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GRAMEEN CREDIT SCORE



- It aims to **formalize self-help group** (SHG) transactions within the central credit system of India, thereby allowing leading financial institutions to better assess creditworthiness.
- The objective behind this scheme is to **promote financial inclusion** for self-help group (SHGs) women entrepreneurs.
- It is basically to provide them the much-needed support to grow in life by trying to build businesses.
- This score, hence, represents a significant shift in analysing the creditworthiness of millions of women involved in the SHGs across India's rural areas.
- The introduction of the Grameen credit score is expected to bring several positive changes:
 - **Enhanced financial access:** It will open up new financial opportunities for rural women. Thus, enabling them to expand their businesses and improve their livelihoods. It will also introduce them with concepts like credit cards, creditworthiness, loan EMIs, loan repayment etc.
 - **Customized financial products:** It will be supplemented by customized credit cards for micro-enterprises, **with limits of up to ₹5 lakh**. This will propel grassroots level financial empowerment.
 - **Improved credit assessment:** By providing a digital framework for assessing creditworthiness, it will **bridge existing gaps in the current credit bureau** system, which often overlooks SHG members. It will also allow them to check their credit score, credit limits and ways to improve the same.
 - **Economic stability:** Now with increase in credit availability women led SHGs will be in a position to better contribute more effectively to their houses. This will propel the growth in the rural community at large.

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INTERNATIONAL CRIMINAL COURT (ICC)



- It is the **only permanent international criminal tribunal**.
- It was established **in 2002** by an international agreement, the **Rome Statute**, on 17 July 1998.
 - The Rome Statute sets out the Court's jurisdiction, structures, and functions.
 - The Statute entered into force on 1 July 2002.
- **Mandate:** ICC investigates and, where warranted, tries individuals charged with the gravest crimes of concern to the international community **genocide, war crimes, crimes against humanity** and the **crime of aggression**.
- As a court of last resort, it seeks to **complement, not replace, national Courts**.
- **Members:** There are **125 member countries**, but dozens of governments are **not ICC parties, including China, India, Israel, Russia** and the **United States**.
- **Funding:** The Court is funded by **contributions from the States Parties** and by **voluntary contributions** from Governments, international organizations, individuals, corporations, and other entities.
- **Composition:**
 - **Judges:** The court has **18 judges, each from a different member country**, elected to non-renewable **9-year terms**.
 - **The Presidency:** Consists of **three judges** (the President and two Vice-Presidents) elected from among the judges. It **represents the Court to the outside world** and helps with the organization of the work of the judges.
- **Jurisdiction of ICC:**
 - Unlike the International Court of Justice (ICJ), which hears disputes between states, the ICC **handles prosecutions of individuals**.
 - The ICC is **only competent to hear a case if:**

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- the country where the offence was committed is a party to the Rome Statute; or
- The perpetrator's country of origin is a party to the Rome Statute.
- The ICC may exercise its jurisdiction if the national court is unable or unwilling to do so.
- The ICC only has jurisdiction over offences committed after the Statute's entry into force on 1 July 2002.
- **Relation with United Nations (UN):**
 - Article 2 of the Rome Statute provides for the ICC's relationship with the UN.
 - While not a United Nations organization, the Court has a cooperation agreement with the UN.
 - When a situation is not within the Court's jurisdiction, the UN Security Council can refer the situation to the ICC, granting it jurisdiction.

NAVIGATION WITH INDIAN CONSTELLATION (NAVIC)



- It is India's regional navigation satellite system designed to provide accurate **Position, Velocity and Timing (PVT)** service to users in India as well as the region extending about **1500 km beyond the Indian landmass**.
- It is a **satellite-based navigation system** developed by the Indian Space Research Organization (**ISRO**).
- The first NavIC satellite was launched in 2013.
- NavIC is designed with a **constellation of 7 satellites** and a network of ground stations operating 24 x 7.
- NavIC offers **two services** - **Standard Position Service (SPS)** for civilian users and **Restricted Service (RS)** for strategic users.
 - These two services are provided in both **L5 (1176.45 MHz)** and **S band (2498.028 MHz)**.

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- The system provides positioning accuracy of better than 10 m throughout India and better than 20 m for the area surrounding India by 1,500 km, and timing accuracy better than 50 nanoseconds.
- NavIC SPS signals are **interoperable with the other global navigation satellite system** (GNSS) signals namely **GPS, Glonass, Galileo and BeiDou**.
- **Applications:**
 - Transportation (terrestrial, aerial and marine)
 - Location -based services
 - Personal mobility
 - Resource monitoring
 - Surveying and geodesy
 - Scientific research
 - Time dissemination and synchronisation
 - Safety-of-life alert dissemination

JEVONS PARADOX



- It is the idea that **technological progress** that makes a **resource cheaper** or more efficient to use often leads to an **increase in demand for that resource**.
- This refers to a **form of induced demand** wherein efficiency improvements in the use of a resource causes increased consumption of the resource rather than a decrease in its use.
- **Origin of Jevons Paradox:**
 - It was proposed by the English economist, **William Stanley Jevons**, in his 1865 book **The Coal Question**.
 - Jevons observed that the **efficient use of coal** made possible by technology actually caused more coal to be extracted and consumed rather than allowing the preservation of existing reserves.

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- Technological progress, in other words, only allows people to satisfy demands that could not be satisfied earlier in the absence of an appropriate technology.
- **Examples of Jevons Paradox:**
 - **Fuel Efficiency and Vehicle Usage:** Vehicle fuel efficiency improvements can also increase consumption. When cars become more fuel-efficient, the cost of driving per mile decreases, making it more affordable for individuals to use their vehicles — often increasing vehicle miles travelled, offsetting any energy conservation benefits from improved fuel efficiency.
 - **Digital Technology and Energy Consumption:** The rise of digital technology and the internet has undoubtedly brought numerous benefits to society. Yet, the proliferation of intelligent devices and data centres has substantially increased energy consumption.

‘GRANT FOR RESEARCH & ENTREPRENEURSHIP ACROSS ASPIRING INNOVATORS IN TECHNICAL TEXTILES (GREAT)’ SCHEME.



- It was **launched in August 2023** with the aim to develop the Startup Ecosystem in Technical Textiles in India.
- It has evolved under the Research, Development, and Innovation Component of **National Technical Textiles Mission (NTTM)**.
- It encourages young **innovators, scientists/technologists**, and startup ventures in the field of **Technical Textiles** to translate their ideas into commercial technologies/products and make India self-reliant.
- It supports **individual entrepreneurs or start-ups** for functional prototypes or commercialization of their technologies for Technical Textile.
- It supports innovations under application areas in all segments of Technical Textiles such as Agro-textiles, Building-textiles, Cloth-textiles, Geotextiles, Home-textiles, Industrial-textiles, Medical-textiles, Mobile-textiles, Oeko-textiles, Packaging- textiles, Protective-textiles, Sports-textiles, etc.

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- **Funding:** A grant-in-aid of up to Rs 50 lakh for up to a period of 18 months will be provided.

National Technical Textiles Mission:

- It was launched to increase the penetration level of technical textiles in India while leveraging the extraordinary growth rate of the sector.
- The mission aims to position India as a global leader in Technical Textiles.
- **Components:**
 - Research, Innovation and Development
 - Promotion and Market Development
 - Export Promotion
 - Education, Training, Skill Development
- **Nodal Ministry:** Ministry of Textiles

THE DUAL REALITIES OF INDIAN MIGRATION - OPPORTUNITY AND DESPERATION

- The Pravasi Bharatiya Divas (January 9), the day that commemorates Mahatma Gandhi's return to India from South Africa in 1915, successive PMs have called people of Indian origin (PIOs) and non-resident Indians (NRIs) as Mother India's ambassadors.
- However, the **plight of illegal Indian migrants returning from the U.S.** highlights another reality - one of economic desperation and limited opportunities.

Historical Context of Indian Migration:

- Indian migration has deep historical roots, from **indentured labourers** during British rule to present-day emigrants seeking economic opportunities.
- **The plight of today's illegal migrants** mirrors the struggles faced by indentured labourers in colonial times.
- They serve as a reminder to the world not of Indian genius, entrepreneurship, culture, or civilization, but rather of -
 - **The lack of opportunities,**

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- The various forms of discrimination, and
- The unease of living in India that forces them to endure the hardships of illegal migration.

Legal vs. Illegal Migration - A Stark Contrast:

- Legal migrants are welcomed in developed nations due to their financial or intellectual capital.
- Illegal migrants, with only their labour to offer, face hostility and are often deported.
- Developed nations make a clear distinction between skilled professionals and economic refugees.

Current Trends in Illegal Migration:

- **Over 170,000 Indian migrants** have been detained by U.S. border authorities in the past five years.
- A significant portion of illegal migrants hail from **Gujarat and Punjab**, states with a strong overseas presence.
- **Lack of employment opportunities** even in relatively developed states fuels illegal migration.

The Rising Trend of Wealthy Indians Emigrating:

- Many affluent Indians are acquiring foreign citizenship through investment-based migration. Over 6,500 wealthy Indians opted for paid emigration in 2022, while 4,300 did so in 2024.
- **Between 2011 and 2023**, nearly 18.8 lakh Indians renounced their citizenship.

Conclusion:

- **Migration**, both legal and illegal, is a **complex issue** reflecting economic disparities.
 - As India celebrates its global achievers, it must also acknowledge and address the struggles of those who migrate out of desperation.
 - A **holistic migration policy** is needed to balance opportunities at home with global mobility aspirations.
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INDIA'S CLIMATE STRATEGY: A SHIFT TOWARDS ADAPTATION AND ECONOMIC GROWTH

India's Changing Climate Strategy:

- India has subtly but significantly shifted its stance on the global climate crisis, prioritizing adaptation over stringent emission reduction targets.
- This policy change reflects the nation's focus on rapid economic growth as a defense against climate change.
- The government has increasingly questioned the international climate regime's fixation on achieving specific temperature goals.
- Instead, **India argues that developing countries like itself must focus on resilience and adaptation rather than aggressive decarbonization**, which could hamper economic progress.
- This stance is not entirely new, but it is now being articulated more clearly and assertively. By doing so, India is creating more flexibility in its climate policies, ensuring that its national interests remain paramount while contributing to global climate efforts on its own terms.

A Unique Climate and Energy Pathway:

- Despite this shift, India is not abandoning its decarbonization efforts. The government recognizes that long-term economic growth must align with low-carbon development to remain competitive in the global clean energy market.
- However, achieving this goal requires significant advancements in domestic clean energy manufacturing and technology.
- If India does not develop its own capabilities in renewable energy, nuclear power, and green hydrogen, it risks continued dependence on foreign supply chains, limiting its ability to make independent energy choices.

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DIBRU SAIKHOWA NATIONAL PARK



- It is a National Park as well as a **Biosphere Reserve** situated in the south bank of the river Brahmaputra in the **extreme east of Assam state in India.**

- It is bounded by the **Brahmaputra and Lohit Rivers** in the **north** and **Dibru River** in the **south.**

Vegetation: It mainly consists of **moist mixed semi-evergreen forests** and **moist mixed deciduous forests.**

- It is the **largest Salix swamp forest** in north-eastern India, with a tropical monsoon climate with a hot and wet summer and cool and usually dry winter.

Flora: It consists of Dillenia indica, Bischofia javanica, Bombax ceiba, Lagerstroemia parviflora, etc.

Fauna: Tiger, Elephant, Leopard, Jungle Cat, Bears, Small Indian Civet, Squirrels, Gangetic Dolphin, Slow Loris, Assamese Macaque etc.

- It is an identified **Important Bird Area (IBA)** having more than 382 species of birds, some of which are Greater Adjutant Stork, Lesser Adjutant Stork, Greater Crested Grebe.