement suggests that the criteria for identifying the creamy layer within SC and ST categories should be different from those used for Other Backward Classes (OBCs), acknowledging the unique challenges faced by these communities.
- **Enhancing the Effectiveness of Social Justice Policies:** Sub-categorization is a step towards fine-tuning social justice policies to make them more effective and equitable.
 - o It helps address the internal disparities within SC and ST categories, thereby deepening the impact of affirmative action in an era where such policies face challenges.

Conclusion:

• By ensuring that affirmative action is data-driven and tailored to the specific needs of different sub-groups, the state can better achieve its goals of social justice and equality.

• The need of the hour is careful evidence-based identification of the most disadvantaged communities and provisions to ensure that the sub-division and the creamy layer do not become a route to divert SC/ST quota seats to non-reserved categories.

3) JAMMU AND KASHMIR AND ARTICLE 370

(GS-III: Role of External State and Non-state Actors in creating challenges to Internal Security)

Background:

- When British India was partitioned in 1947 into India and Pakistan, princely states were given the choice to join either country or remain independent.
- Maharaja Hari Singh, the ruler of the princely state of Jammu and Kashmir, initially chose to remain independent but the state was attacked by militants with the support of Pakistan. The state asked for India's help.
- **Instrument of Accession (1947):** On October 26, 1947, Maharaja Hari Singh signed the Instrument of Accession to India, agreeing to cede certain powers—defence, foreign affairs, and communications—to the Indian government.
 - This accession was conditional and temporary, pending a plebiscite to decide the state's final status.
- **Special Status Demand:** Jammu and Kashmir's unique circumstances, including its Muslim-majority population and ongoing conflict, called for a special arrangement. Sheikh Abdullah, the then Prime Minister of Jammu and Kashmir, negotiated with the Indian government for autonomy.
- Constitutional Assembly of Jammu and Kashmir (1951): A separate Constituent Assembly was convened in Jammu and Kashmir to draft its own constitution, which led to the recognition of its special status within India.
- **Drafting Article 370:** Article 370 was drafted by the Indian Constituent Assembly and included in the Indian Constitution under Part XXI, which deals with "Temporary, Transitional and Special Provisions."
 - o It was intended to recognize the temporary nature of Jammu and Kashmir's special status until the state's Constituent Assembly made a final decision.

Key Provisions of Article 370:

- **Autonomy of Jammu and Kashmir:** Article 370 granted significant autonomy to Jammu and Kashmir.
 - It allowed the state to have its own constitution, flag, and autonomy over internal matters except for defence, foreign affairs, finance, and communications, which were controlled by the Indian government.
- **Limited Applicability of Indian Laws:** Laws passed by the Indian Parliament were not automatically applicable to Jammu and Kashmir.
 - They could only be applied with the concurrence of the state government, except in matters agreed upon in the Instrument of Accession.
- **Presidential Orders:** Any modification of Article 370 or extension of central laws to Jammu and Kashmir required the concurrence of the state's Constituent Assembly.
 - o After the dissolution of the Constituent Assembly in 1956, amendments required the consent of the state government and the issuance of a Presidential Order.
- **Delhi Agreement (1952):** An agreement between the central government and Sheikh Abdullah that further defined the state's autonomy and relationship with India, reinforcing the provisions of Article 370.

- **Gradual Erosion of Autonomy:** Over the decades, the autonomy granted by Article 370 was gradually reduced through various Presidential Orders and amendments that extended central laws to Jammu and Kashmir, diluting its special status.
- From the late 1980s and 1990s, with the support of Pakistan, terror activities started and affected the peace in the state.
- **Revocation (2019):** On August 5, 2019, the Indian government abrogated Article 370 through a Presidential Order and passed a resolution in Parliament.
 - This action revoked Jammu and Kashmir's special status, leading to its **bifurcation** into two Union Territories: Jammu and Kashmir, and Ladakh.
 - The move aimed to integrate the state more fully into India and promote development and stability.
 - The UTs were brought under the **President's rule** and the status continues up to August 2024.

Reasons for terrorism in Jammu and Kashmir:

- **Troubled Pakistan**: Pakistan's military has historically used the threat of India to maintain control over the state and society, justifying its actions as in the national interest.
 - This has involved supporting terrorism and using radical ideology to further its goals against India, particularly in Kashmir.
- **Cold War Geopolitics**: During the Cold War, Kashmir became a strategic point in global power dynamics, with Pakistan aligning with the United States and receiving military and financial support.
 - This alignment, coupled with the abandonment of the Afghan Mujahideen by the U.S. after the Soviet withdrawal, resulted in Pakistan redirecting these resources towards supporting insurgency and terrorism in Kashmir.
- **Radical Islam**: Pakistan has promoted a radical Islamic narrative to justify its claims over Kashmir, which contrasts sharply with the region's syncretic culture that blends various religious practices.
 - This has led to an ideological conflict and the use of religious extremism as a tool to fuel terrorism in the region.
- **Fraught Federalism**: The unique political and administrative relationship between J&K and the central government of India has been a source of tension.
 - The implementation of Article 370, which granted special autonomy to J&K, has been seen as fostering a sense of separateness and has been exploited by separatists and external forces like Pakistan to promote unrest and terrorism.
- **Separatist Politics**: The politics within J&K has often leaned towards separatism, driven by local political strategies that used the special status granted under Article 370.
 - This created an environment where "soft separatism" was profitable, leading to political stagnation and a lack of integration with the broader Indian political landscape, which in turn fueled support for terrorism.

Benefits due to Article 370 abrogation:

- **Improved Governance:** The digitization of over **1,000 public utility services** has enhanced transparency and efficiency in governance, making it easier for citizens to access various government services.
- Infrastructure Projects: Major projects under the Prime Minister's development package have either been completed or are nearing completion, contributing to the region's infrastructure development.
- **Increased Investment:** An estimated Rs 6,000-crore worth of investments have been realised, indicating economic growth and the potential for more business opportunities in the region.

- **Tourism Growth:** There has been a substantial increase in tourism, with the number of visitors rising from 3.4 million in 2020 to 21.1 million in 2023. This surge has continued into 2024, suggesting a growing confidence in the region's stability and attractiveness as a tourist destination.
- **Enhanced Security Situation:** While the security measures have been stringent, they have maintained relative peace in the Valley, reducing incidents of violence and militancy, which has helped stabilise the region.
 - The nature of conflict and infiltration has changed, focusing more on the Jammu sector, indicating a shift in the security challenges faced by the region.
- **Democratic Engagement:** The 2024 general election saw a voter turnout of 58.6%, the highest in 35 years, reflecting the people's renewed faith in the democratic process despite earlier political disruptions.
- **Centralised Control and Stability:** By placing Jammu and Kashmir under direct central administration, the region has experienced a more controlled political environment, reducing the risks of local political instability impacting the broader region.
- **Message to Pakistan and International Community:** The change in status quo has sent a strong message regarding India's stance on Kashmir, resetting deterrence parameters with Pakistan and underscoring India's sovereignty over the region.
- **Facilitation of a National Narrative:** The abrogation of Article 370 has integrated Jammu and Kashmir more fully into the Indian Union, aligning the region's administrative and legal structures with the rest of the country.
 - The move has also opened up space for a new political narrative in the region that aligns with broader national interests and objectives, moving away from separatist or autonomy-based narratives.

Measures Needed at present:

- **Restore Statehood:** There is a pressing need to restore Jammu and Kashmir's status as a full state to provide a sense of autonomy and political representation.
 - o This step is crucial for **addressing the democratic deficit** and ensuring that the people of the region have a voice in governance.
- **Hold Elections:** Fair elections should be conducted, as highlighted by the Supreme Court's recent deadline. This would help in re-establishing a representative government that reflects the will of the people.
- **Involve Local Stakeholders:** Governance should be inclusive, involving local stakeholders and communities in decision-making processes. This helps in addressing local issues more effectively and reduces feelings of alienation among the populace.
- **Respond to Local Needs and Protests:** The government should listen to and address local grievances, such as those related to water and power supply, rather than suppressing them. This approach can foster trust and cooperation between the government and the citizens.
- **Promote Investment and Industry:** There is a need for a focused strategy to attract more investments and develop industries in Jammu and Kashmir. This would help create job opportunities and spur economic growth, reducing the high unemployment rate, especially among the youth.
- **Support Entrepreneurship and Small Businesses:** Initiatives should be taken to encourage entrepreneurship and support small businesses. Providing financial aid, training, and infrastructure can help in building a resilient local economy.
- **Enhance Education and Healthcare:** Investments in education and healthcare infrastructure should be prioritised to improve the quality of life. Better educational facilities can provide more opportunities for the youth, while improved healthcare can ensure the well-being of the population.

- **Build Social Capital:** Efforts must be made to rebuild social capital that has been eroded due to constitutional and administrative changes. Programs aimed at community development and cohesion can strengthen social bonds and promote harmony.
- **Maintain Peace and Security:** While it is important to maintain a strong stance against terrorism, the security measures should be balanced with respect for human rights and dignity. A stable and secure environment is essential for the well-being of the people and the region's development.
- Adapt Security Strategy: With the shifting dynamics of conflict, particularly with increased activity in the Jammu sector, security strategies need to be adaptive and responsive to emerging threats. This involves recalibrating counter-terrorism efforts to address new challenges effectively.

Conclusion:

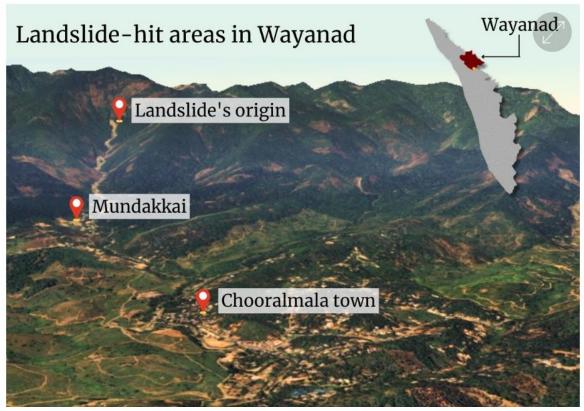
• Proper development of the Jammu and Kashmir region will ensure that the region is well integrated with India's growth story and travels in the path of peace.

UPSC PYQ:

To what extent is Article 370 of the Indian Constitution, bearing marginal note "temporary provision with respect to the State of Jammu and Kashmir", temporary? Discuss the future prospects of this provision in the context of Indian polity. (2016)

4) LANDSLIDES IN WAYANAD

(GS-I: Important Geophysical Phenomena such as earthquakes, Tsunami, Volcanic activity, cyclone etc., geographical features and their location-changes in critical geographical features (including water-bodies and ice-caps) and in flora and fauna and the effects of such changes) Background:



For free learning, visit www.officerspulse.com

• Recently, Chooralmala and Mundakkai villages in the district of Wayanad in Kerala were hit by devastating landslides triggered by torrential downpour. The massive landslides so far has claimed over 400 lives.

What is a landslide?

- Landslides are **natural phenomena** that usually occur in mountainous regions with steep slopes.
- During a landslide, large amounts of rock, boulders, loose mud, soil, and debris roll down slopes and hillsides, gathering great momentum and often taking vegetation or buildings along.
- Landslides are seen as being caused by two factors,
 - o **Conditioning factors** are **underlying** conditions or characteristics of a specific area that make it more susceptible or vulnerable to certain events, such as landslides.
 - o **Triggering factors** are the immediate causes or **events that initiate** a landslide, acting on the pre-existing vulnerabilities created by conditioning factors.
 - While conditioning factors make an area susceptible to landslides, triggering factors are the events that actually set the landslide in motion.

Reasons behind Wayanad landslide:

Conditioning Factors:

- **Topography and Slope:** The steep slopes and mountainous terrain of Wayanad make it naturally susceptible to landslides.
- **Soil and Geology:** The area's soil composition, which becomes easily saturated with water, combined with the underlying rock formations, contributes to the likelihood of landslides.
- **Geomorphology:** The region's geomorphological features, including its natural drainage patterns and the presence of loose, weathered material on slopes, make it more vulnerable to landslide events.

Triggering Factors:

- **Intense Rainfall:** The region experienced two weeks of continuous rainfall, 50-70% above normal, which saturated the topsoil. This was followed by a day of extremely heavy rainfall, akin to a mini cloudburst, which triggered the landslide.
- **Deforestation and Land Use Change:** The cutting down of large, native trees for plantations (like tea and coffee) has weakened the soil structure. These crops have shallow roots, which are less effective at holding the soil to the bedrock, contributing to the instability of the slopes.
- **Agricultural Practices (Monocropping):** The practice of monocropping in the area, particularly the replacement of native vegetation with plantation crops, has further destabilised the land.
- **Anthropogenic Activities:** Human activities, such as unplanned construction, road-building, and other development projects, have disturbed the natural landscape, increasing the risk of landslides.
- **Atmospheric Conditions:** Specific atmospheric conditions, such as the mesoscale organisation of large convective cloud clusters, have led to extremely heavy rainfall in short periods, heightening the risk of landslides.

Measures to Reduce Landslide incidents:

- Implement Sustainable Land Use and Development Practices: Enforce strict regulations on construction and land development in ecologically sensitive areas.
 - Avoid building on steep slopes and ensure that any development projects, such as roads, buildings, and plantations, are conducted with **proper geological assessments** and environmental impact studies.

- **Afforestation and Vegetation Management:** Restore and maintain **native vegetation** on slopes, which helps to stabilise the soil with **deep-rooted plants.**
 - Avoid replacing native forests with shallow-rooted crops or monoculture plantations that provide less soil stability.
- **Improve Drainage Systems:** Construct effective drainage systems to manage surface runoff and prevent water accumulation, which can saturate the soil and trigger landslides.
 - o This includes installing proper drainage channels on roads and ensuring that agricultural fields have adequate drainage to avoid waterlogging.
- **Community-Based Monitoring and Early Warning Systems:** Establish local monitoring programs and early warning systems to detect signs of potential landslides, such as ground movement or cracks.
 - o Involve local communities in these efforts to ensure timely evacuation and response during heavy rains or other triggering events.
- **Promote and Implement Conservation Policies:** Enforce recommendations from ecological studies, such as those from the **Madhav Gadgil Committee**, to protect high-risk areas by designating them as Ecologically Sensitive Zones (ESZ).
 - o This includes restricting harmful activities like mining, quarrying, and deforestation in these zones to reduce the risk of landslides.

Conclusion:

- In the coming years, we are likely to witness more and more extreme weather events, intensifying vulnerabilities in disaster-prone states like Kerala.
- Our people deserve the infrastructure, political will, and environmental policies that take into account their needs and livelihoods.

UPSC PYQ:

- 1. Differentiate the causes of landslides in the Himalayan region and Western Ghats. (2021)
- 2. "The Himalayas are highly prone to landslides." Discuss the causes and suggest suitable measures of mitigation. (2016)
- 3. Bring out the causes for more frequent occurrence of landslides in the Himalayas than in the Western Ghats. (2013)

5) SITUATION IN BANGLADESH

(GS-II: India and its Neighborhood- Relations)

Background:

- The Bangladeshi government, led by Prime Minister Sheikh Hasina and the Awami League, faced intense protests in August 2024.
- The movement was spearheaded by Student Movements which protested against reservation for families of Freedom fighters.
- The protests also were an outcome of high unemployment and stagnating growth, which the country is facing from the Pandemic.
- In response to the escalating unrest and the government's inability to control the situation, the Bangladesh Army, under General Waker-uz-Zaman, intervened.
- The military forced Sheikh Hasina to step down, aiming to restore order and facilitate a more inclusive democratic process.

• Nobel laureate Muhammad Yunus was appointed as the head of an interim government. This interim government is tasked with stabilising the situation and preparing for new elections.

What can India do?

- **Engage with the Interim Government:** India should work closely with Muhammad Yunus and the interim government, offering diplomatic support and assistance to help stabilise the political situation.
- **Open Communication with the Bangladesh Army:** India should establish strong communication channels with the military leadership, ensuring that they support the restoration of democracy.
- **Counter Extremist Elements:** India should monitor and counteract the influence of extremist groups like the **Bangladesh Jamaat-e-Islami.** Through **intelligence-sharing and regional cooperation,** India can help prevent these groups from gaining power or disrupting the peace process.
- **Humanitarian and Development Projects:** India's development projects in Bangladesh can win public support and strengthen the interim government's legitimacy.
- **Inclusive Dialogue:** India can encourage inclusive dialogue among all political factions in Bangladesh, including opposition groups, to ensure a peaceful transition and long-term stability.
- **Advocate for Minority Rights:** Given the attacks on minorities. India should take a firm stance on protecting minority rights in Bangladesh.
- **Prepare for Potential Refugee Crisis:** In the event of increased violence or instability, India should prepare for a potential influx of refugees from Bangladesh. Humanitarian assistance and contingency planning will be crucial in managing such a situation.

Conclusion:

• India needs to place its steps carefully in this situation. Its relations with the country should not be limited to a single party or person but with the different stakeholders of Bangladesh.

6) STATE OF WOMEN REFUGEES

(GS-II: Welfare Schemes for Vulnerable Sections of the population by the Centre and States and the Performance of these Schemes; Mechanisms, Laws, Institutions and Bodies constituted for the Protection and Betterment of these Vulnerable Sections)

Background:

- According to the United Nations High Commissioner for Refugees (UNHCR), by the end
 of 2023, 11.73 crore people, worldwide, had been forcibly displaced due to persecution,
 conflict, violence, human rights violations or events seriously disturbing public
 order. Among them, 3.76 crore were refugees.
- Armed conflict, violence, human rights abuses, and persecution compel millions across the world to flee their homes and homelands for survival, and become 'displaced people' in the process.
- With the Israel-Hamas war having escalated since then, the Ukraine-Russia war continuing, and Rohingyas facing fresh threats in Myanmar, the number of refugees worldwide is only expected to multiply significantly.
- As of January 31, 2022, 46,000 refugees and asylum-seekers were registered with UNHCR India. 46% of this population is women and girls, a disproportionately burdened and vulnerable group.
- The United Nations Population Fund has acknowledged that "the face of displacement is female". The gendered nature of displacement impacts women's physical and mental health as well as their well-being.

Problems faced by Women Refugees:

- **Gender-based violence:** Women face heightened risks of physical, sexual, and gender-based violence, including practices like transactional sex, which are forced upon them due to the conflict situation.
- **Mental health issues:** Displaced women are disproportionately affected by psychological conditions such as post-traumatic stress disorder (PTSD), anxiety, and depression, especially due to traumatic experiences and living conditions in refugee camps.
 - Displaced women are twice as likely to exhibit symptoms of PTSD and over four times as likely to exhibit depression, as compared to their male counterparts.
 - A study in **Darfur, Sudan** showed that 72% of displaced women were affected with conditions such as PTSD and general distress due to traumatic events and living conditions in camps
- Lack of access to healthcare: Refugee women often face limited access to both physical and mental healthcare, worsened by financial constraints, discrimination, and stigma.
- **Social isolation and stigma:** Patriarchal norms, stigma surrounding mental health, and the absence of support systems often isolate refugee women, limiting their participation in community life.
- **Burden of caregiving:** Women are often solely responsible for their children, the elderly, and their families' sustenance, adding to their stress and limiting their ability to seek help.
- **Legal and administrative barriers:** Refugee women may be excluded from accessing healthcare and other services because they are not citizens, limiting their ability to exercise their rights.
- Language and communication barriers: Refugees often face difficulties accessing information or services due to language differences and lack of awareness about available support.
- **Psychosocial disability support gaps:** Refugee women with mental health issues rarely receive the support needed due to insufficient policies, data collection, and mental health services tailored to them.

Way forward:

- India is neither a party to the 1951 Refugee Convention and its 1967 Protocol, nor does it have any specific domestic legislation pertaining to refugees.
- Given the vast refugee population in the country, it is imperative to establish a uniform, codified framework that provides adequate language for implementing India's international commitments.
- This is also necessitated by the 2030 Agenda for Sustainable Development, which emphasises empowering vulnerable populations, including persons with disabilities and refugees.

7) CYBERSECURITY THREATS DUE TO ARTIFICIAL INTELLIGENCE

(GS-III: Challenges to Internal Security through Communication Networks, Role of Media and Social Networking Sites in Internal Security Challenges, Basics of Cyber Security; Money-Laundering and its prevention)

Background:

• While it is true that Artificial Intelligence (AI) in general and Generative AI (Gen-AI) has influenced how we operate, with its integration into sectors such as education, banking, health care, and manufacturing, it has also transformed the range of cyber-risks and safety related to it.

- According to a recently published report, there has been a 1,265% increase in phishing incidents/emails, along with a 967% increase in credential phishing since the fourth quarter of 2022 arising from the exacerbated utilisation/manipulation of generative AI.
 - o **Phishing:** A technique for attempting to acquire sensitive data, such as bank account numbers, through a fraudulent transaction in email or on a web site, in which the perpetrator imitates as a legitimate business or reputable person.

Possible Threats due to AI:

- AI-Enabled Disinformation (Deepfakes): AI is used to create convincing but false digital content, such as videos, audio, and images (deep fakes), which can manipulate public opinion, spread misinformation, and cause social and political unrest.
- **AI-Driven Cyberattacks:** AI can automate and enhance cyberattacks by identifying system vulnerabilities faster and more efficiently than human activity, making attacks more precise and difficult to defend against.
- **Generative AI Abuse:** Unauthorised use of generative AI tools can produce harmful content, such as malicious software, phishing schemes, or identity theft, posing a significant threat to both individuals and organisations.
- AI in Cyber Warfare: In conflicts like the Ukraine war, AI has been used to facilitate cyberattacks on critical infrastructure, including power grids and telecommunications, leading to widespread affection of public services.
- **Automated Social Engineering Attacks:** AI-powered tools can be used to personalise phishing attacks and other forms of social engineering by learning the behavior, preferences, and habits of targets, making these attacks more effective.
- AI-Enhanced Malware: AI can help malware adapt to a target's environment, evade detection, and exploit weaknesses in systems, leading to more resilient and damaging cyberattacks.
- **Compromised AI Systems:** Hackers can target AI systems themselves, compromising their algorithms to manipulate outcomes, making AI-powered decision-making systems vulnerable to cyberattacks.
- AI-Enabled Surveillance and Privacy Violations: AI can be used to conduct large-scale surveillance and data collection, infringing on privacy rights, and leading to potential misuse of personal data for cybercriminal activities.
- **AI-Powered Botnets:** AI can enhance botnets, automating large-scale distributed denial-of-service (DDoS) attacks and overwhelming targeted systems, making it harder to respond in real-time.
- **Cyber Bullying:** AI tools are increasingly used for digital bullying, harassment, and manipulation through fake content creation and identity theft, creating psychological and reputational harm.

Way Forward:

- **Awareness** of the growing danger of digital threats is the first step in the battle against cyber and AI-directed threats.
- Protection against these threats requires great effort and **adequate budgetary allocations** for both private or public organisations.
- **Coordinated action** among the various stakeholders involved in creating a holistic protection architecture is essential.

8) CORPORATISATION OF SCIENCE

(GS-III: Achievements of Indians in Science & Technology; Indigenization of Technology and Developing New Technology)

Definition:

- Corporatisation of science refers to the process of transforming **scientific research** and institutions from being primarily government-funded and publicly accountable entities into **market-driven**, **profit-oriented enterprises**.
- In this model, **research is treated as a commodity,** and institutions are encouraged to generate revenue through patents, private investments, and partnerships with industry.
- The focus shifts from curiosity-driven, fundamental research to applied research that has immediate commercial value or aligns with corporate or government economic objectives.

Key Features of Corporatisation of Science:

- **Revenue Generation from Patents:** Laboratories and research centres are expected to get patents for their innovations and generate revenue by selling these patents.
- **Private Sector Investment:** Research institutions are encouraged to seek funding from private companies, reducing reliance on government funding.
- **Market-Driven Research:** The focus shifts towards research that can produce marketable products or solutions, emphasising prototype development and commercialization over basic, curiosity-driven research.
- **Commercialization of Knowledge:** Universities and research institutions treat their intellectual output as a commodity, licensing patents and research findings to private firms.

Examples of Corporatisation of Science in India:

- **Council of Scientific and Industrial Research (CSIR),** a premier R&D organisation in India, has been directed to market its patents and generate revenue from external sources.
 - The **Dehradun Declaration of 2015** formalised this approach, pushing CSIR labs to selffinance their research through collaborations with industry and by commercialising their innovations.
- **Anusandhan National Research Foundation (ANRF)** aims to fund research in India by linking academia, industry, and research and development.
 - The foundation expects 72% of its funding to come from the private sector, reflecting the shift towards corporate involvement in research funding.
 - The emphasis on **"prototype development"** signals the focus on creating marketable products rather than solely investing in basic scientific research.
- **Biotechnology Industry Research Assistance Council (BIRAC)** is a public sector enterprise that promotes industry-academia partnerships in the biotechnology sector.
 - It provides funding and support to biotechnology start-ups and researchers to develop commercially viable products.
 - By fostering collaborations between academia and industry, BIRAC exemplifies how scientific research is being driven towards commercialization in India.

Way Forward:

- The **ratio of public funding for science research** in India has been **0.6% to 0.7% of GDP** for the last decade which has to be increased to at least 2%
- While the private sector is encouraged to fund, the government must increase its basic science and non-profit research allocation.
- If that does not happen, the country will eventually witness the decline of curiosity-driven science in our universities, which could also undermine public trust in science when it gets dominantly mediated by private interests.
- Equally important is to nurture an ambience of free enquiry and maintain the financial and administrative autonomy of the research institutes.

For free learning, visit www.officerspulse.com

9) ALTERNATE CORPORATE GOVERNANCE MODEL

(GS-II: Important Aspects of Governance, Transparency and Accountability, E-governance-applications, models, successes, limitations, and potential; Citizens Charters, Transparency & Accountability and institutional and other measures)

Background:

- **Corporate governance** refers to the framework of rules, practices, and processes by which companies are directed and controlled. **Companies Act, 2013** is the main law to govern corporations in India.
- The modern corporate governance regimes in capitalistic and neo-capitalistic economies mostly favour the theory of shareholder primacy.
- The **objectives of profit generation and wealth creation** for the shareholders and investors takes **importance over** other objectives of the business including the objective of **public good.**
- In recent years, a new approach with focus on the good of all stakeholders is becoming common.
- Here, the corporations are increasingly getting involved in products, technologies and services that cannot be driven solely on the objectives of profit making and have a greater social objective.
- **Generative Artificial Intelligence (Gen AI)** is one such instance, where corporations are seeking alternative governance structures to balance the objectives of generating profit with that of greater social responsibility.
- Gen AI has **a hybrid governance** model with a subsidiary for generating profits to support its cost intensive research. The main company continues to function under a non-profit Board.

Issues faced in Alternate Governance Models:

- **Conflict Between Purpose and Profit**: These companies often struggle to balance their social objectives with the need to generate profits.
 - For example, OpenAI faced a governance crisis when the non profit board prioritised safety over rapid commercialization, leading to a temporary dismissal of its CEO Sam Altman.
- **Investor Pressure**: Alternative governance models may face significant pressure from shareholders and investors to prioritise profit.
 - o This was seen in OpenAI's case, where Microsoft(leading shareholder) and employees with stock options supported commercial goals over public good objectives.
- **Viability of Public Benefit Models**: Public benefit corporate structures can become unsustainable in industries like AI, where **large capital infusions are necessary** for research and innovation.
 - Current accountability mechanisms such as independent boards, are often insufficient to prevent profit-driven decisions from shadowing social responsibility goals.
- **Limited Managerial Incentives**: In alternative governance models, there are often insufficient incentives for managers to prioritise public good objectives over financial returns.
- **Ambiguity in Governance**: The hybrid governance model of companies like OpenAI, which mix nonprofit and profit-capped subsidiaries, can create internal conflicts and governance instability, as demonstrated by the OpenAI crisis. The division between mission-driven and profit-driven goals can create confusion and governance challenges.

Way Forward:

 New governance models with a social responsibility can be made to work with the use of following strategies,

For free learning, visit www.officerspulse.com

- Enhancing long-term profit gains of corporations from adopting a public benefit purpose;
- o Incentivising managerial compliance of such purposes, and
- o Reducing compliance costs of adopting such purposes.
- With the increasing involvement of AI in multiple spheres of life, it is imminent that governance models which have a focus on social responsibility become necessary. Such kinds of models can serve as a good platform to train the upcoming AI models.

10) NEW CHALLENGES IN BANKING SECTOR

(GS-III: Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment)

Background:

- The **current and savings accounts (CASA)** are banks' easy sources of funding and currently account for 41 per cent of total deposits as against 43 per cent in 2022-2023.
- These accounts provide a stable source at a cheaper rate for funding the bank's needs. In 2024, these **deposits are falling** due to various reasons.

Factors leading to decline in Deposits:

- **Negative Real Returns**: In the past decades, household savers received low-interest rates (3-5%) on savings bank deposits, which resulted in negative returns when adjusted for inflation (averaging 6.6%). Savers are now seeking better returns in other asset classes.
- **Rising Competition**: Increased competition from other financial products offering higher returns, such as mutual funds, equities, and fixed-income instruments, has diverted savers away from traditional bank deposits.
- **Technological Advances**: The rise of fintech platforms and digital savings tools has provided more attractive and accessible alternatives for savers, contributing to the shift away from bank deposits.
- **Deregulation**: Over the years, deregulation has allowed for more competitive interest rates in non-bank financial sectors, reducing the appeal of low-yield bank deposits.
- **Structural Shift in Saving Preferences**: There is a growing structural change in how savers allocate their financial resources, moving away from bank deposits to more profitable asset classes.

Problems for Banking sector:

- **Deposit Crunch**: The gap between deposit growth and credit growth has led to the worst deposit crunch in two decades. Declining core deposits, particularly in current and savings accounts (CASA), increase banks' funding costs and strain their ability to maintain liquidity.
- **Pressure on Profitability**: As deposits shrink, banks are forced to rely on more expensive funding sources, which reduce their profits. Additionally, rising interest rate risks in a "higher for longer" rate environment further reduce profitability.
- **Increased Credit Risk**: Banks are becoming more cautious with lending due to heightened credit risk. As a result, they are tightening underwriting standards, which can limit credit availability for borrowers and slow down economic activity.
- Strain on Smaller Banks and Intermediaries: Smaller banks and non-banking financial companies (NBFCs) are more reliant on core deposits. Declining deposits affect the cheap funding of these institutions and this may affect consumption and investment activities.
- **Shifting Savings Patterns**: Savers are increasingly moving towards higher-yielding alternatives like equities, mutual funds, and other financial products. This shift reduces the inflow of deposits into banks, potentially leading to long-term structural changes in how banks attract and retain funds.

Way forward:

 Banks must offer competitive returns, diversify funding sources, deepen bond markets, enhance digital solutions, and strengthen risk management to navigate the deposit crunch and profitability challenges.

11) LESSONS FOR INDIA FROM CHINA'S AGRICULTURAL REFORMS

(GS-III: Issues related to Direct and Indirect Farm Subsidies and Minimum Support Prices; Public Distribution System - Objectives, Functioning, Limitations, Revamping; Issues of Buffer Stocks and Food Security; Technology Missions; Economics of Animal-Rearing)

Background:

- Productivity and the income provided by the agricultural field is higher than India.
- With the start of agricultural reforms in 1978, the income of China's farmers increased by more than 14 per cent per annum between 1978 and 1984.
- China's farm sector produces almost double the value of produce than that of India even though it has less area under cultivation.
- These achievements require India to study from China's agricultural reforms.

Lessons to be Learnt:

- **Income Support and Market Price Support:** The Chinese government gives the country's farmers market price support (producer support estimate or PSE), which is even higher than in the OECD countries.
 - In contrast, India's PSE is negative, meaning that, the government actually taxes farmers through restrictive trade and marketing policies, even though it gives input subsidies (in fertilisers or power, etc).
- **Land Leasing and Tenure Security:** China established 30-year land lease markets, which offer security to farmers and allow better land management.
 - o India can create a transparent land leasing framework that protects both landowners and tenants, improving productivity and land use.
- **Encouraging Crop Diversification:** China increased farm productivity with a focus on crops that meet domestic demand and export markets, such as fruits, vegetables, and livestock.
 - o India can encourage a shift from water-intensive crops like paddy to **pulses and oilseeds** by providing better subsidies and incentives, which would be beneficial for the environment and water conservation. It can also bring down the agri-imports.
- Rural Infrastructure and Value Chains: China created robust value chains through Town and Village Enterprises (TVEs) that allowed rural industrialization, contributing to the success of rural areas.
 - India has to build strong agricultural value chains, particularly in perishables like fruits, vegetables, and dairy (on the lines of the Amul model), to reduce post-harvest losses and enhance farmer incomes.
- **Agri-R&D Investment:** China continues to invest heavily in agricultural research and development, leading to **increased farm productivity** and technological innovation.
 - India must significantly boost its R&D investments in agriculture, focusing on climateresilient technologies, irrigation techniques, and high-yield crops to enhance productivity.

Way Forward:

- Agri-R&D, irrigation, opening up land-lease markets, building value chains of perishables on the lines of the Amul model are some of the other policy measures that need to be put in place.
- Only then can India provide food security on a sustainable basis in the face of climate change.

• Roughly 35 percent of our children below the age of five are stunted which also calls for a move from food security to nutrition security.

12) INTERSTATE MIGRANT WORKERS IN INDIA

(GS-II: Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources)

Background:

- Migration of workers from one state to another state is a continues process, and dynamic in nature.
- As per the Report Migration in India, 2020-21, based on Periodic Labour Force Survey (PLFS) 2020-21, released by Ministry of Statistics and Programme Implementation (MoSPI), the total migration rate in India was 28.9% and in rural was 26.5%.
- Out of the total migrant persons, around 10.8% migrated due to employment related reasons.
- The employment related reasons include in search of employment/better employment, for employment/ work (to take up employment/ to take up better employment/ business/ proximity to place of work/ transfer) and loss of job/closure of unit/lack of employment opportunities.
- A **law by Karnataka to reserve private jobs for locals** has called for a study into the lives of millions of migrant workers.

Issues faced by Migrant Workers:

- **Exploitation and Vulnerability:** Migrant workers, particularly those from other states, often face exploitation due to their lack of local support and familiarity with the area. They are less likely to protest unfair working conditions, making them vulnerable to lower wages and poor treatment.
- Lack of Job Security: Many migrant workers are employed in informal or gig sectors, where they lack the job security and benefits that come with formal employment. This precarious nature of their work leaves them exposed to sudden loss of income and poor working conditions.
- **Limited Access to Social Security:** Migrant workers often struggle to access social security schemes due to the requirement of domicile status in many states. This limits their ability to benefit from health, education, and welfare programs that could improve their living conditions.
- **Discrimination and Hostility:** Migrant workers frequently face discrimination and hostility from local populations, who may view them as competitors for jobs or as an underclass. This social tension can lead to poor living conditions and mistreatment.
- **Language Barriers:** Migrant workers from different linguistic regions often face challenges in communication, making it difficult for them to integrate into the local workforce, access services, or advocate for their rights.
- **Inadequate Living Conditions:** Migrant workers, especially those in urban areas, often live in overcrowded, unsanitary, and unsafe environments. These poor living conditions contribute to health problems and a lower quality of life.

Measures Taken by the Government:

- Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979: This law aims to regulate the employment of inter-state migrant workers and ensure their rights and working conditions.
 - o It mandates the registration of employers, the provision of proper wages, and welfare measures like housing, medical facilities, and displacement allowances.

- One Nation One Ration Card (ONORC) Scheme: Launched in 2019, this scheme allows migrant workers to access their subsidised food rations under the Public Distribution System (PDS) from any fair price shop across India, regardless of where they are registered. This ensures food security for migrants even when they move between states.
- **Affordable Rental Housing Complexes (ARHC) Scheme:** Under the Pradhan Mantri Awas Yojana (PMAY) Urban initiative, this scheme was launched to **provide affordable rental housing for urban migrants** and the poor.
- **Social Security Code, 2020:** This code consolidates and amends various laws relating to social security, including provisions to **extend social security benefits to gig workers and platform workers,** many of whom are migrants.
 - o It also includes the establishment of a social security fund to provide coverage for unorganised workers, including migrants.
- **Pradhan Mantri Garib Kalyan Yojana (PMGKY):** During the COVID-19 pandemic, the government announced this relief package, which included direct financial assistance, free food grains, and gas cylinders for migrant workers and their families to help them cope with the economic impact of the lockdown.
- National Database of Unorganized Workers (NDUW): Also known as the e-Shram portal, launched in 2021, this platform is designed to create a comprehensive database of unorganised workers, including migrants, to provide them with targeted benefits and link them with various welfare schemes.

Way Forward:

- Migrant workers provide necessary services to the settled region and provide support for the empowerment of their native region.
- The services of the migrant workers should not be at the cost of their own exploitation or deprivation of locals. This requires a long sighted intervention of the Governments rather than the short sighted laws by states like Karnataka.
- States like Kerala have gone out of their way to provide government benefits to many of the inter state migrants. The state had also named these workers as "Guest Workers", with the realisation of their worth.

13) STEPS TO ADDRESS UNEMPLOYMENT IN INDIA

(GS-III: Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment)

Background:

- Mass employment with dignity requires productivity increases.
- The Budget and the Economic Survey had nudged the private sector to create jobs, it must be understood that the state also has a role in assuring quality jobs to the needy.
- In this situation, these measures are recommended as a way to create quality jobs.

Sustainable Measures to address unemployment:

- **Decentralised Community Action for employment:** Engage local communities through gram sabhas in rural areas and basti samitis in urban areas to identify employment and self-employment needs.
 - o Create **registers of job seekers** and develop personalised plans for skill development and employment in partnership with professionals at the local level.
 - Provide untied funds to communities to allow flexible and effective use of resources in addressing local needs.
 - o **Universal Crèches:** Establish community-based caregiver cadres to run crèches, enabling more women to join the workforce.

- **Support for Women:** Ensure local governments and women's collectives provide support and funding for these caregivers.
- Convergence of Human Development Initiatives: Combine efforts in education, health, nutrition, and employment at the local government level, particularly involving women's collectives.
- **Mandatory Vocational Courses:** Introduce vocational courses alongside undergraduate programs in all colleges to enhance employability.
- **Standardisation of Courses:** Standardise nursing and allied healthcare courses across states to meet international benchmarks.
- **Investment in Technical Institutions:** Invest in upgrading infrastructure and autonomy in ITIs, polytechnics, and Rural Self Employment Training Institutes (RSETIs).
 - Develop these institutions as hubs for feeder schools, with a focus on states/districts lacking vocational education infrastructure.
- **Industry Collaboration for Apprenticeships:** Implement a co-sharing model where both the government and industry fund apprenticeships, ensuring that the industry has a stake in skill development.
 - o **Rigorous Accreditation:** Start a universal accreditation program for skill providers, with co-sponsorship from the state and industry for candidate training.
- **Support for Women-Led Enterprises:** Improve access to working capital loans for womenled and first-generation enterprises, with a focus on scaling these businesses.
 - Use technology to create comprehensive credit histories and facilitate larger-scale lending to women entrepreneurs.
- **Enhanced MGNREGA Utilisation:** Direct 70% of MGNREGA funds to 2,500 water-scarce and highly deprived blocks, emphasising livelihood security through income-generating projects.
 - o Focus on improving skills for MGNREGA workers to enhance their productivity and ensure better wage rates.

Conclusion:

• Substantial implementation of these measures can help to create a higher order economy, with higher productivity and a higher quality of lives for workmen.

14) INDIA'S RELATIONS WITH CENTRAL AND EASTERN EUROPE

(GS-II: Effect of Policies and Politics of Developed and Developing Countries on India's interests, Indian Diaspora)

Background:

- For decades after independence, Europe has remained a relatively low priority for Indian foreign policy; it was narrowly based on the relations with Europe's big four Russia, Germany, France, and Britain.
- Over the last decade, India has sought to **widen this outreach to Europe** as seen by the large number of high level exchanges with different countries of Europe.
- War in Ukraine has reinforced the need to effectively engage with Europe in general and Central & Eastern Europe in particular.
- Effect of the Indian peace effort in the Ukraine war would be marginal. But supporting the peace process, even in a limited way, would be worthwhile given the implications of the war for the Indian economy and security.
- The Prime Minister's visit to Poland and Ukraine is an important step for India to involve itself in the changing European order.

Significance of India's Relations with Eastern and Central Europe:

- **Geopolitical Importance:** Central and Eastern Europe, especially countries like Poland and Ukraine, have become central to global geopolitical dynamics. The war in Ukraine is a focal point of this, highlighting the region's importance in global power struggles.
 - The location of Central Europe, at the heart of Europe, and Ukraine's large territory, make these countries pivotal in any future European order, positioning India to play a role in shaping this order.
- **Strategic Autonomy:** Countries like Poland have increasingly adopted foreign policies with a measure of strategic autonomy, aligning them with India's own approach in global affairs. This presents opportunities for deeper cooperation in political and security matters.
- **Economic Opportunities:** Poland is the largest economy in Central Europe and ranks eighth in Europe.
 - Ukraine, despite being war-torn, holds significant geoeconomic potential, particularly in the reconstruction phase post-war and in the defence industry. India's engagement can lead to substantial economic partnerships.
- **Historical and Cultural Ties:** India acknowledges the shared history and cultural ties between Russia and Ukraine, and positions itself as a country that can maintain balanced relationships without being seen as taking sides in the regional conflict.
- **Expanding European Engagement:** India's outreach to Central and Eastern Europe is part of a broader strategy to deepen its relationships across Europe. This includes initiatives like the **India-Middle East-Europe Corridor (IMEC)** and various trade and security agreements with European powers.
- **Regional Stability:** By engaging more deeply with Central and Eastern European countries, India can contribute to regional stability, which is crucial given the region's history of great power conflicts and territorial disputes.
- **Long-term Partnerships:** India's engagement with Central and Eastern Europe is seen as a long-term investment in these regions, beyond immediate political or diplomatic gains, ensuring sustained collaboration in various sectors.

Opportunities for India in relations with Ukraine:

- **Military Trade and Cooperation:** Joint development of modern, low-cost defence technologies, such as Ukraine's innovative **waterborne drone technology**, which could be strategic for India's defence in the Indian Ocean region.
- **Gas Turbine Production:** Before the war, India had signed a 100-million-dollar deal with Ukraine's Zorya-Mashproekt to develop gas turbine power plants.
 - With **Bharat Forge (Indian company)** acquiring half of the Zorya's stakes, India can offer production sites for gas turbine plants, which have been affected by the war.
 - This partnership could create thousands of jobs in India and support both naval and space sectors (e.g., Chandrayaan project).
- **Post-War Reconstruction:** Ukraine's future reconstruction offers significant opportunities for India's labour market, allowing for workforce deployment and infrastructure-building collaboration.
- **Economic Cooperation:** Pre-war Ukraine was a major exporter of agricultural, machine-building, and military goods to India. Post-war rebuilding can revitalise these trade relationships.
 - o India can play a key role in re-establishing Ukraine's damaged industries and exploring new areas of cooperation.

Way Forward:

- **De-hyphenation of Ties:** India should maintain a balanced approach in relations with Russia and Central and Eastern European countries. Relations with one party should not be given up for the sake of the relationship of the other party.
- India should develop a comprehensive strategic roadmap for its engagement with Central and Eastern Europe, outlining long-term goals and milestones across various sectors.

15) ISSUES IN INDIAN PHARMACEUTICAL SECTOR

(GS-III: Awareness in the fields of IT, Space, Computers, Robotics, Nano-technology, Biotechnology and issues relating to Intellectual Property Rights)

Background:

- India is a **major exporter of Pharmaceuticals**, with over 200 countries served by Indian pharma exports.
- India supplies over 50% of Africa's requirement for generics, \sim 40% of generic demand in the US and \sim 25% of all medicine in the UK. The pharmaceutical industry in India is currently valued at \$50 Bn.
- India also accounts for ~60% of global vaccine demand, and is a leading supplier of DPT, BCG and Measles vaccines. 70% of WHO's vaccines (as per the essential Immunisation schedule) are sourced from India.
- The pharmaceutical industry in India is expected to reach \$65 Bn by 2024 and to \$130 Bn by 2030.
- In August 2024, the Government initiated **two new measures** which could affect the domestic industry.
- The first was a Department of Expenditure (DoE) order permitting the Ministry of Health to procure **120 medicines through global tenders** to supply Union government schemes.
 - o This list includes several top-selling anti-diabetes medicines and anti-cancer drugs.
 - o Currently, the companies selling these medicines enjoy a market monopoly in India, largely due to patent protection, regulatory barriers, or both.
 - Moreover, for over 40 of these 120 medicines, the DoE order specifies a specific brand to be procured, implying that monopoly control of foreign companies would be enhanced.
- Secondly, the 2024-25 Union Budget proposed **removing the 10-12% customs duty** on three cancer medicines marketed by AstraZeneca, ostensibly to reduce their prices.
 - o Given that some of these medicines are priced extremely high, the proposed import duty reduction would contribute little towards making them affordable.
- These measures have the ability to increase the imports of medicines into India and can affect the local pharma industry.

Issues for Domestic Pharma Industry due to Imports:

- **Disincentivizing Domestic Production**: Importing pharmaceuticals through global tenders and duty waivers can discourage local manufacturers, making the country more dependent on imports and weakening the domestic industry's competitiveness.
- **Reinforcement of Monopolies**: Importing patented medicines, often from foreign companies with monopoly control due to patents and regulatory barriers, strengthens their hold over the Indian market. This restricts the development of affordable alternatives by Indian companies.
- **Barrier from Patents**: The patent protection system in India limits local companies' ability to produce generic versions of life-saving medicines. This reliance on patented imports increases healthcare costs, reducing access to affordable medicines.

- **Regulatory Barriers for Biosimilars**: Indian regulatory guidelines for approving biosimilars are outdated and more stringent compared to countries like the USA and the EU. Rules, such as mandatory animal and clinical trials, delay the entry of affordable alternatives from domestic producers.
- **Failure to Utilise Compulsory Licensing**: Despite high drug prices, India's Patent Office rarely issues compulsory licences (CL) for affordable local production, even when medicine is not available at reasonably affordable prices.
 - o If a patented medicine is "not available to the public at a reasonably affordable price," **compulsory licences** can be granted to any company willing to make the product in India.
- **Government Policies Favouring Imports**: Government decisions, like permitting the procurement of critical medicines through global tenders and duty waivers, conflict with the intent of domestic production policies, as laid out in India's Patents Act, undermining local industry growth.

Conclusion:

- India's dependence on pharmaceutical imports and policies favouring foreign companies undermine domestic production and affordable access to medicines.
- To safeguard public health, the government must prioritise local manufacturing, reform biosimilar regulations, and fully utilise provisions like compulsory licensing to reduce healthcare costs.

16) CROSS BORDER TAXATION

(GS-III: Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment)

Definition:

- **Cross-border taxation** is the term used to describe the tax-related legal and financial responsibilities that develop when people or businesses operate in many countries and are subject to the tax laws of those nations.
- International tax rules on allocating taxing rights among countries were designed a century ago.
- Changing business models and a heavy reliance on intangibles rather than capital and labour to generate profits mean they are in certain cases **no longer fit for purpose.**
- In particular, existing rules rely on a **concept of physical presence** for deciding tax calculations, and fail to allocate taxing rights in situations where **highly digitised companies** can earn substantial profits in a jurisdiction without the need for a physical presence.
 - o Eg: Google has headquarters in the US but has operations in different parts of the world.
- After the **Economic crisis (2008)**, the very low rates of taxes paid by the MNCs was noticed and the **G20** gave **Organisation for Economic Cooperation and Development (OECD)** the responsibility of creating a suitable framework.
- In the next decade, OECD worked with developed and developing countries to find a suitable solution. This process is **not yet complete**.
- Meanwhile, developing countries have come together under the United Nations Organisation (UN) to form a similar framework.

Issues in Cross Border Taxation:

- **Profit Shifting by Multinationals**: MNCs shift profits to low-tax countries which reduces tax demands in countries where they operate.
- **Tax Competition**: Different countries compete by offering low tax rates or preferential terms, encouraging businesses to relocate profits. This affects fair tax collection in other nations.

For free learning, visit www.officerspulse.com

- **Redistribution of Taxing Rights**: Disputes over where large corporations, especially tech companies, should pay taxes, whether in the country of residence or where economic activities (markets) occur.
- **Complexity of International Tax Solutions**: Efforts by the OECD to address tax avoidance have led to complex rules and measures, frustrating countries and stakeholders.
- **Sovereignty in Tax Policy**: Countries want to retain control over their own tax policies, making it difficult to forge consensus on global tax frameworks.
- **Transparency and Inclusivity**: Processes in global tax negotiations, like the OECD's Inclusive Framework, have been criticised for being opaque, with calls for more transparency and equitable representation in decision-making.
- **Illicit Financial Flows**: Efforts to tackle illegal cross-border financial flows are slow and complex, mainly in the context of global services and digital transactions.
- **Divergent Economic Interests**: Countries and regional groups have different economic priorities, making it hard to achieve a unified approach to cross-border taxation. This prolongs the negotiation to form a global framework.

Measures to overcome the issues:

- **Global Tax Convention via the UN** can be established with transparent, equitable processes for decision-making.
- This would involve electing committee members on an equitable basis and publicising country votes to promote accountability and transparency.
- Rather than duplicating the work done by the OECD, the UN tax body should focus on building and integrating existing frameworks. This will prevent the duplication of efforts and reduce administrative burdens.
- **Fair Redistribution of Taxing Rights**: Develop clear guidelines to allocate taxing rights between the country of residence (where corporations are headquartered) and the country where economic activities occur (markets), especially for digital services. The goal should be to ensure both developed and developing countries receive a fair share of tax revenue.
- Addressing Tax Competition and Preferential Treaties: Global standards to reduce harmful tax competition between countries should be established.
- This can involve setting minimum tax rates or limiting preferential terms in bilateral tax treaties that erode the tax bases of other countries, particularly developing nations.
- **Sovereignty-Respecting Solutions**: It should be ensured that any global tax agreement respects national sovereignty while committing to fair tax rules. This balance could be achieved by allowing flexibility in how countries implement global standards while maintaining overall consistency.
- Inclusive Framework with Developing Country Representation: Participation of developing countries in global tax negotiations, ensures that their concerns are heard and addressed. This can be done through equal representation on negotiation committees and co-chairing roles for developing nations.
- **Simplification of International Tax Rules**: Avoid too many complex solutions by simplifying international tax rules to make them more practical and accessible for all countries, especially those with limited technical capacity.
- **Focus on High-Net-Worth Individuals**: Expand the scope of international tax frameworks to include measures that prevent tax evasion and avoidance by high-net-worth individuals.

Conclusion:

- Increasing globalisation and digitalisation calls for clear guidelines and frameworks for cross border taxation.
- The mechanism created by the OECD and the UN can be brought together to create a robust framework which can ensure equitable division of the tax income.

17) FINANCIAL INCLUSION

(GS-III: Inclusive Growth and issues arising from it)

Definition:

- Financial Inclusion is a process of providing access to appropriate banking and financial products and services for the vulnerable groups at an affordable cost.
- The target groups are women, low income groups, marginal farmers, urban slum dwellers, socially excluded groups, etc.
- The launch of the **Pradhan Mantri Jan Dhan Yojana (PM-JDY)** in August 2014 was a significant step in this direction. As per the latest data, around 53.1 crore accounts have been opened under the scheme.

Role of PM-JDY in financial Inclusion:

- **Massive Inclusion**: Over 53 crore accounts have been opened, with a significant number in rural and semi-urban areas (67% of the total accounts), which has helped bridge the rural-urban banking gap.
- **Gender Inclusivity**: The scheme has also been instrumental in narrowing the gender gap, as 56% of PMJDY accounts are owned by women.
- **Enhanced Savings**: The total balance in these accounts has grown significantly, reflecting increased trust in formal banking. The average balance per account quadrupled from Rs 1,065 in 2015 to Rs 4,352 in 2024.
- **Social Benefits**: Jan Dhan accounts offer a variety of features like overdraft facilities, insurance coverage, and direct benefit transfer (DBT) for various government schemes, enhancing financial security.
 - The PMJDY accounts have enabled efficient DBTs, reducing leakages and ensuring direct transfers to beneficiaries' accounts. As of 2024, Rs 38.49 lakh crore has been transferred via DBT, saving Rs 3.48 lakh crore in leakages.
- **Behavioural Impact**: A research report by State Bank of India (SBI) indicates a reduction in crime rates and consumption of intoxicants in states with higher PMJDY penetration.
- **Digital Payment Systems**: The growth of UPI (Unified Payments Interface) has complemented financial inclusion efforts, with small-ticket transactions allowing low-income households to participate in formal financial transactions.

Measures to improve Financial Inclusion:

- **Strengthening the Financial Ecosystem:** Promote private sector involvement through partnerships to expand financial services.
 - Build the capacities of individuals and small enterprises by offering financial literacy and incubation programs.
 - Ensure financial services are gender-inclusive and designed to meet the unique needs of women.
- **Increasing Penetration of Financial Products:** Expand access to micro-insurance, credit, and other financial services in a cost-effective manner.
 - Introduce innovative products like the Unified Lending Interface to improve the accessibility, efficiency, and affordability of credit products without leading to overindebtedness.
 - o This expansion should be mindful with consideration to the
- **Enhancing Consumer Protection:** Strengthen consumer protection frameworks to maintain trust in digital financial products and services.
 - o Adequate protections should be ensured for the new entrants into the financial system.
- **Customer-Centric Product Design:** Financial products should be tailored to the unique needs of PMJDY account holders, many of whom have seasonal and erratic income streams.

o Develop products that reflect the lifecycle needs of low-income customers, enabling their long-term financial inclusion and economic empowerment.

Conclusion:

• Financial inclusion can be a valid path towards inclusive development. India has, so far, performed well in this area and the need is to utilise this good base and promote all round development.

UPSC PYQ:

- 1. Pradhan Mantri Jan-Dhan Yojana (PMJDY) is necessary for bringing unbanked to the institutional finance fold. Do you agree with this for financial inclusion of the poorer section of the Indian society? Give arguments to justify your opinion (2016)
- 2. Is inclusive growth possible under market economy? State the significance of financial inclusion in achieving economic growth in India (2022)

18) STATE ELECTION COMMISSION IN INDIA

(GS-II: Functions and Responsibilities of the Union and the States, Issues and Challenges Pertaining to the Federal Structure, Devolution of Powers and Finances up to Local Levels and Challenges Therein)

Background:

- The State Election Commissions (SEC) were created as an independent, autonomous constitutional authority under the Constitution of India as per the Provisions of the **73rd** and **74th Constitutional Amendments Acts** of 1992.
- As per **Article 243-K and 243-ZA** of the Constitution of India, all elections to Panchayats and urban local bodies are to be held under the superintendence, direction and control of the State Election Commission.
- It is headed by the **State Election Commissioner**.
- Election Commission of India is known for its fair conduct of election with independent functioning but the SECs are often in the news for issues in the conduct of local body elections.

Issues in SEC Working:

- **Systemic Disempowerment:** SECs are increasingly disempowered mostly by the actions of the state governments and are prevented from carrying out their constitutional mandate effectively.
 - The Karnataka SEC filed a contempt petition against the state government for delaying panchayat elections by more than three years.
- **Delayed Elections:** Many local bodies are left without elected councils for extended periods. According to a CAG report, 70% of urban local governments (ULGs) were without elected councils at the time of a particular CAG audit.
 - o This erodes trust in local institutions and weakens democracy at the grassroots level.
- **Dependence on State Governments:** SECs are dependent on state governments for important electoral functions like delimitation of wards and reservation of seats.
 - Only 11 of 34 states and Union Territories have empowered SECs to handle these tasks independently.
 - o Arbitrary delimitation and reservation processes by state governments often delay local elections, as seen in states like Karnataka and Andhra Pradesh.

- **Malpractices in Local Elections:** There are instances of malpractice in local elections, such as the Chandigarh Municipal Corporation election in 2024, where the integrity of the process was questioned due to state government interference.
- **Weak Appointment Process:** The process of appointing SECs is controlled by state governments, which undermines the independence of these bodies.

Measures to Strengthen SECs:

- **Independence of SECs:** SECs should be granted the same level of autonomy as the Election Commission of India (ECI).
 - o This includes appointing a three-member SEC through a transparent process involving the Chief Minister, Leader of the Opposition, and the Chief Justice of the High Court.
- **Regular and Fixed Delimitation:** The delimitation of wards and rotation of reservation of seats must be conducted after every census to prevent arbitrary delays in local elections by state governments.
 - SECs should be entrusted with the task of delimiting ward boundaries and managing seat reservations, including positions like mayors, presidents, and deputy mayors, to ensure elections are held on time.
- **Amend the 74th Constitutional Amendment:** The Union government should amend the 74th Constitutional Amendment to explicitly empower SECs with control over local elections, including the power to manage reservations and conduct elections to local government bodies independently.
 - o This should enable the SEC to function independent of the State Governments.
- Widen the scope of SECs: To prevent malpractices by state-appointed presiding officers, SECs should conduct elections to local government leadership positions, such as mayors, presidents, and standing committees.

Conclusion:

- Grassroot level democracy has the ability to provide development to all sections of the people.
- With the rising urbanisation and the increasing need of governance in India, work of properly elected local bodies with trust and participation of the people becomes important.

19) GOVERNMENT INITIATIVES TO FIGHT TUBERCULOSIS

(GS-II: Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources)

Background:

- TB is an infectious airborne disease caused by Mycobacterium tuberculosis (M.tb).
- The **World Health Organisation (WHO)** estimates about a quarter of the global population is estimated to have been infected with TB bacteria, but most people will not go on to develop TB disease and some will clear the infection.
- In 2023, TB was the world's **second leading cause of death** from a single infectious agent, after COVID-19. It caused almost twice as many deaths as HIV/AIDS.
- In 2022, 1.06 crore people were infected from TB and 14 lakh died due to it. TB results in **3,500 deaths on a daily** basis.
- India accounts for the largest share at 27% of the total global cases.
- The **Central and state governments** have committed to **eradicating TB by 2025**, five years ahead of the global target under the Sustainable Development Goals (SDG) 2030.
 - TB is part of SDG Target 3.3 which states: 'End the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, waterborne diseases and other communicable diseases by 2030'.

• The **WHO's Global TB Report 2023** has credited India for its highly significant progress in reducing the incidence of tuberculosis by 16 per cent and mortality due to it by 18 per cent since 2015 (till 2022).

Measures to Control TB in India:

- The National TB Elimination Programme (NTEP) is implemented by Union Ministry of Health and Family Welfare with the following objectives:
 - Early diagnosis of TB patients, prompt treatment with quality-assured drugs and treatment regimens.
 - o Engaging with the patients seeking care in the private sector.
 - o Prevention strategies include contact tracing in high-risk/vulnerable populations.
 - o Airborne infection control.
 - o Multi-sectoral response for addressing social determinants.
- **Pradhan Mantri TB Mukt Bharat Abhiyaan** was launched in 2022 to give a mission mode approach to the fight against TB.
 - This initiative brought in community participation TB elimination activities. **Corporate Social Responsibility(CSR)** initiatives were also included.
 - A novel initiative of Ni-kshay Mitras was started, where volunteers from various walks of society would become 'Mitras" (friends) in helping TB patients in their journey of recovery.
- **Active Case Finding Campaign:** Under this campaign, proactive house to house search of TB cases is done through systematic screening process.
 - o This campaign has helped in finding additional 3 lakh TB cases since its start.
- **TB Mukt Panchayat Abhiyan:** The objective of TB Mukt Panchayats is to **empower the Panchayats** to realise the extent and magnitude of the problems associated with Tuberculosis.
 - This can also help Panchayats to take necessary actions towards solving them and create healthy competition amongst panchayats and to appreciate their contribution.
- **Nikshay Poshan Yojana:** People with active TB who suffer from undernutrition face a two to four fold increase in mortality rates (WHO, 2017).
 - o To tackle this vulnerability, this scheme provides Rs 500 per month through direct benefit transfer for TB patients.
- **Sub National Disease Free Certification:** Union Health Ministry has given a community level survey for estimating the disease burden.
 - The states and districts are given ratings based on their performance.

Conclusion:

- With less than two years for India to meet its target of being TB Free by 2025, India's efforts are crucial for national and global health.
- As our PM has mentioned, India's efforts are a "new model for the global war on TB".

20) DIGITAL EDUCATION IN INDIA

(GS-II: Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources)

Definition and Background:

- **Digital education** refers to the use of digital tools, resources, and platforms to facilitate teaching and learning processes.
 - o It encompasses various forms, including online courses, virtual classrooms, educational apps, multimedia content, and interactive simulations.

- **EdTech (Education Technology)** includes a wide range of technologies, hardware, software, services and digital resources used to conduct, support or enhance teaching and learning, and facilitate education management and operations.
- The rapid advancement in digital technologies through increased use of computers, internet and mobile devices have set the base in 21st century India for the spread of digital education.

Benefits of Digital Education:

- Digital Education enhances accessibility and inclusivity by breaking down geographical barriers and reaching learners who may have limited access to traditional educational opportunities.
- Personalised learning experiences can be made possible by using digital tools. Educators
 can tailor instruction to individual student needs, providing targeted support and adaptive
 learning pathways.
 - o This increases student engagement and academic outcomes.
- **Interactive and engaging learning environments** can be developed using multimedia elements, such as videos, graphics, and interactive simulations.
 - This can make learning more dynamic and immersive and help students in developing critical thinking skills.
- **Active and self-directed learning**: It promotes students to take ownership of their learning journey, explore new resources, collaborate with peers, and engage in problem-solving activities.
 - This shift from passive reception to active participation empowers learners and cultivates lifelong learning skills.
- **Limited Requirements:** Online learning does not need time or investment capacity for the expansion of physical campuses or mega entrance examinations to get admission.
- **Removing gender barriers:** Digital learning can narrow the gender education and skill gap and prepare women for in-demand jobs in the digital economy.
 - Features like, flexibility of learning, the equal value of degrees compared to traditional programmes, no geographic constraints, affordability, and increased digital literacy (particularly in tier-II and tier-III cities) help in removing gender barriers.
- **Job Creation:** Spread of digital learning requires quality digital content, digital services and infrastructure. Creation of these assets can create jobs in different levels.

Challenges in use of Digital Education:

- **Infrastructural Challenges:** A robust digital infrastructure is the backbone of effective elearning, yet rural areas struggle with a significant scarcity of essential components.
 - o Inadequate **internet connectivity**, unreliable **electricity supply**, lack of **digital classrooms** and technical support devices affect digital education.
- **Technological Challenges:** In rural India, about 86% of people have internet access, but most use smart phones that aren't suitable for e-learning for a long time.
 - o **Only English:** Most digital learning materials are in English, with only a bit available in Hindi and a few other local languages. This language gap makes it hard for students to learn well when the materials are not available in their own language.
 - Risk of cyber attacks: Without knowing about online safety, the risk of getting tricked by fake websites, and risk of data-theft can put the students and teachers in trouble.
 - **Teachers** have inadequate training for teaching through technological aids.
- **Socio-Economic Challenges:** Rural families also face financial problems that make elearning tough.

- Such a **fiscal burden** means they often have to choose between buying things for school and paying for other important stuff, thus making it even harder to use elearning.
- Access to digital facilities in rural public facilities may be affected by the caste and religious tensions in the particular areas.
- **Implementation Challenges:** Leakage of resources during the creation of digital facilities is possible at different levels. This can affect the quality of digital education imparted through the facilities.

Measures to overcome Challenges:

- **Bridging the Digital Gap:** Making sure every student can get a device and good internet is important. This could mean giving out cheaper tablets or helping families get online for less money.
- **Personalised Learning:** Using Al and data analysis to create adaptive learning platforms that fit each student's needs and learning speed. These platforms can adjust lessons and give feedback to help students learn better.
- **Empowering Students:** Giving students choices in what they learn and how fast they learn helps them get more involved. Using games and fun activities also makes learning more interesting.
- **Supporting Teachers:** Teachers should get more training in using technology to teach. They should also get help and support to make sure they can teach well online. They should also get help from other teachers who know more about tech.
- **Public-Private Partnerships (PPPs):** Working together with companies and groups outside of school can help make e-learning better. They can give money, technology, and people to help rural schools.
- **Offline Content Delivery** systems can be provided through downloadable content, offline mobile applications and interactive offline activities.
- **Community Learning Centres:** Making centres where students can go to learn outside of school can help. These places should have computers, good internet, and people to help students use technology.
- **Cultural Learning:** Making sure what students learn online fits their culture is important. This means making lessons in local languages and using ideas and stories from their communities.
- **Including Everyone:** Making sure students with disabilities can use online learning tools is important. This means making sure websites and apps work for everyone, no matter what.
- **Using Data to Get Better:** Keeping track of how well online learning works helps make it better. This means looking at how students do, how much they use it, and if teachers like using it.
- **Use of Artificial Intelligence(AI)** is transforming e-learning in India, making education more personalised, interactive, and accessible.
 - o Increased opportunities for generating ideas and receiving instant feedback, which can support and empower students to analyse topics.

Government Efforts in Digital Learning:

- **National Repository of Open Educational Resources (NROER):** The NROER is an initiative by the Ministry of Education, Government of India, aimed at creating a centralised repository of open educational resources.
 - It provides a platform for educators to share, collaborate, and access a wide range of digital learning materials,

- **National Digital Library of India (NDLI):** The NDLI is a digital library that offers **free** access to a vast collection of academic resources, including **textbooks**, **scholarly articles**, **theses**, and other educational materials.
 - o It follows **open standards** and provides multiple formats for content, making it accessible across devices and platforms.
- SWAYAM (Study Webs of Active Learning for Young Aspiring Minds): SWAYAM is an online platform that hosts massive open online courses (MOOCs) and other digital learning resources.
 - o It allows learners to access high-quality educational content from various institutions and organisations across India.
- **DIKSHA(Digital Infrastructure for Knowledge Sharing)** is a groundbreaking digital platform developed by the National Council of Educational Research and Training (NCERT) in India.
 - o It serves as a comprehensive hub of educational resources, providing teachers, students, and parents with access to a wide range of digital learning materials.
- NDEAR- National Digital Education Architecture has been envisioned as UPI for Education.
 - o It aims to create a unified digital ecosystem that supports the diverse needs of the education sector by leveraging technology.
- **Skill India Digital Hub (SIDH),** a comprehensive digital platform aimed at synergising and transforming the skills, education, employment, and entrepreneurship landscape of the country.
 - o The platform embodies the aspirations and dreams of millions of Indians who seek better opportunities and a brighter future as it extends industry-relevant skill courses, job opportunities, and entrepreneurship support.

Conclusion:

- Digital education has the potential to completely transform Indian education in the twenty-first century.
- India can fully utilise digital education to empower future generations and propel socioeconomic progress by bridging the digital divide, ensuring content quality, improving educator readiness and supporting cybersecurity measures.
- India can lead the way in creating an innovative, robust, and inclusive education system in the digital era if all stakeholders(students, educators, legislators, parents, and technology providers) work together.

UPSC PYO:

How have digital initiatives in India contributed to the functioning of the education system in the country? Elaborate your answer. (2020)

MODEL QUESTIONS

- 1. Lateral entry into the Indian bureaucracy has been a subject of much debate recently. Analyze the effectiveness of this approach in the context of the Indian civil services.
- 2. Is there a need to subcategorize Scheduled castes and Scheduled tribes in India? Comment.
- 3. Assembly elections are being conducted in Jammu and Kashmir nearly after a decade. In this context, analyse the present situation of the region. Has the abrogation of Article 370 helped in ensuring peace?
- 4. How are landslides caused? List some practical solutions to manage this disaster.
- 5. Examine the recent developments in Bangladesh. Provide ways for India to tackle the volatile situation there.
- 6. Discuss the various problems faced by women refugees throughout the world.
- 7. Discuss the various cybersecurity threats rising due to the increased use of Artificial Intelligence (AI) in today's world.
- 8. Elaborate on the concept of 'Corporatisation of Science' with relevant examples.
- 9. GenAI corporation has taken up a new model of corporate governance. Analyse this model.
- 10. Deposits of people in Banks are decreasing in recent years. Analyse the reasons for this decrease and also elaborate on the problems for banks due to the fall in deposits.
- 11. China's agricultural story has different lessons for India. Examine.
- 12. Migrant workers face myriad issues in the country. Discuss in detail.
- 13. The issue of unemployment is gaining weight in different forums across India. Discuss few sustainable measures to address it.
- 14. Geopolitics in Europe is changing rapidly with the Ukraine war. India is trying to cope with the changes. Elaborate.
- 15. The Indian pharmaceutical sector's growth trajectory is affected by easy and cheap imports. Discuss.
- 16. Define Cross Border Taxation. Different organisations are working to build a just framework for plugging the loopholes in this aspect. Analyse.
- 17. Critically examine the role of Pradhan Mantri Jan Dhan Yojana in improving the financial inclusion situation in India.

For free learning, visit www.officerspulse.com

- 18. The Election Commission of India (ECI), with its track record of conducting free and fair elections, and on time, to Parliament and State legislatures, has emerged as one of independent India's most credible institutions. Yet, there are 34 State Election Commissions (SECs) that need serious attention and strengthening. Discuss.
- 19. The Government of India has committed to eradicate Tuberculosis (TB) by 2025. Elucidate the various measures taken in this direction.
- 20. Implementation of digital education is riddled with many obstacles. Discuss in detail and elaborate on the Government measures for the better implementation of digital education.