

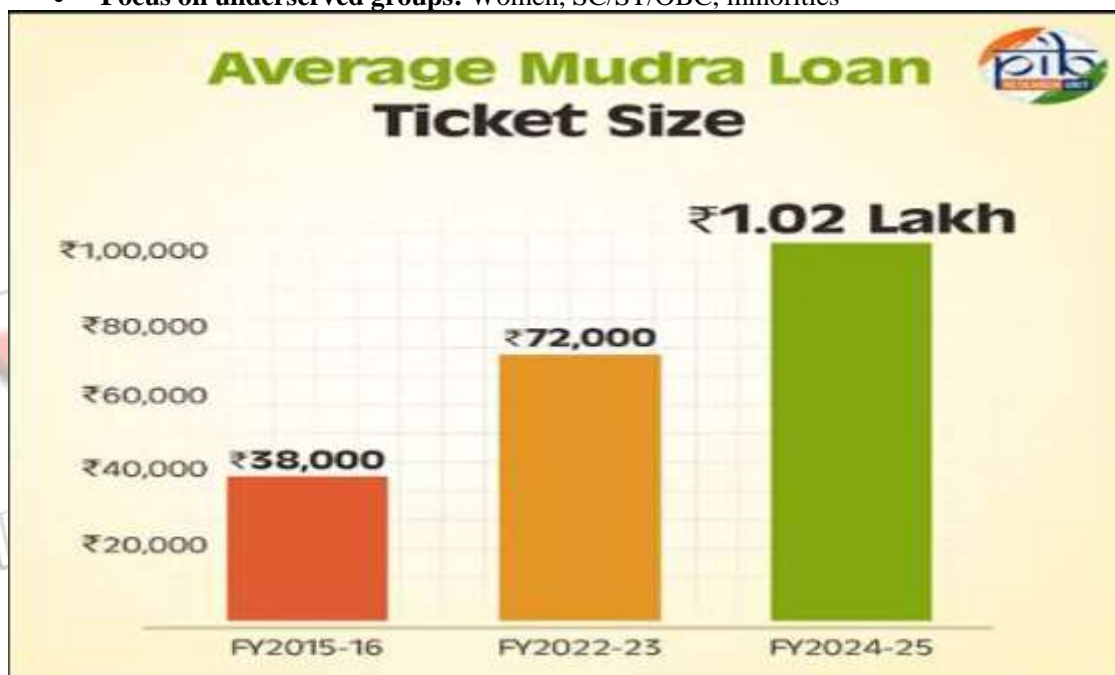
SYLLABUS: GS PAPER –II-GOVERNMENT SCHEMES

PM Mudra Yojana

Pradhan Mantri Mudra Yojana (PMMY) celebrated its 10th anniversary in April, 2025. Prime Minister of India and key ministers hailed the scheme’s role in financial inclusion and grassroots entrepreneurship.

About PM Mudra Yojana (PMMY):

- **Launched:** April 8, 2015
- **Ministry:** Ministry of Finance (implemented by MUDRA Ltd under SIDBI)
- **Objective:** To provide **collateral-free credit** up to ₹10 lakh to **non-corporate, non-farm micro and small enterprises (MSEs)**
- **Extended Coverage:** Loans now go up to ₹20 lakh under **Tarun Plus** category.
- **Key Features**
- **Loan Types:**
 - Shishu (up to ₹50,000)
 - Kishor (₹50,000–₹5 lakh)
 - Tarun (₹5 lakh–₹10 lakh)
 - Tarun Plus (₹10–₹20 lakh)
- **Lending Institutions:** SCBs, RRBs, NBFCs, MFIs, SFBs, Cooperative Banks
- **No collateral required** and nominal interest rates set by lending institutions as per RBI norms
- **Focus on underserved groups:** Women, SC/ST/OBC, minorities



Achievements in 10 Years (2015–2025)

1. **Loan Outreach:** Over **52 crore loans** sanctioned worth **₹32.61 lakh crore**
2. **Rise in Loan Size:** Average loan increased from ₹38,000 (FY16) to ₹1.02 lakh (FY25)
3. **Women Empowerment:**
 - **68% of loans** disbursed to women
 - Women’s average loan grew at **13% CAGR**, reaching ₹62,679
 - Women-led startups showed higher job creation rates
4. **Social Inclusion:**
 - **50% of beneficiaries** belong to SC/ST/OBC
 - **11% of accounts** held by minority communities
5. **Shift in Lending Pattern:**
 - *Kishor loans* rose from 5.9% (FY16) to **44.7% (FY25)**
 - Increasing demand for higher credit indicates **scaling up of enterprises**
6. **Credit Expansion:**

- MSME lending rose from ₹8.51 lakh crore (FY14) to **₹27.25 lakh crore (FY24)**
- MSME credit share in bank lending grew from 15.8% to nearly 20%
- 7. **Geographical Spread:**
 - Tamil Nadu leads with ₹3.23 lakh crore disbursal, followed by UP and Karnataka
 - Among UTs, **J&K recorded highest disbursal: ₹45,816 crore**
- 8. **Global Recognition:**
 - **IMF praised** PMMY in multiple reports for promoting women-led MSMEs and inclusive entrepreneurship

Limitations and Challenges

- **Job Quality Concerns:** Most enterprises supported remain **low-scale or informal** with limited job creation potential
- **Underperformance in Tarun Loans:** Higher loan categories (₹5–₹20 lakh) still account for a small share
- **Dependence on Government Push:** High reliance on public sector banks; low NBFC/MFI penetration in remote areas
- **Risk of Over-indebtedness:** Credit push without corresponding financial literacy may increase default risks in some regions
- **Lack of Exit Strategy:** Limited handholding or upskilling support post-credit disbursement hampers sustainability

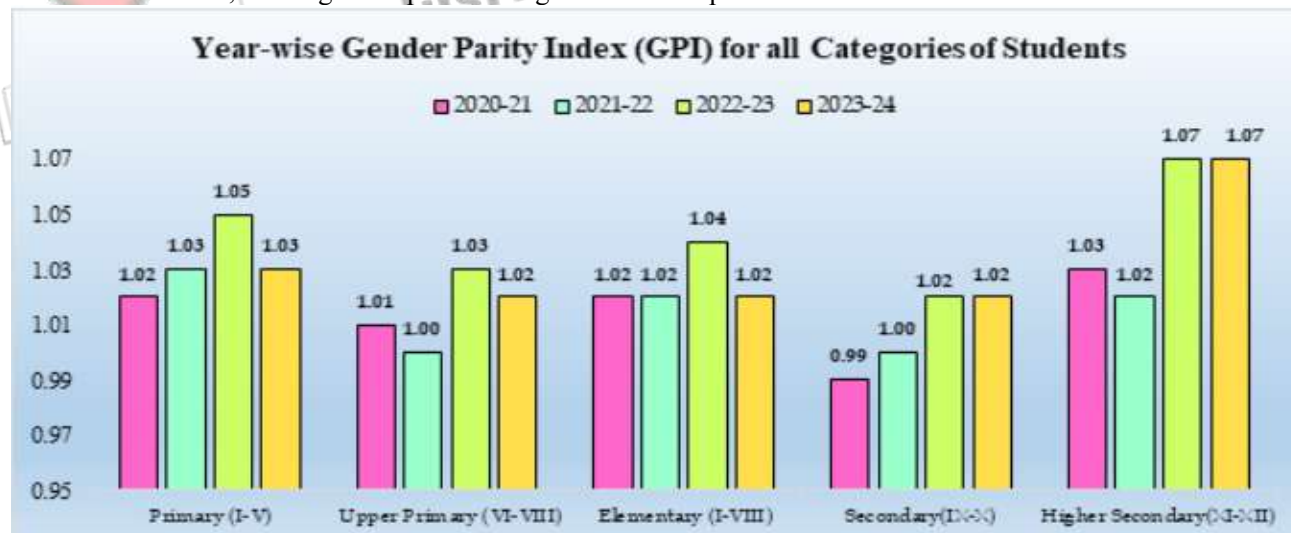
Way Forward

- **Focus on Enterprise Formalisation:** Link PMMY with **GST registration, e-commerce onboarding, and UDYAM portal**
- **Enhance Credit Monitoring:** Real-time data integration and fraud detection to **prevent ghost accounts**
- **Skill and Market Linkages:** Integrate with **Skill India** and **PM Vishwakarma** for capacity building
- **Encourage Private Players:** Incentivise NBFCs and MFIs to deepen last-mile delivery in aspirational districts
- **Promote Tarun Category Growth:** Offer credit guarantee and interest subvention for **scaling businesses**

SYLLABUS: GS II-WOMEN

Women and Men in India 2024 Report

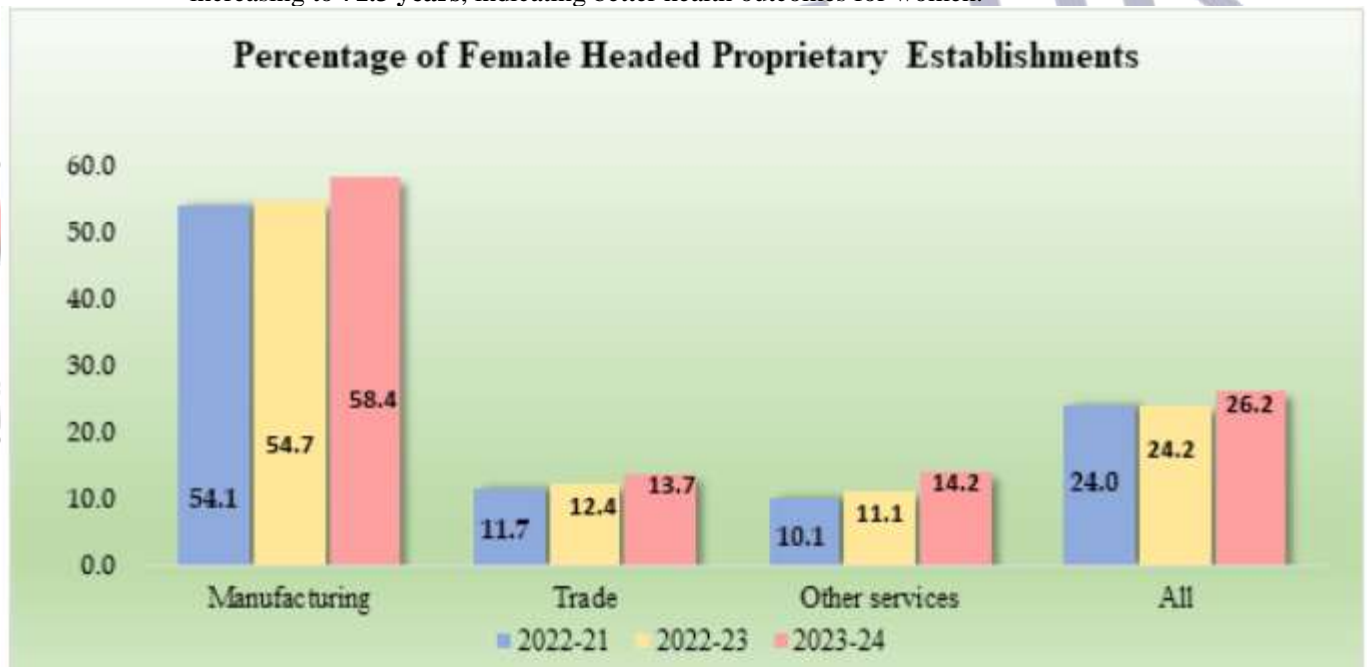
The Ministry of Statistics and Programme Implementation (MoSPI) released the 26th edition of “Women and Men in India 2024”, offering a comprehensive gender data snapshot.



Summary of the Women and Men in India 2024 Report:

1. **Education – Gender Parity Trends:**
 - Gender Parity Index (GPI) remained **above 1.00** across primary (1.03), upper primary (1.02), and higher secondary (1.02) levels in 2022-23, reflecting **higher female enrolment**.
2. **Labour Force Participation (15+ years):**

- Female Labour Force Participation Rate (LFPR) improved from **49.8% (2017-18)** to **60.1% (2023-24)** under usual status, showing increased female workforce inclusion.
- 3. **Banking Access and Financial Inclusion:**
 - Women account for **39.2% of total bank accounts** and contribute to **39.7% of aggregate deposits** in 2023-24.
 - Rural women hold **42.2% of accounts**, indicating growing financial autonomy in non-urban regions.
- 4. **Stock Market Engagement:**
 - DEMAT accounts surged from **33.26 million in 2021** to **143.02 million in 2024**.
 - Female account holders increased from **6.67 million to 27.71 million**, reflecting a **4.2x growth** in just three years.
- 5. **Entrepreneurship – Female-led Enterprises:**
 - Share of **female-headed proprietary establishments** in manufacturing, trade, and services grew steadily from 2021-22 to 2023-24.
- 6. **Political Participation – Voting Trends:**
 - **Female voter turnout** reached **65.8% in 2024**, closely matching male turnout at 65.5%.
 - This reversed earlier gender voting gaps seen in national elections.
- 7. **Women-led Startups:**
 - Startups with **at least one-woman director** recognized by DPIIT rose from **1,943 (2017)** to **17,405 (2024)** – over **800% growth**, showcasing improved startup ecosystem inclusivity.
- 8. **Health and Fertility Trends:**
 - **Total Fertility Rate (TFR)** declined to **2.0** nationally in 2023, with **female life expectancy** increasing to **71.3 years**, indicating better health outcomes for women.



Analysis of Report:

Positives in the Report:

- **Empirical gains in digital inclusion:** DEMAT and bank account penetration among women indicates widening financial empowerment.
- **Education equity improving:** GPI consistently above 1.0 across levels reflects progress in girl child education.
- **Participation in governance:** High female voter turnout and rise in women-led startups show societal engagement and leadership expansion.
- **Improved labour metrics:** A notable **10.3 percentage point rise in LFPR (2017–24)** suggests formalisation and participation gains.

Persistent Gaps and Concerns:

- **Sectoral concentration in employment:** Most women remain confined to **low-paid and informal sector jobs**.
- **Digital divide lingers:** Despite growth, **only 27.71 million women** held DEMAT accounts versus **115.31 million men** in 2024.
- **Under-representation in leadership:** Women still hold a **smaller share in senior corporate or parliamentary positions** despite educational gains.
- **Urban-rural access imbalance:** Internet and health access indicators show slower progress in rural women's inclusion.

PRELIM FACTS
1. Biomass Satellite Mission

The European Space Agency (ESA) will launch the Biomass satellite mission in end of April, 2025, aboard the Vega C rocket.

About Biomass Satellite Mission:

- **What is the Biomass Mission?**
 - Biomass is ESA's **seventh Earth Explorer satellite mission** under its climate and Earth systems programme.
 - It will map global forests and measure carbon levels to assess forest health and its role in the carbon cycle.
- **Organisation Involved:**
 - The **European Space Agency (ESA)** leads the mission, with collaboration from **researchers across Europe**.
 - The launch will take place from **French Guiana** using **Vega C**, ESA's satellite launcher.
- **Aim of the Mission:**
 - To **quantify forest biomass and carbon content** from space using radar.
 - To generate **accurate 3D models** of forest structures and track changes in biomass over time.
- **Key Features of Biomass Mission**
 - **P-band SAR Technology:** First satellite to use **P-band Synthetic Aperture Radar** with 70 cm wavelength for deep forest penetration.
 - **12-metre Radar Antenna:** A large deployable antenna will scan forest canopies and ground biomass structures.
 - **Carbon Flow Monitoring:** Tracks **carbon absorption and release**, improving understanding of climate feedback loops.
 - **Global Coverage:** Covers **tropical and boreal forests** and monitors **ice sheet movement and terrain models**.
 - **Sun-Synchronous Orbit:** Operates at **666 km altitude**, ensuring consistent lighting conditions for measurements.
- **What is the Earth Explorer Programme?**
 - It is ESA's **research-driven satellite series** designed to explore Earth's dynamic systems.
- The first spacecraft the gravity field and steady-state Ocean Circulation Explorer (**GOCE**) mission took off in 2009 and worked till 2013.
- The most recent one was the Earth Cloud Aerosol and Radiation Explorer (**EarthCARE**) mission, which was launched in May 2024

2. ZooWIN Portal

The Union Health Ministry recently launched the ZooWIN portal to monitor the availability of anti-rabies and anti-snake venom vaccines in real time.

About ZooWIN Portal:

- **What is ZooWIN?**
 - **ZooWIN (Zoonoses-WIN)** is a digital portal to monitor stocks of **Anti-Rabies Vaccine (ARV)** and **Anti-Snake Venom (ASV)** across India.
 - It ensures better coordination among healthcare systems, especially in rural and underserved areas.
- **Developed By:**

- The portal is developed by the **National Centre for Disease Control (NCDC)** under the Ministry of Health and Family Welfare (MoHFW).
- It is technically supported by the **United Nations Development Programme (UNDP)**.
- **Aim of ZooWIN:**
 - To strengthen the **prevention, control, and treatment** of zoonotic diseases like rabies and snakebite.
 - To ensure **real-time visibility of vaccine stocks** for timely availability and distribution.
- **Key Features of ZooWIN:**
 - **Real-Time Tracking:** Enables real-time data on vaccine availability using **eVIN and U-WIN architecture**.
 - **Health Facility Locator:** Helps users locate the nearest health centre stocked with ARV or ASV.
 - **Follow-Up Tracking:** Tracks patients for **post-exposure prophylaxis (PEP)** to ensure full treatment adherence.
 - **Integration with One Health Approach:** Supports the **National Action Plan for Snakebite Envenoming (NAPSE)**, targeting 50% reduction in deaths by 2030.
 - **Public Helpline Service:** Operates helpline **15400** in pilot states for awareness and treatment guidance.
- **Pilot Rollout:** The platform is being piloted in **Delhi, Madhya Pradesh, Assam, Puducherry, and Andhra Pradesh**

3. Digital Threat Report 2024

The Government of India launched the Digital Threat Report 2024 to enhance cybersecurity in the Banking, Financial Services, and Insurance (BFSI) sector.

About Digital Threat Report 2024:

- **What is the Digital Threat Report 2024?**
 - The Digital Threat Report 2024 is a sector-specific cybersecurity assessment focusing on the BFSI industry.
 - It provides a detailed evaluation of existing security vulnerabilities, evolving threat vectors, and best practices for cyber defence.
- **Published By:**
 - Developed collaboratively by CERT-In (Indian Computer Emergency Response Team), CSIRT-Fin (Financial Sector Incident Response Team), and SISA (Cybersecurity solutions provider).
- **Aim of the Report:**
 - To **strengthen cyber resilience** across the BFSI sector.
 - To **enable proactive threat management** and build a unified security framework at national and sectoral levels.
- **Key Insights from the Report:**
 - Identifies **systemic risks** due to interconnectivity in the financial ecosystem.
 - Highlights **AI-driven threats, compliance risks, and sophisticated fraud techniques**.
 - Offers **actionable recommendations** across people, process, and technology domains.
 - Emphasizes the need for **collaborative intelligence-sharing** to prevent cascading cyber failures.
- **What is SISA?**
 - **SISA** is a global, forensics-driven **cybersecurity company** focusing on the digital payments industry.
 - It delivers **preventive, detective, and corrective** solutions to strengthen organizational cyber posture.

4. Inter-Parliamentary Union (IPU)

Lok Sabha Speaker Om Birla addressed the 150th Assembly of the Inter-Parliamentary Union (IPU) in Tashkent, Uzbekistan.

About the Inter-Parliamentary Union (IPU):

- **What is IPU?**
 - The **Inter-Parliamentary Union (IPU)** is a global platform for **parliamentary diplomacy and cooperation**, founded to promote peace, democracy, and human rights.
- **Established in:** 1889 (Paris) – First multilateral political organization globally

- **Headquarters:** Geneva, Switzerland
- **Members:** 180 national parliaments + 15 associate members
- **Motto:** “For democracy. For everyone.”
- **Core Aims:**
 - Promote **representative democracy** and support **parliamentary institutions**
 - Facilitate **dialogue and diplomacy** among parliaments to resolve international conflicts
 - Advance **gender equality, youth empowerment, and sustainable development**
 - Defend the **human rights of parliamentarians** globally
- **IPU Structure and Features:**
 - **IPU Assembly:**
 - Main decision-making forum to discuss global political and social issues
 - Issues recommendations for international parliamentary action
 - **Governing Council:**
 - Policy body comprising 3 representatives from each member parliament
 - Sets programme and budget; elects the Executive Committee
 - **Executive Committee:** 17-member body that oversees IPU’s operations and administration
 - **Standing Committees:** Focused on key themes like peace, democracy, development, and cooperation
 - **Funding:** Primarily financed by **public funds** from member parliaments

ANSWER WRITING

Q. The increasing incidents of student suicides in campuses highlight the mental health crisis among youth. In this context, evaluate the viability of implementing community-based mental health interventions in India, and examine how such grassroots initiatives can play a transformative role in bridging treatment gaps and promoting holistic mental well-being. (15 Marks, 250 Words)

India is facing a **silent emergency** as its **youth** grapple with immense academic pressure, social isolation, and uncertainty about the future. In 2022, over **13,000 students** died by **suicide**, accounting for **7.6%** of all such deaths that year, revealing a widening **mental health crisis**. This **growing disconnect** between **institutional support** and students’ **emotional needs** demands urgent interventions.

Increasing incidents of student suicides in campuses highlight the mental health crisis among youth

- **Rising suicide statistics:** The surge in student suicides, particularly in premier institutes like IITs, reflects deep-rooted **psychosocial stressors** and lack of institutional empathy.
For example: Between 2019 and 2023, **98 suicides** were reported in **IITs, NITs and IIMs**, with IITs alone accounting for 39, prompting SC intervention and task force formation.
- **Inadequate systemic response:** Most institutions address suicide by hiring psychologists, overlooking **structural issues** like discrimination, toxic competition, and alienation.
For example: Despite counselling centers in all 23 IITs, recurring suicides reveal that **core stress-inducing factors remain unaddressed**.
- **Neglect of inclusivity:** Institutional reluctance to adopt **gender-inclusive language** or acknowledge queer identities contributes to marginalisation and mental health deterioration.
- **Lack of safe spaces:** Classrooms are driven by rigid academic metrics, ignoring emotional development and **safe, non-judgmental learning environments**.
For example: Students at IITs report teachers discussing only grades, which **dehumanizes** the learning experience and heightens performance anxiety.
- **Punitive policies:** Fragile and **arbitrary attendance rules** enforced by faculty exacerbate students’ stress and hinder recovery from mental health struggles.

Viability of implementing community-based mental health interventions in India

- **Contextual adaptability:** Community models can be **tailored to local socio-cultural realities**, ensuring interventions resonate with diverse mental health needs.
For example: The **ASHA worker-led mental health outreach** in Karnataka’s Bellary district adapted messages in regional dialects to combat stigma effectively.
- **Low-resource suitability:** India’s shortage of mental health professionals makes **task-sharing models** involving trained non-specialists both necessary and feasible.
For example: The **MANAS initiative in Gujarat** successfully trained community volunteers to offer mental health first aid, reducing treatment burden on specialists.

- **Cost-effectiveness:** Community-based programs minimize **infrastructure dependency**, reducing costs and allowing scalable outreach in remote or underserved areas.
For example: The **Atmiyata Project in Maharashtra** used mobile technology and peer counselling, showing high engagement with minimal financial investment.
- **Grassroots credibility:** Interventions led by **familiar community figures** increase trust and openness, reducing stigma around mental health conversations.
- **Policy support and momentum:** India's **National Mental Health Programme** already advocates for decentralised services, providing institutional legitimacy to grassroots efforts.
For example: The government's **District Mental Health Programme (DMHP)** enables trained personnel at primary health centres to deliver community-level care.

How grassroots initiatives bridge treatment gaps and promote holistic mental well-being

- **Promote early identification:** Regular community interactions help detect **early signs** of distress before they escalate into crises like suicide.
For example: The **SEHER program in Bihar schools** identified vulnerable students early and facilitated timely intervention through trained teachers.
- **Enhance accessibility:** Local interventions reduce geographical and financial barriers, making **mental health support widely accessible** in rural and urban slums.
For example: The **NIMHANS tele-mental health helpline (Tele-MANAS)** connects underserved populations with experts, using community health workers for outreach.
- **Address socio-cultural stigma:** Familiarity and trust in community agents help challenge **cultural taboos** around mental health.
- **Facilitate supportive ecosystems:** Community-based models build **networks of empathy**, shifting focus from individual therapy to collective care.
- **Empower youth and caregivers:** Grassroots education empowers students and families to **recognize symptoms, seek help**, and offer emotional first aid.

As India strides towards a demographic dividend, **community-based mental health interventions** offer a **scalable and inclusive solution** to the silent crisis plaguing its youth. By promoting **safe spaces, empathetic dialogue, and localized support networks**, we can truly make mental health “everyone’s business” and turn **campuses into havens of hope and resilience**.

MCQ

1. Consider the following statements regarding Arctic Council.
 Statement-I: The Arctic Council is a legally binding treaty-based organization governing the Arctic.
 Statement-II: The Council was formed through the Ottawa Declaration and promotes cooperation on Arctic issues.
 Which one of the following is correct in respect of the above statements?
 a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I
 b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I
 c) Statement-I is correct but Statement-II is incorrect
d) Statement-I is incorrect but Statement-II is correct
2. Which of the following best characterizes the strategic intent of Vibrant Villages Programme-II (VVP-II)?
 a) Enhancing border fencing along all land boundaries
 b) Deploying central armed forces to remote villages for civil duties
 c) Establishing Special Economic Zones in border districts
d) Combining livelihood generation, governance decentralization, and strategic integration
3. Which of the following best describes the underlying technique of Meenakari craft?
 a) Using colored natural dyes to paint clay figurines
 b) Embedding gemstones into metal using wax and gold foils
 c) Applying ceramic glazes using stencils and wood-fired kilns
d) Fusing colored glass powder onto metal surfaces through high-temperature firing
4. At the 6th BIMSTEC Summit, which of the following reflects a key strategic shift in India’s engagement with the group?
 a) Downgrading BIMSTEC to a sub-regional trade bloc focused on textile exports

- b) Proposing an India-led BIMSTEC Space Mission targeting lunar exploration
 c) **Advocating for institutional reform and formally endorsing the BIMSTEC Charter**
 d) Launching a common currency framework for BIMSTEC countries
5. Consider the following statements. Top of Form
 Statement-I: CSIR–National Aerospace Laboratories (NAL) has developed aircraft like SARAS and Hansa to enhance India’s regional air connectivity.
 Statement-II: India lacks indigenous capacity in manufacturing civil aircraft and depends solely on imported platforms.
 Which one of the following is correct in respect of the above statements?
 a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I
 b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I
 c) **Statement-I is correct but Statement-II is incorrect**
 d) Statement-I is incorrect but Statement-II is correct
6. Consider the following statements about National Aerospace Laboratories (NAL):
 1. It is a subordinate body of Hindustan Aeronautics Limited (HAL).
 2. Its main focus is on military aviation strategy and combat drone design.
 3. It operates under the Ministry of Science and Technology, Government of India.
 How many of the above statements is/are correct?
 (a) **Only one**
 (b) Only two
 (c) All three
 (d) None
7. Consider the following statements about Biomass Mission
 1. Biomass is ESA’s sixth Earth Explorer satellite mission under its climate and Earth systems programme.
 2. It will map global forests and measure carbon levels to assess forest health and its role in the carbon cycle.
 Which of the above statements is/are correct?
 (a) 1 only
 (b) **2 only**
 (c) Both 1 and 2
 (d) Neither 1 nor 2
8. Consider the following statements about ZooWIN
 1. ZooWIN (Zoonoses-WIN) is a digital portal to monitor stocks of Anti-Rabies Vaccine (ARV) and Anti-Snake Venom (ASV) across India.
 2. It ensures better coordination among healthcare systems, especially in rural and underserved areas.
 Which of the above statements is/are correct?
 (a) 1 only
 (b) 2 only
 (c) **Both 1 and 2**
 (d) Neither 1 nor 2
9. Consider the following statements about Digital Threat Report 2024.
 1. The Digital Threat Report 2024 is a sector-specific cybersecurity assessment focusing on the BFSI industry.
 2. It provides a detailed evaluation of existing security vulnerabilities, evolving threat vectors, and best practices for cyber defence
 Which of the above statements is/are incorrect?
 (a) 1 only
 (b) 2 only
 (c) Both 1 and 2
 (d) **Neither 1 nor 2**
10. Consider the following statements
 1. The Inter-Parliamentary Union (IPU) is a global platform for parliamentary diplomacy and cooperation, founded to promote peace, democracy, and human rights.
 2. It promotes representative democracy and support parliamentary institutions
 Which of the above statements is/are incorrect?
 (a) 1 only
 (b) 2 only
 (c) Both 1 and 2
 (d) **Neither 1 nor 2**