



Weekly Current Affairs

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The Indian **EXPRESS**



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CONTENTS

1. India and UK Deepening Ties 1
2. Panchayati Raj Institutions (PRI) and Women's Empowerment..... 3
3. Supreme Court: A Symbol of Unity and Diversity on Its Bench..... 7
4. PM-SYM: Ensuring Financial Security for India's Unorganised Workforce..... 9
5. India's Wildlife Conservation Milestones..... 13
6. Namami Gange: Transformative Milestones in Ganga Rejuvenation" 16

INDIA AND UK DEEPENING TIES

WHY IN THE NEWS?

At the invitation of the UK Foreign Secretary David Lammy, External Affairs Minister (EAM) Dr S. Jaishankar paid an official visit to the United Kingdom from March 4-9, 2025 (during this period, he also visited Ireland on March 6-7, 2025). EAM called on the Prime Minister of the UK, Sir Keir Starmer and Deputy Prime Minister Angela Rayner. He held comprehensive talks with his counterpart Foreign Secretary David Lammy and met with Secretary of State for Business and Trade Jonathan Reynolds and Home Secretary Yvette Cooper. During the visit, EAM also engaged with key stakeholders across government, businesses, academia, and the Indian diaspora.



INDIA AND UK TIES

- 1. Economic and Trade Relations:** Ongoing negotiations for a Free Trade Agreement (FTA) to boost trade and investment. Strong presence of Indian firms in the UK, especially in tech, pharma, and financial services. UK investments in India's digital economy and fintech sector.
- 2. Strategic and Technological Cooperation:** The UK-India Technology Security Initiative (TSI) focuses on AI, semiconductors, quantum computing, and cybersecurity. Collaboration on green energy, climate action, and sustainable finance. Joint efforts in research and innovation to stay competitive in emerging technologies.

- 3. Defense and Security Partnerships:** Maritime security, counterterrorism, and intelligence-sharing form the core of defence cooperation. Joint military exercises and naval collaboration in the Indo-Pacific region. Potential for defence technology partnerships while respecting India's strategic autonomy.
- 4. People-to-People Connections:** 1.6 million Indian-origin people in the UK contribute to business, healthcare, and politics. The Young Professionals Scheme allows easier movement of skilled workers. Indian students form the largest group of international students in the UK.
- 5. Geopolitical Challenges and Opportunities:** Issues like Khalistani extremism and historical tensions occasionally create friction. Differences in foreign policy approaches, but shared strategic interests in global security. India's rising global influence and the UK's Indo-Pacific tilt create avenues for deeper collaboration.
- 6. Future of India-UK Relations:** Review of Roadmap 2030 to assess progress and set new goals. Finalization of FTA to unlock economic potential. Strengthening technology, trade, and diplomatic engagement for a more robust partnership.

EVALUATIONS OF BILATERAL TIES:

- 1. Strategic Partnership:** Strengthened by Roadmap 2030, outlining key areas of cooperation.
- 2. Economic Engagement:** Trade negotiations for a Free Trade Agreement (FTA), significant UK investments in India, and India's growing business presence in the UK.
- 3. Technological Collaboration:** Emerging Tech Exchange Programme and the UK-India Technology Security Initiative (TSI) focusing on AI, semiconductors, and quantum computing.
- 4. Defense & Security:** Counterterrorism cooperation, intelligence sharing, cybersecurity initiatives, and maritime security collaboration.
- 5. Climate & Energy:** Joint projects like the India-UK Green Hydrogen Hub and Climate Finance

Leadership Initiative to support renewable energy and net-zero goals.

- 6. Diaspora & Cultural Ties:** A strong Indian diaspora of 1.6 million in the UK, contributing significantly to business, politics, and academia.

AREAS OF COOPERATION

- 1. Trade & Economy:** Negotiations for a Free Trade Agreement (FTA), growing UK investments in India, and strong Indian business presence in the UK.
- 2. Technology & Innovation:** The UK-India Technology Security Initiative (TSI) focuses on AI, semiconductors, and quantum computing.
- 3. Defense & Security:** Maritime security, counterterrorism, cybersecurity, and intelligence-sharing.
- 4. Climate & Energy:** Collaboration on green energy, India-UK Green Hydrogen Hub, and climate finance initiatives.
- 5. Education & People-to-People Ties:** Large Indian diaspora, student exchange programs, and migration mobility partnerships.

SIGNIFICANCE OF UK FOR INDIA

- 1. Strategic Partner:** A permanent member of the UN Security Council (P5) and G7, helping India in global diplomacy.
- 2. Investment & Trade Hub:** UK is a key destination for Indian exports, businesses, and financial sector expansion.
- 3. Technology & Research:** Strong R&D collaboration, particularly in advanced tech and pharmaceuticals.
- 4. Education & Workforce:** UK universities attract a large number of Indian students, strengthening human capital.
- 5. Gateway to Europe:** Despite Brexit, the UK remains a crucial financial and trade gateway to European markets.

SIGNIFICANCE OF INDIA FOR THE UK

- 1. Economic Growth Partner:** India is the world's fastest-growing major economy, offering business and investment opportunities.
- 2. Strategic Indo-Pacific Partner:** India's role in counterbalancing China's influence aligns with UK's Indo-Pacific strategy.
- 3. Technology & Innovation Hub:** India's booming tech ecosystem and startup culture complement UK's innovation-driven economy.
- 4. Skilled Workforce:** Indian professionals fill crucial gaps in the UK's healthcare, IT, and financial sectors.
- 5. Cultural & Diaspora Influence:** The 1.6 million-strong Indian diaspora contributes significantly to UK politics, business, and society.

AREAS OF CONCERN

- 1. Trade Negotiations:** Delays in finalizing the FTA due to disagreements on tariffs and market access.
- 2. Diaspora & Political Tensions:** Khalistani extremism and political sensitivities sometimes strain ties.
- 3. Geopolitical Differences:** India's stance on the Russia-Ukraine war contrasts with the UK's position.
- 4. China Policy:** The UK's evolving approach to China could impact India's strategic alignment.
- 5. Immigration Policies:** The UK's stricter visa regulations for Indian students and professionals create challenges.

WAY TO FURTHER THE BILATERAL RELATIONS

- Fast-track the FTA to boost trade and investments.
- Expand cooperation in emerging technologies like AI, space, and digital security.
- Enhance defence collaboration through joint military projects and security dialogues.
- Strengthen climate partnerships for green energy, hydrogen tech, and net-zero commitments.

5. Improve mobility and education ties by easing visa regulations and promoting student exchanges.
6. Address diaspora-related concerns through diplomatic engagement to prevent tensions.
7. Align Indo-Pacific strategies to enhance maritime security and regional stability.

CONCLUSION

The India-UK relationship continues to evolve with strong economic, strategic, and people-to-people ties. While challenges remain, both countries have a shared vision for deeper collaboration in trade, technology, defense, and climate action. By addressing key concerns and leveraging mutual strengths, India and the UK can build a stronger and more comprehensive partnership in the years to come.

PRELIMS QUESTIONS:

Q. With reference to India-UK relations, consider the following statements:

1. India and the UK are negotiating a Free Trade Agreement (FTA) to enhance bilateral trade.
2. The UK-India Technology Security Initiative (TSI) focuses on emerging technologies like AI, semi-conductors, and quantum computing.
3. The Young Professionals Scheme between India and the UK allows the free movement of workers without restrictions.

How many of the above-given statements are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Answer: B

MAINS QUESTIONS:

Q. Examine the significance of India-UK bilateral relations in the context of trade, strategic

partnerships, and technological cooperation. What are the key challenges, and how can both countries strengthen their engagement? (250 words, 15 marks)

PANCHAYATI RAJ INSTITUTIONS (PRI) AND WOMEN'S EMPOWERMENT

WHY IN THE NEWS?

The Ministry of Panchayati Raj's upcoming launch of the Model Women-Friendly Gram Panchayats (MWFGP) initiative has garnered significant attention, placing it squarely in the news. This initiative represents a pivotal step towards fostering gender-sensitive governance at the grassroots level, aiming to transform rural governance by prioritizing safety, inclusivity, and gender equality. During the International Women's Day 2025 celebrations, underscores the government's commitment to this cause. The event's significance is amplified by the participation of key figures, including Union Ministers of State and high-ranking officials, alongside representatives from every district across the country and international organizations like UNFPA.



PRI & WOMEN – DATA AND STATISTICS

Women's participation in PRIs has seen remarkable growth over the years. As per the Ministry of Panchayati Raj:

- Over 1.4 million women representatives currently serve in PRIs, constituting more than 46% of the total elected members.
- Around 20 states in India have already implemented 50% reservation for women in PRIs.
- Studies indicate that panchayats led by women are more likely to focus on healthcare, education, and sanitation.
- However, despite high numerical participation, only 10% of women hold decision-making roles without external influence.
- The Economic Survey of India reports that women-led PRIs have 30% higher fund utilization in social welfare schemes than male-led ones.
- According to a UNDP study, PRIs with women leaders have significantly improved maternal and child health indicators.
- A World Bank study highlighted that women-led panchayats are more likely to invest in drinking water facilities, sanitation, and public health infrastructure.
- Women sarpanches have been found to increase village-level economic activities by promoting self-help groups and microfinance initiatives.

PROVISIONS OF PRI RELATED TO WOMEN

Several constitutional and legislative measures have been implemented to promote women's representation in PRIs:

- 73rd Constitutional Amendment Act, 1992:** Mandates one-third reservation for women, including SC/ST women, in PRIs.
- State Amendments:** Many states have increased the reservation to 50% for women in PRIs.
- PESA Act, 1996:** Recognizes tribal self-governance and ensures the representation of tribal women in local governance.
- National Policy for Empowerment of Women (2001):** Promotes capacity-building programs

for elected women representatives.

- Training and Capacity Building Initiatives:** Programs like the Rashtriya Gram Swaraj Abhiyan (RGSA) aim to enhance leadership skills among women representatives in PRIs.
- Mandatory Women's Participation in Standing Committees:** Many states require that women must be part of key decision-making committees in PRIs, ensuring active involvement in policy formulation.
- Financial Assistance for Women Representatives:** Several government programs provide financial and logistical support to women leaders in PRIs to improve their governance efficiency.
- Digital Literacy and E-Governance Training:** Initiatives like e-Panchayat and digital literacy programs specifically target women representatives to enhance their governance capabilities.
- Legal Safeguards Against Gender Bias:** Some states have introduced legal provisions to prevent discrimination against women leaders in PRIs, ensuring their authority is not undermined by male counterparts.
- Women's Collectives and Networking Support:** Several NGOs and government bodies promote women's leadership through networking groups, allowing them to share experiences and challenges.

ROLE OF PRI IN STRENGTHENING WOMEN EMPOWERMENT

- Enhancing Political Participation:** Reservation policies have enabled women to step into leadership roles, ensuring gender inclusivity in decision-making processes. For example, in Bihar, the 50% reservation for women in PRIs has led to an increased number of female sarpanches actively participating in governance.

2. **Improving Social Indicators:** Women-led panchayats have shown better implementation of welfare schemes related to maternal health, child nutrition, and education. In Rajasthan, women-led panchayats have significantly improved maternal healthcare by ensuring the proper distribution of prenatal supplements.
3. **Financial Independence:** Through self-help groups (SHGs) and government programs, PRIs facilitate economic opportunities for rural women. The Kudumbashree movement in Kerala, working in coordination with PRIs, has empowered over 4.3 million women financially.
4. **Grassroots Mobilization:** Women leaders in PRIs have successfully mobilized communities to fight against social evils such as child marriage, domestic violence, and dowry. In West Bengal, female panchayat members have played a crucial role in reducing instances of child marriage by enforcing stricter monitoring.
5. **Policy Implementation and Accountability:** Women-headed PRIs have been instrumental in implementing schemes like Swachh Bharat Abhiyan and Beti Bachao Beti Padhao, ensuring better accountability and community participation. For instance, a woman-led panchayat in Maharashtra successfully implemented a sanitation campaign, making their village open-defecation free.
6. **Promoting Gender-Sensitive Governance:** Women leaders advocate for policies that address gender-specific issues, ensuring equitable resource allocation.
7. **Encouraging Leadership Development:** PRIs provide a platform for women to gain governance experience, many of whom progress to state and national politics.
8. **Strengthening Community Engagement:** Women-led PRIs actively engage with local communities to identify and address key developmental concerns.
9. **Incorporating Women-Centric Policies:** PRIs with strong female representation push

for policies that prioritize women's health, education, and employment.

10. **Enhancing Women's Legal Awareness:** Women in PRIs play a crucial role in spreading awareness about legal rights, including domestic violence laws, inheritance rights, and gender discrimination laws.

CASE STUDIES

1. **Chhavi Rajawat, Rajasthan:** India's first woman MBA sarpanch, Chhavi Rajawat, transformed her village, Soda (Rajasthan), by implementing water conservation projects and enhancing rural infrastructure.
2. **Panchayati Raj in Bihar:** With 50% reservation, Bihar has witnessed a surge in women panchayat leaders who have been instrumental in improving education and healthcare facilities.
3. **Kerala's Kudumbashree Movement:** A women-centric self-help group model, integrated with PRIs, has empowered thousands of women through financial independence and skill development.
4. **West Bengal's Women-led Panchayats:** Women leaders in West Bengal have successfully implemented social welfare schemes, particularly in improving sanitation and child nutrition programs.
5. **Madhya Pradesh's Women Panchayat Heads:** In various districts of Madhya Pradesh, women sarpanches have led initiatives against domestic violence and promoted legal awareness among rural women.
6. **Odisha's Mission Shakti Initiative:** Linked with PRIs, this movement has significantly enhanced women's economic empowerment through self-help groups.

ISSUES GRAPPLED BY PRI IN EMPOWERING WOMEN

Despite progressive policies, several challenges persist:

1. **Proxy Leadership:** Many elected women representatives function as proxies for their male relatives, limiting their autonomy in decision-making.
2. **Patriarchal Constraints:** Societal norms and gender biases continue to hinder women's effective participation in PRIs.
3. **Lack of Training and Awareness:** Many women representatives lack the necessary administrative training and education to function effectively.
4. **Limited Financial and Administrative Autonomy:** Women-led PRIs often face bureaucratic hurdles and financial constraints, restricting their ability to implement development initiatives.
5. **Safety and Harassment Issues:** Women leaders in PRIs frequently face threats, harassment, and societal backlash for challenging traditional power structures.

RECOMMENDATIONS

1. **Enhancing Capacity Building:** Regular training programs should be conducted to improve the leadership and administrative skills of women representatives.
2. **Ensuring Financial Autonomy:** PRI funds should be directly accessible to women representatives to ensure independent decision-making.
3. **Strict Implementation of Reservation Laws:** Measures should be taken to prevent proxy leadership and ensure real empowerment of elected women.
4. **Encouraging Digital Literacy:** Digital tools and e-governance initiatives should be introduced to enable women to participate effectively in decision-making.
5. **Legal and Social Safeguards:** Strict laws against harassment of women leaders and community awareness programs to support women's leadership roles should be implemented.

CONCLUSION

Panchayati Raj Institutions have been instrumental in promoting women's empowerment by providing them a platform for political and social participation. While reservation policies have improved numerical representation, addressing issues like proxy leadership, financial constraints, and social stigma is crucial for achieving true gender empowerment. Strengthening PRI through capacity-building initiatives, financial independence, and legal support will pave the way for a more inclusive, equitable, and democratic grassroots governance system in India.

PRELIMS QUESTIONS:

Q. Consider the following statements regarding Panchayati Raj Institutions (PRIs) and women's participation:

1. The 73rd Constitutional Amendment Act mandates 50% reservation for women in all PRIs.
2. Women-led PRIs have shown better implementation of social welfare schemes than male-led PRIs.
3. PRIs with female leadership have contributed significantly to reducing maternal and child mortality rates.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3.

ANSWER: B

MAINS QUESTIONS:

Q. Discuss the role of PRI in promoting gender-sensitive governance at the grassroots level. (250 words, 15 marks)

SUPREME COURT: A SYMBOL OF UNITY AND DIVERSITY ON ITS BENCH

WHY IN THE NEWS?

The recent appointment of Justice Joymalya Bagchi from the Calcutta High Court to the Supreme Court has become a prominent news event due to several significant factors. Primarily, the possibility of Justice Bagchi ascending to the position of Chief Justice of India in 2031 has garnered widespread attention, generating considerable interest in his judicial career. Additionally, his appointment addresses the long-standing gap in representation for the Calcutta High Court within the Supreme Court. The collegium specifically noted that only one judge from the high court was serving in the Supreme Court and that it had been a considerable period since a Chief Justice of India had originated from this esteemed institution. By filling this gap, Justice Bagchi's appointment ensures a more equitable distribution of judicial representation and strengthens the presence of the Calcutta High Court within the nation's highest judicial body.



SUPREME COURT JUDGE APPOINTMENT

1. Constitutional Mandate

Governed by Article 124 of the Indian Constitution. The President of India appoints judges after consulting the Chief Justice of India (CJI) and senior judges. The Collegium System plays a crucial role in recommendations.

2. Criteria/Eligibility

- A candidate must Be a citizen of India. Have served as a High Court

- judge for at least five years OR Have practised as a High Court a
- vocate for at least ten years OR Be recognized as a distinguished jurist by the President.

3. Conventions

- **Collegium Consultation:** The CJI consults four senior Supreme Court judges before recommending a candidate.
- **Regional Representation:** Efforts are made to ensure diverse High Court representation in the Supreme Court.
- **Merit and Integrity:** Selection considers judicial competence, ethical standards, and seniority.
- **Seniority Principle for CJI:** Traditionally, the senior-most Supreme Court judge is appointed as the Chief Justice of India.

SUPREME COURT APPOINTMENT PROCEDURE

1. Evaluations of the Appointment Procedure Collegium System Dominance:

The Supreme Court's Collegium System remains the primary method for appointing judges, and ensuring judicial independence, but facing transparency concerns.

Lack of Executive Role: Unlike other democracies, the executive has minimal say, reducing political interference but limiting accountability.

No Fixed Criteria for Selection: While merit and seniority are considered, there is no codified selection process, leading to inconsistencies.

Opaque Decision-Making: Collegium deliberations are not public, raising concerns about favouritism and lack of public accountability.

Judicial Supremacy in Appointments: The 2015 Supreme Court ruling striking down the NJAC reaffirmed the judiciary's exclusive control over appointments.

2. Current Status & Reforms

Pending Vacancies: The Supreme Court and High Courts continue to face judicial vacancies, affecting case backlogs.

Transparency Efforts: Recent discussions have focused on publishing Collegium recommendations and reasons for selections.

Proposed Reforms: Experts have suggested institutionalizing a structured appointment process with defined eligibility criteria and independent oversight.

Ongoing Legal & Political Debate: The executive and legal experts continue to discuss alternatives to balance judicial independence with transparency and accountability.

APPOINTMENT AND INDEPENDENCE OF JUDICIARY

- Judicial Independence from Executive Control:** The separation of powers prevents political influence over judicial decisions. Judges cannot be easily removed, ensuring freedom from government pressure.
- Security of Tenure:** Supreme Court judges serve until the age of 65, and High Court judges until 62, preventing arbitrary removals. Removal is possible only through impeachment, requiring a majority in both Houses of Parliament.
- Financial Independence:** Judges' salaries and allowances are charged on the Consolidated Fund of India, meaning they cannot be altered to their disadvantage. This financial security helps in maintaining judicial integrity.
- Restrictions on Post-Retirement Appointments:** Judges are barred from practicing law in courts after retirement, ensuring they do not rule in favor of future benefits. However, post-retirement government appointments have raised concerns about neutrality.
- Power of Judicial Review:** The judiciary has the power to strike down unconstitutional laws, ensuring executive and legislative accountability. This strengthens democracy and protects fundamental rights.

ISSUE RELATED TO APPOINTMENT OF JUDGES

- Lack of Transparency in the Collegium System:** The Collegium System (where judges appoint

judges) operates behind closed doors. No formal criteria for selection are publicly disclosed, leading to accusations of favoritism and nepotism.

- Executive vs. Judiciary Conflict:** The government has tried to assert influence over judicial appointments, challenging the independence of the judiciary. The National Judicial Appointments Commission (NJAC) was struck down by the Supreme Court in 2015, but debates on executive involvement continue.
- Delays in Appointment:** High judicial vacancies in Supreme Courts and High Courts due to prolonged appointment processes. These delays lead to case backlogs and slower justice delivery.
- Absence of Diversity in Judicial Appointments:** Underrepresentation of women, marginalized communities, and regional diversity in higher judiciary. No set policy to ensure inclusive representation.
- Political Influence and Post-Retirement Appointments:** Concerns over judges accepting government posts after retirement, raising doubts about judicial neutrality in politically sensitive cases. Instances where former judges were given Rajya Sabha seats or government commissions.
- Lack of a Proper Evaluation Mechanism:** No institutionalized process for evaluating judges before appointment. No performance reviews, making accountability difficult.

WAY FORWARD

- Enhancing Transparency:** Collegium decisions should be documented and made publicly available to ensure accountability. Establish a structured selection criterion based on merit, experience, and integrity.
- Timely Appointments:** A fixed timeline should be introduced to prevent judicial vacancies and backlog. Regular updates on pending appointments should be provided to maintain efficiency.
- Balanced Executive and Judiciary Roles:** A reformed appointment system that ensures

judicial independence while allowing limited executive oversight. Consider revisiting the NJAC framework with necessary safeguards to maintain impartiality.

4. **Diversity and Inclusivity:** The appointment process should ensure adequate representation of women, regional backgrounds, and marginalized communities. A formal mechanism to track and promote inclusivity in judicial appointments.
5. **Post-Retirement Restrictions:** Implement stricter rules on judges accepting government posts immediately after retirement. A cooling-off period should be introduced to prevent any potential conflicts of interest.
6. **Performance Review Mechanism:** Establish an independent body to assess judges' work before appointments. Regular performance evaluations can help ensure higher judicial accountability.

CONCLUSION

The appointment of Supreme Court judges plays a crucial role in upholding judicial independence, strengthening democracy, and ensuring justice. However, concerns over transparency, political influence, and delays in appointments need urgent reform. A balanced approach, ensuring judicial autonomy while incorporating accountability, is necessary. Moving forward, a transparent, efficient, and inclusive system will be key to strengthening India's judicial framework and maintaining public trust in the judiciary.

PRELIMS QUESTIONS:

Q. Consider the following statements regarding the appointment of Supreme Court judges in India:

1. The President of India appoints Supreme Court judges based on the recommendation of the Chief Justice of India (CJI).
2. The Collegium system, comprising the CJI and four senior-most judges, plays a crucial role in the selection process.
3. The executive has the power to reject the

Collegium's recommendation without seeking reconsideration.

How many of the statements given above are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Answer: B

MAINS QUESTIONS:

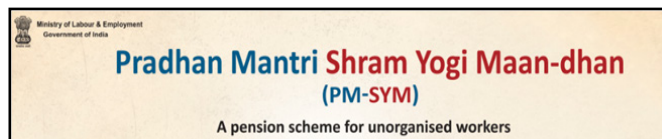
Q. Discuss the significance of judicial independence in a democracy. What constitutional provisions ensure the independence of the judiciary in India?

(250 words, 15 marks)

PM-SYM: ENSURING FINANCIAL SECURITY FOR INDIA'S UNORGANISED WORKFORCE

WHY IN THE NEWS?

The Pradhan Mantri Shram Yogi Maandhan (PM-SYM) is a voluntary pension scheme by the Government of India providing social security to unorganised workers. It guarantees a ₹3,000 monthly pension after 60 years for workers earning up to ₹15,000 per month. Acknowledging their significant role in contributing nearly 50% of India's GDP, the scheme covers various unorganised sector workers, including street vendors, domestic workers, construction labourers, and more. As of December 31, 2024, over 30.51 crore unorganised workers are registered on the e-Shram portal.



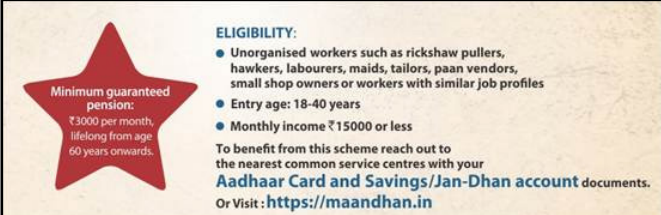
KEY FEATURES OF PM-SYM

1. Minimum Assured Pension: ₹3,000 per month after 60 years of age.

2. **Government Contribution:** The Government of India matches the worker's contribution on a 1:1 basis.
3. **Voluntary and Contributory:** The scheme is voluntary, allowing workers to contribute based on their affordability and requirements.
4. **Family Pension:** If the beneficiary passes away, the spouse receives 50% of the pension amount as a family pension. Family pension is applicable only to spouses.
5. **Exit Provisions:** Participants can exit the scheme under specified conditions (detailed in section 9).
6. **Easy Enrolment:** Eligible workers can register at Common Service Centres (CSCs) or through the Maandhan portal.
7. **Fund Management:** The scheme is administered by LIC, ensuring financial stability and credibility.

3. **Exclusion Criteria:** Should not be covered under the Employees' Provident Fund (EPF), Employees' State Insurance Corporation (ESIC), or National Pension Scheme (NPS). Should not be an income taxpayer. Should not be receiving benefits from any other government pension scheme.

- **Documents Required:**
- **Aadhaar Card**
- **Savings bank account or Jan**
- **Dhan account details with IFSC**
- **Mobile number**

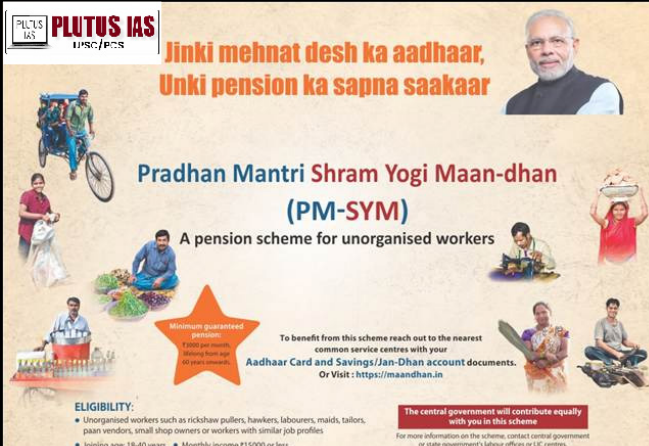


Minimum guaranteed pension:
₹3000 per month, lifelong from age 60 years onwards.

ELIGIBILITY:

- Unorganised workers such as rickshaw pullers, hawkers, labourers, maids, tailors, paan vendors, small shop owners or workers with similar job profiles
- Entry age: 18-40 years
- Monthly income ₹15000 or less

To benefit from this scheme reach out to the nearest common service centres with your **Aadhaar Card and Savings/Jan-Dhan account** documents.
Or Visit : <https://maandhan.in>



PLUTUS IAS
UPSC/PCS

**Jinki mehnat desh ka aadhaar,
Unki pension ka sapna saakaar**

**Pradhan Mantri Shram Yogi Maan-dhan
(PM-SYM)**
A pension scheme for unorganised workers

Minimum guaranteed pension:
₹3000 per month, lifelong from age 60 years onwards.

To benefit from this scheme reach out to the nearest common service centres with your **Aadhaar Card and Savings/Jan-Dhan account** documents.
Or Visit : <https://maandhan.in>

ELIGIBILITY:

- Unorganised workers such as rickshaw pullers, hawkers, labourers, maids, tailors, paan vendors, small shop owners or workers with similar job profiles
- Joining age: 18-40 years
- Monthly income ₹15000 or less

The central government will contribute equally with you in this scheme.

For more information on the scheme, contact central government or state government labour offices or CSC centres.

ELIGIBILITY CRITERIA

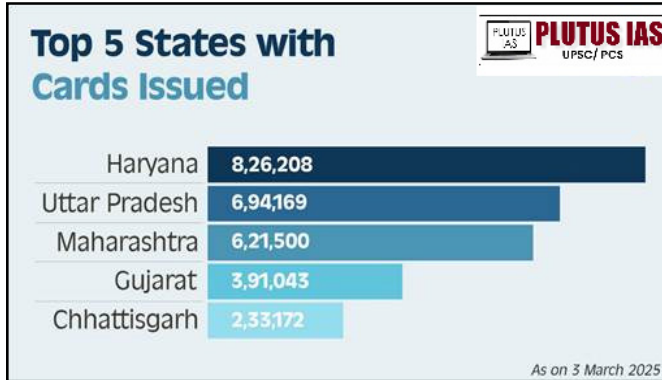
1. **Age Requirement:** 18 to 40 years.
2. **Income Limit:** Monthly income should be ₹15,000 or less. **Unorganised Sector Employment:** Workers engaged in professions such as: Street vendors, rag pickers, rickshaw pullers, Construction workers, daily wage labourers, Agricultural workers, beedi workers, Domestic workers, weavers, artisans, fishermen, leather workers, etc.

IMPLEMENTATIONS AND CURRENT STATUS OF PY-SYM



1. **Regular Monitoring:** Periodic review meetings with States/UTs and state-level Common Service Centre (CSC) heads.
2. **New Features & Enhancements:** Introduction of Voluntary Exit, Revival Module, Claim Status, and Account Statement.
3. **Extended Account Revival:** Dormant accounts can now be revived within three years instead of one.
4. **Integration with e-Shram:** Two-way linkage between PM-SYM and the e-Shram portal to streamline registrations.
5. **Awareness Campaigns:** SMS campaigns and direct communication with Chief Secretaries to boost enrolment.

- 6. **Donate-a-Pension Initiative:** Encourages employers to contribute towards their staff's pension under PM-SYM.
- 7. **Collaboration for Expansion:** Engagement with financial and policy institutions like the Pension Fund Regulatory and Development Authority (PFRDA) and National Institute of Public Finance and Policy (NIPFP) to increase outreach.



SIGNIFICANCE OF PM-SYM

- 1. **Target Audience:** The scheme aims to provide old-age protection and social security to unorganized workers, including those in home-based work, street vending, agriculture, and similar occupations.

- 2. **Financial Security:** PM-SYM provides a guaranteed monthly pension of ₹3,000 to subscribers upon reaching the age of 60.
- 3. **Contribution:** The scheme is a voluntary and contributory pension scheme, where the subscriber contributes a portion of the premium, and the Central Government provides an equal matching amount.
- 4. **Family Pension:** If a subscriber dies, their spouse is entitled to receive a 50% monthly family pension.
- 5. **Integration with eShram:** The scheme is linked to the e-Shram portal, which aims to create a national database of unorganized workers and facilitate the delivery of social security schemes.
- 6. **Coverage:** PM-SYM aims to provide universal pension coverage to unorganized workers, thus enhancing the social security framework in India.

ISSUE IN PROTECTING THE UNORGANISED SECTOR IN INDIA

Category	Key Issues
1. Lack of Formal Structures and Security	Informal employment with no contracts. No access to pensions, gratuity, or health insurance. Vulnerable to exploitation with low wages, long hours, and poor conditions.
2. Challenges in Implementation and Enforcement	A dispersed workforce makes policy execution difficult. Low unionization limits collective bargaining. Weak enforcement of labour laws, especially in rural areas.
3. Economic and Social Challenges	Low and irregular incomes create financial instability. High indebtedness leads to a cycle of poverty. Unsafe and unhealthy working conditions.
4. Government Initiatives and Challenges	e-Shram Portal: Helps register unorganised workers but needs better outreach. Social Security Schemes: Programs like PM-SYM exist but face implementation hurdles. Need for Targeted Interventions: A single approach doesn't suit all types of unorganised workers.

WAYS TO PROTECT UNORGANISED SECTOR

Category	Key Strategies
1. Legal and Regulatory Framework	<p>Formalization: Relax restrictions to bring informal workers into the formal sector.</p> <p>Minimum Wages & Working Hours: Establish fair wages and working hours.</p> <p>Social Security: Expand schemes like PM-SYM for pensions, health insurance, and unemployment benefits.</p> <p>Occupational Safety: Strengthen regulations for safe working conditions, especially in high-risk sectors.</p> <p>Enforcement & Grievance Redressal: Develop effective labor law enforcement and complaint mechanisms.</p>
2. Capacity Building & Skill Development	<p>Vocational Training: Improve employability through skill enhancement programs.</p> <p>Financial Literacy: Educate workers on financial management and access to banking.</p> <p>Awareness & Empowerment: Inform workers about their rights and encourage collective bargaining.</p>
3. Financial Inclusion & Access to Credit	<p>Microfinance: Expand access to small loans for self-employed individuals and businesses.</p> <p>Banking & Insurance: Promote financial security through easier access to banking and insurance services.</p>
4. Social Welfare & Health	<p>Basic Services: Improve access to education, healthcare, and sanitation.</p> <p>Health Insurance: Extend schemes like Ayushman Bharat to unorganised workers.</p>
5. Monitoring & Evaluation	<p>Data Collection: Strengthen tracking systems for unorganised workers' conditions.</p> <p>Regular Reviews: Assess policies and make necessary improvements.</p>
6. Key Government Initiatives	<p>MGNREGA: Guarantees wage employment for rural workers.</p> <p>PM-SYM: Provides pensions for unorganised workers.</p> <p>E-Shram Portal: Creates a national database for workers to access welfare benefits.</p> <p>Unorganised Workers Social Security Act, 2008: Framework for social security schemes.</p>

CONCLUSION

PM-SYM is a landmark initiative that provides financial security to millions of unorganised workers. By ensuring a monthly pension of ₹3,000, it helps workers lead a dignified life post-retirement. With a large number of enrolments and ongoing promotional efforts, PM-SYM aims to provide universal pension coverage, creating a more inclusive social security framework in India.

PRELIMS QUESTIONS

Q. With reference to the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme, which of the following statements is/are correct?

1. The scheme provides a minimum assured pension of ₹3,000 per month after the age of 60.
2. It is mandatory for all unorganised workers earning less than ₹15,000 per month to enrol in the scheme.

Select the correct answer using the code given below:

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

Answer: A

MAINS QUESTIONS

Q. Discuss the significance of the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme in providing social security to unorganised workers in India. What challenges does it face in implementation, and how can they be addressed?

(250 words, 15 marks)

INDIA'S WILDLIFE CONSERVATION MILESTONES

WHY IN THE NEWS?

Prime Minister Shri Narendra Modi visited Gir National Park in Gujarat to chair the 7th meeting of the National Board for Wildlife, reviewing key conservation efforts. The meeting focused on the expansion of protected areas, updates on Project Tiger, Project Elephant, and Project Snow Leopard, and new initiatives for the conservation of Asiatic lions, dolphins, and other endangered species. It also highlighted the establishment of the International Big Cats Alliance (IBCA) to strengthen global big cat conservation. Aligning with the WWD 2025 theme, "Wildlife Conservation Finance: Investing in People and Planet," the discussions emphasized sustainable financial strategies for conservation, reaffirming India's commitment to protecting biodiversity at both national and global levels.



WILDLIFE CONSERVATION CONSTITUTIONAL MANDATE

1. **Article 48A:** Directs the state to protect and improve the environment and safeguard forests and wildlife.
2. **Article 51A(g):** Imposes a fundamental duty on citizens to protect and improve the natural environment, including wildlife.
3. **Wildlife Protection Act, 1972:** Provides legal protection to wildlife species and establishes protected areas.
4. **Forest Conservation Act, 1980:** Regulates deforestation and ensures the protection of forests.
5. **Biodiversity Act, 2002:** Promotes sustainable use of biodiversity and conservation of biological resources.
6. **Supreme Court Judgments:** Various rulings reinforce the need for wildlife protection as part of constitutional rights.
7. **State Laws & Policies:** Different states have their own regulations to complement national wildlife conservation efforts.

NEED FOR WILDLIFE CONSERVATION

1. **Biodiversity Protection:** Ensures ecological balance and prevents species extinction.

2. **Environmental Stability:** Wildlife plays a crucial role in maintaining climate, air, and water cycles.
3. **Livelihood and Economy:** Many communities depend on forests and wildlife tourism for their income.
4. **Cultural and Ethical Significance:** Many species hold religious and cultural importance in India.
5. **Food Chain Balance:** Protecting wildlife helps maintain predator-prey dynamics and ecosystem stability.
6. **Scientific Research and Medicine:** Many plants and animals contribute to medical discoveries and genetic research.
7. **Disaster Prevention:** Forests and wildlife help prevent soil erosion, landslides, and floods.
8. **Climate Change Mitigation:** Forests absorb carbon dioxide, reducing global warming impacts.

GOVT. OF INDIA POLICIES TOWARD WILDLIFE CONSERVATION

Policy/Act	Year	Key Features	Achievements
Wildlife Protection Act	1972	Legal framework for wildlife conservation, protection of endangered species, and establishment of protected areas.	Increased number of national parks & sanctuaries; revival of species like tigers and rhinos.
Forest Conservation Act	1980	Restricting deforestation ensures sustainable use of forest land.	Reduced large-scale deforestation; improved afforestation efforts.
Biodiversity Act	2002	Conservation of biodiversity, sustainable use, and fair sharing of biological resources.	Protection of traditional knowledge; establishment of Biodiversity Management Committees.
Project Tiger	1973	Focuses on tiger conservation through protected reserves and anti-poaching measures.	The tiger population increased from 1,411 (2006) to 3,167 (2022) .
Project Elephant	1992	Addresses elephant conservation, habitat protection, and mitigation of human-elephant conflict.	A decline in poaching cases and elephant corridors were established.
National Wildlife Action Plan	1983, updated 2017-2031	Framework for wildlife conservation integrating climate change resilience and sustainable development.	Expansion of protected areas and stronger conservation policies.
Eco-Sensitive Zones (SEZs)	2002	Buffer zones around protected areas to minimize human impact on wildlife habitats.	Reduced illegal activities and controlled deforestation near protected areas.
Integrated Development of Wildlife Habitats (IDWH)	2008	Provides financial and technical support for wildlife conservation.	Strengthened conservation programs for endangered species.
CAMPA (Compensatory Afforestation Fund Management & Planning Authority)	2016	Utilization of funds collected for forest diversion projects for afforestation.	Improved afforestation efforts and ecosystem restoration.
Green India Mission	2014	Part of the National Action Plan on Climate Change (NAPCC) focuses on ecosystem restoration and afforestation.	Increased forest cover and biodiversity conservation efforts.

WHAT ARE THE CHALLENGES TO CONSERVE WILDLIFE IN INDIA

- 1. Deforestation & Habitat Loss:** Urbanization, agriculture, and infrastructure projects lead to loss of wildlife habitats.
- 2. Human-Wildlife Conflict:** Increasing encroachments lead to conflicts between animals and humans, causing casualties.
- 3. Poaching & Illegal Wildlife Trade:** Endangered species are targeted for body parts, skins, and exotic pet trade.
- 4. Climate Change:** Rising temperatures and changing rainfall patterns affect species migration and survival.
- 5. Weak Law Enforcement:** Despite strong laws, implementation remains weak due to a lack of resources and corruption.
- 6. Pollution & Plastic Waste:** Rivers, forests, and air pollution affect wildlife health and breeding.
- 7. Lack of Public Awareness:** Many people are unaware of wildlife conservation laws and their importance.
- 8. Invasive Species:** The introduction of non-native species disrupts local ecosystems and threatens native wildlife.

WAY FORWARD SUSTAINABLE WILDLIFE CONSERVATION

- 1. Strengthening Protected Areas:** Expanding and effectively managing national parks, sanctuaries, and biosphere reserves.
- 2. Community Participation:** Encouraging local communities to participate in conservation efforts and eco-tourism.
- 3. Strict Law Enforcement:** Strengthening anti-poaching laws and increasing penalties for wildlife crimes.
- 4. Use of Technology:** Implementing AI, satellite monitoring, and drones for tracking wildlife and preventing poaching.
- 5. Habitat Restoration:** Afforestation, wetland conservation, and reducing deforestation to restore wildlife habitats.

- 6. Reducing Human-Wildlife Conflict:** Developing corridors, compensation programs, and early warning systems.
- 7. Education & Awareness:** Running campaigns, school programs, and media initiatives for wildlife conservation.
- 8. International Cooperation:** Collaborating with global organizations and neighbouring countries for species protection.

CONCLUSION

Wildlife conservation is critical for maintaining ecological balance, ensuring sustainable livelihoods, and combating climate change. India has made significant progress through legal frameworks, conservation programs, and international collaborations. However, challenges such as habitat destruction, human-wildlife conflicts, and illegal wildlife trade persist. Strengthening laws, increasing public awareness, using technology, and involving local communities will be key to ensuring long-term wildlife conservation and sustainability.

PRELIMS QUESTIONS

Q. With reference to the Wildlife Protection Act of 1972, consider the following statements:

1. It provides legal protection to wildlife species and establishes protected areas.
2. It regulates deforestation and ensures the protection of forests.
3. It promotes the sustainable use of biodiversity and the conservation of biological resources.

How many of the above-given statements are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Answer: B

MAINS QUESTIONS

Q. Discuss the significance of wildlife conservation in India and the challenges associated with

it. Suggest measures to ensure sustainable conservation efforts.

(250 words, 15 marks)

NAMAMI GANGE: TRANSFORMATIVE MILESTONES IN GANGA REJUVENATION”

WHY IN THE NEWS?

The Namami Gange Programme (NGP), a flagship initiative by the Government of India, has made significant progress in conserving and rejuvenating the Ganga River. With an investment of Rs. 40,000 crore, over 300 projects have been completed. Initially allocated Rs. 20,000 crore, the budget was later extended to Rs. 22,500 crore to ensure long-term sustainability. The program focuses on

reducing pollution, enhancing biodiversity, and strengthening people’s connection with the river, as highlighted in a recent statement by the Ministry of Jal Shakti.

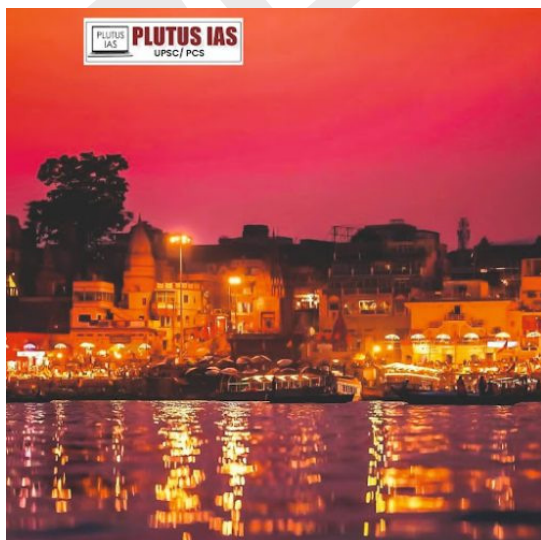


THE NATIONAL MISSION FOR CLEAN GANGA (NMCG):

Category	Details
Formation	<ul style="list-style-type: none"> – Registered: 12th August 2011 under Societies Registration Act, 1860. – Originally implemented under: the National Ganga River Basin Authority (NGR-BA). – NGRBA dissolved on: 7th October 2016, replaced by National Ganga Council under EPA, 1986.
Composition	<ul style="list-style-type: none"> – Two-tier management structure: <ol style="list-style-type: none"> 1. Governing Council 2. Executive Committee – Director General (DG) of NMCG: Additional Secretary, Government of India.
Constituents of NMCG	<ul style="list-style-type: none"> – Five-tier governance structure: <ol style="list-style-type: none"> 1. National Ganga Council (Chairman: Prime Minister of India). 2. Empowered Task Force (ETF) on River Ganga (Chairman: Union Minister of Jal Shakti). 3. National Mission for Clean Ganga (NMCG) (Implementation arm). 4. State Ganga Committees (State-level coordination). 5. District Ganga Committees (Local-level implementation).
Responsibilities	<ul style="list-style-type: none"> – Approval of projects up to Rs. 1000 crore by the Executive Committee. – Coordination with State Programme Management Groups (SPMGs) for effective implementation. – Ensuring pollution abatement & rejuvenation of River Ganga. – Bringing all stakeholders together for a holistic approach.
Main Functions	<ul style="list-style-type: none"> – Prevention, control & abatement of pollution in the Ganga. – Ensuring continuous & adequate water flow for rejuvenation. – Implementation of Namami Gange Programme. – Biodiversity conservation & ecological restoration. – Public engagement & awareness campaigns. – Monitoring and enforcement of environmental laws related to Ganga.

KEY ACHIEVEMENTS UNDER THE NAMAMI GANGE PROGRAMME

- 1. Project Implementation & Investment:** A total of 492 projects were initiated across various sectors, with an investment of Rs. 40,121.48 crore. 307 projects completed and operational, significantly enhancing the river's health.
- 2. Sewage Infrastructure & Pollution Control:** 206 sewage infrastructure projects were sanctioned at Rs. 33,003.63 crore, and 127 projects were completed. A sewage treatment capacity of 6,255 MLD was targeted, and 3,446 MLD capacity is operational.
- 3. Industrial Pollution Abatement:** Jajmau CETP (20 MLD) and Mathura CETP (6.25 MLD) completed. Banther CETP (4.5 MLD) in progress plants.
- 4. Ecological & Biodiversity Conservation:** 56 projects for biodiversity and afforestation, with 39 completed at Rs. 905.62 crore. Seven biodiversity parks were developed in Uttar Pradesh. 33,024 hectares afforested with an expenditure of Rs. 398 crore, enhancing the river's green cover. 143.8 lakh Indian Major Carp (IMC) fingerlings released to support fish biodiversity and local livelihoods.
- 5. Sustainable Water Management & Treated Water Reuse:** The National Framework for Safe Reuse of Treated Water was introduced to promote wastewater recycling and reduce freshwater dependence.



KEY INITIATIVES AND BODIES FOR GANGA RE-JUVENATION

Ganga Action Plan (GAP) – 1986: The first major initiative launched to reduce pollution by intercepting, diverting, and treating sewage and industrial waste. Covered 25 cities along the Ganga, setting up 35 sewage treatment plants (STPs) with a total capacity of 865 MLD. National Ganga River Basin Authority (NGRBA) –

2009: Established as an empowered authority to take a holistic approach to Ganga conservation. Declared the Ganga as India's "National River." Introduced river basin management strategies instead of isolated pollution control measures. Replaced in 2016 by the National Ganga Council (NGC) for better implementation. National Mission for Clean Ganga (NMCG) –

2011: Functions as the implementation arm of the National Ganga Council. Oversees the Namami Gange Programme, the Indian government's flagship river-cleaning initiative.

Focuses on: Sewage treatment infrastructure (Over 200 STPs sanctioned, 127 completed). River-surface cleaning (Introduced bioremediation, trashskimmers). Biodiversity conservation (Gangetic dolphin population increased from 3,330 to 3,936). Public awareness campaigns and stakeholder engagement.

CHALLENGES IN GANGA CLEAN-UP EFFORTS:

Inadequate Sewage Treatment Capacity – The Ganga receives 12,000 MLD of sewage daily, but the treatment capacity is only 5,000 MLD, leading to massive pollution. **Industrial Pollution –** Over 1,100 industrial units along the river discharge untreated effluents, significantly deteriorating water quality. **Agricultural Runoff Contamination –** Agricultural runoff contributes over 10,000 tonnes of fertilizers and pesticides annually, increasing nitrate and phosphate levels, which cause algal blooms and reduce oxygen levels. **Religious and Cultural Pollution –** Every year, over 1 lakh (100,000) human and animal remains

are immersed in the river, along with 80 lakh idols and 50,000 tonnes of religious waste, especially during festivals like Kumbh Mela. Solid Waste Dumping—More than 3,000 tonnes of solid waste, including plastics, polythene, and other non-biodegradable materials, is dumped daily into the Ganga from major cities. Delayed Infrastructure Development – Out of 206 sewage treatment plants (STPs) sanctioned under the Namami Gange Programme, only 127 have been completed as of 2025, leaving many towns with no treatment facilities. Excessive Water Extraction – The Ganga’s natural flow has been reduced by 40% due to excessive water withdrawal for irrigation and drinking purposes, decreasing its ability to self-cleanse. Disruptions Caused by Dams and Barrages—Over 900 dams and barrages, including the Farakka Barrage, have altered the river’s flow, caused sediment buildup, and disrupted aquatic biodiversity. Illegal Sand Mining and Industrial Violations – Sand mining worth ₹10,000 crore annually depletes riverbanks and endangers species like the Gangetic dolphin, while 90% of the 764 industries along the Ganga fail to meet pollution control norms. Insufficient Funding and Low Public Participation – Only ₹16,648.49 crore (82%) of the ₹42,500 crore allocated for the Namami Gange Programme has been disbursed, and community participation remains low, with just 20% of local populations actively engaged in clean-up efforts.

KEY RECOMMENDATIONS AND FOCUS AREAS

Sewage Treatment & Infrastructure Development: Ganga receives 12,000 MLD of sewage, while its treatment capacity is only 5,000 MLD. The Hybrid Annuity Model (HAM) ensures the sustainable funding and operation of STPs. **Industrial Effluent Control & Monitoring:** Over 1,100 industries discharge pollutants into the river. Common Effluent Treatment Plants (CETPs) are established in key industrial zones (e.g., Jajmau, Mathura, Banther). 90% of monitored STPs & CETPs are now compliant with environmental norms. **Addressing Non-Point Source Pollution:** Agricultural runoff contributes 10,000+ tonnes of chemical waste annually. To reduce pesticide runoff,

organic farming and bio-fertilizers are promoted. Solid waste management projects have been implemented in 100+ riverbank towns. **Riverfront Development & Beautification:** Over 200 ghats and crematoriums were renovated to improve sanitation. Eco-friendly crematoriums reduce wood usage by 60%, helping curb pollution. **Biodiversity Conservation & Ecological Restoration:** Over 143.8 lakh Indian Major Carp (IMC) fish fingerlings were released to boost aquatic biodiversity. 33,024 hectares were afforested with indigenous plant species to improve ecological balance. **Maintaining ‘Aviral Dhara’ (Continuous Flow of Water):** Ensuring environmental flow (E-flow) norms are followed to maintain natural river levels. Stricter dam regulations to prevent excessive water extraction. Ganga Barrage projects were redesigned to ensure a minimum ecological flow.

CONCLUSION

The Namami Gange Programme has made significant progress in tackling pollution, increasing sewage treatment capacity, and restoring the ecological balance of the Ganga. However, challenges such as funding gaps, industrial compliance, and public awareness remain critical. Strengthening state cooperation, enforcement mechanisms, and community participation is essential for ensuring long-term sustainability. With continued government focus and public involvement, a clean and rejuvenated Ganga is achievable.

PRELIMS QUESTION:

Q. With reference to the National Ganga Council, consider the following statements:

1. It was established under the Environment (Protection) Act of 1986.
2. The Prime Minister of India is the chairperson of the National Ganga Council.
3. The National Mission for Clean Ganga (NMCG) acts as the implementing arm of the Council.

How many of the above-given statements are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Answer: C

MAINS QUESTION:

Q. Discuss the major challenges in the Ganga clean-up efforts despite various initiatives like the Namami Gange Programme. Suggest long-term strategies to ensure sustainable rejuvenation of the river.

(250 words, 15 marks)