theIAShub

the IAS hub
Be Your Dream.

APRIL
24

CRUX 10

10 News. 10 Sources. One Place

THE HINDU
ET
BS
TOI
The Indian EXPRESS
livemint
pib
DownToEarth
FORTNIGHTLY ON POLITICS OF DEVELOPMENT, ENVIRONMENT AND HEALTH
Science Reporter
विज्ञान एवं प्रौद्योगिकी मन्त्रालय
MINISTRY OF SCIENCE AND TECHNOLOGY



MK Yadav Sir

Table of Contents

1. Great Nicobar Project
2. Climate Strategy 2030
3. Fast-Moving Consumer Goods
4. Reservation for Muslims
5. Small Finance Banks (SFBs)
6. Vultures in India
7. SIPRI Report on Military Spender
8. Pradhan Mantri Awas Yojana
9. Biomarkers
10. Sudhir Kakar

DTE

Apr 23

GREAT NICOBAR PROJECT

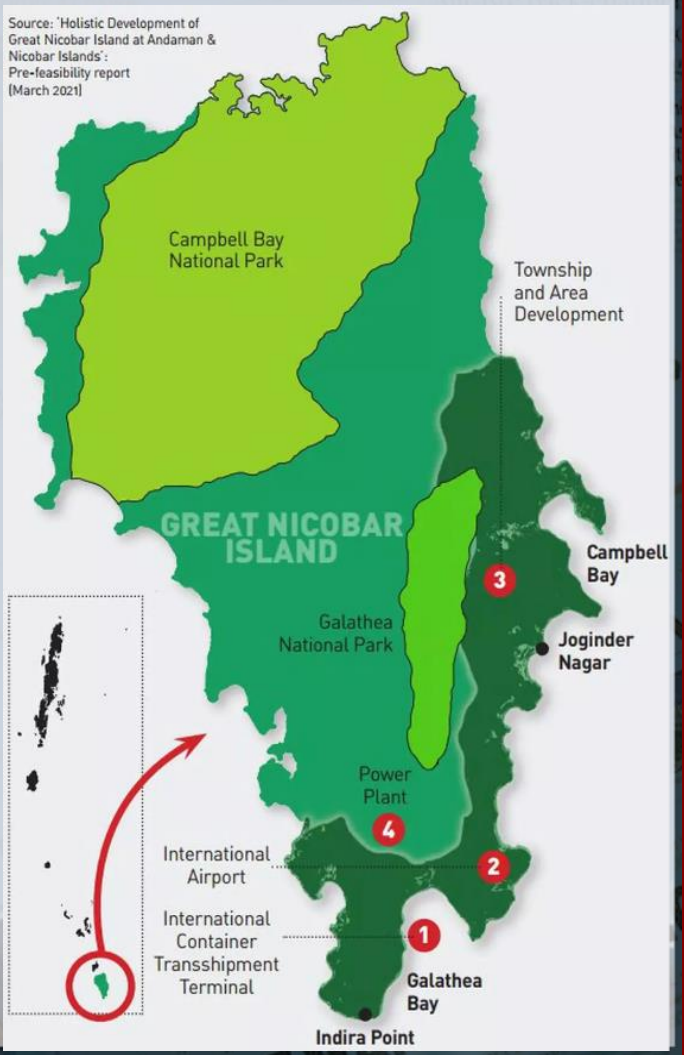
(Syllabus: GS Paper 3 – Env and Eco)

Great Nicobar Project clearances violate constitutional mandate, views of tribals ignored: Experts write to NCST

Context: A group of experts have written to the **National Commission of Scheduled Tribes (NCST)** highlighting how the **Great Nicobar Project** will be harmful for the region's indigenous population.

Great Nicobar Project

- **About:** The GNI project is a significant endeavor slated for the southern Andaman and Nicobar islands.
  - It encompasses diverse elements such as an international container trans-shipment terminal, an airport, township development, and a substantial power plant spanning 16,610 hectares.
- **Project Components**: The project entails a trans-shipment port at Galathea Bay, valued at ₹35,000 crore.
  - Additionally, it includes the establishment of a dual-use military-civilian international airport, a power plant, and a township.
- **Participation in Global Maritime Economy**: According to the NITI Aayog report, the proposed port will enable Great Nicobar to participate in the regional and global maritime economy by becoming a major player in cargo transshipment.
- **Environmental Concerns**:
  - Environmentalists have raised alarm over the project's potential impact on the fragile ecology of the region.
  - Loss of tree cover, alongside resulting runoff and sedimentation in the ocean, could detrimentally affect local flora, fauna, and coral reefs.
  - The project's development also poses a threat to the island's mangrove ecosystems, further exacerbating environmental concerns.



THE HINDU Page 13

CLIMATE STRATEGY 2030

(Syllabus: GS Paper 3 – Env & Ecology)

NABARD unveils strategy to mobilise green financing

The Hindu Bureau
MUMBAI

'India requires $170 billion annually to reach $2.5 trillion by 2030; green finance inflows insufficient'

National Bank for Agriculture and Rural Development (NABARD) on the occasion of Earth Day unveiled its 'Climate Strategy 2030' document aiming to address India's need for green financing.

NABARD said since India requires approximately $170 billion annually to reach more than $2.5 trillion by 2030, the current green finance inflows are woefully insufficient.

"As of 2019-20, India garnered about $49 billion in green financing, merely a fraction of what is needed. With the majority of funds earmarked for mitigation, only $5 billion was allocated towards adaptation and resilience, reflecting the minimal private sector engagement in these areas due to challenges in bankability and commercial viability," it said in statement.

NABARD's Climate Strategy 2030 is structured around four key pillars which include accelerating green lending across sectors, playing a broader market-making role, internal green transformation and strategic resource mobilisation.

Meanwhile, leading real estate developers have pledged for sustainable development.

DLF, said it had been at the forefront of sustainable construction initiatives. By implementing practices like zero-discharge water systems and sewage treatment plants, it had been able to recycle millions of liters of water daily, reducing the strain on local water sources.

As the only Indian real estate company featured in the Dow Jones Sustainability Index for the past three years, DLF said it exemplified commitment to environmental, social, and governance excellence.

Aakash Ohri, Joint MD, DLF said "Our sewage treatment plants recycle over 14 million liters of water daily, supporting horticulture, secondary water usage, and lake replenishment, reducing groundwater reliance. We prioritise greenery preservation."

Context: National Bank for Agriculture and Rural Development (NABARD) on the occasion of Earth Day unveiled its **Climate Strategy 2030 document** which aims to address India's need for **green financing.**

Climate Strategy 2030:

- **Pillars:** It is structured around four key pillars which include:
  - Accelerating green lending across sectors, playing a broader market-making role, internal green transformation and strategic resource mobilisation.
- **Private sector participation:** Leading real estate developers have pledged for sustainable development under it.

Green Financing

- **About**: It aims to boost financial flows across various sectors including banking, micro-credit, insurance, and investment towards sustainable development priorities.
- **Multiple Sectors**: It involves participation from the public, private, and not-for-profit sectors, fostering a collaborative approach towards sustainable development.
- **Environmental and Social Risks**: One of its crucial objectives is to effectively manage environmental and social risks associated with investment and financing activities.
- **Enhancing Accountability**: It endeavours to establish mechanisms for greater accountability in financial decisions, ensuring transparency and responsibility in resource allocation.
- **Green financing in India:** India requires approximately $170 billion annually to reach a cumulative total of over $2.5 trillion by 2030, the current green finance inflows are critically insufficient.
  - As of 2019-20, India garnered about $49 billion in green financing, merely a fraction of what is needed.
  - With the majority of funds earmarked for mitigation, only $5 billion was allocated towards adaptation and resilience, reflecting the minimal private sector engagement in these areas due to challenges in bankability and commercial viability.

LIVEMINT

Page 1

FAST-MOVING CONSUMER GOODS

(Syllabus: GS Paper 3 – Economy)

FMCG under SC lens after misleading Patanjali ads

SC asks ministries to be parties to case; calls for steps taken so far against errant cos

Suneera Tandon & Varuni Khosla
NEW DELHI

The Supreme Court on Tuesday turned the glare on fast-moving consumer goods (FMCG) companies that may be issuing misleading advertisements, asking the Centre to explain the steps taken against such companies since 2018.

A bench of Justices Hima Kohli and A. Amanullah also ordered the ministries of consumer affairs, information and broadcasting and IT to examine potential violations of the Drugs and Magic Remedies Act, Drugs and Cosmetics Act and the Consumer Protection Act, and directed them to become parties in the ongoing case against Patanjali founder Baba Ramdev, initiated by the Indian Medical Association (IMA).

IMA had urged action against Patanjali for advertisements promoting the Ayush treatment system while allegedly undermining modern, evidence-based medicine. While hearing the plea, the bench noted that FMCG firms were publishing misleading ads, affecting the public, especially children and the elderly. This, it said, was a case of public interest and, hence, the scope should be expanded to all FMCG companies beyond Patanjali.

"Now, we are looking at everything... we are looking at children, babies, women and no one can be taken for a ride and the Union government must wake up to this," the bench said.

Those in the advertising and consumer goods industry said the move may set a precedent for large consumer goods makers that account for the largest chunk of advertising in India. The move will help curb false advertisements and ensure consumers make well-informed decisions, industry executives said.

"I think the Supreme Court needs to be applauded for not only taking Patanjali to task but also extending the scope of the coverage of its order to other defaulting advertisers. The Drug & Magic Remedies Act and other related provisions have been misused and abused for long, most times with the government looking the other way," said Sandeep Goyal, chairman and managing director, advertising agency Rediffusion.

The Advertising Standards Council of India (ASCI), an industry watchdog, routinely pulls up companies for misleading advertisements, ensuring that advertisements conform to its self-regulatory code, staying legal, decent, honest and truthful. The ASCI declined to comment on the issue.

"This will definitely further the awareness among brands to advertise responsibly. The claims have to be proven. A self-regulatory body such as the ASCI has been doing a good job to bring responsibility in advertising. The court's statement will impact even other category advertising," said Krishnarao Buddha, senior category head at Parle Products.

In 2023, FMCG companies spent roughly ₹31,428 crore in advertising, making it the largest category to advertise, according to a 2024 report by Dentsu and Exchange4Media. FMCG firms

TURN TO PAGE 6



Context: Recently, the Supreme Court expanded its investigation into misleading advertisements by Fast-Moving Consumer Goods (FMCG) companies, requesting three Union ministries to clarify the actions taken to curb false campaigns affecting the public.

Fast-Moving Consumer Goods (FMCG)

- **About:** Also known as Consumer Packaged Goods (CPG), are products sold quickly and at a relatively low cost.
- **Factors**: Population growth, urbanization, rising disposable incomes, technological advancements, and changing consumer
- **Characteristics of the FMCG Industry**: The FMCG industry is characterized by high-volume sales, quick inventory turnover, and various products catering to consumer needs.
- **Range of Products**: These goods include essential everyday items such as food and beverages, toiletries, cleaning supplies, and other low-cost household items.
- **Importance of FMCG in the Economy:** The FMCG industry is a vital component of the global economy, contributing significantly to a country's Gross Domestic Product (GDP) and job creation.
- **Generating Demand**: FMCG generates demand for a range of products and services, further stimulating economic activity and growth.

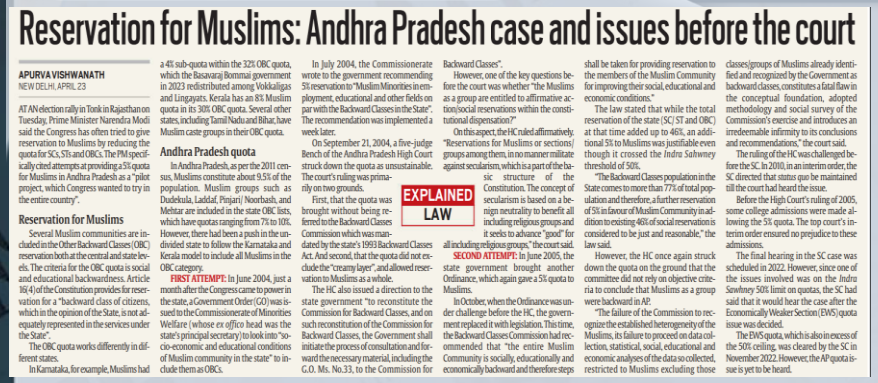
FMCG Industry in India

- **About**: The FMCG sector is the fourth-largest sector in the Indian economy.
- **Urban vs. Rural Contribution**: In 2022, the urban sector accounted for 65% of the overall annual FMCG sales, while rural India contributed over 35%.
- **Product Category Breakdown**: Household and personal care products make up 50% of the industry's sales, healthcare claims 31-32%, and food and beverage products account for the remaining 18-19%.
- **Employment Statistics**: It provides employment to around 3 million people, accounting for approximately 5% of the total factory employment in India.

INDIAN EXPRESS Page 17

RESERVATION FOR MUSLIMS

(Syllabus: GS Paper 2 – Polity)



Reservation for Muslims: Andhra Pradesh case and issues before the court

APURVA VISHWANATH
NEW DELHI, APRIL 23

AT AN election rally in Tonk in Rajasthan on Tuesday, Prime Minister Narendra Modi said the Congress has often tried to give reservation to Muslims by reducing the quota for SCs, STs and OBCs. The PM specifically cited attempts at providing a 5% quota for Muslims in Andhra Pradesh as a "pilot project, which Congress wanted to try in the entire country".

Reservation for Muslims

Several Muslim communities are included in the Other Backward Classes (OBC) reservation both at the central and state levels. The criteria for the OBC quota is social and educational backwardness. Article 16(4) of the Constitution provides for reservation for a "backward class of citizens, which in the opinion of the State, is not adequately represented in the services under the State".

The OBC quota works differently in different states.

In Karnataka, for example, Muslims had a 4% sub-quota within the 32% OBC quota, which the Basavaraj Bommai government in 2023 redistributed among Vokkaligas and Lingayats. Kerala has an 8% Muslim quota in its 30% OBC quota. Several other states, including Tamil Nadu and Bihar, have Muslim caste groups in their OBC quota.

Andhra Pradesh quota

In Andhra Pradesh, as per the 2011 census, Muslims constitute about 9.5% of the population. Muslim groups such as Dudekula, Laddaf, Pinjari/ Noorbash, and Mehtar are included in the state OBC lists, which have quotas ranging from 7% to 10%. However, there had been a push in the undivided state to follow the Karnataka and Kerala model to include all Muslims in the OBC category.

FIRST ATTEMPT: In June 2004, just a month after the Congress came to power in the state, a Government Order (GO) was issued to the Commissionerate of Minorities Welfare (whose ex officio head was the state's principal secretary) to look into "socio-economic and educational conditions of Muslim community in the state" to include them as OBCs.

In July 2004, the Commissionerate wrote to the government recommending 5% reservation to "Muslim Minorities in employment, educational and other fields on par with the Backward Classes in the State". The recommendation was implemented a week later.

On September 21, 2004, a five-judge Bench of the Andhra Pradesh High Court struck down the quota as unsustainable. The court's ruling was primarily on two grounds.

First, that the quota was brought without being referred to the Backward Classes Commission which was mandated by the state's 1993 Backward Classes Act. And second, that the quota did not exclude the "creamy layer", and allowed reservation to Muslims as a whole.

EXPLAINED LAW

The HC also issued a direction to the state government "to reconstitute the Commission for Backward Classes, and on such reconstitution of the Commission for Backward Classes, the Government shall initiate the process of consultation and forward the necessary material, including the G.O. Ms. No.33, to the Commission for Backward Classes".

However, one of the key questions before the court was whether "the Muslims as a group are entitled to affirmative action/social reservations within the constitutional dispensation?"

On this aspect, the HC ruled affirmatively. "Reservations for Muslims or sections/groups among them, in no manner militate against secularism, which is a part of the basic structure of the Constitution. The concept of secularism is based on a benign neutrality to benefit all including religious groups and it seeks to advance "good" for all including religious groups," the court said.

SECOND ATTEMPT: In June 2005, the state government brought another Ordinance, which again gave a 5% quota to Muslims.

In October, when the Ordinance was under challenge before the HC, the government replaced it with legislation. This time, the Backward Classes Commission had recommended that "the entire Muslim Community is socially, educationally and economically backward and therefore steps shall be taken for providing reservation to the members of the Muslim Community for improving their social, educational and economic conditions."

The law stated that while the total reservation of the state (SC/ST and OBC) at that time added up to 46%, an additional 5% to Muslims was justifiable even though it crossed the *Indra Sahwney* threshold of 50%.

"The Backward Classes population in the State comes to more than 77% of total population and therefore, a further reservation of 5% in favour of Muslim Community in addition to existing 46% of social reservation is considered to be just and reasonable," the law said.

However, the HC once again struck down the quota on the ground that the committee did not rely on objective criteria to conclude that Muslims as a group were backward in AP.

"The failure of the Commission to recognise the established heterogeneity of the Muslims, its failure to proceed on data collection, statistical, social, educational and economic analyses of the data so collected, restricted to Muslims excluding those classes/groups of Muslims already identified and recognized by the Government as backward classes, constitutes a fatal flaw in the conceptual foundation, adopted methodology and social survey of the Commission's exercise and introduces an irredeemable infirmity to its conclusions and recommendations," the court said.

The ruling of the HC was challenged before the SC. In 2010, in an interim order, the SC directed that status quo be maintained till the court had heard the issue.

Before the High Court's ruling of 2005, some college admissions were made allowing the 5% quota. The top court's interim order ensured no prejudice to these admissions.

The final hearing in the SC case was scheduled in 2022. However, since one of the issues involved was on the *Indra Sawhney* 50% limit on quotas, the SC had said that it would hear the case after the Economically Weaker Section (EWS) quota issue was decided.

The EWS quota, which is also in excess of the 50% ceiling, was cleared by the SC in November 2022. However, the AP quota issue is yet to be heard.

Context: During an election rally in Tonk, Rajasthan, the Prime Minister of India recently stated that the opposition has attempted to grant reservations to Muslims by diminishing the quota for SCs, STs, and OBCs.

Reservation for Muslims in Andhra Pradesh

- **About**: Several Muslim communities are included in the Other Backward Classes (OBC) reservation both at the central and state levels.
  - The criteria for the OBC quota is social and educational backwardness.
- **Article 16(4) of the Constitution**: It provides for reservation for a "backward class of citizens, which in the opinion of the State, is not adequately represented in the services under the State".
- **Andhra Pradesh Quota**: In Andhra Pradesh, as per the 2011 census, Muslims constitute about 9.5% of the population.
  - Muslim groups such as Dudekula, Laddaf, Pinjari/Noorbash, and Mehtar are included in the state OBC lists, which have quotas ranging from 7% to 10%.
  - There had been a push in the undivided state to follow the Karnataka and Kerala model to include all Muslims in the OBC category.
- **Legal Challenge**: A five-judge Bench of the Andhra Pradesh High Court struck down the quota as unsustainable.
- **Grounds for the Ruling**:
  - First, that the quota was brought without being referred to the Backward Classes Commission which was mandated by the state's 1993 Backward Classes Act.
  - Second, that the quota did not exclude the "creamy layer", and allowed reservation to Muslims as a whole.

Reservation in India

- **Indra Sawhney Case (1992)**: The Supreme Court upheld the 27 percent quota for backward classes but struck down the government notification reserving 10% government jobs for economically backward classes among the higher castes.
- **Creamy Layer Concept Introduces**: It gained currency through this judgment, along with the provision that reservation for backward classes should be confined to initial appointments only and not extend to promotions.
- **Constitutional (103rd Amendment) Act of 2019**: It has provided 10% reservation in government jobs and educational institutions for the "economically backward" in the unreserved category.
- **Amendments:** The Act amends Articles 15 and 16 of the Constitution by adding clauses empowering the government to provide reservation on the basis of economic backwardness. This 10% economic reservation is over and above the 50% reservation cap.

BUSINESS STANDARD

Page 4

SMALL FINANCE BANKS (SFBS)

(Syllabus: GS Paper 3 – Economy)

'Small finance bank model in the slow lane'

Unity Small Finance Bank was the last one to get a licence in the category in November 2021

HARSH KUMAR
New Delhi, 23 April

The small finance bank model may still be testing the water some 10 years since its launch. According to banking experts, the regulator has taken a cautious approach in granting approvals.

Unity Small Finance Bank was the last one to get a licence in the category in November 2021. As of December 2023, there were 12 small finance banks in the country. However, last month, the Reserve Bank of India approved the amalgamation of Fincare Small Finance Bank and AU Small Finance Bank (AU SFB).

"RBI is looking at how the existing SFBs are doing. The idea is to make the model work and adding more numbers may not help," said a senior executive of a private sector bank. The main reason for slow approvals is that existing models of small finance banks are not tested out fully, he pointed out.

Last week, the RBI had rejected two applications—Dvara Kshetriya Gramin Financial Services and Tally Solutions.

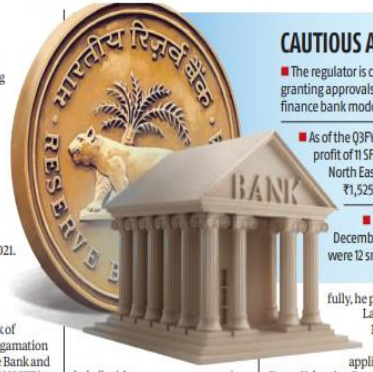
Aruna Sharma, a former member of the RBI committee on digital payments, said that SFBs which have already got licence are yet to stabilise. Sharma, a retired IAS officer, said: "After recent issues related to compliance, you have seen that many banks are being penalised on a regular basis. So, the regulator is adhering strongly on compliance issues."

An internal screening committee, comprising the governor and deputy governors of the RBI, reviews all applications and sends its recommendations to the committee of the central board of the RBI for a final decision. Even if an applicant fulfills the eligibility criteria, the RBI retains the authority to reject an application.

As of the third quarter of FY2024, the total net profit of 11 small finance banks, except North East Small Finance Bank, stood at ₹1,525 crore, up 23 per cent from ₹1,240 crore in the corresponding period last year.

Investment information and rating agency ICRA expects the growth of SFBs to remain steady at around 22-25 per cent in FY2025.

"It remains important for the industry to further improve the granularity of its deposit base and build a stable retail deposit franchise, to support the envisaged growth," said Karthik Srinivasan, Senior Vice President & Group Head, Financial Sector Ratings, ICRA Ltd.



CAUTIOUS APPROACH

- The regulator is cautious in granting approvals to small finance bank models
- As of the Q3FY24, the total profit of 11 SFBs, except North East SFB, stood at ₹1,525 crore
- As of December 2023, there were 12 small finance banks in the country
- However, last month, the RBI approved the amalgamation of Fincare Small Finance Bank and AU Small Finance Bank
- Last week, the RBI had rejected two applications by Dvara Kshetriya Gramin Financial Services and Tally Solutions

Context: The small finance bank model may still be testing the water some 10 years since its launch. According to banking experts, the regulator has taken a cautious approach in granting approvals.

Small Finance Banks (SFBs)

- **About**: SFBs are banks that have limited financial resources and are regulated by the Reserve Bank of India.
- **Purpose of SFBs**: SFBs aim to provide financial inclusion to low-income individuals and underserved communities who are often excluded from traditional banking systems.
- **Financial Services Offered by SFBs**: SFBs facilitate access to financial products such as small loans, savings, insurance, and basic banking services for their target segments.
- **Regulatory Framework for SFBs**: These are registered as public limited companies under the Companies Act, 2013, and are governed by various statutes including the Banking Regulations Act, 1949, and RBI Act, 1934.

RBI Guidelines:

- SFBs are granted scheduled bank status under section 42 of the RBI Act, 1934, after becoming operational.
- They must primarily focus on providing financial services to the unbanked and underbanked.
- SFBs must maintain a minimum CRAR of 15% and extend 75% of their net bank credit to Priority Sector Lending.
- They are mandated to open 25% of branches in unbanked rural areas and have a minimum paid-up capital of Rs. 200 crore.

DTE Apr 23

VULTURES IN INDIA
(Syllabus: GS Paper 3 – Env and Eco)

Study finds even vultures in protected areas not safe from toxic drugs

Context: Recent research from the National Centre for Biological Sciences-Tata Institute of Fundamental Research (NCBS-TIFR) in Bengaluru challenges the assumption that vultures living in protected areas and feeding on wild animal carcasses are safe from diclofenac poisoning.

Vultures in India

- **9 species**: India is home to 9 species of Vulture namely the Oriental white-backed, Long-billed, Slender-billed, Himalayan, Red-headed, Egyptian, Bearded, Cinereous and the Eurasian Griffon.
- **Conservation status:** Bearded, Long-billed, Slender-billed, Oriental white-backed are protected in the Schedule-1 of the Wildlife Protection Act 1972.
  - Rest are protected under 'Schedule IV'.
- **IUCN Status**
  - **Critically Endangered**: Oriental White-backed Vulture, Long-billed Vulture, Slender-billed Vulture and Red-headed Vulture.
  - **Endangered**: Egyptian Vulture.
  - **Near Threatened**: Himalayan Vulture, Cinereous Vulture and Bearded Vulture.
  - **Least Concern**: Eurasian Griffon.
- **Threats**: Poisoning from diclofenac, Loss of Natural Habitats, Food Dearth and Contamination and Electrocution by Power lines.

Conservation Efforts by India

- **Vulture Action Plan 2020-25:** The Action Plan for Vulture Conservation (APVC) in India, 2020-2025 advocates expansion of the Conservation Breeding Programme of vultures by establishing more centres in different parts of the country.
- **Vulture Conservation and Breeding Centre:** The Jatayu Conservation Breeding Centre (JCBC) is a joint project of the Haryana Forest Department and the Bombay Natural History Society (BNHS). It is a collaborative initiative to save the three species of vultures, the White-backed, Long-billed and Slender-billed, from looming extinction.

Dangers of Diclofenac for Vultures

- **Mode of Exposure**: Vultures are exposed to the drug when they consume carcasses of animals that were treated with diclofenac shortly before death.
- **Fatal Consequences**: Vultures die from kidney failure within days of exposure to diclofenac-contaminated tissues.
- **Affected Species**: Diclofenac has been identified as a risk for three species of vultures in the Indian sub-continent.
- **Potential Global Impact**: Diclofenac, as well as other NSAIDs, may pose a danger to five other Gyps vultures found in Asia, Europe, and Africa.

LIVEMINT

Page 8

SIPRI REPORT

(Syllabus: GS Paper 3 – Sci and Tech/Defence)



India fourth-largest military spender globally in 2023: Report

India was the fourth largest military spender globally in 2023 with an expenditure of $83.6 billion, behind the US, China and Russia, according to a report by an independent international think-tank.

The report by Stockholm International Peace Research Institute (SIPRI) shared on its website in April also said the "rise" in global military spending last year can be attributed "primarily to the ongoing war in Ukraine and escalating geopolitical tensions in Asia and Oceania and the Middle East".

The military expenditure went up in all five geographical regions, with major spending increases recorded in Europe, Asia and Oceania and the Middle East, it said. The report comes amid ongoing conflicts in various parts of the world such as the ones involving Israel-Hamas, Iran-Israel, Russian-Ukraine besides volatility in the Red Sea region.

"World military expenditure increased for the ninth consecutive year in 2023, reaching a total of $2443 billion. The 6.8% increase in 2023 was the steepest year-on-year rise since 2009," according to the report. PTI

India is behind the US, China and Russia. AFP

Stockholm International Peace Research Institute (SIPRI)

- **About:** It is an independent international institute dedicated to research into conflict, armaments, arms control and disarmament.
- **Established in:** 1966
- **Vision**: SIPRI envisions a world where sources of insecurity are recognized, conflicts are preempted or resolved, and peace is enduring.
- **Provision of Data and Analysis**: SIPRI provides data, analysis, and recommendations sourced from open channels, offering valuable insights into global security trends.
- **Target Audience**: SIPRI's research serves policymakers, researchers, media, and the general public, contributing to informed decision-making and public discourse.

Context: With military expenditure worth $83.6 billion in 2023, India was the fourth largest spender globally in 2023, the latest report by Stockholm International Peace Research Institute (SIPRI) states.

Key findings of Report

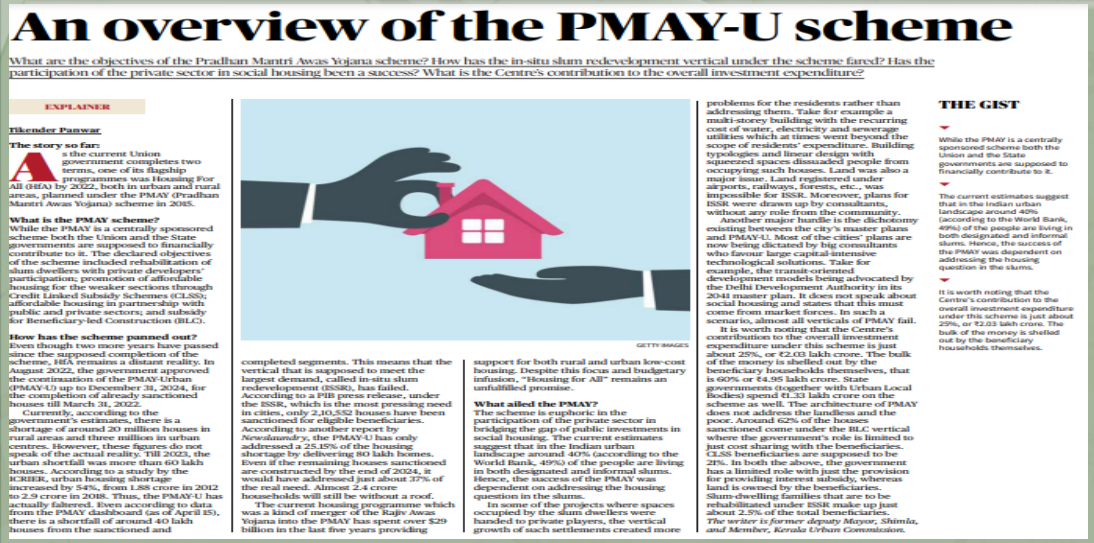
- **Top Military Spenders in the World**: The latest data showed that the United States, China, and Russia remained the top three military spenders globally.
- **India and Saudi Arabia Follow Closely:** Following the top three, India and Saudi Arabia are among the top military spenders globally.
- **Indian Military Spending on the Rise**: Indian spending was up by 4.2 per cent from 2022 and by 44 per cent from 2014.
- **Reasons Behind the Growth**
  - The growth in spending is because of rising personnel and operations costs, aligning with the government's priority to strengthen the operational readiness of the armed forces amid ongoing tensions with China and Pakistan.
  - 75 per cent of the capital outlays went towards equipment produced domestically, reflecting India's goal of becoming self-reliant in arms development and production.
- **Major Military Spenders in 2023**
  - The five biggest spenders in 2023 the United States, China, Russia, India, and Saudi Arabia together accounted for 61 per cent of world military spending.
  - Ukraine became the eighth-largest military spender in 2023, increasing its spending by 51 per cent.

THE HINDU

Page 8

PRADHAN MANTRI AWAS YOJANA

(Syllabus: GS Paper 2 – Government Scheme)



An overview of the PMAY-U scheme

What are the objectives of the Pradhan Mantri Awas Yojana scheme? How has the in-situ slum redevelopment vertical under the scheme fared? Has the participation of the private sector in social housing been a success? What is the Centre's contribution to the overall investment expenditure?

EXPLAINER

Tikender Panwar

The story so far:

As the current Union government completes two terms, one of its flagship programmes was Housing For All (HFA) by 2022, both in urban and rural areas, planned under the PMAY (Pradhan Mantri Awas Yojana) scheme in 2015.

What is the PMAY scheme?

While the PMAY is a centrally sponsored scheme both the Union and the State governments are supposed to financially contribute to it. The declared objectives of the scheme included rehabilitation of slum dwellers with private developers' participation; promotion of affordable housing for the weaker sections through Credit Linked Subsidy Schemes (CLSS); affordable housing in partnership with public and private sectors; and subsidy for Beneficiary-led Construction (BLC).

How has the scheme panned out?

Even though two more years have passed since the supposed completion of the scheme, HfA remains a distant reality. In August 2022, the government approved the continuation of the PMAY-Urban (PMAY-U) up to December 31, 2024, for the completion of already sanctioned houses till March 31, 2022.

Currently, according to the government's estimates, there is a shortage of around 20 million houses in rural areas and three million in urban centres. However, these figures do not speak of the actual reality. Till 2023, the urban shortfall was more than 60 lakh houses. According to a study by the ICRIER, urban housing shortage increased by 54%, from 1.88 crore in 2012 to 2.9 crore in 2018. Thus, the PMAY-U has actually faltered. Even according to data from the PMAY dashboard (as of April 15), there is a shortfall of around 40 lakh houses from the sanctioned and completed segments. This means that the vertical that is supposed to meet the largest demand, called in-situ slum redevelopment (ISSR), has failed. According to a PIB press release, under the ISSR, which is the most pressing need in cities, only 2,10,852 houses have been sanctioned for eligible beneficiaries. According to another report by *Newslaundry*, the PMAY-U has only addressed a 25.15% of the housing shortage by delivering 80 lakh homes. Even if the remaining houses sanctioned are constructed by the end of 2024, it would have addressed just about 37% of the real need. Almost 2.4 crore households will still be without a roof.

The current housing programme which was a kind of merger of the Rajiv Awas Yojana into the PMAY has spent over $29 billion in the last five years providing support for both rural and urban low-cost housing. Despite this focus and budgetary infusion, "Housing for All" remains an unfulfilled promise.

What ailed the PMAY?

The scheme is euphoric in the participation of the private sector in bridging the gap of public investments in social housing. The current estimates suggest that in the Indian urban landscape around 40% (according to the World Bank, 49%) of the people are living in both designated and informal slums. Hence, the success of the PMAY was dependent on addressing the housing question in the slums.

In some of the projects where spaces occupied by the slum dwellers were handed to private players, the vertical growth of such settlements created more problems for the residents rather than addressing them. Take for example a multi-storey building with the recurring cost of water, electricity and sewerage utilities which at times went beyond the scope of residents' expenditure. Building typologies and linear design with squeezed spaces dissuaded people from occupying such houses. Land was also a major issue. Land registered under airports, railways, forests, etc., was impossible for ISSR. Moreover, plans for ISSR were drawn up by consultants, without any role from the community.

Another major hurdle is the dichotomy existing between the city's master plans and PMAY-U. Most of the cities' plans are now being dictated by big consultants who favour large capital-intensive technological solutions. Take for example, the transit-oriented development models being advocated by the Delhi Development Authority in its 2041 master plan. It does not speak about social housing and states that this must come from market forces. In such a scenario, almost all verticals of PMAY fail.

It is worth noting that the Centre's contribution to the overall investment expenditure under this scheme is just about 25%, or ₹2.03 lakh crore. The bulk of the money is shelled out by the beneficiary households themselves, that is 60% or ₹4.95 lakh crore. State governments (together with Urban Local Bodies) spend ₹1.33 lakh crore on the scheme as well. The architecture of PMAY does not address the landless and the poor. Around 62% of the houses sanctioned come under the BLC vertical where the government's role is limited to just cost sharing with the beneficiaries. 13.88 beneficiaries are supposed to be 21%. In both the above, the government has a limited role with just the provision for providing interest subsidy, whereas land is owned by the beneficiaries. Slum-dwelling families that are to be rehabilitated under ISSR make up just about 2.5% of the total beneficiaries.

The writer is former deputy Mayor, Shimla, and Member, Kerala Urban Commission.

THE GIST

While the PMAY is a centrally sponsored scheme both the Union and the State governments are supposed to financially contribute to it.

The current estimates suggest that in the Indian urban landscape around 40% (according to the World Bank, 49%) of the people are living in both designated and informal slums. Hence, the success of the PMAY was dependent on addressing the housing question in the slums.

It is worth noting that the Centre's contribution to the overall investment expenditure under this scheme is just about 25%, or ₹2.03 lakh crore. The bulk of the money is shelled out by the beneficiary households themselves.

Context: As the current Union government completes two terms, one of its flagship programmes was Housing For All (HfA) by 2022, both in urban and rural areas, planned under the PMAY (Pradhan Mantri Awas Yojana) scheme in 2015.

Pradhan Mantri Awas Yojana Scheme

- **About:** The PMAY is a centrally sponsored scheme.
- **Funding**: Both the Union and the State governments are supposed to financially contribute to it.
- **Objectives**:
  - Rehabilitation of slum dwellers with private developers' participation.
  - Promotion of affordable housing for the weaker sections through Credit Linked Subsidy Schemes (CLSS).
  - Affordable housing in partnership with public and private sectors.
  - Subsidy for Beneficiary-led Construction (BLC).
- **Extension Granted**: The government approved an extension of PMAY-Urban (PMAY-U) up to December 31, 2024, to complete houses sanctioned till March 31, 2022.

Pradhan Mantri Awas Yojana - Gramin

- **Launched**: In 2016 to address the housing gaps existing in the rural areas.
- **Ministry Involved**: Ministry of Rural development.
- **Aim**: To provide a pucca house with basic amenities to all rural families who are homeless or living in kutcha or dilapidated houses by 2022.
- **Beneficiaries**: SCs/STs, former bonded laborers, non-SC/ST populations, widows or the next-of-kin of defense personnel who died in action, ex-servicemen and retired paramilitary members, disabled individuals, and minorities.

Pradhan Mantri Awas Yojana Urban (PMAY-U)

- **Launched**: 2015
- **Ministry involved**: Ministry of Housing and Urban Affairs
- **Objective**: The mission's overarching goal is to provide "pucca" (durable and permanent) houses to all eligible urban households by 2022.
- **Beneficiaries**: The Mission addresses urban housing shortage among the EWS/LIG and MIG categories including the slum dwellers.

LIVE SCIENCE Apr 23

BIOMARKERS

(Syllabus: GS Paper 3 – Sci and Tech)

Detecting cancer in minutes possible with just a drop of dried blood and new test, study hints

Context: The exploration of blood biomarkers for cancer screening has emerged as a promising approach for early diagnosis of the disease.

Biomarkers

- **About:** The WHO defines a biomarker as "any measurement reflecting an interaction between a biological system and a potential hazard, which may be chemical, physical, or biological. The measured response may be functional and physiological, biochemical at the cellular level, or a molecular interaction".
- **Alternate Names**: Experts also call them molecular markers and signature molecules.
- **Biomolecules Included**: Carbohydrates, proteins, lipids, genes, DNA, RNA, platelets, enzymes, hormones, etc.
- **Example of Cancer biomarkers**: It can be DNA, mRNA, proteins, metabolites, or processes such as apoptosis, angiogenesis or proliferation.
- **Classification of Biomarkers:**
  - **Molecular Biomarkers**: Have biophysical properties, which allow their measurements in biological samples such as blood plasma, serum, cerebrospinal fluid, bronchoalveolar lavage, biopsy, urinalysis, and fecal analysis.
  - **Radiographic Biomarkers:** Obtained from imaging studies, for example, bone mineral density.
  - **Histologic Biomarkers**: Reflect biochemical or molecular alteration in cells, tissues, or fluids; for example, the staging and grading of cancers.
  - **Physiologic Biomarkers**: Measures of body processes, for example, blood pressure, pulse rate, and heart rate.
- **Functions**
  - Biomarkers serve as valuable tools for estimating the risk of various diseases, aiding in early intervention and management strategies.
  - These are instrumental in screening for hidden primary cancers, facilitating early detection and treatment.
  - Biomarkers play a crucial role in distinguishing between benign and malignant findings, enabling accurate diagnosis and appropriate treatment planning.
  - It can differentiate between different types of malignancies, allowing for precise diagnosis and tailored treatment approaches.

SUDHIR KAKAR
(Syllabus GS Paper 1 – Personalities in News)

Sudhir Kakar, 'father of Indian psychoanalysis', dies at 85

UDBHAV SETH
NEW DELHI, APRIL 23

KAKAR WAS not just a psychoanalyst, he was also an engineer and economist, having done a bachelor's in the former and doctorate in the latter. He has taught at the Indian Institute of Technology, Indian Institute of Management and Jawaharlal Nehru University, as well as multiple foreign colleges, but it was an encounter with veteran psychoanalyst Erik Erikson while he was in India researching a biography on Gandhi that started him on this journey. "Eriksen was leaving Ahmedabad and boarding the plane, when Sudhir ran up to him and said he wanted to study psychoanalysis," said Apeksha, his first wife. "Eriksen said okay, and asked him to come to the United States. Sudhir followed him."

The Inner World (1978) was one of Kakar's first major works, decoding how Hindu mythology affected Indians on a daily, intimate and social level, with later works like Shamans, Mystics and Doctors (1990) and The Indians: Portrait of a People (2007) touching similar ground. "He was interested in interpreting Indian society to the West, but it was very interesting to us Indians too," said Vikram Lal, former CEO of Eicher Motors, Kakar's friend from his youth, who shared Kakar's passion for table tennis.

Kakar was interested in the interaction of religion and politics, with political scientist Ajay Gudavarthy writing in a 2020 piece how Kakar observed that "rumours of poisoned milk being sold are spread during communal riots" because milk symbolises a "primordial maternal security", capable of arousing "fear, insecurities and a primordial instinct for violence." In a 2006 interview, Kakar said, "The Indian worldview is very romantic and uncynical... Life is seen as tragic, but there's an order, and if one has gone about one's life conscientiously one will arrive at the positive... Astrologers are psychotherapists for the majority of Indian society. They do the same thing: draw up a scenario, explain the connections, offer... solutions." He considered Hindi cinema a producer of "new


SUDHIR KAKAR
1938-2024

myths" and "collective fantasies" that came to India's rescue during great socio-political and economic upheaval. Kakar called the phenomenon a "humble representative of the Hindu cultural ideal."

One of his oldest friends, art critic Alka Pande, recalls his translation of Kamasutra (2015) and essay of her 2014 exhibition on the same as an instance of how their conversations about the psychology of art enriched her. "He was a great enjoyer of life. He had a cigar and a drink of vodka every evening, and loved going to the beach. He was always very open and generous with what he knew," she says.

Kakar turned to fiction late in life, with themes overlapping with his research. He debuted with The Ascetic of Desire (1998), about the third-century author of Kamasutra, and followed it with Ecstasy (2001), about a man who wakes up one morning having grown breasts. He returned to spirituality with The Devil Take Love (2015), about the seventh-century poet Bhart?hari, and wrote The Kipling File (2018), about the English novelist Rudyard Kipling. Apeksha, recalled how his first manuscript, The Heavy Knife, was never published but she got a peek at it when he was wooing her in the 1960s at a party in her uncle's home. "When I met him, he was quite a charmer but very shy and selective of his conversations. He read a lot and always knew what he wanted out of his career and future. But he wasn't like men today who share their household duties with their wives... He was quite self-absorbed but gentle and soft-spoken, not aggressive..," she said.

On his death, poet Ranjit Hoskote said, "I was heartbroken to hear of Sudhir's passing. He was so much on my mind in recent months." Writer Gurcharan Das said, "His death came as a shock. He was intellectually generous and very warm. I remember sitting on the beach with him and chatting as we watched the sun set. We were both classical liberals, not left liberals or neoliberals, and he sympathised with my opinion that India only got its economic freedom in 1991. He shared my concerns about liberalism and the problems of dissent today."

Preeta Singh, president of Teamwork Arts, was a patient of his and got to know him closely when she started playing bridge with Apeksha, not knowing they were married. "He was a man of very few words and an astute observer, very intellectually alive," she said.

Context: Sudhir Kakar, India's foremost **psychoanalyst,** recently passed away, leaving behind a profound understanding of Indian men and women through his work.

Sudhir Kakar

- **About**: Born in Nainital, Uttarakhand in 1938, Sudhir Kakar's upbringing laid the foundation for his groundbreaking career in psychoanalysis.
  - Kakar's life and work bridged the gap between Eastern and Western thought, leaving an indelible mark on the field of psychoanalysis in India. He is also known as **'father of Indian psychoanalysis'.**
- **Psychoanalysis**: It is a treatment based on studies of the conscious and unconscious human mind.
  - **Focus**: Identifying and releasing unconscious, repressed feelings, thoughts, memories, and desires that are negatively impacting your life.
- **Challenging Western Perspectives**: Works like "The Inner World: A Psychoanalytic Study of Childhood and Society in India" challenged traditional Western psychoanalytic perspectives and offered a unique lens into the Indian psyche.
  - **Legacy in Cultural Psychoanalysis:** His legacy lies in his pioneering work on the cultural dimensions of psychoanalysis. Kakar challenged the universality of Western models and paved the way for a more nuanced understanding of the human mind across cultures.
- **Exploring Indian Sexuality**: Another groundbreaking work "Intimate Relations: Exploring Indian Sexuality" (1990) tackled a subject rarely discussed openly in India sexuality.
- **Cultural Attitudes**: Kakar delved into the history and cultural attitudes towards sexuality in Indian society. He explored the influence of religion, social norms, and colonial legacies on intimate relationships and sexual expression.
- **Pioneering Fiction**: The Seeker" (1995) and "A Book of Memory" (2016), explored themes of identity, family relationships, and the complexities of modern Indian life.

FREE Download PDF

Login to theiashub.com

- Aaj Ka Quality Enrichment (Toppers' Favourite PDF)
- News-CRUX-10 (10 News. 10 Sources. One Place)
- Monthly Editorials (The Hindu & Indian Express)
- Daily Quiz (Prelims)
- Government Schemes & Ministry Wise Year End Review
- Free Enrichment PDFs (Tailor Made Crisp Study Material)



Log On To Our Unique
Free Answer Writing Sessions with Toppers (FAST) Portal
& Start Practicing!

SCAN HERE

9560082909

t.me/theiashub

/mkyadav

www.theiashub.com

www.theiashub.com