

Time management requires self-discipline, self-mastery and self-control more than anything else.

Brian Tracy

# **Important Issues of the Day**

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## Women's reservation and delimitation should be delinked

Parliament is scheduled to discuss two far reaching Bills ostensibly for the implementation of the one-third reservation of seats for women in Parliament and State Assemblies. The Bills are the Constitution (131st Amendment) Bill which seeks to raise the number of seats in Parliament to 850 seats with one-third reserved for women "after an exercise of delimitation is undertaken for this purpose", and The Delimitation Bill, 2026, which sets up the Delimitation Commission to redraw boundaries of existing seats on the basis of the "latest Census figures published on the date of the constitution of the commission", which is the 2011 Census. The government expects the Opposition to turn itself into a rubber stamp and approve utterly flawed proposals or be damned as being anti-women.

### Unnecessary linkages

In September 2023, to blunt mounting criticism of its failure to legislate on women's reservation, the government hastily pushed through the Nari Shakti Vandan Adhiniyam (NSVA) in a so-called "special session", just months before the 2024 Lok Sabha elections. This legislation was markedly different from the Bill which had been adopted by the Rajya Sabha in 2010. If that Bill, which had gone through several rounds of parliamentary scrutiny, had been presented by the government, as it should have been, women's reservation could have been implemented from the 2024 elections itself. Instead, the Modi government, through the NSVA, linked women's reservation to the proposed Census and delimitation. During the ensuing debate almost all Opposition parties expressed concern that these unnecessary linkages would not only deny women the right of reservation in the 2024 Lok Sabha and subsequent Assembly elections but would put its implementation in limbo contingent on other factors. The government responded that Opposition fears were unfounded and that a Delimitation Commission would be set up after the 2024 elections and that the Census would be completed in time. None of this happened.

What did happen is that the number of women in Parliament after the 2024 elections decreased from 78 to 74 which is just 13.6% of the total House. Additionally, in 2024 and 2025, State Assembly elections were held in 10 States with a total of 1,276 assembly seats. Only 123 women, which is less than 10%, were elected. This is the real consequence of the unwarranted linkages introduced by the government.

The 131st Amendment Bill not only retains the flawed linkages of the NSVA, it adds a third linkage of increased seats. Thus in the name of women's reservation, the government wants to



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achieve three aims – first, it wants to scrap the principle of delimitation based on present population criteria by using the outdated 2011 Census as the base; secondly, by using the 2011 Census, it wants to take pressure off the urgency for a caste census; and finally, it wants women's reservation to be implemented only as part of a delimitation exercise whose aim is to redraw boundaries of seats to suit the ruling regime. That is, women's reservation is once again being held hostage to the fulfilment of other agendas.

### The importance of Census data

Till now in India, all the four major national exercises of delimitation of the boundaries of seats have been based on the last available Census data. The number of Scheduled Castes (SC)/Scheduled Tribes (ST) reserved seats are based on the proportion of SC/ST communities in the total population. As per the 1971 Census, the absolute number of seats reserved for SCs and STs was 79 and 41 respectively. This increased by 11 seats after the 2001 Census and subsequent delimitation with 84 seats reserved for SCs and 47 for STs with their combined proportion in the population being 24.4%. From 2001 to 2026, the population would certainly have registered a bigger increase. In the name of urgency for women's reservation, implementing a delimitation exercise which ignores the current population of SCs and STs will be a *manuvadi* injustice to oppressed communities, denying them a fair increase in the proportion of reserved seats. It will negatively impact the women of these communities, since the numbers of seats constituting one-third of reserved seats for SC/ST women will also be less than their rightful share.

Delimitation is a highly politically and sensitive issue. The last national delimitation exercise took around six years to complete, from 2002 to 2008, and was implemented in the 2009 elections. Since then, two State-level delimitation exercises have been done for Assam and J&K, directly under the Election Commission of India. Both of these have been strongly criticised for the highly undemocratic and sectarian way in which the boundaries of the seats were redrawn violating the principles of the Delimitation Act, 2002. To put it plainly, in both States the interests of the central ruling regime were advanced by manipulating the creation of seats in such a way as to minimise the impact of voters of particular communities seen as being opposed to the ruling regime. It can be reasonably anticipated that the coming delimitation will be highly contested. Why should women's reservation be linked to such an exercise? Further, even if the proportion of the present

number of seats in different States is to be maintained according to the present government proposal, questions still remain as to the disadvantages of States where population growth is less. All this needs further discussion and cannot be pushed through.

### Betrayal of women's reservation

Women's reservation is a stand-alone step which requires a stand-alone law. The 2010 Bill adopted by the Rajya Sabha and supported by the then Bharatiya Janata Party (BJP) had no such linkages. I remember Sushma Swaraj, then the Leader of the Opposition in the Lok Sabha, rushing to congratulate us, then in the Upper House, for the historic passage of the Bill even though she knew that her party would get no credit. But there are no women leaders in the BJP today who would have the courage to call the government out for this; the second betrayal of the women's reservation issue. The only reason that the government is insisting on such a linkage is because it wants to rush through the delimitation

process in the name of implementing women's reservation. The onus of delay will be shifted to all those who object to the delimitation boundaries suggested by a Commission packed with government supporters which is what the composition of the proposed Bill suggests.

It is time to say no to the instrumentalisation of the issue of women's reservation. Women's reservation has been fought for by

millions of women across India, for decades, to strengthen democracy, not by the denial of rights of SCs and STs and not by bulldozing democratic norms. Those committed to women's reservation must vote against these Bills. The solution lies in going back to the 2010 Bill without linkages to delimitation and the Census. A simple amendment to the 106 Constitution Amendment law passed in 2023 will suffice: in Clause 334A, delete the sentence, one-third reservation for women will commence "after an exercise of delimitation is undertaken for this purpose after the relevant figures for the first census taken after commencement of the Constitution (One Hundred and Twenty-eighth Amendment) Act, 2023 have been published". This will break the link. As far as increase of seats and delimitation is concerned, these are separate issues which should be discussed. As and when Parliament decides on an increase in seats, automatically the framework of women's reservation too will change. Our message to the government is: stop your manipulations, one-third reservation for women without linkages now.



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- **Parliament is scheduled to discuss two far reaching Bills ostensibly for the implementation of the one-third reservation of seats for women in Parliament and State Assemblies.**
- **The Bills are the Constitution (131st Amendment) Bill which seeks to raise the number of seats in Parliament to 850 seats with one-third reserved for women "after an exercise of delimitation is undertaken for this purpose", and**
- **The Delimitation Bill, 2026, which sets up the Delimitation Commission to redraw boundaries of existing seats on the basis of the "latest Census figures published on the date of the constitution of the commission", which is the 2011 Census.**

- **Unnecessary linkages**
- **The importance of Census data**
- **Till now in India, all the four major national exercises of delimitation of the boundaries of seats have been based on the last available Census data. The number of Scheduled Castes (SC)/Scheduled Tribes (ST) reserved seats are based on the proportion of SC/ST communities in the total population.**
- **As per the 1971 Census, the absolute number of seats reserved for SCs and STs was 79 and 41 respectively.**

**With reference to the Delimitation Commission of India, consider the following statements:**

1. It is a constitutional body.
2. Its orders have the force of law and cannot be challenged in any court.
3. It is appointed by the President of India.

Which of the statements given above is/are correct?

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

**Consider the following statements regarding the Delimitation Act:**

1. It is enacted by Parliament after every Census.
2. It mandates reservation of seats for women in Parliament.
3. It provides for readjustment of Lok Sabha and State Assembly constituencies.

Which of the statements given above is/are correct?

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

## Dry days

As India faces a rainfall deficit, it must make preparations for the worst

**A**fter the crest, the trough is inevitable. Following two years of surplus rainfall, India is likely staring at a significant shortfall in the coming monsoon. The India Meteorological Department (IMD) in its April forecast has predicted an 8% deficit, or “below normal” rainfall, coming June-September. There is a five percent margin of error in this estimate but going by IMD’s track record, there are many more times it has expected a ‘normal’ monsoon only for India to end up with a drought than it has forecast a drought and been proved wrong. In fact, when IMD warns of a deficit in April, history shows that India often experiences a drought. The agency, in its official lexicon, never uses the term ‘drought’ and only refers to a deficit below 90% as “deficient.” In the April of 2015, IMD issued a “below normal monsoon” forecast for the 2015 south-west monsoon season, predicting seasonal rainfall at 93% of the long-term average, again, ‘below normal.’ India ended up much worse at 86% Long Period Average (LPA). IMD expects a depressed monsoon this time in the second crucial half of the monsoon (August and September) on the back of weather models indicating an El Nino, the cyclical phenomenon where a heating of the

half of the monsoon (August and September) on the back of weather models indicating an El Nino, the cyclical phenomenon where a heating of the central equatorial Pacific Ocean beyond 1 degree Celsius has corresponded nine out of 16 times since 1950 to a deficient monsoon.

The timing of an El Nino matters. If the temperature rise happens outside of the monsoon months, its impact on the monsoon is not as threatening. In 2019, for instance, the IMD expected less than normal rainfall in April because El Nino-like conditions were on the horizon. Paradoxically, India ended up with above normal rainfall because that heating was not as strong as expected. This year too, the IMD expects the Indian Ocean Dipole would counter the desiccating impact of the El Nino. In a year where the most concerning clouds as of now are the warlike ones over West Asia, shortage of gas and fertilizer could worsen farmer sentiment on top of the weak rains. The government should immediately begin preparations to shore up fertilizer stocks, equitable water distribution, particularly in reservoirs that are likely to be stressed, and provide timely advisories to farmers on optimal sowing practices.

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- **In a year where the most concerning clouds as of now are the war-like ones over West Asia, shortage of gas and fertilizer could worsen farmer sentiment on top of the weak rains.**

## Mains Question

Q. *“As India faces an increasing rainfall deficit and climate variability, proactive preparedness becomes essential to mitigate socio-economic impacts.”*

Discuss the implications of rainfall deficit on agriculture, water security, and the economy. Suggest comprehensive measures India must adopt to prepare for worst-case scenarios. (250 words)

**प्रश्न:** *“भारत में वर्षा की कमी और जलवायु अनिश्चितता के बढ़ते परिप्रेक्ष्य में, संभावित संकट से निपटने के लिए पूर्व तैयारी अनिवार्य हो जाती है।”*

वर्षा की कमी के कृषि, जल सुरक्षा एवं अर्थव्यवस्था पर प्रभावों की विवेचना कीजिए। साथ ही, सबसे खराब परिस्थितियों के लिए भारत को किन व्यापक उपायों को अपनाना चाहिए? (250 शब्द)

## Devious menace

Loan apps function in a regulatory dark area and promise easy credit

**I**n the case of Nithin Raj, the first-year dental student in Kannur who died last week after falling from atop a five-storey building, the police have identified harassment over a loan that he secured via an app as a contributing factor. His death is the third high-profile suicide linked to loan apps in Kerala within four months. Since January, over 35 complaints related to these apps have been registered in Thiruvananthapuram Rural alone. In Raj's case, parallel investigations are also probing allegations of caste-based discrimination at his college and the National Commission for Scheduled Castes has sought a report from the State police in under a week. Once installed, these apps extract contact lists, photo galleries, and GPS data from the user's device and export them to servers often located in North India or overseas. If repayment is delayed, recovery agents steadily ramp up harassment, including repeated abusive calls to the borrower, harassing persons listed as references on the loan application, and inflicting reputational damage. Kerala in particular has high smartphone penetration and digital literacy, but not necessarily financial literacy, and a large student population with urgent small-credit needs. Despite the RBI's Digital Lending Guidelines, predatory apps lend without regulated status, fabricate Non-Banking Financial Company (NBFC) partnerships, route funds through opaque gateways, conceal fees

The apps are able to operate because while the RBI regulates financial entities, the harmful entity operates in the app and data layers. As a first step, smartphone makers must consider an OS-level sandbox in which any app categorised as "financial" is technically barred from accessing contacts, photos, etc., even if the user grants permission. The apps' call centres are also often traced to other States or countries, beyond the reach of local police. Second, India needs to enact legislation with prison sentences and heavy fines for illegal digital lending. When an app is removed from a store or directory, its developers relaunch immediately under new names. Third, the government can mandate all financial apps to have a cryptographically signed certificate of association from a regulated bank or NBFC and app stores to check listings against a Reserve Bank of India whitelist. This is also why the Kerala government is mulling new legislation to regulate digital lending platforms and empower local police to act against apps operating from outside the State. Fourth, the country needs rigorous disclosure standards on effective interest rates and fees, strict rules on recovery conduct, stricter KYC (Know your Customer) obligations on payment aggregators, and risk flags on UPI IDs associated with lending operations associated with a high complaint rate.

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- **His death is the third high-profile suicide linked to loan apps in Kerala within four months.**
- **Once installed, these apps extract contact lists, photo galleries, and GPS data from the user's device and export them to servers often located in North India or overseas.**
- **If repayment is delayed, recovery agents steadily ramp up harassment, including repeated abusive calls to the borrower, harassing persons listed as references on the loan application, and inflicting reputational damage.**

- **Kerala in particular has high smartphone penetration and digital literacy, but not necessarily financial literacy, and a large student population with urgent small-credit needs.**
- **Despite the RBI's Digital Lending Guidelines, predatory apps lend without regulated status, fabricate Non-Banking Financial Company (NBFC) partnerships, route funds through opaque gateways, conceal fees and disbursal deductions, and provide no grievance mechanism.**
- **The apps are able to operate because while the RBI regulates financial entities, the harmful entity operates in the app and data layers.**
- **As a first step, smartphone makers must consider an OS-level sandbox in which any app categorised as "financial" is technically barred from accessing contacts, photos, etc., even if the user grants permission.**

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- **Third, the government can mandate all financial apps to have a cryptographically signed certificate of association from a regulated bank or NBFC and app stores to check listings against a Reserve Bank of India whitelist.**
- **the country needs rigorous disclosure standards on effective interest rates and fees, strict rules on recovery conduct, stricter KYC (Know your Customer) obligations on payment aggregators, and risk flags on UPI IDs associated with lending operations associated with a high complaint rate.**

## Mains Question

Q. *“The rise in loan recovery harassment highlights critical gaps in India’s financial regulation and consumer protection framework.”*

Examine the causes and consequences of coercive loan recovery practices in India.

Suggest institutional and legal reforms to ensure ethical recovery while maintaining credit discipline. (250 words)

**प्रश्न:** *“ऋण वसूली में उत्पीड़न की बढ़ती घटनाएँ भारत की वित्तीय विनियमन एवं उपभोक्ता संरक्षण व्यवस्था की कमियों को उजागर करती हैं।”*

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## **HONG KONG/MANILA**

### 'China moves to block entrance to disputed South China Sea shoal'



REUTERS

China is employing ships and a barrier to tighten control of the entrance to the Scarborough Shoal in the South China Sea amid roiling tension with the Philippines over the disputed feature, satellite imagery obtained by Reuters shows. Scarborough is one of Asia's most hotly disputed maritime sites. REUTERS

# COUNTRIES WITH CLAIMS IN THE SOUTH CHINA SEA



- **This sea holds tremendous strategic importance for its location as it is the connecting link between the Indian Ocean and the Pacific Ocean, through Strait of Malacca.**
- **According to the United Nations Conference on Trade And Development (UNCTAD) one-third of the global shipping passes through it, carrying trillions of trade which makes it a significant geopolitical water body.**
- **According to the Department of Environment and Natural Resources, Philippines, this sea has one-third of the entire world's marine biodiversity and contains lucrative fisheries providing food security to the Southeast Asian nations.**
- **The SCS is believed to have huge oil and gas reserves beneath its seabed.**

**With reference to the South China Sea, consider the following statements:**

1. It is bordered by China, Vietnam, the Philippines, and Malaysia.
2. It connects the Pacific Ocean with the Indian Ocean via the Strait of Malacca.
3. It is rich in hydrocarbon and fishery resources.

Which of the statements given above is/are correct?

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

**The “Nine-Dash Line” is associated with:**

- (a) Maritime boundary between India and Sri Lanka
- (b) Territorial claims of China in the South China Sea
- (c) Exclusive Economic Zone of ASEAN countries
- (d) Naval cooperation agreement in Indo-Pacific

**Bacille Calmette-Guérin (BCG) Vaccine**



- **India has delivered 13 tonnes of Bacille Calmette-Guérin (BCG) vaccines and related materials to Afghanistan's Ministry of Public Health.**
- **The BCG vaccine is a live attenuated (weakened) vaccine primarily used to provide protection against Tuberculosis (TB). It is the only licensed vaccine available against TB and is one of the most widely administered vaccines in the world, typically given to newborns.**
- **Developed By: It was developed by French scientists Albert Calmette and Camille Guérin at the Pasteur Institute. After 13 years of research, it was first administered to humans in 1921.**

## **Components of the Vaccine:**

- **Active Ingredient:** A live attenuated strain of *Mycobacterium bovis*, a bacterium that causes TB in cattle but is weakened for human use.
- **Excipients:** Typically includes stabilizers like glycerol, citric acid, and various salts (sodium, potassium, magnesium) to maintain potency.
- **Dry Materials:** As seen in the Afghanistan shipment, the vaccine is often supplied in a freeze-dried (lyophilized) form requiring diluents for reconstitution.
- The vaccine introduces a weakened form of the bacteria into the body, which primes the immune system to recognize mycobacterial proteins.
- This stimulates the production of T-cells and antibodies without causing the disease itself. Upon future exposure to *Mycobacterium tuberculosis*, the immune system can mount a rapid and effective defense.

Thank You!

