

**GS PAPER 2- SOCIAL ISSUES – ISSUES ASSOCIATED WITH HEALTH****Male Reproductive Health Issues**

Despite affecting millions of couples worldwide and accounting for 50% of all infertility cases in India, male infertility remains stigmatized and shrouded in misconceptions.

**What is the present state of male reproductive health issues?**

According to the World Health Organization (WHO), 60 to 80 million couples worldwide struggle with infertility.

Extrapolated data suggests 13 to 19 million Indian couples face infertility issues. Male infertility accounts for 50% of these cases.

The infertility issues in males include absence of sperm, low sperm count, low sperm motility.

**What are the factors that are causing these issues?**

**Sperm Issues:** Male infertility can manifest in various forms, such as absence of sperm, low sperm count, and low sperm motility.

**Internal Factors:** Factors such as stress, hormonal imbalances, genetic anomalies, anatomical issues, and epigenetic influences play a significant role in male infertility.

**Environmental Factors:** External factors, including environmental pollution and the indiscriminate use of pesticides on crops, plastics, and plasticizers, can adversely affect fertility.

**Lifestyle Factors:** Lifestyle choices significantly influence male fertility. Diet, sleep patterns, work schedules, and the consumption of alcohol and tobacco are major contributing factors. Additionally, the growing trend of late marriages among the youth poses challenges due to the natural decline in sperm quality with age.

**What steps can be taken to address this issue?**

**Awareness:** Raising awareness about reproductive and sexual health is crucial.

**Open Discussions:** There is an urgent need for open and informed discussions about male reproductive health. Parents, especially fathers, play a critical role in educating their sons about reproductive health issues.

**Life style changes:** Young men should be encouraged to adopt healthy lifestyle practices. This includes maintaining a balanced diet, regular sleep patterns.

**Timely Medical Interventions:** Encouraging timely medical interventions can help address infertility issues early on, improving the chances of successful treatment and conception.

**Stress Management:** Stress is a major deterrent to reproductive health. Regular exercise, yoga, and meditation can significantly reduce stress and its adverse effects on well-being.

**GS PAPER 2- GOVERNANCE – ISSUES RELATED TO FEDERAL STRUCTURE****Rationale behind states demand for additional support**

The article discusses the issue whether states should receive special financial packages outside the allocations determined by the Finance Commission. The issue came under discussion after recent demands by the Chief Ministers of Bihar and Andhra Pradesh for additional funds to address their states' unique fiscal challenges.

**Why States are looking for additional Support?**

**Andhra Pradesh:** Suffered a major fiscal shock after bifurcation; partially offset by Finance Commission's revenue deficit grants but still requires support.

**Bihar:** Faces severe fiscal capacity issues with per capita development spending at less than 60% of the all-States average.

Higher allocations from the Centre can stimulate State growth, provided there is effective governance.

Issues such as fund leakage and low credit-deposit ratios in poorer states can negate the benefits of additional funds.

GST has reduced fiscal autonomy by centralizing tax collection, impacting states' ability to generate revenue.

**How finance commission allocates funds?**

The Finance Commission allocates 41% of the divisible tax pool to States.

Allocation criteria include income, population, area, forests and ecology, and demographic performance.

Beyond the statutory devolution by the Finance Commission, center provides discretionary transfers.

**What are issues of discretionary transfers?**

- 1) Large-scale discretionary transfers could undermine fiscal prudence and create imbalances.
- 2) Furthermore, Discretionary transfers are influenced by political considerations. Around 30% of Central funds are discretionary, often influenced by political consideration
- 3) Changes in the criteria provided by Finance Commission can significantly alter the distribution of funds.

**What should be done?**

- 1) Need for flexibility within the GST structure to allow States some autonomy without compromising fiscal harmonization.
- 2) Government should look for balanced and fair fiscal policy that addresses regional disparities without compromising fiscal prudence.
- 3) Greater decentralization and autonomy for States could mitigate political influence.
- 4) Government should emphasis on sourcing resources for higher capital investment in poorer regions for balanced regional development.

**GS PAPER3-INDIAN ECONOMY-AGRICULTURE****Challenges Faced By The New Union Minister Of Agriculture And Farmer Welfare In India**

The article discusses the challenges faced by Shivraj Singh Chouhan, the new Union Minister of Agriculture and Farmer Welfare in India. It highlights the need for a new agricultural policy, the impact of central bank policies on farmers, and the importance of documenting policy failures to improve future governance.

**What are the primary challenges for the new Union Minister of Agriculture?**

1. **Regaining Trust:** The mishandling of the farm laws rollout has left farmers distrustful. Addressing this is crucial for any progress.
2. **Policy Overhaul Needed:** Unlike major agricultural nations like the US, EU, and China, India lacks a current and adaptive agricultural policy. Introducing a policy that suits diverse regional needs is necessary.
3. **Federal Structure Challenges:** Agriculture being under state control means central policies must be adaptable to work within a complex federal structure, ensuring regional needs and specifics are addressed effectively.

**How do central government policies affect agriculture?**

1. **Jurisdiction Over Agriculture:** Agriculture and land management are primarily under state jurisdiction, limiting central government's direct influence.
2. **Separate Ministries:** Vital sectors like animal husbandry and fisheries are managed by separate ministries, fragmenting policy impact.
3. **Budget Control:** The Ministry of Finance controls budget allocations, affecting funding availability for agricultural initiatives.
4. **Inflation Policies:** RBI's outdated inflation targeting impacts agriculture. By focusing on consumer price stabilization, RBI inadvertently suppresses farmgate prices. For example, controlling onion prices by Rs 20 per kg leads to significant financial losses for farmers, amounting to Rs 2,00,000 per acre.

**What should be done?**

1. **Develop New Policy:** Create an agricultural policy that promotes "strategic autonomy" over "self-sufficiency" and caters to India's diverse agro-climatic regions.
2. **Compensate Farmers:** Implement mechanisms to compensate farmers for depressed farmgate prices due to inflation control. For instance, onion farmers lost Rs 2,00,000 per acre when prices dropped by Rs 20 per kg.
3. **Document Failures:** Record policy failures to prevent repeated mistakes, improving regulation, enforcement, governance, transparency, and accountability in agriculture policies.

**GS PAPER3 -INDIAN ECONOMY -INDIAN ECONOMY AND ISSUES RELATING TO MOBILIZATION OF RESOURCES****Factors that contributed to the stability of India's banking sector**

The article discusses the strong performance of India's banking sector in 2023-24, as detailed in the Financial Stability Report (FSR) of June 2024. Despite past challenges and predictions of decline, banks

maintained good health, showed improved profits, and effectively managed risks, contributing to economic stability and growth.

### How has the banking sector performed recently?

1. **Reduction in NPAs:** The Non-Performing Assets (NPA) ratio declined sharply from 8.5% at the beginning of the pandemic in 2020-21 to 3.9% by 2022-23, showing effective management of bad loans during and after the pandemic.
2. **Stability in Net Interest Margin (NIM):** Despite predictions of a squeeze, the Net Interest Margin remained stable with a minor decrease of only 1 basis point, maintaining at 3.6% in 2023-24 compared to 3.7% previously.
3. **Growth in High-Yielding Retail Products:** Banks experienced strong growth in high-yielding retail products like credit cards and personal loans, which grew 7 to 14 percentage points faster than the overall loan growth rate of 15.4% in 2022-23 and 16.3% in 2023-24.
4. **Increase in Return on Assets:** The overall return on assets for banks increased from 1.1% to 1.3%, supported by factors such as higher loan growth rates, lower provisions, increased trading income, and higher fee income.
5. **Financial Health of Public Sector Banks (PSBs):** PSBs showed a return on assets of 0.9%, which is close to the international benchmark of 1%, indicating strong internal capital generation and less reliance on governmental support.

### What factors have contributed to the stability of the banking sector?

1. **Effective Regulatory Measures:** The Reserve Bank of India (RBI) implemented various restructuring schemes and innovative regulatory measures during the pandemic. These helped maintain stability and navigate crises, contributing to a significant reduction in NPAs from 8.5% to 3.9% by 2022-23.
2. **High-Yielding Retail Product Growth:** Banks focused on growing high-yield retail products such as credit cards, personal loans, loans against property, and auto loans.
3. **Improved Risk Management:** Enhanced risk management at the bank level and better leadership selection through the Financial Services Institutions Bureau helped improve operational stability and reduce vulnerabilities.

### What about the privatization of Public Sector Banks (PSBs)?

1. **Delay in Privatization Plans:** Privatization of PSBs has been consistently postponed, despite being announced in several budgets over the past years. The ongoing process for IDBI Bank, initiated in 2018, has yet to be completed.
2. **Improved Financial Health Reduces Privatization Pressure:** With the return on assets for PSBs reaching 0.9%, close to the international benchmark of 1%, PSBs have demonstrated the ability to generate sufficient capital through internal surpluses and market sources. This financial independence reduces their dependency on government capital injections, consequently diminishing the urgency for privatization.

### What is the outlook for the future of India's banking sector?

1. **Sustained Credit Growth:** The Financial Stability Report (FSR) forecasts credit growth of 16-18% for the banking sector, indicating strong future lending activity without harming asset quality.
2. **Economic Growth Correlation:** The Indian economy is set to grow at around 6.5% over the long term. This economic growth is supportive of and supported by the banking sector, reinforcing its stability and expansion potential.
3. **Challenges in Deposit Competition:** The decline in net financial savings to 5.3% of GDP from a higher average in previous years and notes the decreasing share of deposits in gross financial savings. This indicates ongoing competition for deposits in the banking sector.
4. **Continued Focus on Retail Loans:** The FSR expresses caution regarding the reliance on retail loans, especially given the high household debt relative to GDP per capita. However, the past performance and the growth in high-yielding retail products suggest that banks will continue to focus on this area.

## PRELIM FACT

### 1. Cauvery Panel

- The Cauvery panel asks Karnataka to ensure flow of water for Tamil Nadu.

**Cauvery Panel:**

- **Cauvery Water Dispute:** The allocation of Cauvery water has been a longstanding issue between Tamil Nadu and Karnataka, rooted in agreements from 1892 and 1924 between the former Madras Presidency and the Princely State of Mysore.
- **Establishment of Cauvery Water Disputes Tribunal:** In 1990, the Union government established the Cauvery Water Disputes Tribunal, which issued its ruling in 2007.
- However, the decision did not resolve the dispute, prompting both Tamil Nadu and Karnataka to file petitions seeking a review of the verdict.

**Cauvery Delta:**

- **Cauvery River Basin:** The Cauvery river basin, covering 81,155 km<sup>2</sup>, is among South India's largest. It is shared by Karnataka (42.23%), Kerala (3.53%), Puducherry (0.2%), and Tamil Nadu (54.04%), with Karnataka and Tamil Nadu having the largest shares.
- **Cauvery River:** The Cauvery river, which travels approximately 800 kilometres, empties into the Bay of Bengal.

**2. Vizhinjam International seaport in Kerala**

- The Vizhinjam International Seaport in Kerala receives its inaugural container vessel.

**Vizhinjam International Seaport:**

- **About:** Vizhinjam Seaport in Thiruvananthapuram, Kerala, is India's first Deepwater Container Transshipment Port, representing an ambitious project of the Kerala government.
- **Development Model:** The port is currently under development in a landlord model with a Public-Private Partnership component, following a Design, Build, Finance, Operate, and Transfer (DBFOT) basis.
- Under this model, the port authority serves as a regulatory body and landlord, while private companies (specifically Adani Vizhinjam Port Pvt Ltd in this instance) handle port operations, particularly cargo handling.
- **Versatile Functionality:** The port is equipped to manage container transshipment, multi-purpose, and break-bulk cargo. Situated strategically just ten nautical miles from the international shipping route.
- **Efficient Operations:** With minimal littoral drift and low maintenance dredging needs, the port ensures reduced operational costs.

**Transshipment Hub:**

- **About:** Transshipment hubs are ports that serve as intermediate points for cargo transfer between originating and destination ports.
- Approximately 75% of India's transshipment cargo is processed at ports located outside the country. The majority of this cargo, over 85%, is handled by the Ports of Colombo, Singapore, and Klang.

**Steps to develop transshipment hubs in India:**

- **Cochin Port:** The Cochin Port Authority (CoPA) has established the International Container Transshipment Terminal in Cochin.
- **Great Nicobar:** Galathea Bay in Great Nicobar Island, part of the Andaman & Nicobar Islands, has been earmarked for the development of an International Container Transshipment Port.

**3. Mutual Recognition Agreement (MRA) for organic products**

- India and Taiwan have implemented a Mutual Recognition Agreement (MRA) for organic products.
- This MRA, the first bilateral agreement for organic products between the two nations, involves the Agricultural and Processed Food Products Export Development Authority (APEDA) of India and the Agriculture and Food Agency (AFA) of Taiwan.
- Under this agreement, organic products produced according to India's National Programme for Organic Production (NPOP) and certified by an accredited body can be sold in Taiwan with the "India Organic" logo.

- Conversely, organic products from Taiwan meeting its Organic Agriculture Promotion Act standards can be sold in India with the “Taiwan Organic” logo.
- This agreement will facilitate the export of key Indian organic products such as rice, processed food, green/black and herbal tea, and medicinal plant products to Taiwan.

#### **4.MeDevIS platform**

The World Health Organization (WHO) has launched MeDevIS (Medical Devices Information System), an online platform designed to provide global open access to information on medical devices.

- This platform supports governments, regulators, and users in selecting, procuring, and using medical devices for diagnostics, testing, and treatment of various health conditions.
- MeDevIS covers 2301 types of medical devices addressing health issues like reproductive health, noncommunicable diseases, and infectious diseases such as COVID-19.
- MeDevIS consolidates information from multiple sources, simplifying the decision-making process for healthcare practitioners and patients.

The platform references two international naming systems: the European Medical Device Nomenclature (EMDN) and the Global Medical Device Nomenclature (GMDN), which assist in regulatory approval, procurement, and inventory management.

The WHO aims for MeDevIS to improve access to life-saving medical technologies, especially in resource-limited settings, and to contribute to universal health coverage.

#### **5.Drone tested at Ladakh’s Umling La pass**

A Bengaluru-based firm, NewSpace Research and Technologies, has successfully tested a 100-kg Max Take Off Weight (MTOW) drone at an altitude of 19,024 feet at Umling La pass in Ladakh, the world’s highest motorable pass.

- It demonstrated the drone’s ability to carry a 25-kg payload, surpassing the performance of China’s DJI FlyCart 30 drone tested at Mount Everest base camp.
- The drone, which flew to an altitude of 6,200 meters, offers significant potential for civilian and military logistics, disaster relief, and medical transport in high-altitude regions such as J&K, Uttarakhand, and the North Eastern states.

The NewSpace drone could also reduce the cost of high-altitude logistics operations compared to traditional manned flights, like those conducted by the Ministry of Defence.

#### **6.Hydrogen peroxide nebulisation**

Recently an actress sparked controversy by advocating hydrogen peroxide nebulisation for viral infections, suggesting it as an alternative to medications.

- This method involves inhaling a mist of diluted hydrogen peroxide, typically used in disinfectants, which can lead to harmful by-products and lung damage.

#### **About Hydrogen Peroxide:**

- Hydrogen Peroxide ( $H_2O_2$ ) is a colourless liquid with a slightly sharp odour.
- Hydrogen peroxide can cause irritation to the eyes, nose, skin, and throat. Workers may be harmed from exposure to hydrogen peroxide.

#### **7.Koyna, Maharashtra**

- India is undertaking a mission to drill a 6-km deep hole in the Koyna-Warna region of Maharashtra to study earthquakes and the earth’s crust.
- This region has experienced frequent earthquakes since the Koyna Dam was impounded in 1962.
- The pilot borehole, drilled to a depth of 3 km, has already provided significant insights, including information on ancient lava flows and granitic basement rocks.
- The deep drilling aims to better understand reservoir-triggered earthquakes and involves complex techniques like mud rotary drilling and air hammering.



**ANSWER WRITING**

**Q. Discuss the socio-economic factors that contribute to the persistence of begging in India. Propose effective measures to address these factors.**

Begging has historically been viewed as a noble deed in various religions. The term “bhiksha” is often used in Hinduism, Jainism, and Buddhism. “Zakat” is a fundamental principle in Islam. However, in recent times, begging has become a significant social issue with severe socio-economic consequences. According to the 2011 Census, there are 4,13,670 beggars in India, with a considerable number being children. This highlights the failure of social safety nets and the marginalisation of vulnerable populations.

**Socio-Economic Factors Contributing to Begging:**

- **Poverty:** Widespread poverty forces individuals, particularly from marginalised communities, into begging as a **means of survival**.

**For example:** In urban slums, lack of basic amenities and employment opportunities compels many to beg.

- **Unemployment:** High unemployment rates, especially among the unskilled and semi-skilled labour force, push people towards begging.

**For example:** Migrant labourers in cities often resort to begging during periods of joblessness.

- **Lack of Education: Illiteracy** and lack of access to education limit employment opportunities, perpetuating the cycle of poverty and begging.

**For example:** Children of beggars often grow up without education, continuing the vicious cycle.

- **Social Exclusion:** Certain communities, such as nomadic tribes and lower castes, face systemic exclusion, driving them to beg for sustenance.

**For example:** Nomadic tribes like the Banjara often resort to begging due to lack of integration into mainstream society.

- **Mental Health Issues:** Individuals with mental health issues, lacking family support and proper care, often end up begging on the streets.

- **Family Breakdown:** Family disintegration and domestic violence lead many, particularly women and children, to flee their homes and resort to begging.

**For example:** Women escaping abusive marriages often find no other means of support.

- **Lack of Social Security:** Inadequate social security measures and weak implementation of welfare schemes fail to provide a safety net for the most vulnerable.

**For example:** Many elderly beggars lack access to old-age pensions or other forms of social security.

- **Organised Begging Rackets:** Organised crime syndicates exploit vulnerable individuals, including children and disabled persons, forcing them into begging.

**For example:** Human trafficking victims are often coerced into begging under threat or duress.

#### **Effective Measures to Address Begging:**

- **Poverty Alleviation Programs:** Strengthen poverty alleviation programs like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to ensure minimum wage employment.

**For example:** Expanding MGNREGA to urban areas could reduce urban begging.

- **Skill Development and Employment Opportunities:** Implement comprehensive skill development programs to improve employability and provide alternative livelihoods.

**For example:** Vocational training centres under Pradhan Mantri Kaushal Vikas Yojana (PMKVY) in urban slums can help individuals transition to stable employment.

- **Education and Child Welfare:** Ensure access to free and quality education for children, coupled with mid-day meal schemes to incentivize school attendance.

**For example:** The Right to Education (RTE) Act needs stricter implementation to ensure no child is left out of the education system.

- **Mental Health Services:** Expand mental health services and establish rehabilitation centres for beggars with mental health issues.

**For example:** The National Mental Health Program (NMHP) aims to ensure the availability and accessibility of mental healthcare for all.

- **Social Security Schemes:** Enhance the reach and effectiveness of social security schemes like pensions, health insurance, and housing for vulnerable populations.

**For example:** Ensuring every elderly person has access to a pension can reduce old-age begging.

- **Family Support Services:** Strengthen family support services to address domestic violence and family breakdown, providing safe shelters and counselling.

**For example:** The One Stop Centre Scheme (OSC) provides integrated support and assistance to women affected by violence.

- **Community Integration Programs:** Promote social inclusion programs to integrate marginalised communities into mainstream society.

**For example:** Programs aimed at the socio-economic upliftment of nomadic tribes can reduce their dependence on begging.

- **Crackdown on Organised Begging:** Implement **strict laws and enforcement mechanisms** to dismantle **organised begging rackets** and human trafficking networks.  
**For example:** Regular **police patrols** and **surveillance** in areas known for organised begging can deter criminal activities.

Addressing the menace of begging in India requires a multi-faceted approach that tackles the root socio-economic factors. By strengthening social safety nets, improving access to education and employment, and providing robust mental health services, India can create a more inclusive society where begging is significantly reduced. A collaborative effort between the government, NGOs, and civil society is crucial to bring about sustainable change and uplift the most vulnerable sections of society.

**MCQS**

- Which of the following statements about the Brahmaputra River are correct?
  - The Brahmaputra originates from the Angsi Glacier in the Himalayas.
  - It flows through China, Bhutan, India, and Bangladesh.
  - The Brahmaputra is known as the Yarlung Tsangpo in Tibet.
 Select the correct answer using the code below:  
 a) 1 and 2 only      b) 2 and 3 only  
 c) **1 and 3 only**      d) 1, 2 and 3
- The 'Digital Economy Report 2024' was released by which organization?
  - International Monetary Fund (IMF)
  - World Bank
  - United Nations Conference on Trade and Development (UNCTAD)**
  - Organisation for Economic Co-operation and Development (OECD)
- With reference to WHO's 'MeDevIS' platform, consider the following statements:
  - It aims to streamline the approval process for medical devices.
  - It provides a centralized database for monitoring adverse events related to medical devices.
  - It is designed to facilitate international collaboration among regulatory bodies.
 How many of the above statements is/are correct?  
 a) Only one      b) Only two  
 c) **All three**      d) None
- Consider the following statements about Hydrogen peroxide:
  - It is commonly used as a disinfectant and bleaching agent.
  - It can be hazardous in high concentrations and cause burns.
 Which of the above statements is/are correct?  
 a) 1 only      b) 2 only  
 c) **Both 1 and 2**      d) Neither 1 nor 2
- Umling La Pass, renowned for its remarkable altitude, is situated in which region of India?
  - Himachal Pradesh
  - Jammu and Kashmir
  - Sikkim
  - Ladakh**
- Koyna, Maharashtra is famous for which of the following?
  - Its wine plantation
  - Its industrial development
  - Its scenic hill stations
  - Its hydroelectric project**
- Consider the following statements about the International Maritime Organization (IMO):
  - The IMO's primary purpose is to improve the safety and security of international shipping and to prevent marine pollution from ships.
  - The IMO is headquartered in New York City, USA.
  - The International Convention for the Safety of Life at Sea (SOLAS) is one of the most important treaties developed by the IMO.
 How many of the above statements is/are correct?  
 a) Only one      b) **Only two**  
 c) All three      d) None
- Consider the following:
  - Inter-State River Water Disputes Act, 1956
  - River Boards Act, 1956
  - National River Water Allocation Act, 1993
 How many of the above laws aim to regulate inter-state river water sharing?  
 a) Only one      b) **Only two**  
 c) All three      d) None
- Which two countries have implemented Mutual Recognition Agreement (MRA) for organic products?
  - India And Pakistan
  - India And Taiwan**
  - India And China
  - India And Bhutan
- Consider the following statements regarding the Military Exercise Pitch Black:
  - It is an annual joint military exercise conducted between India and New Zealand.
  - The 2024 exercise will focus on Large Force Employment warfare aimed at strengthening international cooperation.
 Which of the statement(s) given above is/are correct?  
 a) 1 only      b) **2 only**  
 c) Both 1 and 2      d) Neither 1 nor 2