



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

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Building a More Inclusive Financial System

CONTEXT: RBI has released its Financial Inclusion Index.

About Financial inclusion Index

- A **comprehensive index** covering **banking, insurance, investments, pensions, and postal services**.
- Measures the **overall reach and depth** of financial inclusion across India.
- Scored on a **scale from 0 to 100**, where **0 = total exclusion** and **100 = complete inclusion**.
- Based on **three core dimensions**:
 - **Access – 35%**
 - **Usage – 45%**
 - **Quality – 20%**

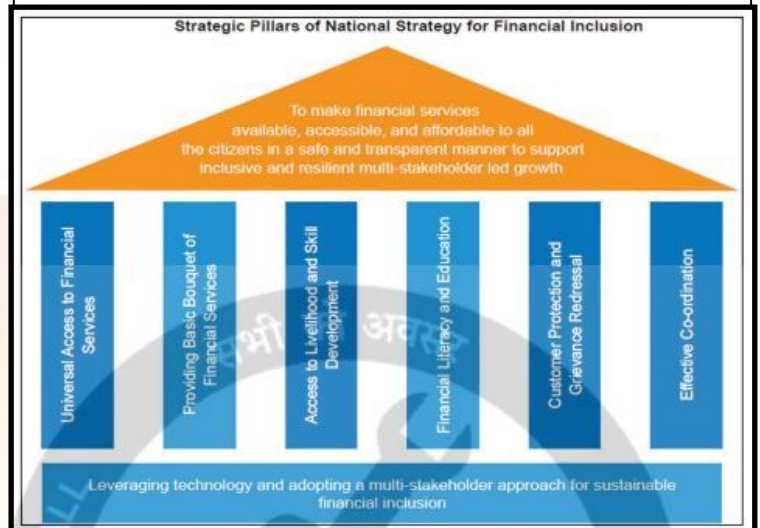
Financial Inclusion Index (2025): Key Highlights

- **Index Score:** Rose to **67** in March 2025 from **64.2** in 2024.
- **Main Drivers:** Growth led by **usage** and **quality** of services.
- **Impact Focus:** Shift from just access to **impactful inclusion** through **financial literacy**.
- **Last-Mile Empowerment:** Efforts now reaching **underserved communities** meaningfully.
- **Holistic Progress:** Reflects success of a **collaborative financial ecosystem**.

Importance of Financial Inclusion

- **Plugging the Credit gap:**
 - **RBI Committee –**
 - **MSME's** access to formal credit 14%
 - Credit gap: ₹ 25 lakh Crore
 - Other countries: US – 50% & China – 37%

What is Financial Inclusion?



- **Encouragement of Saving Habits:**
 - **Increase capital formation**
 - **Enhanced Financial Stability**
- **Formalization of the Economy**
- **Plug the subsidy gaps:** Saving through Direct Benefit Transfer (DBT) during FY 22-23 crossed ₹63,000 crore.
- **Gender Equality:** SDG 5

Current State of Financial Inclusion in India

Impact of PMJDY:

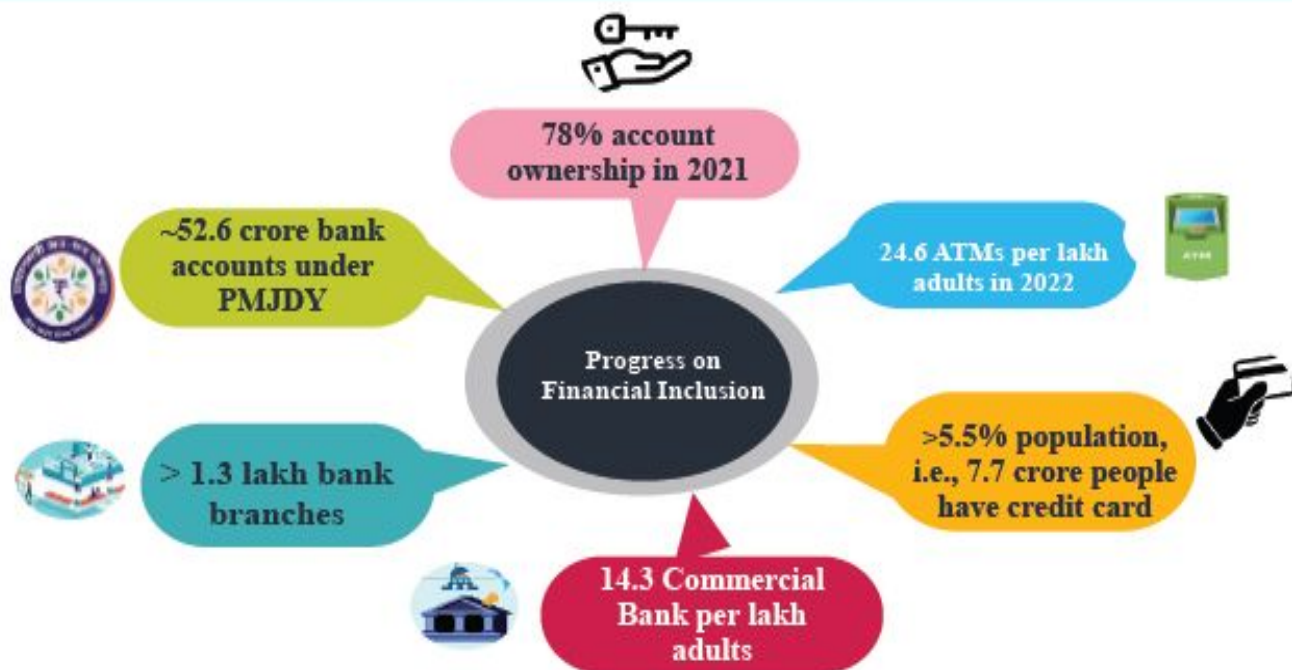
- ❖ **Increased banking in unbanked areas:**
 - Accounts – 53 Crore
 - 66% in rural & semi-urban
- ❖ **Women Inclusion:** 55%
- ❖ **Expansion of Banking Infrastructure:** Jan Dhan Darshak App (100%)
- ❖ **Foster Savings:** 4 fold increase
- ❖ **Digital inclusion:** RuPay Card usage – 36 crore cards issued



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Progress on financial inclusion in India



Note: Data as of July 2024

- ❖ **Social Security:** Jan Suraksha Schemes

Financial Inclusion Initiatives

- **Micro-Insurance and Micro-Pension Schemes:**
 - **Pradhan Mantri Suraksha Bima Yojana** - accidental death and disability insurance
 - **Atal Pension Yojana:** unorganized sector, offering a guaranteed monthly pension of Rs 1,000 to Rs 5,000 after age 60.
- **Pradhan Mantri Mudra Yojana**
- **JAM Trinity**

- **Elaborating Banking System:** Payment banks, small finance banks, and priority sector lending
- **Digital Payments and Financial Technology:**
 - RBI report FY24, nearly 80% of digital payments in India were made through the UPI.
- **National Centre for Financial Education**

Challenges

- **Digital Divide:** Oxfam India - 'India Inequality Report 2022: Digital Divide'.
 - **Gender:** Women constitute only one-third of internet users in India.



Building a More Inclusive Financial System



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- **Rural-urban:** rural population - 31 percent of the uses the Internet urban - 67 percent
- **Caste-wise divide:** general category v/s ST is as high as **7% - 8%** between 2018 and 2021.
- **Cyber Frauds: Reserve Bank of India**
- **Lack of Financial Literacy:**
 - 20% of the PMJDY Accounts are dormant
- **Difficult KYC Norms:**
 - Amar Jain V Union of India
- **Credit Access for MSMEs**
- **Last-Mile Connectivity**

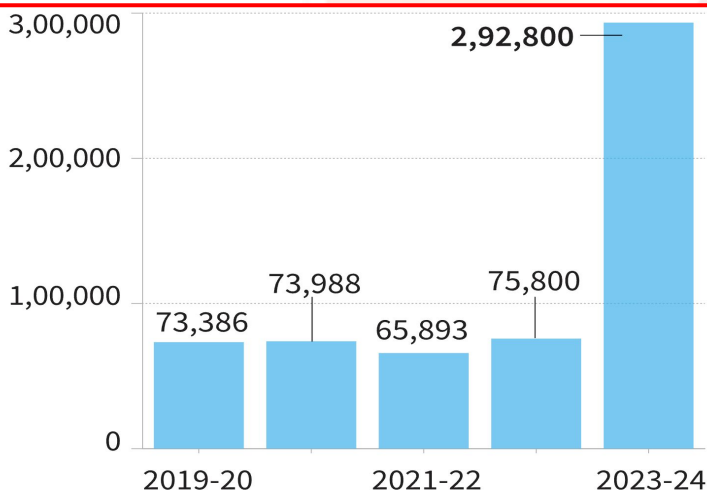


Chart 1(b) | The chart shows the amount of loss incurred from cyber frauds in ₹ crore

Way Forward

- **Bridging the Digital Divide:** BharatNet & PM-WANI
- **Enhancing Cybersecurity Framework**
- **Promote Financial Literacy**
- **Simplify KYC Norms**
- **Strengthen the Banking Correspondent Model**
- **Tailored Financial Products**

Mains Practise Question

"Financial inclusion is a critical enabler for inclusive growth and poverty alleviation." In this context, discuss the progress, challenges, and recent initiatives taken to enhance financial inclusion in India.

(15 Marks, 250 words)



Manual Scavenging in India: A Stain on Social Justice



CONTEXT: Over 90% of workers cleaning sewers did not have any safety gear or personalised protective equipment kits, according to a recent social audit.

What is it ?

- refers to the practice of **physically handling or cleaning human excreta** by individuals.
- **Legal Framework:**
 - **Prohibition of Employment as Manual Scavengers and Their Rehabilitation Act, 2013:**
 - **Prohibits** construction and use of **insanitary latrines**.
 - **Mandates** conversion or demolition of insanitary latrines into **sanitary ones**.
 - Provides for **identification** of manual scavengers.
 - Ensures **rehabilitation** through:
 - **Skill development**
 - **Financial assistance**
 - **Alternative employment**
 - **SC/ST (Prevention of Atrocities) Act, 1989:** criminalises the employment of scheduled castes in manual scavenging.

Manual scavenging: its impacts

- **Violation of Human rights:**
 - **Article 21**
 - **Article 17**
 - **Article 1,2 & 3 - UDHR**
 - **Health Impacts:**

- highly susceptible to diseases such as Hepatitis, tetanus, and cholera
- 150 people died 2022 - 2023

• **Challenges faced by Manual Scavengers:**

- Trapped in a **cycle of poverty:** contractual or daily-wage basis
- **Social Stigma:** perpetuating the caste system
- **Double Discrimination:** sexual harassment alongside societal stigma.

Causes

- **Unreported data:**
 - **Dalit Adivasi Shakti Adhikar Manch:** Underreporting by NCSK
- **Caste Prejudices**
- **Poor Sewage design:** approx.4,000 MT of human waste is discharged from train coaches every day.
- **Weak enforcement of laws:**
 - Violation of mandatory provision of PPE
- **Government's Apathy and Policy Failure:** Sanitation as State subject
- **Rehabilitation: A Broken Promise:**
 - **Supreme Court - Dr Balram Singh V. Union of India & Ors (2023) case:**



Manual Scavenging in India: A Stain on Social Justice



CONTEXT: Over 90% of workers cleaning sewers did not have any safety gear or personalised protective equipment kits, according to a recent social audit.

- **In Case of Sewer Deaths**
 - 💰 Compensation increased to ₹30 lakh
 - (Earlier: ₹10 lakh)
- **In Case of Sewer-Related Disabilities**
 - 💰 Compensation increased to ₹20 lakh
 - (Earlier: ₹10 lakh)

Steps taken

- **Legislative Measures**
 - **Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013:**
 - Every offence under act is a cognizable and non-bailable offence.
 - **Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993**
- **Schemes:**
 - NAMASTE scheme 2023: Central Sector Scheme
 - Swachh Bharat Mission (Urban 2.0)
- **Dedicated institution**
 - **National Commission for Safai Karamcharis:** only body keeping track of sewer deaths in the entire country.
- **Supreme Court: Dr Balram Singh V. Union of India & Ors (2023)**
 - **Ensure that full rehabilitation**
 - **Enhances the compensation**

- **Conduct a comprehensive national survey within one year**
- **Institutional Coordination & Training:** NCSK, NCSC, NCST, and the Union Government
- **Technological Innovations:**
 - **Bandicoot Robot:** Automates sewer cleaning and inspection, removing the need for human entry.
 - **Endobot & Swasth AI:** Use AI to detect water contamination, leakage, and sewer overflow in pipelines.
 - **Robo-Drain System:** Robotic system designed for underground sewer cleaning.
 - **Vacuum Trucks:** Employ powerful suction to remove sewage safely without manual effort.

Way Forward

- **Technological intervention**
- **Capacity Building**
- **Upgrading sanitation infrastructure**
- **Survey and Identification of Manual Scavengers**
- **Global Best Practices to Eradicate Manual Scavenging:**
 - **United Kingdom:** Strict Legal Enforcement – Health and Safety at Work Act, 1974
 - **United States:** Advanced Occupational Safety & Government-Funded Worker Training
 - **Japan:** Smart Sewer Systems



Manual Scavenging in India: A Stain on Social Justice

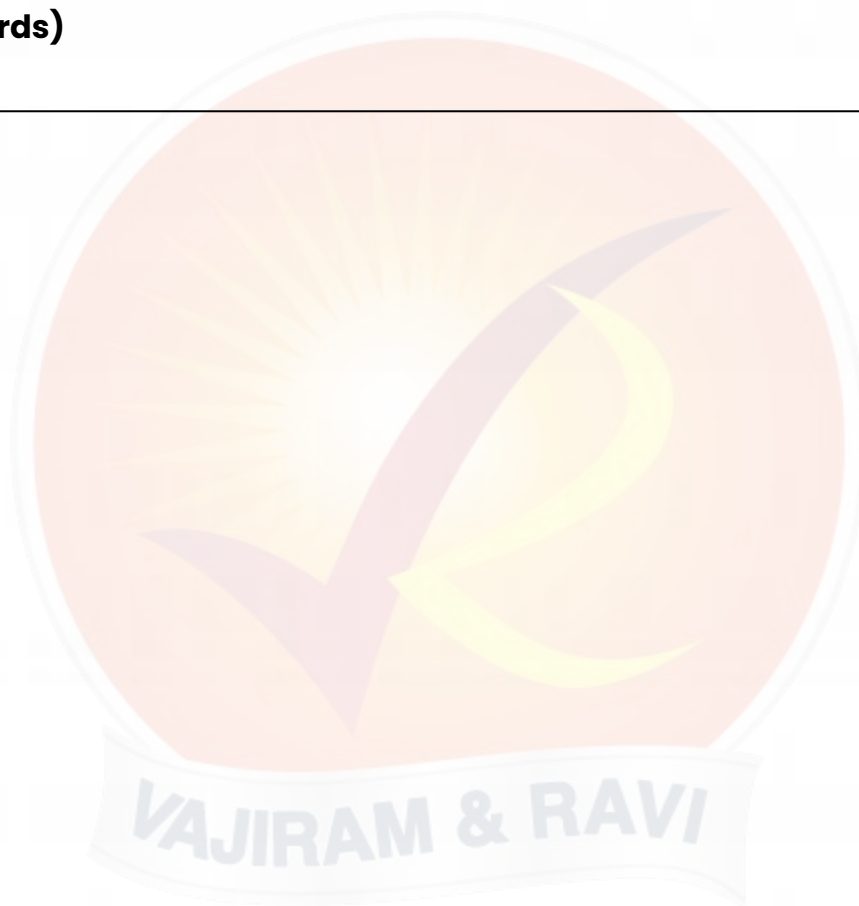


CONTEXT: Over 90% of workers cleaning sewers did not have any safety gear or personalised protective equipment kits, according to a recent social audit.

Mains Practise Question

"Despite legislative and technological efforts, manual scavenging continues to persist in India." Critically examine the reasons for its continuation and suggest comprehensive measures to eliminate the practice.

(15 Marks, 250 words)



SYLLABUS: Prelims: Polity

Newspaper : The Hindu; **Page No :** 13

The Opposition's decision to move the motion to remove Justice Yashwant Varma in the Rajya Sabha was initiated at the Congress parliamentary strategy meeting on July 15, where the lead Opposition party took a call that the government should not be allowed exclusive ownership of the motion, aimed at uncovering the alleged corruption in the judiciary.

Wads of half-burnt currency notes were found at the official residence of Justice Varma in Delhi when a fire broke out there on March 14.

Three reasons cited

The motion sought Justice Verma's removal on three grounds – "financial misconduct and lack of transparency", "unnatural conduct and concealment" and "breach of public trust and probity", quoting from the Supreme Court's internal committee's report that investigated the incident.

124. Establishment and Constitution of Supreme Court

- (4) A Judge of the Supreme Court shall not be removed from his office except by an order of the President passed after an address by each House of Parliament supported by a majority of the total membership of that House and by a majority of not less than two-third of the members of the House present and voting has been presented to the President in the same session for such removal on the ground of proved misbehavior or incapacity.
- (5) Parliament may by law regulate the procedure for the presentation of an address and for the investigation and proof of the misbehavior or incapacity of a Judge under clause (4):

217. Appointment and conditions of the office of a Judge of a High Court

- (b) a Judge may be removed from his office by the President in the manner provided in clause (4) of article 124 for the removal of a Judge of the Supreme Court;

218. Application of certain provisions relating to Supreme Court to High Courts

The provisions of clauses (4) and (5) of article 124 shall apply in relation to a High Court as they apply in relation to the Supreme Court with the substitution of references to the High Court for references to the Supreme Court.

Removal of Judges

Detailed Procedure – Judges (Inquiry) Act, 1968

1 Initiation of Motion

- Signed by:
 - 100 members of Lok Sabha, or
 - 50 members of Rajya Sabha

2 Admittance of Motion

- The Presiding Officer (Speaker/Chairman) has the discretion to admit or reject the motion after consultation.

3 Constitution of Inquiry Committee

If admitted, a three-member committee is constituted:

- One Supreme Court Judge
- One High Court Chief Justice
- One distinguished jurist



Removal of Judges



SYLLABUS: Prelims: Polity

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4 Committee Investigation

- If the judge is cleared:
✗ Motion is dropped
- If the judge is found guilty:
📄 Report is tabled in both Houses of Parliament

5 Parliamentary Voting

- Motion must be passed again by a special majority in both Houses.

6 Final Step

- If approved, the President orders removal of the judge.

👤 Justice V. Ramaswami: The First

- **First judge** to face impeachment: *Justice V. Ramaswami (1991–1993)*.
- **Found guilty** of *proved misbehaviour* by an inquiry committee under the **Judges (Inquiry) Act, 1968**.
- **Impeachment motion failed** in Lok Sabha due to **lack of special majority**.
 - The **Congress party abstained**, causing the motion to fall short of votes.

PYQ. Consider the following statements: (2019)

1. The motion to impeach a Judge of the Supreme Court of India cannot be rejected by the Speaker of the Lok Sabha as per the Judges (Inquiry) Act, 1968.
2. The Constitution of India defines and gives details of what constitutes incapacity and proved misbehaviour of the Judges of the Supreme Court of India.
3. The details of the process of impeachment of the Judges of the Supreme Court of India are given in the Judges (Inquiry) Act, 1968.
4. If the motion for the impeachment of a Judge is taken up for voting, the law requires the motion to be backed by each House of the Parliament and supported by a majority of total membership of that House and by not less than two-thirds of total members of that House present and voting.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 3 only
- (c) 3 and 4 only
- (d) 1, 3 and 4



SYLLABUS: Prelims: Environment

Newspaper : The Indian express; **Page No :** 16

INDIA HAS said that non-fossil fuel sources now account for more than 50 per cent of its installed electricity generation capacity. This means one of the main promises that the country had made, as part of its international climate commitments under the 2015 Paris Agreement, has been achieved five years ahead of schedule.

Attainment of 50 per cent share of non-fossil sources in the installed electricity capacity was one of the three climate targets India had set for itself for 2030. The other two promises were: reducing its emissions intensity, or emissions per unit of gross domestic product (GDP), by at least 45 per cent from 2005 levels; and creating an additional carbon sink of 2.5 to 3 billion tonnes of carbon dioxide equivalent from forest and tree cover.

The target of creating an additional carbon sink is likely to be achieved this year, if not already achieved, though official data on that are yet to be released. There is good progress on the third target as well.

India aims to install 500 GW of non-fossil fuel-based electricity capacity by 2030. This is also a stated climate objective for India, though not an official target it has committed itself to. However, for it to materialise,

significant contributions need to come from nuclear power as well. Many of the 10 nuclear reactors that India is currently building are expected to become operational during this timeframe, doubling the current capacity to about 17 GW by 2030. The Bharat Small Modular Reactors that India is developing are unlikely to fructify during this time.

As a result, renewables would continue to form the bulk of new capacity additions from non-fossil fuel sources in the coming years.



CARBON STOCK ADDITIONS IN INDIA'S FORESTS

| Years | Carbon stock* | CO ₂ equivalent* |
|---------|---------------|-----------------------------|
| 2015-17 | 44 | 161 |
| 2017-19 | 80 | 293 |
| 2019-21 | 81 | 297 |

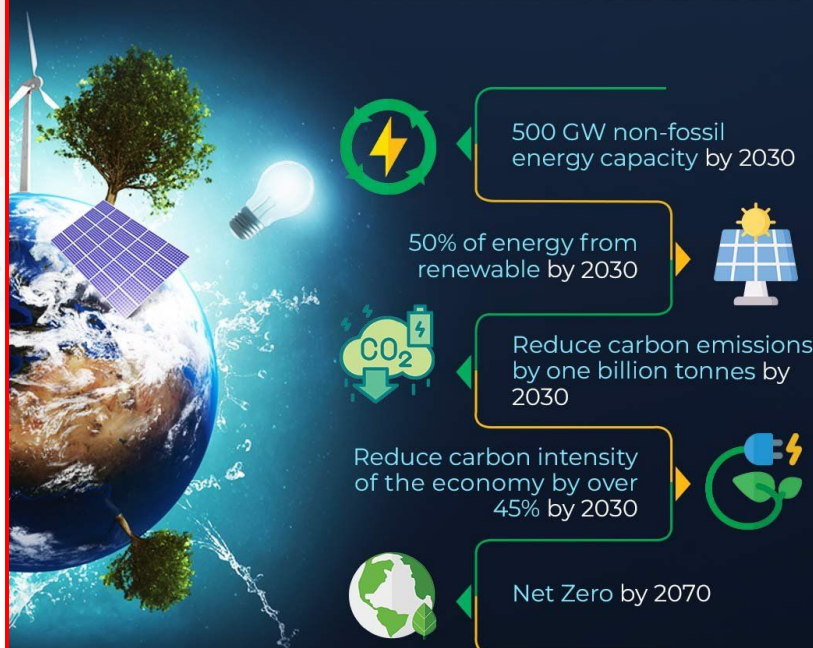
*in million tonnes

Source: India State of Forest Reports

Seva, Sushasan
and Garib Kalyan
Years

G20 myGov
भारत ग्लोबल इंडिया मेरी सरकार

India's Green Commitments THE PANCHAMRIT



SYLLABUS: Prelims: Environment

Newspaper : The Indian express; **Page No :** 16

Capacity vs generation

The 50 per cent share of non-fossil fuels in installed capacity does not mean half of India's electricity is clean. Electricity generation from renewable sources is intermittent and dependent on timing, seasonality, and climate. As such, the share of non-fossil fuels in electricity generation is lower than its share in installed capacity.

Data from the Central Electricity

Authority show that in May, non-fossil fuel sources, including large hydro and nuclear, accounted for 28 per cent of electricity generation in India.

Electricity itself forms a small part of the energy basket. Less than 22 per cent of India's total energy consumption is done in the form of electricity. The rest happens through direct burning of fossil fuels such as oil, coal and gas.

Therefore, electricity forms about 22 per cent of India's total energy consumption, and non-fossil fuel sources account for about 28 per cent of electricity generation. This means clean energy from non-fossil fuel sources accounts for just about 6 per cent of India's total energy consumption. That might seem measly, but it is actually on par with the global average.

There is less information on the progress being made on the emissions intensity target. India has said that it will ensure its emissions per unit of GDP would decline at least 45 per cent from 2005 levels by 2030.

The latest data on emissions intensity are from 2020. By that time, India had already reduced it by 36 per cent from 2005 levels. There are no good estimates of emission intensity reductions after that, but considering India's progress so far, the 45 per cent reduction goal by 2030 is likely to be achieved comfortably.

That India will achieve all its three climate targets was never in doubt. In fact, it is in the process of achieving them two times over. The original targets, set in 2015, were achieved by 2022 itself, allowing India to set revised targets. Those also are being achieved now.

The international climate architecture, governed by the UNFCCC and its Paris Agreement, allows countries to set their own climate targets. Not surprisingly, most countries have set modest targets for themselves. But even then, many developed countries have struggled to deliver on their promises, not just on emission reductions but also on climate finance.




India has said that it can do much more if it gets international finance and technology that it is entitled to under the provisions of the Paris Agreement.

About Paris Agreement

Key Facts

- **Adopted at:** COP21 in Paris, France
- **Date Adopted:** 12 December 2015
- **Entered into Force:** 4 November 2016
- **Parties Involved:** 195 countries, India signed and ratified in 2016
- **Legally Binding:** ☒ Yes

 **Main Goal: Limit global warming to well below 2°C, preferably to 1.5°C above pre-industrial levels**

- Limiting warming to **1.5°C** is crucial to avoid catastrophic climate impacts such as:
 -  More intense heat waves
 -  Severe droughts and rainfall
 -  Frequent climate disasters





SYLLABUS: Prelims: Environment

Newspaper: The Indian express; **Page No :** 16

How It Works: The 5-Year Cycle

- The Agreement operates on a **5-year cycle of increasing climate ambition**.
- Countries submit **Nationally Determined Contributions (NDCs)** – their plans to reduce emissions and adapt to climate change.
 - Each new NDC must be **more ambitious** than the last.
- COP27 urged countries to **strengthen 2030 targets** by the end of 2023.

Nationally Determined Contributions (NDCs)

- Countries outline:
 -  Steps to reduce GHG emissions
 -  Plans to adapt to climate impacts
- Aim: Align short-term actions with the Paris temperature goals.

Support Among Countries

Finance

- Developed countries lead in **climate finance** to assist vulnerable nations. (\$100 billion a year by 2020)
- Supports both:
 - **Mitigation** (reducing emissions)
 - **Adaptation** (adjusting to climate effects)

Technology

- Aims to promote **technology development & transfer**.
- Backed by the **Technology Mechanism** for implementation & policy support.

Capacity Building

- Focused on helping **developing countries** build climate resilience.
- Emphasis on **training, knowledge, and institutional strengthening**.

PYQ. With reference to the Agreement at the UNFCCC Meeting in Paris in 2015, which of the following statements is/are correct? (2016)

1. The Agreement was signed by all the member countries of the UN and it will go into effect in 2017.
2. The Agreement aims to limit the greenhouse gas emissions so that the rise in average global temperature by the end of this century does not exceed 2 °C or even 1.5 °C above pre-industrial levels.
3. Developed countries acknowledged their historical responsibility in global warming and committed to donate \$ 1000 billion a year from 2020 to help developing countries to cope with climate change.

Select the correct answer using the code given below.

- a. 1 and 3 only
- b. 2 only
- c. 2 and 3 only
- d. 1, 2 and 3



China's Hydropower project - India's Concerns



SYLLABUS: G.S. 2: India and its neighborhood- relations

Newspaper : The Indian express; **Page No :** 15

CHINA'S OFFICIAL announcement of the start of construction on a massive hydropower project on the Yarlung Zangbo — just before the river bends into Arunachal Pradesh as the Brahmaputra — marks a pivotal moment for both India's strategic interests and China's economic goals.

With a planned investment of nearly \$170 billion, it is set to be China's largest infrastructure project since the Three Gorges Dam, and a major stimulus for the domestic economy.

But across the border in Arunachal Pradesh, the project has raised alarm over potential downstream impacts, with fears of the Siang region being vulnerable to a "water bomb". India, in response, has proposed a large storage project to counter the Chinese dam — but progress has been slow.

'Entire Siang belt would be destroyed'

While the storage capacity of the Chinese project is not known — a key factor in assessing China's ability to regulate water flow into India — concerns are mounting in Arunachal Pradesh. Earlier this month, Chief Minister Pema Khandu warned that the dam is the biggest issue facing India, second only to the "military threat", and could be used as a "water bomb". "Suppose the dam is built and they suddenly release water, our entire Siang belt would be destroyed. In particular, the Adi tribe and similar groups... would see all their property, land, and especially human life, suffer devastating effects," Khandu told PTI on July 9.

While around 30 per cent of the Brahmaputra's waters originate in China, the majority comes from rainfall within India's catchment areas. As a result, the

Beijing breaks ground, markets surge

Chinese Premier Li Qiang on July 19 announced the launch of construction and the formation of a new entity — China Yajiang Group Co Ltd — to build and operate the hydropower project, according to state-run Xinhua.

The project will comprise five cascade hydropower stations spread across a 50-kilometre stretch of the river that drops 2,000 metres, offering vast hydropower potential. With a planned capacity of 60 GW, it will be roughly three times the size of the Three Gorges Dam. While cascade projects typically include storage to regulate flow between stations, the extent of planned storage has not been revealed.

Chinese dam's immediate impact is expected to be felt most in Arunachal Pradesh — particularly in the Siang region.

In addition to flooding concerns, the Chinese dam could also disrupt water flow to proposed downstream hydro projects. The Northeast holds nearly half of India's 133 GW hydropower potential, over 80 per cent of which remains untapped. Of the 60 GW estimated potential, about 50 GW lies in Arunachal Pradesh alone.



China's Hydropower project - India's Concerns

SYLLABUS: G.S. 2: India and its neighborhood- relations

Newspaper: The Indian express; **Page No :** 15

What are the specific concerns for India?

The dam (or dams) could impact the flow of water from China to India, the lower riparian state. The bulk of the water in the Brahmaputra system comes from Tibet.



The flow of silt, crucial for agriculture, can get interrupted, and changes in river flow can impact the local biodiversity.

Photos: Wikimedia commons

India races to build buffer dam





To counter China's upstream development, India has proposed the 11.2 GW Upper Siang Multipurpose Project — a massive storage-based dam in the Siang district. The project is expected to act as a strategic buffer to regulate water flow and protect downstream populations and infrastructure.

However, progress has been slow, *The Indian Express* had earlier reported. Three years after the Ministry of Jal Shakti tasked NHPC Ltd with preparing a pre-feasibility report, vital investigations remain stalled due to local opposition.

An NHPC official told *The Indian Express* in June that the project can act as "a regulating scheme to mitigate adverse impact of both acts of water diversion and artificial floods by the upstream Chinese development". Once complete, the Upper Siang project would be India's largest hydropower station.

About Brahmaputra River

Geographical Spread

- **Total Basin Area:** ~5,80,000 sq. km
- **Countries Covered:**
 -  **China (Tibet):** 50.5%
 -  **India:** 33.3%
 -  **Bangladesh:** 8.1%
 -  **Bhutan:** 7.8%

Brahmaputra in India

- **Covers:** 1,94,413 sq. km
- **Share of India's Land Area:** ~5.9%
- **Indian States Covered:**
 - Arunachal Pradesh
 - Assam
 - Meghalaya
 - Nagaland
 - Sikkim
 - West Bengal



China's Hydropower project - India's Concerns

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Origin & Course

1. **Origin:** *Chemayungdung Glacier*, east of **Mansarovar Lake**, Kailash Ranges (Tibet).
2. In **Tibet**, flows eastward for ~1,200 km as **Yarlung Tsangpo**.
3. Takes a sharp **U-turn** at **Namcha Barwa** — known as the **Great Bend**.
4. Enters **India** (Arunachal Pradesh) as **Siang/Dihang River**.
5. Joined by:
 -  **Left-bank tributaries:** Dibang, Lohit → becomes **Brahmaputra**.
 -  **Right-bank tributaries:** Subansiri (antecedent), Kameng, Manas, Sankosh.
6. Flows into **Bangladesh** near Dhubri (Assam).

In Bangladesh

- Known as **Jamuna**, after being joined by **Teesta**.
- Merges with **Padma River**, and finally drains into the **Bay of Bengal**.

Hydroelectric Potential

- In **Tibet**, the river drops ~4,800 meters over 1,700 km
 - **Mean slope:** ~2.82 m/km

- In **Assam Valley**, slope reduces to **0.1 m/km**
 - Favourable gradient for **hydropower generation**



What Makes Brahmaputra Unique?

- **Reversal in Flow Direction:**
 - Tibet: Flows **West** → **East**
 - Assam: Flows **East** → **West**
- **Contrasting Meteorological Conditions:**
 - In **Tibet**: Cold & dry → carries **less water and silt**
 - In **India**: Heavy rainfall → joined by multiple tributaries → carries **huge water & silt load**
- **Braided Channel Formation:**
 - Heavy silt load causes **channel splitting**, creating **braided streams**
 - Forms **riverine islands** —  **Majuli**, the **world's largest riverine island**, in **Assam**



What the Laws says on Polyandry?



SYLLABUS: Prelims: Polity

Newspaper : The Indian express; **Page No :** 16

What is Polyandry?

Polyandry is a form of marriage in which **one woman has multiple husbands**.

♦ Types of Polyandry:

1.  **Fraternal Polyandry (Adelphic)**
 - All husbands are **brothers**.
 - Practiced to **preserve family property** and avoid division of land.
 - **Example:** Traditionally seen in **some Indian tribes** (e.g., Hattis, Toda).
2.  **Non-Fraternal Polyandry**
 - Husbands are **unrelated men**.
 - The woman lives with each husband **by rotation or arrangement**.
 - Less common than fraternal polyandry.

THE TRANS-GIRI region in Himachal Pradesh witnessed a centuries-old customary practice recently, when a woman, Sunita Chauhan, married two brothers, Pradeep and Kapil Negi. This polyandrous tradition is locally known as 'Jodidaran'. The Hatti tribe has seen five such marriages in the past six years.

Notably, the community was granted the status of Scheduled Tribes (STs) by the Centre in 2022.

EXPL
LA

Reasons for Polyandry

Their practice of polyandry has roots in the desire to preserve undivided family land, particularly agricultural land. According to supporters of the tradition, it has also served as a means to reinforce familial bonds between brothers and provided more security to women.

Polyandry and Indian Law

by the Special Marriages Act, the Hindu Marriage Act, 1955 and criminalised under the Bharatiya Nyaya Sanhita. While religious personal laws specifically govern marriage, the Constitution also recognises the relevance of prevailing customary laws among STs.

The Constitution, under Article 342, recognises STs and accords them a distinct legal status. The Hindu Marriage Act, 1955, governs marriage applicable to Hindus, Buddhists, Jains and Sikhs. Section 2(2) of the Act includes a carve-out stating that its provisions do not apply to STs "unless the Central Government, by notification in the Official Gazette, otherwise directs." In the absence of such a notification, the Hattis continue to be governed by laws laid down under their customs, which are undocumented and uncodified.

Polyandry and UCC

uations. In 2024, the Uttarakhand government, by enacting UCC, provided a legal framework for inheritance, marriage, divorce, and adoption. The UCC mandates the registration of marriage, establishes equal rights of spouses across religions and communities and prohibits polygamy. However, it does not apply to STs, following a

Constitutional pattern of upholding their customary practices.



What the Laws says on Polyandry?



SYLLABUS: Prelims: Polity

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Court say on the issue:

What has the court said on the issue?

Increasingly, courts have read customary laws prevalent among STs with the rights to equality, dignity and life and liberty as enshrined under the Constitution.

Any law that is in conflict with fundamental rights is struck down as unconstitutional.

For example, the Supreme Court declared the practice of triple talaq as customary and therefore unconstitutional under the Muslim Personal Law (Shariat) Application Act, 1937. It was deemed arbitrary, unreasonable and violative of Article 14 and 21 of the Constitution, which guar-


antees the right to equality, dignity and the right to life.

Similarly, in 2018, the SC ruled that the customary practice of prohibiting women of menstruating age from entering the Sabrimala temple in Kerala was unconstitutional. The apex court held that this restriction violated the fundamental rights of women, including the right to equality and the freedom of religion under Articles 14, 15 and 21 of the Constitution.

On July 17, the SC in *Ram Charan & Ors. Versus Sukhram & Ors.*, a case related to succession rights for tribal women, reaffirmed this principle. It held that when a custom is silent on inheritance, there is no restriction in law that women should be prevented from inheriting ancestral property.

The apex court observed that "customs too, like the law, cannot remain stuck in time and others cannot be allowed to take refuge in customs or hide behind them to deprive others of their right." The ruling affirmed that excluding female heirs solely based on customary male preferences violates Article 14 of the Constitution.

About Hatti Tribe


 **The Hattis: A Scheduled Tribe of Himachal Pradesh**

 **Geographical Location**

- Recognized as a **Scheduled Tribe (ST)** in **Himachal Pradesh**.
- Primarily found in:
 - **Trans-Giri region** (Sirmaur district, Himachal Pradesh)
 - **Jaunsar Bawar region** (Uttarakhand)
- Inhabit the **Himachal-Uttarakhand border**, in the basins of the **Giri** and **Tons rivers** — tributaries of the Yamuna.

Origin of Name

- The term '**Hatti**' is derived from '**haat**' (local rural markets).
- Historically, they were **vendors of produce, wool, and meat** in these markets.

 **Major Clans:** Two prominent clans:

- **Trans-Giri Hattis** (Sirmaur, HP)
- **Jaunsar-Bawar Hattis** (Uttarakhand)

Cultural & Social Features:

Traditional Attire

- Hatti men wear **white headgear** on ceremonial occasions.

Community Governance

- Governed by a traditional council called **Khumbli**
 - Acts as a **local arbitration body** for customs and disputes.

Marriage Practices

- Known for **polyandrous customs** (a rare cultural trait).
- **Inter-clan marriages** are common between the Hattis of **HP and Uttarakhand**.



SYLLABUS: G.S. 2 : Important International institutions, agencies and fora - their structure, mandate

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U.S. to pull out of UNESCO again, 2 years after rejoining

Associated Press
WASHINGTON

The United States announced on Tuesday it will again pull out of the UN's educational, scientific and cultural agency because it believes that its involvement is not in the country's national interest, and that the agency promotes anti-Israel speech. This decision comes only two years after the United States rejoined UNESCO after leaving in 2018, during U.S. President Donald Trump's first administration.

State Department spokesperson Tammy Bruce said the withdrawal was linked to UNESCO's perceived agenda to "advance divisive social and cultural causes".

She added in a state-



Tammy Bruce

ment that UNESCO's decision "to admit the 'State of Palestine' as a Member State is highly problematic, contrary to U.S. policy, and contributed to the proliferation of anti-Israel rhetoric within the organisation".

The decision, first reported by the *New York Post*, will take effect at the end of December 2026.

This will be the third time that the United States has left UNESCO, which is

based in Paris, and the second time during a Trump administration. It last rejoined the agency in 2023, under the Biden administration.

UNESCO's Director General Audrey Azoulay said she "deeply" regrets the U.S. decision but insisted that it was expected, and that the agency "has prepared for it". She also denied accusations of anti-Israel bias.

"These claims ... contradict the reality of UNESCO's efforts, particularly in the field of Holocaust education and the fight against anti-Semitism," she said.

The U.S. withdrawal is likely to affect UNESCO because the U.S. provides a notable share of the agency's budget. But the organization should be able to cope.

About UNESCO

 **UNESCO – United Nations Educational, Scientific and Cultural Organization**

- **Founded on:** 16th November 1945
- **Type:** Specialized agency of the United Nations
- **Headquarters:** Paris, France
- **Purpose:** To promote international collaboration in education, science, and culture to build peace.

Membership

- **Member States:** 194 (India as a founding member)
- **Associate Members:** 12

Key Reports Published

- Global Education Monitoring Report
- Gender Parity Index



U.S. exiting UNESCO again



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Flagship Initiatives

World Heritage Mission

- Identifies and helps protect **Natural & Cultural Heritage Sites** around the world.

Man and the Biosphere (MAB) Programme

- Aims to conserve **biosphere reserves** and promote sustainable development.
- 12 out of 18 Indian biosphere reserves** are part of the **World Network of Biosphere Reserves**.
 - Panna Biosphere Reserve** is the **latest (12th) Indian site** added to the list.

Core Functions

- Promotes **peace through international cooperation** in its core areas.
- Contributes to achieving the **Sustainable Development Goals (SDGs)** under **Agenda 2030**.
- Supports member states in **eliminating illiteracy** and expanding **free education**.
- Encourages **free exchange of ideas and knowledge** through conferences and knowledge-sharing platforms.
- Works to **protect the natural environment** and **cultural heritage** globally.



Q1. Regarding financial inclusion in India, consider the following statements:

1. The Financial Inclusion Index has ten key dimensions.
2. PM Jan Dhan Yojana mandates accidental insurance to every account holder.
3. Business Correspondent Model allows only scheduled commercial banks to engage agents in rural areas.
4. Priority Sector Lending norms promote financial inclusion.

Which of the statements given above are correct?

- a) 1 and 4 only
- b) 2 and 4 only
- c) 1, 2, and 4 only
- d) 1, 2, 3, and 4

Answer: b

Q2. Regarding the Prohibition of Employment as Manual Scavengers and Their Rehabilitation Act, 2013, consider the following statements:

1. The Act prohibits both dry and insanitary latrines.
2. Local authorities are responsible for the rehabilitation of manual scavengers.

Which of the statements given above is/are NOT correct?

- a) 1 Only
- b) 2 Only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: d

Q3. Regarding the removal of judges in India, consider the following statements:

1. The Constitution mentions "proved misbehaviour" as the sole ground for removal.
2. The Judges Act, 1968, states that 50 members of the Lok Sabha must sign the motion to initiate removal proceedings.

3. A judge of the Supreme Court can be removed only by an order of the President.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: a

Q4. Regarding the Paris Agreement, consider the following statements:

1. It was adopted before the Kigali Amendment to the Montreal Protocol.
2. This is legally binding on signatory countries.
3. The agreement legally mandated all signatories to peak their emissions by 2020.
4. It aims to limit the global temperature rise to 3°C above pre-industrial levels.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

Answer: b

Q5. Regarding the Brahmaputra River, consider the following statements:

1. It originates near Manasarovar Lake.
2. It is known as the Yarlung Tsangpo in China and the Jamuna in Assam.
3. Unlike most Himalayan rivers, it is primarily a rain-fed river.

Which of the statements given above is/are correct?

- a) 1 and 2 only
- b) 1 only
- c) 2 only
- d) 1 and 3 only

Answer: b





VAJIRAM & RAVI

Institute for IAS Examination

A unit of Vajiram & Ravi IAS Study Centre LLP

9-B, Bada Bazar Marg, Old Rajinder Nagar,
New Delhi - 110060 • Ph.: 41007400, 41007500

New No. 62, P Block, 6th Avenue, Anna Nagar,
Chennai - 600040 • Ph.: 044-4330-2121

Visit us at : www.vajiramandravi.com