



## Colonisation of Indigenous Tribes

**For Prelims:** [Māori tribe](#), [Congo](#), [Bedouin and Senussi Tribes](#), [British East India Company](#), [French Guiana](#), [Falkland Islands](#), [British Indian Ocean Territory \(BIOT\)](#), [Indigenous People](#), [National Park](#), [Sovereignty](#).

**For Mains:** History of Colonialism and its Impact on Contemporary World.

[Source: TH](#)

### Why in News?

Recently, **New Zealand's Māori King, Kiingi Tuheitia Pootatau Te Wherowhero VII**, died, days after the celebration of his 18<sup>th</sup> year on the throne.

- He was the 7<sup>th</sup> monarch in the **Kiingitanga movement** (Māori King movement).
  - **The Kiingitanga movement** was founded in **1858** to **unite New Zealand's Indigenous Māori tribes** in the face of British colonisation.
    - The movement's primary goals were to end the sale of land to non-Indigenous people and stop inter-tribal warfare.

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## What were the Various Indigenous Tribes Colonised by Europeans?

- **Māoris in New Zealand:** New Zealand transitioned from an **exclusively Māori world** to one dominated by **Pākehā (Europeans)** in terms of population, politics, society, and economy.
  - This transformation took place between **Captain James Cook's arrival in 1769** and the outbreak of the **First World War in 1914**.
  - Māori and Europeans indulged in **several conflicts** in New Zealand over land ownership and British control of indigenous resources. E.g., **Wairau Valley clash (1843)**, **Flagstaff War (1845-46)**, **Waikato War (1863-64)** etc.
- **Aboriginals in Australia:** Aboriginal land was taken over by British colonists on the premise that

the land belonged to **“no-one”** (**‘terra nullius’**).

- Aboriginals had associations with land on a **spiritual and inheritance basis**. Nonetheless, they did not believe in British sovereignty.
- Australia’s colonisation resulted in a **drastic decline** in the Aboriginal population.
- Many Indigenous men, women and children died of introduced **diseases** to which they had **no resistance** such as **smallpox, influenza and measles**.
- Many also died in random killings, punitive expeditions and **organised massacres e.g., the Myall Creek massacre (1838)**.
- **Red Indian of North America:** The European colonisation of the Americas that began in **1492** resulted in a **substantial decline** in the size of the **Native American population** because of newly introduced diseases like **Smallpox**.
  - By the close of the Indian Wars in the late **19<sup>th</sup> century**, fewer than **238,000 Indigenous people** remained, a sharp decline from the estimated **5 million to 15 million** living in North America when Columbus arrived in **1492**. E.g., **Gnadenhutten Massacre (1782)**.
- **Boer War in South Africa:** Between **1899 and 1902**, the British Army fought a bitter colonial war against the **Boers in South Africa**.
  - Boers were South Africans of Dutch or German descent, especially one of the **early settlers** of the Transvaal and the Orange Free State.
- **Massacre in Africa:**
  - **Namibia:** In Namibia, **German colonial authorities** brutally suppressed uprisings by the **Herero and Nama people**, who resisted the expropriation of their lands, livestock, and resources.
  - **Congo:** The **Congo Free State**, a personal colony of **King Leopold II of Belgium**, became notorious for extreme violence against indigenous people, including **mutilation, torture, and mass killings**, to enforce rubber quotas.
  - **Libya:** During Italy’s colonial rule in **Libya**, the indigenous **Bedouin and Senussi tribes** resisted Italian attempts to expropriate their lands and resources.
    - Italy employed brutal counterinsurgency tactics, including **concentration camps and mass executions**. An estimated **80,000 to 100,000 Libyans**, a significant portion of the population, perished during this period.

## What is colonialism?

- Colonialism is defined as **“control by one power over a dependent area or people.”**
- It occurs when one nation **subjugates** another, conquering its population and exploiting it, often while forcing its **own language and cultural values** upon its people.
- By 1914, a large majority of the world’s nations had been colonised by **Europeans** at some point.
- Prominent colonists were **Portugal, Spain, England, the Netherlands, France, and Germany**.
- Even former colonies eventually became colonists themselves. E.g., The **U.S.**, which was formerly held by Great Britain, extended its territory shortly after winning the War of Independence and later expanded its claims to the **Pacific and Latin America**.
- India was colonised by the **British Empire** for over **200 years**. The **British East India Company**, supported by the British crown, gradually conquered much of India throughout the 18th century.

## What are the Remnants of Colonial Possession in the Modern World?

- **French Guiana:** **French Guiana** is located on the North Atlantic coast of **South America**.
  - French Guiana is a **European presence** in South America.
  - French Guiana is governed by the provisions of the **French constitution** as a territorial collectivity of France.
    - It forms an **integral part of the French Republic**.
- **Falkland Islands:** The **Falkland Islands** are an overseas territory of the **United Kingdom**, but they are also claimed by **Argentina**, which calls them **Las Malvinas**.
  - In **1982**, a **war** was fought between Argentina and Great Britain over control of the Falkland Islands.
- **Réunion Islands:** It was settled by the **French** in the 17<sup>th</sup> century. It is one of the many French Overseas Territories.

- **Guam Islands:** The United States occupied the **Guam Islands** in the **North Pacific Ocean** in the aftermath of the **Spanish-American War of 1898**. It is home to a large US **military base**.
- **British Indian Ocean Territory (BIOT):** **BIOT** is an archipelago of **58 islands** covering some 640,000 sq km of ocean. It is administered from London and is located approximately halfway between **East Africa and Indonesia**.

## What are the Present Day Challenges to Indigenous People?

- **Green Colonialism:** **Global North** countries promote **militarised fortress conservation models** in countries of the **Global South**.
  - **Global North** often targets territories of **indigenous peoples**, who are **driven off** so that those lands can be incorporated into national parks.
  - This phenomenon is called **'green colonialism'** and explains how **'Big Green' conservation NGOs** from the Global North are reinforcing colonial power over Indigenous Peoples.
- **Neocolonialism:** Neocolonialism is a form of imperialism where a state uses **economic, political, and psychological pressure** to control and exploit another country, while maintaining the appearance of **national sovereignty**.
  - It is a system where **former colonial powers and new superpowers** use economic and political strategies to maintain control of a region. **E.g., US invasions of Vietnam and Afghanistan, US invoking regime change in unfriendly countries.**
- **Impact of Climate Change:** Indigenous peoples are among the first to face the direct consequences of **climate change**.
  - Climate change threatens the habitats and ecosystems on which Indigenous people rely for food, water, medicine, livelihood, and cultural identity.
- **Encroaching on their Right to Self-Determination:** Many indigenous peoples are denied the **right to freely choose their own government** or political systems. E.g., Indonesian government has employed military and police forces to **suppress dissent and resistance in West Papua**.
  - This is despite the fact that indigenous peoples were governing themselves freely for thousands of years prior to the arrival of colonists from the 15th century onwards.
- **Forced Assimilation:** During the 19th and 20th centuries, Canada removed Indigenous children from their families and placed them in **federally funded boarding schools**, with the intent of **assimilating** them into broader Canadian society.
  - At these **"Indian Residential Schools"**, they were not allowed to speak their languages or express their cultural heritage and identities.
- **Trespassing on their Right to Cultural Lands:** Indigenous Peoples' lands which are home to over **80% of our planet's biodiversity** and often rich in natural resources, such as **oil, gas, and minerals** are routinely appropriated, sold, leased or simply plundered and polluted by vested authorities.

## Way Forward

- **Restoration of Land Rights:** Colonies like **French Guiana, the Falkland Islands, Réunion, Guam, and the British Indian Ocean Territory** should be **returned to original owners** and rights of local populations to **self-determination** should be recognised.
  - **Promote Inclusive Conservation Models:** Shift away from militarised, exclusionary conservation models and towards approaches that respect indigenous sovereignty.
    - Ensure indigenous peoples should be included in decision-making processes, acknowledging their role as **custodians of biodiversity**.
  - **End Forced Assimilation Practices:** Promote restorative justice, cultural revitalization programs, and legal protections for Indigenous languages, traditions, and identities.
  - **Protect Indigenous Lands and Resources:** Enforce laws that safeguard Indigenous lands from illegal appropriation and resource exploitation. Promote fair land use policies that protect biodiversity, honour land rights, and benefit Indigenous communities.
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***Drishti Mains Question:***

Q. Discuss in brief the history of colonisation on Indigenous Peoples. Also, analyses the contemporary challenges they face, including issues related to land rights, cultural preservation, and political autonomy.

**UPSC Civil Services Examination, Previous Year Question (PYQ)**

***Prelims***

**Q.**At the national level, which ministry is the nodal agency to ensure effective implementation of the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006?

- (a) Ministry of Environment, Forest and Climate Change
- (b) Ministry of Panchayati Raj
- (c) Ministry of Rural Development
- (d) Ministry of Tribal Affairs

**Ans: (d)**

**Q.**With reference to India, the terms 'Halbi, Ho and Kui' pertain to **(2021)**

- (a) Dance forms of Northwest India
- (b) Musical instruments
- (c) Pre-historic cave paintings
- (d) Tribal languages

**Ans: (d)**

**Q.** With reference to the history of India, "Ulgulan" or the Great Tumult is the description of which of the

following events? **(2020)**

- (a)** The Revolt of 1857
- (b)** The Mappila Rebellion of 1921
- (c)** The Indigo Revolt of 1859-60
- (d)** Birsa Munda's Revolt of 1899-1900

**Ans: (d)**

**Q.** Consider the following statements about Particularly Vulnerable Tribal Groups (PVTGs) in India: (2019)

1. PVTGs reside in 18 States and one Union Territory.
2. A stagnant or declining population is one of the criteria for determining PVTG status.
3. There are 95 PVTGs officially notified in the country so far.
4. Irular and Konda Reddi tribes are included in the list of PVTGs.

Which of the statements given above are correct?

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

**Ans: (c)**

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## **Mains**

**Q.** What are the two major legal initiatives by the State since Independence addressing discrimination against Scheduled Tribes (STs)? **(2017)**

**Q.** Why are the tribals in India referred to as 'the Scheduled Tribes'? Indicate the major provisions enshrined in the Constitution of India for their upliftment. **(2016)**

**Q.** How do you explain the statistics that show that the sex ratio in Tribes In India is more favourable to women than the sex ratio among Scheduled Castes? **(2015)**



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## Gender Budget Statement 2024-25

**For Prelims:** [Gender Budget, 2024-25 Budget, Gross Domestic Product \(GDP\), total budget expenditure, PM Kisan scheme, MGNREGS, PM Employment Generation Programme \(PMEGP\), Sustainable Development Goal 5, Mission Shakti](#)

**For Mains:** Gender Budget, Issues and Challenges Involved in Gender Budgeting in India

**Source:** TH

### Why in News?

The [2024-25 Budget](#) emphasises women-led development, with [Gender Budget Statement \(GBS\)](#) allocations reaching **1% of Gross Domestic Product (GDP)** for the first time and pro-women funding exceeding **₹3 lakh crore**.

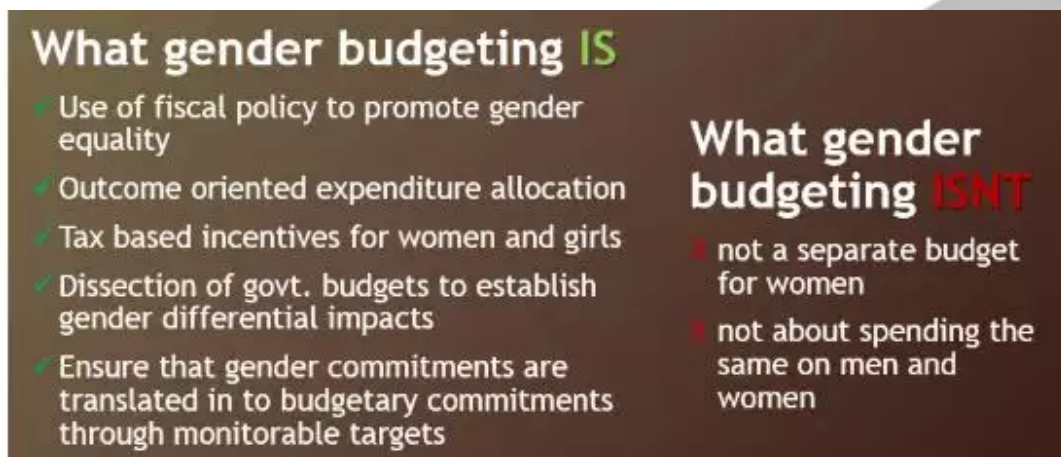
### What are the Key Highlights of the GBS 2024-25?

- **Rise in Pro-Women Allocations:** The share of allocations to pro-women schemes has risen to **approximately 6.8% of total budget expenditure** for 2024-25, up from the historical average of **around 5%**.
- **New Reporting Structure - Inclusion of Part C:** A new section, **Part C**, now includes pro-women schemes with **up to 30% allocation** for women, such as the [PM Kisan scheme](#).
  - Earlier the GBS comprised two parts – **Part A** reflecting Women Specific Schemes, such as those with **100% allocation for women such as, SAMARTHYA**, which now account for nearly **40% of GBS allocations**, partly due to the full inclusion of the [Pradhan Mantri Awas Yojana \(PMAY\)](#).
  - Part B reflects the schemes with 30% to 99% expenditure on women-related components, such as, PM AJAY - Adarsh Gram Yojana

### What is Gender Budgeting?

- **Definition:** Gender budgeting is a **strategic tool used by governments** to ensure the **efficient collection and allocation of public resources** according to the diverse needs and priorities of different genders.
  - Gender budgeting **does not involve creating a separate budget exclusively for women** but focuses on addressing **women's specific needs** through existing budgetary frameworks.
- **Background:** India ratified the [Convention on the Elimination of All Forms of Discrimination Against Women \(CEDAW\) \(1979\)](#) in **1993**, signalling its commitment to gender equality.
  - This commitment led to the introduction of the **first Gender Budget Statement in the Indian Budget of 2005-2006**. Since then, the government has consistently released the Gender Budget Statement alongside the Union Budget.
- **Nodal Agency:** The **Ministry of Women and Child Development (MWCD)** acts as the **central nodal agency** for gender budgeting, and the Ministry of Finance has mandated the establishment of **Gender Budget Cells** in all central ministries and departments to support this process.
  - Gender budgeting falls under the **Samarthya sub-scheme of Mission Shakti**, an **initiative by the MWCD** aimed at empowering women.

- **Framework for Gender Budgeting:** It involves five steps such as:
  - **Situation Analysis:** Assess the status of different gender groups in a sector.
  - **Policy Assessment:** Evaluate if policies address identified gender issues.
  - **Budget Evaluation:** Check if budget allocations are adequate for gender-sensitive measures.
  - **Expenditure Monitoring:** Verify if funds were used as intended and assess results.
  - **Impact Assessment:** Measure the impact of policies on the conditions initially analysed.
- **Significance:**
  - **Optimises Resource Allocation:** Directs funds to areas where gender gaps are significant, addressing critical needs.
  - **Supports SDGs:** Aligns with [Sustainable Development Goal 5](#), contributing to global efforts for gender equality.
  - **Enhances Accountability:** Provides transparency in fund allocation and usage, ensuring commitments to [gender equality](#) are met.
  - **Strengthens Governance:** Integrates gender perspectives into public financial management, leading to more inclusive and effective governance.



## What are the Challenges Related to Gender Budgeting in India?

- **Over-Reporting:** Programs like the [PM Employment Generation Programme \(PMEGP\)](#) show inflated allocations in the Gender Budget Statement (GBS).
  - For example, **₹920 crore (40% of the total allocation)** is reported without sufficient justification, and more such inflated allocations is a key challenge to the gender budgeting.
- **Under-Reporting and Missing Allocations:** Critical allocations for women's needs are often understated.
  - For instance, the [National Rural Livelihoods Mission \(NRLM\)](#) is now correctly reported as fully dedicated to women and girls, but this accuracy should have been reflected earlier.
  - In another instance, [MGNREGS](#), which benefits women significantly, is reported under **Part B with only 33.6% of its total budget**. This is inconsistent with the fact that women account for **59.3% of all person days worked** under the scheme, and they should have received a larger share of the total MGNREGS budget.
  - Additionally, schemes for women entrepreneurs such as [PM Vishwakarma](#), [SVANidhi](#) and Stand-Up India are not fully reported.
- **Neglect of Key Sectors:** Important areas like **transportation, water collection, and water security**, which have a significant impact on women, are often neglected in gender budgeting.

## Way Forward

- **Enhance Reporting Transparency and Accuracy:** To enhance **gender audits and ensure accurate accounting**, provide detailed explanations for all entries in the Gender Budget Statement (GBS).
  - Ensure accurate reporting of allocations, reflecting true expenditure on women's needs. Address discrepancies in reporting, such as those seen in schemes like **MGNREGS and PMEGP**.



- **Expand Scope and Coverage:** Include **more comprehensive coverage of programs** affecting women, especially in neglected areas like transportation and water security.
- **Regular Reviews and Updates:** Continuously update the GBS methodology to reflect the latest data and insights. This should include **periodic reviews** to assess the effectiveness of gender-responsive budgeting.
- **Integrate Gender Sensitivity in Planning:** Setting **clear gender equality targets and allocating resources accordingly** to ensure that government programs are designed with gender considerations from the outset.

**Drishti Mains Answer:**

**Q.** Examine the state of gender budgeting in India, identify the factors obstructing its progress, and propose effective policy measures to foster inclusive development.

## UPSC Civil Services Examination Previous Year Question (PYQ)

### **Prelims**

Q. Which of the following gives 'Global Gender Gap Index' ranking to the countries of the world? (2017)

- (a) World Economic Forum
- (b) UN Human Rights Council
- (c) UN Women
- (d) World Health Organization

Ans: (a)

### **Mains**

Q.1 "Empowering women is the key to control population growth". Discuss. (2019)

Q.2 Discuss the positive and negative effects of globalisation on women in India? (2015)

Q.3 Male membership needs to be encouraged in order to make women's organization free from gender bias. Comment. (2013)

## RBI's Five Strategic Priorities for India's Financial Future

**For Prelims:** [Global Fintech Festival](#), [Reserve Bank of India](#), [Financial Inclusion Index](#), [Pradhan Mantri Jan Dhan Yojana](#), [Unique Lending Interface](#), [JAM trinity](#), [Artificial Intelligence](#), [National Payments Corporation of India](#), [Direct Benefit Transfer](#), [Foreign Direct Investment](#)

**For Mains:** Growth Opportunities in Financial Services in India, Financial Inclusion, Banking Sector

**Source:** [ET](#)

**Why in News?**

At the [Global Fintech Festival \(GFF\) 2024](#) in Mumbai, [Reserve Bank of India \(RBI\) Governor Shaktikanta Das](#) outlined **five strategic priorities for India's financial future**, underscoring the country's ambitious plans to establish itself as a leading global economy.

## What are the Five Priorities for India's Financial Future?

- **Financial Inclusion:** RBI Governor highlighted the significant progress in financial inclusion, with the [RBI's Financial Inclusion Index](#) rising from **53.9 in March 2021 to 64.2 in March 2024**.
  - The [Pradhan Mantri Jan Dhan Yojana \(PMJDY\)](#), a flagship financial inclusion initiative, has been central to this progress, with over **530 million bank accounts opened**, 66% in rural and semi-urban areas, and **55% benefiting women**.
  - Looking ahead, the RBI Governor stressed the importance of leveraging **technology over the next two decades to address the financial needs of underserved regions**, highlighting the crucial role of fintech companies in bridging gaps and ensuring seamless access to financial services.
- **Enhancing Digital Public Infrastructure (DPI):** The second priority outlined was the enhancement of [DPI](#), which he identified as a key driver in integrating advanced technologies into India's financial system.
  - Highlighted the **RBI's pilot project on the [Unique Lending Interface \(ULI\)](#)**, which is set to be launched on a full scale soon. This initiative, combined with the existing [JAM \(Jan Dhan-Aadhaar-Mobile\) trinity](#) and [Unified Payments Interface \(UPI\)](#), represents a new era in India's financial journey.
  - DPI has the potential to revolutionise financial services in India, bringing greater financial inclusion and efficiency across the country.
- **Strengthening Cybersecurity:** In an increasingly digital world, [cybersecurity is a critical pillar in safeguarding India's financial ecosystem](#).
  - Real-time monitoring and regulatory compliance are essential, especially with the recently enacted [Digital Personal Data Protection Act 2023](#), which empowers individuals with greater control over their data, thereby enhancing trust in digital financial services.
  - Banks and fintech firms, particularly [Non-Banking Finance Companies \(NBFCs\)](#), are expected to adopt a **customer-centric approach, ensuring transparency in financial products** and fair lending practices.
    - There is a need for continuous vigilance against cyber threats and the importance of promoting cybersecurity awareness to build a secure digital economy.
- **Promoting Sustainable Finance:** The RBI Governor highlighted **RBI's initiatives like [sovereign green bonds](#) and [green deposits](#)** as steps towards promoting sustainability in the financial sector, while noting the need for further expansion of the green bond market.
  - Emphasised the transformative role of technology, particularly [Artificial Intelligence \(AI\) and big data](#), in assessing environmental risks and accelerating the transition to sustainable finance.
  - Fintech firms are expected to lead this transition, positioning India as a sustainable finance leader.
- **Reinforcing Financial Infrastructure:** RBI Governor underscored the need to strengthen India's financial infrastructure, with a focus on [cross-border payments](#), and highlighted the RBI's efforts to make UPI and RuPay global.
  - He cautioned about the careful adoption of AI, and emphasised the importance of innovation in reinforcing India's financial infrastructure, including the potential of the [Internet of Things](#).

## What is the Global Fintech Festival 2024?

- **About:** The GFF 2024 stands as one of the largest and most influential fintech conferences globally. Organised annually by the [Payments Council of India \(PCI\)](#), the [National Payments Corporation of India \(NPCI\)](#), and the [Fintech Convergence Council \(FCC\)](#).
  - Central to GFF is the **Global Fintech Awards (GFA)**, which recognizes exceptional fintech initiatives and contributions from around the world, celebrating innovation and excellence in the industry.
- **Fifth Edition GFF 2024 Theme: "Blueprint for the Next Decade of Finance: Responsible AI | Inclusive | Resilient".**

- The GFF 2024 in Mumbai showcased India's fintech growth, with over 11,000 startups and USD 6 billion in funding in the last three years.

## What is the Current State of India's Financial Services Industry?

- **About:** India's financial services industry is characterised by rapid expansion and diversification. The sector includes **commercial banks, insurance companies, NBFCs, cooperatives, pension funds, mutual funds, and smaller financial entities.**
  - Recent developments have seen the introduction of new entities such as **payment banks**, although **commercial banks remain dominant, holding over 64% of the total assets.**
- **Developments:**
  - **Unified Payments Interface (UPI):** Recorded 12.10 billion transactions worth Rs 18.28 lakh crore in February 2024.
  - **Immediate Payment Service (IMPS):** Recorded 534.6 million transactions worth Rs 5.58 trillion in February 2024.
- **Government Initiatives:**
  - **Credit Guarantee Scheme:** Revamped in 2023 with an inflow of Rs 9,000 crore to **support MSMEs with collateral-free loans.**
  - **International Payments: NPCI International Payments (NIPL)** partnered with Liquid Group to enable **QR-based UPI payments in 10 countries** (Malaysia, **Thailand, Philippines, Vietnam, Singapore, Cambodia, South Korea, Japan, Taiwan, and Hong Kong**).
  - **e-RUPI:** Launched in August 2021 as a digital payment solution via QR code or SMS string, facilitating one-time payments.
  - **Financial Inclusion:** Programmes such as **Deendayal Antyodaya Yojana - National Rural - Livelihoods Mission (DAY-NRLM), Direct Benefit Transfer, Atal Pension Yojana** among others have accelerated the digital revolution and brought more citizens, especially in rural areas, within the ambit of digital financial services.
  - **Inter-Ministerial Steering Committee (IMSC):** Established 2018, under the **Department of Economic Affairs (DEA)** to address fintech development issues and enhance regulatory flexibility.
  - **Joint Working Groups (JWGs):** Foster fintech collaboration by facilitating faster remittances and exploring connectivity between India's UPI and international payment platforms.
- **Future Prospects:**
  - **Private Wealth Management:** Expected to grow significantly, with 16.57 lakh **High Net-Worth Individuals (HNWIs)** anticipated by 2027, making **India the fourth-largest private wealth market globally by 2028.**
  - **Insurance Market:** Projected to reach USD 250 billion by 2025, with potential for USD 78 billion in additional life insurance premiums from 2020-30.
  - **Mutual Funds:** The **Association of Mutual Funds in India (AMFI)** aims for a nearly fivefold increase in AUM to USD 1.15 trillion and a threefold increase in investor accounts by 2025.
  - **Stock Market Growth:** India's stock market regained its position as the **fourth-largest global equity market, surpassing Hong Kong** with a market value exceeding USD 5 trillion.

## What are the Growth Opportunities of India's Financial Services Sector?

- **Growing Demand:** The investment corpus in India's insurance sector is projected to **rise to USD 1 trillion by 2025**, reflecting strong growth prospects.
  - India is the **2<sup>nd</sup> largest Insurtech market in Asia-Pacific** and is expected to grow by 15 times to reach USD 88.4 Bn by 2030. India is poised to emerge as **one of the fastest-growing insurance markets in the world.**
  - **India is the fifth largest life insurance market** in the world's emerging insurance markets, growing at a rate of 32-34% each year.
- **Innovation:** India is broadening the reach of its financial services through various channels, including start-ups like **PhonePe**, which enhance accessibility and customer engagement.

- Emerging [digital gold investment](#) options are gaining traction, offering new avenues for investors.
- India's financial services sector is expanding with several key government initiatives leveraging technology. The PMJDY provides universal banking access and financial services, while the [Pradhan Mantri Gramin Digital Saksharta Abhiyaan \(PMGDISHA\)](#) boosts digital literacy in rural areas.
  - **Digital India** enhances digital infrastructure and services, and the [Aadhaar Enabled Payment System \(AePS\)](#) enables secure transactions via Aadhaar. Additionally, the **UPI integrates various banking functions into a single app for seamless transactions.**
- India's digital lending market was worth USD 270 Bn in 2022 and is expected to reach USD 350 Bn by 2023.
- By 2025, digital finance could boost India's GDP by USD 950 billion and create 21 million new jobs.
- **Increased Foreign Investment:** Expected growth in [Foreign Direct Investment \(FDI\)](#) and [Foreign Portfolio Investment \(FPI\)](#) will drive development, particularly in infrastructure.
  - While India has seen some capital inflow from relaxed FDI limits, there is potential for **further growth if new financing models and reduced risks are introduced.**

### ***Drishti Mains Question:***

Q. Discuss the progress and future prospects of financial inclusion in India and technological advancements. How can fintech companies further contribute to financial inclusion in underserved regions?

## **UPSC Civil Services Examination, Previous Year Question (PYQ)**

**Q.** With reference to India, consider the following: **(2010)**

1. Nationalisation of Banks
2. Formation of Regional Rural Banks
3. Adoption of village by Bank Branches

Which of the above can be considered as steps taken to achieve the “financial inclusion” in India?

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

**Ans: (d)**

### ***Mains:***

**Q.** Pradhan Mantri Jan Dhan Yojana (PMJDY) is necessary for bringing unbanked to the institutional finance fold. Do you agree with this for financial inclusion of the poorer section of the Indian society? Give arguments to justify your opinion. **(2016)**

## **NGT Imposed Penalty on State Govt of Punjab**

**For Prelims:** [The National Green Tribunal \(NGT\)](#), [Central Pollution Control Board \(CPCB\)](#), [Solid Waste](#)

## For Mains: Issues of Waste Management in India.

Source: DTE

### Why in News?

Recently, the [National Green Tribunal \(NGT\)](#) has imposed a penalty of Rs 1,000 crore on the Punjab government for its **failure to manage solid and liquid waste in the state**, despite multiple warnings. The amount is to be deposited with the [Central Pollution Control Board \(CPCB\)](#) within one month.

### Why has the NGT Penalised the Punjab Government?

- **Fines Imposed over Past Six Months:** The NGT determined this penalty on account of failure to manage solid and liquid waste.
  - The penalty was calculated based on environmental fines over six months for 5.387 million tonnes of **legacy waste** and for **untreated sewage** due to a **gap in sewage treatment capacity**.
  - The NGT underlined that [Solid Waste Management Rules, 2016](#), and Section 15 of the [Environment \(Protection\) Act, 1986](#) apply in this case.
- **Repeated Offenders:** The tribunal found that the Punjab government had also **failed to comply with its previous orders in 2022**, including the creation of a **ring-fenced account for Rs 2,080 crore** under the **Section 26 of NGT Act, 2010**.
  - The NGT has issued **show cause notices** to the Chief Secretary and Additional Chief Secretary (Urban Development) of Punjab, asking for their explanations.

### Solid Waste Management Rules 2016:

- These rules replaced the **Municipal Solid Wastes (Management and Handling) Rules, 2000** and focused on segregation of waste at source, responsibility on the manufacturer to dispose of sanitary and packaging wastes, user fees for collection, **disposal and processing from the bulk generator**.
- **Key Features:**
  - **Responsibilities of Generators** have been **introduced to segregate** waste in to three streams - wet (biodegradable), dry (plastic, paper, metal, wood, etc.) and domestic hazardous wastes (diapers, mosquito repellents, etc.) and handover segregated wastes to authorised rag-pickers or waste collectors or local bodies.
  - **Waste Generators will have to pay:**
    - 'User Fee' to waste collectors.
    - 'Spot Fine' for Littering and Non-segregation.

### What is the National Green Tribunal?

- **About:**
  - The NGT was established in **2010** under the **National Green Tribunal Act 2010**.
  - Its primary focus is to facilitate the swift and efficient resolution of cases related to **environmental protection, conservation of forests, and preservation of natural resources**.
  - The Tribunal is headed by the **Chairperson (appointed by Central govt in consultation with the CJI) who sits in the Principal Bench** and has at least 10-20 judicial members and expert members.



#### ▪ **Jurisdiction:**

- The Tribunal's jurisdiction **extends to enforcing environmental rights, granting relief and compensation for damages to individuals and property**, and addressing matters associated with environmental protection and conservation.
  - Apart from original jurisdiction on filing of an application, NGT also **has appellate jurisdiction to hear appeal as a Court (Tribunal)**.
- The NGT deals with civil cases under following laws:
  - [The Water \(Prevention and Control of Pollution\) Act, 1974](#)
  - [The Water \(Prevention and Control of Pollution\) Cess Act, 1977](#)
  - [The Forest \(Conservation\) Act, 1980](#)
  - [The Air \(Prevention and Control of Pollution\) Act, 1981](#)
  - [The Environment \(Protection\) Act, 1986](#)
  - [The Public Liability Insurance Act, 1991](#)
  - [The Biological Diversity Act, 2002](#)

#### ▪ **Powers:**

- The Tribunal is **not bound by the procedure laid down under the CPC 1908**, but shall be guided by principles of '**natural justice**'.
- NGT by an order, can provide:
  - **relief and compensation to the victims of pollution** and other **environmental damage** (including accident occurring while handling any hazardous substance),
  - for **restitution of property damaged**, and
  - for **restitution of the environment** for such areas or areas, as the Tribunal may think fit.
- **An order/decision/award of Tribunal is executable as a decree of a civil court.**
- The NGT Act also **provides a procedure for a penalty for non compliance:**
  - Imprisonment for a term which may extend to three years,
  - Fine which may extend to ten crore rupees, and
  - Both fine and imprisonment.

- **An appeal against order/decision/ award of the NGT lies to the Supreme Court**, generally within ninety days from the date of communication.

## **What are the Major Administrative Challenges in Solid Waste Management?**

#### ▪ **Inadequate Implementation of Regulations:**

- Urban centers across India frequently suffer from inadequate waste management infrastructure, characterized by **outdated, damaged, or insufficient garbage bins**.
- A critical concern is the **failure to enforce waste segregation at the source**, resulting in the **mixing of unprocessed waste in landfills, in violation of the Solid Waste Management Rules, 2016**.

#### ▪ **Poor Interdepartmental Coordination:**

- Solid waste management requires coordinated efforts across various departments such as urban development, environment, and public health. State governments often struggle with interdepartmental coordination, leading to inefficiencies in waste collection, processing, and disposal.

#### ▪ **Resource Allocation and Infrastructure Deficiencies:**

- Insufficient allocation of financial and technical resources by state governments hampers the development of necessary waste management infrastructure. This includes delays in setting up waste processing facilities, composting units, and waste-to-energy plants, particularly in urban areas.

#### ▪ **Challenges of Waste Disposal Sites:**

- The **scarcity of land for waste processing plants in metropolitan cities has led to the accumulation of untreated waste**. This situation is further aggravated by **illegal dumping practices**. A significant portion of **solid waste remains unprocessed**.

## **Way Forward**

- **Urban municipalities** must proactively **enhance their waste processing capabilities**, anticipating future population growth. This necessitates a **strategic focus on composting and biogas generation for biodegradable waste**.

- A **decentralised waste processing model** could be implemented in **metropolitan** regions like Delhi by collaborating with neighbouring states such as Haryana and Uttar Pradesh.
  - This approach would involve the **establishment of multiple composting facilities, capitalising on the existing organic compost market** in these states.
- An **integrated waste management approach** that combines decentralised processing options with large-scale waste processing facilities is essential to ensure comprehensive treatment of all waste streams.
  - This approach would **ensure that waste is effectively managed at both local and regional levels**, contributing to the overall sustainability of urban waste management systems.

### **Drishti Mains Question:**

**Q.** Examine the role of the National Green Tribunal (NGT) in addressing issues related to waste management in India?

## **UPSC Civil Services Examination, Previous Year Question (PYQ)**

### **Prelims**

**Q.** As per the Solid Waste Management Rules, 2016 in India, which one of the following statements is correct? **(2019)**

- (a)** Waste generator has to segregate waste into five categories.
- (b)** The Rules are applicable to notified urban local bodies, notified towns and all industrial townships Only
- (c)** The Rules provide for exact and elaborate criteria for the identification of sites for landfills and waste processing facilities.
- (d)** It is mandatory on the part of waste generator that the waste generated in one district cannot be moved to another district.

**Ans: (c)**

**Q.** How is the National Green Tribunal (NGT) different from the Central Pollution Control Board (CPCB)? **(2018)**

1. The NGT has been established by an Act whereas the CPCB has been created by an executive order of the Government.
2. The NGT provides environmental justice and helps reduce the burden of litigation in the higher courts whereas the CPCB promotes cleanliness of streams and wells, and aims to improve the quality of air in the country.

Which of the statements given above is/are correct?

- (a)** 1 only
- (b)** 2 only
- (c)** Both 1 and 2
- (d)** Neither 1 nor 2

**Ans: (b)**

### **Mains:**

**Q.** What are the impediments in disposing the huge quantities of discarded solid waste which are continuously being generated? How do we remove safely the toxic wastes that have been accumulating in our habitable environment? **(2015)**

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## Formation of 5 New Districts in Ladakh

[Source: IE](#)

### Why in News?

Recently, the Ministry of Home Affairs Minister granted "**in-principle approval**" for the formation of **five new districts in Ladakh**, increasing the Union Territory's total number of districts to seven.

- This move, aimed at improving **governance and development in the region**, has been widely discussed and welcomed by various stakeholders.

### What are the New Districts in Ladakh and Their Purpose?

- **Significance:** Ladakh is one of **India's largest and least populated Union Territories**. The current administrative structure, with **just two districts Leh and Kargil** has struggled to address the needs of its vast and difficult terrain.
  - Due to its **large area and inaccessibility**, the existing administration faced challenges in reaching grassroots levels effectively.
  - The new districts are expected to alleviate these challenges by providing more localised administrative units.
  - Ladakh's geopolitical significance and strategic location have made it a focus of development efforts, **aiming to enhance both civilian and military infrastructure**.
- **New Districts:** The **five new districts are Zaskar, Drass, Sham, Nubra, and Changthang**.
  - After [Article 370's removal in 2019](#), Ladakh became a Union Territory under the **Union Home Ministry's direct administration**.
  - The creation of these districts aims to bring governance closer to the people, ensuring that benefits and services reach even the most remote areas.
  - Ladakh is part of the [Prime Minister's Development Package \(PMDP\)](#), which includes significant funding and infrastructure projects aimed at the region's growth.
    - The creation of new districts will further support these developmental efforts.
- **Next Steps:** The Home Ministry has directed the Ladakh administration to form a **committee to assess various aspects of the new districts**, including headquarters, boundaries, structure, and staffing.
  - The committee is **required to submit a detailed report within three months**, after which the final proposal will be reviewed by the Union Home Ministry for further action.
- **Political and Public Reactions:** Political parties questioned whether the new districts would have elected [Autonomous Hill Development Councils](#), like Leh and Kargil, to ensure meaningful local governance.
  - While many welcomed the move, some social activists and former politicians called for **greater political representation and functional autonomy** to make the new districts effective in local governance.



#### Ladakh's existing and new district headquarters

This map shows the locations of the district headquarters, including for the newly created districts of Zaskar, Drass, Sham, Nubra and Changthang

Boundaries of existing districts

■ Kargil ■ Leh



Map data: © OSM · Created with Datawrapper

## How New Districts are Created in India?

- The power to create, **alter, or abolish districts lies with State governments**, done either through an executive order or by passing a law in the State Assembly.
  - States believe smaller districts improve administration and governance.
- The **Centre has no role in creating or altering districts** but is **involved when a State wants to change a district's name**, requiring clearances from multiple agencies.
- **Trends in District Creation:** According to the [2011 Census](#), there were **593 districts in India**. Between 2001-2011, 46 new districts were created by States.
  - As of 2024, there are currently **718 districts in the country**, partly due to the bifurcation of Andhra Pradesh into Andhra Pradesh and Telangana in 2014, with **Telangana having 33 districts and Andhra Pradesh having 13 districts** (the state now has 26 districts).

[Read more...](#)

## Lakhpati Didi

Source: PIB

### Why in News?

Recently, the Prime Minister (PM) of India participated in the **Lakhpati Didi Sammelan** in Maharashtra, a significant event focused on empowering rural women through **Self-Help Groups (SHGs)**.

### What are the Key Highlights of the Lakhpati Didi Sammelan?

- **Certificates and Felicitations:** PM handed out certificates and felicitated **11 lakh new Lakhpati Didis** who recently became **Lakhpati** during the third term of the present government.
- **Financial Disbursements:** A revolving fund of Rs 2,500 crore was released, benefiting about 48 lakh members of 4.3 lakh SHGs.
  - Additionally, Rs 5,000 crore in bank loans were disbursed to benefit 25.8 lakh members of 2.35 lakh SHGs.
- **Cultural and Economic Significance:** The PM emphasised women's vital role in the rural economy and their contribution to **India's rise as the third-largest global economy within three years**, highlighting a shift from **historical neglect** to recent initiatives aimed at alleviating their burdens.



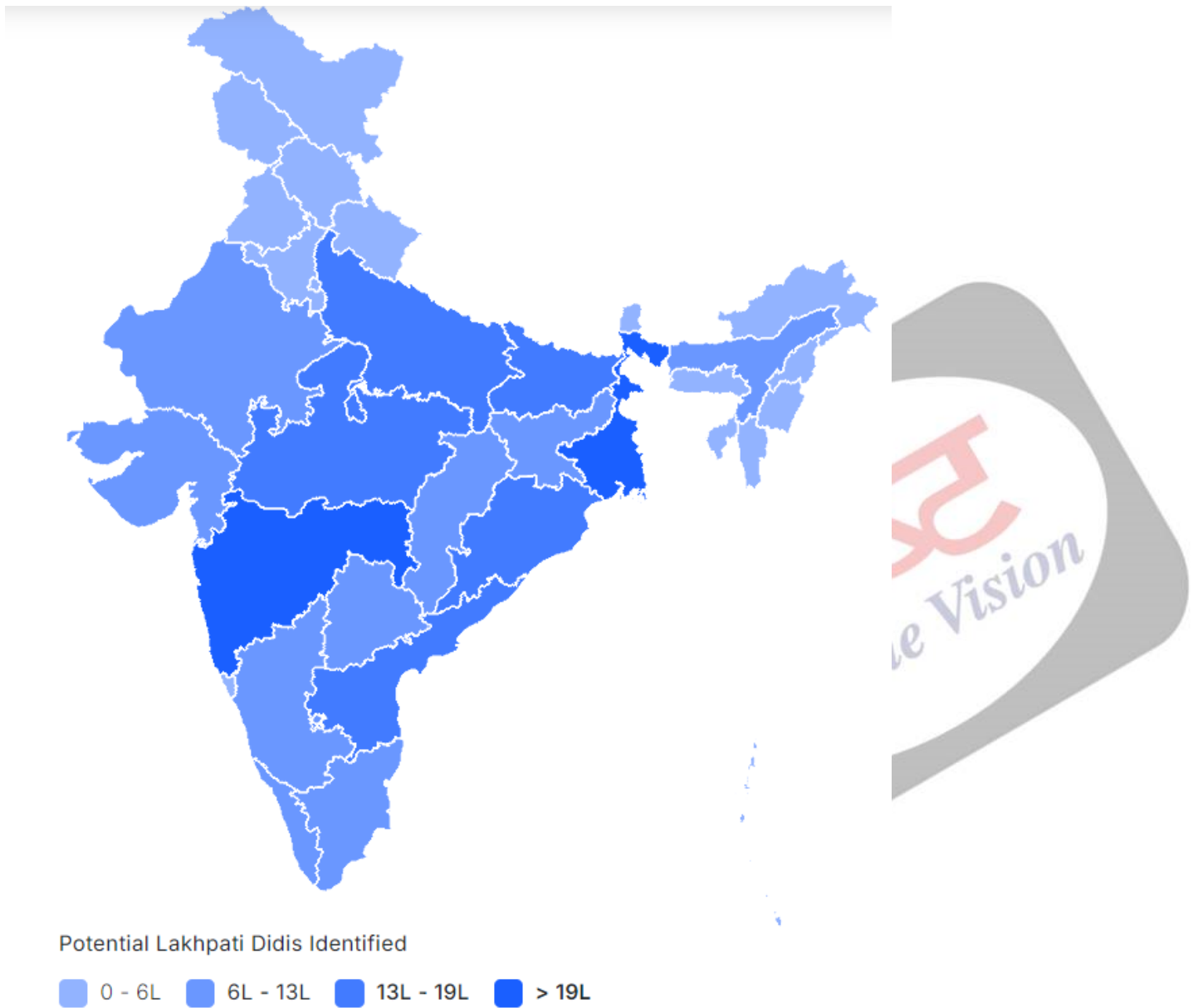
## What is the Lakhpati Didi Initiative?

- **About:** A "Lakhpati Didi" is a member of a SHG who has successfully achieved an **annual household income of Rupees One Lakh or more.**
  - This income is sustained across at least four agricultural seasons or business cycles, ensuring that the average monthly income exceeds Rupees Ten Thousand (Rs. 10,000).
  - It was initiated by the [Deendayal Antyodaya Yojana- National Rural Livelihoods Mission \(DAY-NRLM\)](#), wherein each SHG household is encouraged to take up multiple livelihood activities coupled with value chain interventions, resulting in a sustainable income of **Rs. 1,00,000 or more per year.**
- **Purpose:** The initiative aims to **empower women not only by improving their income but by transforming their lives through sustainable livelihood practices.**
  - These women serve as role models in their communities, demonstrating the power of effective resource management and entrepreneurship.
- **Lakhpati Didi Strategy:**
  - **Diversified Livelihood Options:** The initiative emphasises deepening, strengthening, and expanding livelihood options for SHG members.
    - Trained Community Resource Persons facilitate livelihood planning for SHG members using digital tools for resource linkages.
  - **Implementation Support:** SHG members receive timely support in the form of **assets** (inputs, equipment, infrastructure), **skills** (knowledge and practical skills), access to finance (bank linkage, departmental schemes), and **market access** (branding, packaging, [e-commerce](#)).
  - **Capacity Building:** Regular and structured training programs are provided to Mission Staff, community institutions, and SHG members on various aspects of livelihood activities.
  - **Convergence and Partnerships:** The initiative leverages convergence with various government schemes and partnerships with private sector players to mobilise technical, financial, and capacity-building resources.

Ministry	Schemes for Convergence
Ministry of Rural Development, MoRD	1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) 2. Deendayal Upadhyay Grameen Kaushal Yojana (DDU-GKY) 3. Rural Self Employment Training Institutes (RSETIs) 4. Pradhan Mantri Awas Yojana -Grameen (PMAY-G)
Ministry of Agriculture & Farmers' Welfare (MoA&FW)	1. Mission for Integrated Development of Horticulture (MIDH), 2. Sub Mission on Agriculture Mechanization (SMAM), 3. National Bamboo Mission, 4. National Mission on Honey and Bee keeping, 5. Promotion of Millet, 6. Pradhan Mantri Krishi Sinchayi Yojana (PMKSY), 7. 10K FPO, Agri Infra Fund (AIF), 8. Natural Farming and Engagement of Community Resource Persons (CRPs) as extension agents for service delivery etc
Department of Animal Husbandry and Dairying (DAHD)	1. Accredited Agent for Health and Extension of Livestock Production (A-HELP), 2. National Livestock Mission, Animal Husbandry Infrastructure Fund, 3. Rashtriya Gokul Mission etc.
Ministry of Food Processing Industries (MoFPI)	Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME)
Dept. of Fisheries	PM Matsya Sampada Yojana
Ministry of Small & Medium Enterprises (MSME)	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)



- **Achievements:** Since the inception of the Lakhpati Didi Yojana in 2023, **one crore women have already been made Lakhpati Didis** and the government announced the enhancement of the target for **Lakhpati Didi from 2 crore to 3 crore**, recognising the success of 83 lakh SHGs with 9 crore women transforming the rural socio-economic landscape.
  - More than Rs 6000 Crore were disbursed for lakhs of Women SHGs spanning across India.



## Other Initiatives Related to Women Empowerment

- [Pradhan Mantri Mudra Yojana](#)
- [Mahila E-Haat](#)
- [Pradhan Mantri Awas Yojana](#)
- [Mission Shakti](#)
- [Nari Shakti Puraskar](#)

## Prelims

Q. How does the National Rural Livelihood Mission seek to improve livelihood options of rural poor? (2012)

1. By setting up a large number of new manufacturing industries and agribusiness centres in rural areas
2. By strengthening 'self-help groups' and providing skill development
3. By supplying seeds, fertilizers, diesel pump-sets and micro-irrigation equipment free of cost to farmers

Select the correct answer using the codes given below:

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

Ans: (b)

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## Orcas

Source: IE

Recently, a group of Orcas had attacked a sailboat off the coast of Spain. Since 2020, over 700 interactions between orcas and boats near the [Strait of Gibraltar](#) have been recorded.

### ▪ Theories Behind Orca Behavior:

- **Playful Behaviour:** Some scientists believe orcas may be targeting boats as a **form of play**, where young orcas **learn and repeat** new behaviours.
- **Traumatic Response:** Some scientists theorise that a traumatic event, like getting **tangled** in fishing lines, might have triggered aggressive behaviour in orcas.
  - Some scientists suspect that a **female orca (White Gladis)**, went through a similar traumatising experience, which **altered her behaviour**.

### ▪ About Orcas: Orcas, or killer whales, are the largest member of the [dolphin family](#).

- They use [echolocation](#) to communicate and hunt.
  - Echolocation is a technique used by **bats, dolphins and other animals** to determine the location of objects using reflected **sound**.
- Each Orcas group (pod) has **distinctive noises** that its members will recognise even at a distance.
- They are [apex predators](#) with diverse diets, consuming **fish, penguins, seals, sea lions**, and even whales, using four-inch-long teeth.

# GANGES RIVER DOLPHIN

(*Platanista gangetica gangetica*)

National aquatic animal of India

## Facts

- Can only live in freshwater; prefer deep water
- Essentially blind; hunts by emitting ultrasonic sound
- Can't breathe in water; must surface every 30-120 seconds for air
- Also called 'susu' because of sound they make while breathing

## Habitat & Distribution

- Distributed in Ganges and Brahmaputra River basins of India, Nepal and Bangladesh.
- Distribution range in India covers 7 states namely, Assam, Uttar Pradesh, Madhya Pradesh, Rajasthan, Bihar, Jharkhand and West Bengal.

## Protection Status

- IUCN Red List: Endangered
- CITES: Appendix I
- Wildlife Protection Act 1972: Schedule I

## Threats

- Habitat destruction
- Pollution
- Bycatch
- Climate Change
- Hunting

## Conservation Efforts

- Project Dolphin (2021)**: On Lines of project Tiger
- National Dolphin Research Centre (2021)**: India's and Asia's First; in Patna University (Bihar)
- Dedicated Dolphin Sanctuary**:
  - Vikramshila sanctuary (Bihar) – 1991
  - Hastinapur sanctuary (UP) – Proposed



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## Shilp Didi Mahotsav

Source: PIB

Recently, the Union Minister of Textiles visited the '**Shilp Didi Mahotsav**' at Dilli Haat, New Delhi, showcasing the government's dedication to empowering **female artisans (known as Shilp Didis) through the Shilp Didi Programme.**

- The office of **Development Commissioner (Handicrafts)** under the aegis of **Ministry of Textiles** has launched the '**Shilp Didi Programme**' on a pilot basis for 100 days.
  - A baseline survey identified 100 women artisans, known as Shilp Didis, representing 72 districts across 23 states, covering a total of 30 different crafts.
  - The primary objective of the Programme is to foster economic empowerment and financial independence among female artisans throughout India.
  - The initiatives commenced with e-training from June 2024 and includes components of **E-commerce on-boarding, Entrepreneurship Development, Regulatory and social media On-boarding, Marketing Opportunities**, etc.
- Initiatives for the Upliftment of Artisans**: [PM Vishwakarma Scheme](#), [Ambedkar Hastshilp Vikas Yojana](#), [Mega Cluster Scheme](#), [National Handicraft Development Programme](#), [Comprehensive Handicrafts Cluster Development Scheme](#), and [One District One Product](#).

[Read more...](#)

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## INS Arighat

[Source: Tol](#)

Recently, India commissioned its second [nuclear-powered ballistic missile submarine \(SSBN\)](#), INS Arighat (S-3) built under the Advanced Technology Vessel (ATV) project.

- INS Arighat will now join its forerunner, [INS Arihant](#), which became fully operational in 2018, to strengthen the country's '[nuclear triad](#)'- the capability to fire nuclear weapons from the land, air and sea.
  - INS Arighat, despite matching INS Arihant in size and displacement, can carry more [K-15 missiles](#).
  - **Power:** 83 MW [pressurised light-water reactors](#), developed with Russian assistance.
  - **Arighat** has four large vertical launch system (VLS) tubes that carry the [Sagarika SLBMs \(K-15\)](#) - a hybrid propulsion, two-stage, solid-propellant missile with a range of more than 700 km
- **Future developments:** Third submarine INS Aridhaman, a 7,000 tonne vessel, capable of carrying [K-4 missiles](#) with a range of 3,500 km will be commissioned next year.
- **SSBN** stands for "Ship, Submersible, Ballistic, Nuclear" and refers to a type of submarine that carries nuclear-tipped ballistic missiles.
  - SSBNs are crucial for deterrence because they are difficult to detect and can escape a surprise first strike by an enemy to launch retaliatory strikes.

**Read More:** [INS Vagir](#), [INS Karanj](#), [Defence Research and Development Organisation \(DRDO\)](#)

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## Anubhav Awards

[Source: PIB](#)

Recently, the **Department of Pension and Pensioners' Welfare (DoPPW)** organised the 7th **Anubhav Awards** ceremony to recognise the contribution made by Central Government employees while in service.

- The Anubhav Awards, initiated by the DoPPW, is designed to recognize and document the experiences of retiring and retired Central Government employees.
  - Launched in **March 2015** on the direction of the Prime Minister of India, the objective is to create a culture of sharing experiences, fostering good governance and administrative reforms through the Anubhav Portal.
- **Eligibility:** Retiring Central Government employees/pensioners are eligible. Write-ups published on the Anubhav Portal, during the time frame notified by DoPPW, are considered for the awards.
- **Submission Window:** Write-ups can be submitted up to 8 months prior to retirement and up to 1 year after retirement.
  - Submissions are published after assessment by relevant Ministries/Departments.
- 7<sup>th</sup> Anubhav awards ceremony conferred 5 Anubhav Awards and 10 Jury Certificates to personnel from 9 different ministries/departments.

[Read more...](#)

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