

Towards Viksit Bharat

YOJANA SUMMARY - JULY 2025



TOPIC 1: PM MUDRA YOJANA – A DECADE OF HOPE, OPPORTUNITY, AND INCLUSIVITY

I. Introduction: A Decade of Empowerment

- **Launch Year:** April 2015
- **Objective:** Provide financial support to micro and small enterprises
- **Significance:** Fostered entrepreneurship, created jobs, promoted economic growth
- **Reach (as of March 2025):**
 - 33.32 lakh crore disbursed
 - 52.73 crore loan accounts
 - Culture of micro-entrepreneurship embedded across India

II. Case Study: Sima Rani Malakar – Symbol of Aspirational India

- **Location:** Shillong
- **Background:** Limited household income, ambition to provide quality education
- **Action:** Took **RS.40,000 Shishu loan** for a tailoring business
- **Outcome:** Improved income; children’s education in a quality school

III. Importance of MSMEs and Financial Inclusion



- **MSME Role:**
 - Drive economic growth, employment, exports

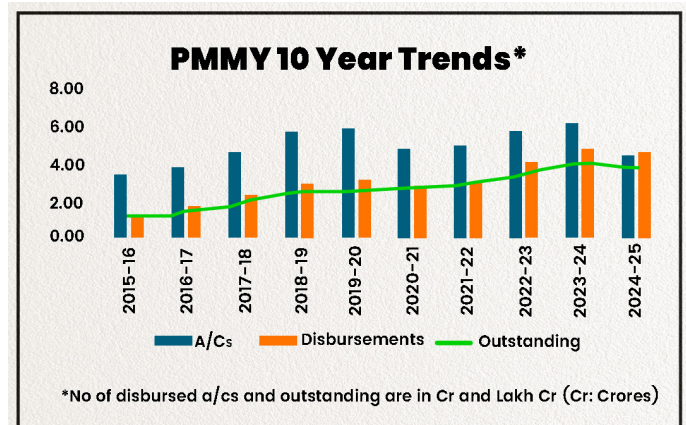
- Heterogeneous nature of MSMEs in India – from small artisans to technology based startups
- **Financial Inclusion Strategy:** To promote Financial inclusion in India, the GOI’s policy framework is focused on **three pillars:**
 - (i) **Banking the unbanked** (ii) **Securing the unsecured** (iii) **Funding the unfunded**
- **PMMY’s Role:** Strong step specifically towards addressing the third pillar : **funding the unfunded; providing microcredit at scale.**

IV Structure of PMMY Loans

- **Loan Categories:**
 - **Shishu:** Up to RS. 50,000
 - **Kishore:** Rs.50,001– Rs. 5 lakh
 - **Tarun:** Rs. 5.01– Rs. 10 lakh
 - **Tarun Plus:** Rs. 10.01– Rs. 20 lakh (new)
- **Goal:** Promote nuanced financial access for MSMEs, particularly underserved and informal sectors

V. Factors Behind PMMY’s Popularity

- Zero Collateral:** No need for assets; backed by CGTMSE/CGFMU guarantees
- Competitive Interest Rates:** Affordable for small businesses
- Flexible Repayment:** Tailored EMIs based on business cash flows
- Digital Accessibility:** Apply via **banks** or **JanSamarth** portal
- Broad Participation:** Supported by **PSBs**, private banks, **RRBs**, **SFBs**, **MFIs**, **NBFCs**

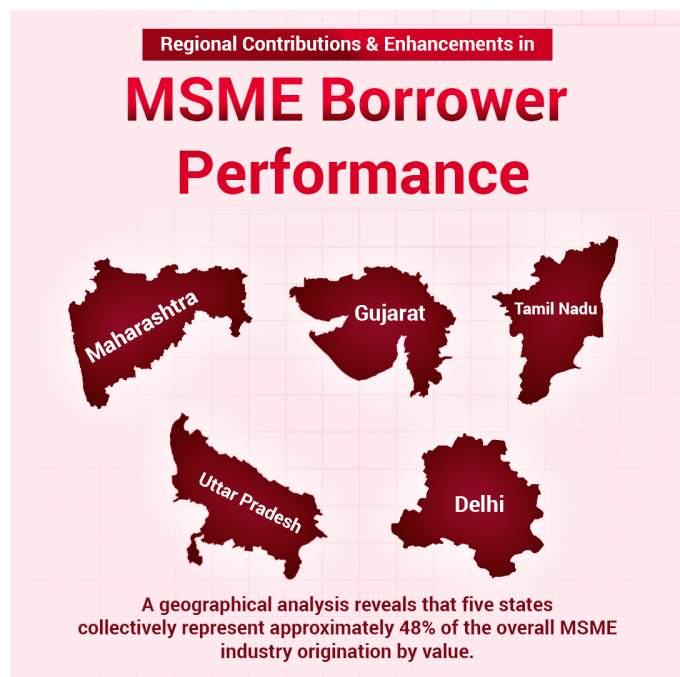


VI. Performance Metrics

- **Total Sanctioned (FY2025):** Rs. 5.20 lakh crore
- **Total Disbursed (FY2025):** Rs. 5.09 lakh crore
- **Cumulative (as of March 2025):**
 - **Sanctioned:** Rs. 34.09 lakh crore
 - **Disbursed:** Rs. 33.32 lakh crore

VII. State-Wise Distribution

- **Top 5 States (Cumulative Disbursement):**
 - Tamil Nadu, Uttar Pradesh, Karnataka, West Bengal, Bihar
 - Account for 46.3% of total disbursements



- **Alignment with Informal Micro Enterprises (IME) Registration:**
 - Top PMMY states are also top IME registration states (via Udyam Assist Platform)

VIII. Loan Category stats:

- Shishu Loans:** 80% of accounts, 38% of value (till FY 2024)
- Kishore Loans:** 18% accounts, ~38% of value
- Tarun Loans:** 2% accounts, ~24% of value

- **FY25 Distribution:**

- **Shishu:** 18.1%
- **Kishore:** 50.9%
- **Tarun:** 30.2%
- **Tarun Plus:** 0.8%

- **Loan Size Trend:**

- Rs. 39,405 (FY2016) → Rs. 81,108 (FY2024) → Rs. 1.06 lakh (FY2025)

- **Higher Ticket Size Loans:**

- 'Kishore' + 'Tarun' loans increased from 57.2% (2016) to 82.7% (2025)

IX. Transformative Impact

- **Financial Inclusion**

- **New Accounts (as of 31 Mar 2025):** Rs. 10.56 lakh crore sanctioned to 10.97 crore new accounts (31% of total)

- **Women Entrepreneurs:** Rs.14.85 lakh crore sanctioned (~44% of total)
- **SC/ST/OBC Beneficiaries:** Rs.11.72 lakh crore (~34.5%)
- **Empowerment of Small Entrepreneurs**
 - Self-employment and economic agency
 - Strong rural penetration.
- **Promotion of Informal Micro-Enterprises**
 - Strengthens local economies and job generation.
- **Job Creation**
 - Supports micro-enterprises high employment potential per unit turnover
- **Access to Credit**
 - Lower barriers for collateral-free loans
- **Reduction in Economic Inequality**
 - **Gini Index Decline:** Strong negative correlation (-0.84) with PMMY loan growth (Source: SIDBI)
- **Multi-dimensional Poverty Reduction**
 - **Moderate Positive Correlation (0.44):** Between PMMY disbursement and poverty reduction in top 10 states (2016–2021)

X. Challenges & Opportunities

- **Under-penetrated States:**
 - High-population and North-Eastern states need more coverage.
- **Awareness & Financial Literacy:**
 - Campaigns essential to increase reach and responsible borrowing.

XI. Role of MUDRA (SIDBI Subsidiary)

- **Mandate:** Facilitate seamless credit flow by refinancing PMMY loans
- **Cumulative Refinance (as of 31 March 2025):**
 - **Sanctioned:** Rs. 1.03 lakh crore
 - **Disbursed:** Rs 1.00 lakh crore
 - **Outstanding:** Rs 29,421 crore

XII. Conclusion: PMMY's Legacy and Way Forward

- PMMY is more than a loan scheme — it's a story of hope, inclusion, and opportunity
- Aligns with 'Viksit Bharat' vision by fostering grassroots entrepreneurship
- Going forward, the scheme holds the promise to further empower India's aspiring entrepreneurs

TOPIC 2: REIMAGINING ENTREPRENEURIAL SKILLS

I. Genesis of Entrepreneurial Skilling in Rural India

- Establishment of first Rural Development & Self employment training Institute (RUDSETI) -1982:
 - Originated in Ujire, Karnataka.
 - Joint initiative by Canara Bank, Syndicate Bank, and Sri Dharmasthala Manjunatheshwara Educational Trust.
 - Aimed at rural entrepreneurial training through short-term courses (6 to 60 days) and long-term hand-holding (2 years).
- Adoption by Government (2007-08):
 - Model adopted as Rural Self Employment Training Institutes (RSETIs).
 - Expansion to over 600 RSETIs nationwide.

II. RSETI Performance and Contributions

- Training Reach:
 - 55.53 lakh rural youth trained in domain and entrepreneurial subjects.
 - 73% settlement rate with 40.27 lakh youths initiating enterprises.
- Financial Support:
 - Bank linkages for 20.40 lakh trained youth.
- Broader Impact:
 - Youth transform into job creators.
 - Stimulates rural economic development and inclusivity.

III. Evolving Entrepreneurship Ecosystem





RUDSETI helped Mamatha to transform and uplift herself holistically

- Vastra Chitrakala Udyami' training program made her an entrepreneur
- Successfully running her own boutique today



- Navdeep Kaur Sidhu has her own dairy farm today
- Has a stable monthly income of 25,000 pm

 Name: Navdeep Kaur Sidhu
 Bathinda, Punjab

- Technological Advancements:
 - Emergence of AI, data analytics, online marketing platforms (e.g., GeM).
- Other Government Schemes:
 - ESDP and PMEGP under MSME ministry.
 - Potential for synergies and multiplier effects.
- Inclusivity Imperative:
 - Special focus required for women, tribals, differently-abled, ex-servicemen.
- New Enterprise Models:
 - Gig economy, logistics, home-based enterprises.
- Demographic Pressure:
 - 8 million youth enter the workforce annually.

IV. Need for a Paradigm Shift

- Challenges with Current RSETI Model:
 - Limited course offerings (only 60).
 - Inadequate training reach per district (750-1000/year).
 - Marginalised communities underrepresented.
 - Inaccessibility of training centres.
 - Lack of provision for reskilling/upskilling.

V. Reforms for a Reimagined Skilling Ecosystem

- From Top-Down to Bottom-Up Planning:
 - Skilling demand to be captured at district level.
 - Resource allocation based on actual demand.

- **Community-Based Training:**
 - DAY-NRLM promoted Community Institutions to organise village-level trainings.
 - Use of Community Managed Training Centres (CMTCs).
 - Outsourcing training modules to Cluster Level Federations (CLFs).
- **District-Specific Training Customisation:**
 - 4-5 focused trades per district based on local resources and market demand.
 - Cluster development (e.g., banana fibre industries in banana-growing areas).
- **Centres of Excellence (CoE):**
 - Select RSETIs to be developed as sector-specific CoEs.
 - Linked with Aspirational District Programme.

VI. Making Trainings More Accessible & Inclusive

- **Flexible Training Schedules:**
 - Duration: 3-4 hours/day based on mutual agreement.
 - Encouragement for women participation.
- **On-the-Job Training Focus:**
 - Conduct at master trainers' work sites for immersive learning.
- **Addressing Low-Return Trades:**
 - Investigate issues (e.g., outdated tech, poor design).
 - Enhance marketability via aggregation and digital marketing.

VII. Empowering Master Trainers

- **Recognition of Local Expertise:**
 - Community-identified master trainers.
 - No rejection due to absence of formal certificates.
- **Incentivising Trainers:**
 - Remuneration based on trade and training duration.
 - Fosters trust and mentorship.

VIII. Supporting Growth-Oriented Enterprises

- **Scale-Up Opportunities:**
 - Higher credit linkage and business development planning.
 - Leverage schemes like PMMY, Stand-Up India, PMFME.

- **Business Clinics:**
 - RSETIs to establish advisory platforms for mentoring.

IX. Up-skilling, Reskilling, and Higher Learning

- **Paid Courses:**
 - For serious, already-trained candidates.
 - Bridge to higher skilling institutes with mentoring support.
- **Role of RSETIs:**
 - As hubs of innovation and incubation.
 - Offer accelerator support for scalable enterprises.

X. Digital Marketing & Modern Platforms

- **Shift from Physical to Online:**
 - Emphasis on digital-first marketing strategies.
 - Utilisation of WhatsApp, Instagram.
- **Marketing Sakhis & Fulfilment Centres:**
 - Community Resource Persons trained in digital marketing.
 - Localised fulfilment hubs to manage logistics.

XI. Conclusion: Towards India@2047

- **Vision:**
 - Align with the PM's vision for a Developed India by 2047.
- **Key Drivers:**
 - Scalable and inclusive skilling.
 - Holistic support in training, mentoring, credit, and marketing.
- **Outcome:**
 - Empowered rural youth and women.
 - Thriving rural entrepreneurial ecosystem.

TOPIC 3: ROLE OF MIDDLE CLASS LEADING IN INDIA'S PROSPERITY

I. Introduction: Origin and Significance of the Middle Class

- **Historical Reference:**
 - The term "Middle-class" was possibly first used by Britisher James Bradshaw in 1745 to prevent Irish wool from reaching France.

Indian Context:

- India’s growth story is closely tied to the welfare and policy measures targeting the middle class.
- While their economic impact is well-acknowledged, their role in democracy and governance is equally vital.

II. Political Significance and Theoretical Perspective

Democratic Importance:

- Prof. Lester Thurow from (MIT) emphasized that a healthy middle class is essential for a healthy political democracy.
- Absence of a middle class leaves only the rich and poor—creating instability and lack of a mediating force.

III. Defining the Middle Class in India

No Official Definition:

- However, NCAER(National council of Applied economic Research) and PRICE(People Research on India’s Consumer economy) define the middle class as households earning Rs. 5 lakh–Rs. 30 lakh annually (FY 2020–21 prices).
- This equates to a per capita daily income of \$4.11–\$23.56 (Rs. 74.28 per USD rate in 2020–21), aligning with global standards.

Estimated Population:

- As of 2020–21: 43.2 crore people (31% of population).
- By 2046–47: Expected to exceed 101 crore (61% of population), aligning with India’s goal of becoming a developed nation by 2047.

IV. Middle Class as Economic Growth Driver

Empowerment Over the Decade:

- Economic and tax reforms have put more disposable income in the hands of the middle class.
- This has led to increased consumption, which stimulates economic growth via a virtuous cycle.

Tax Contribution:

- A large portion of direct and indirect taxes is paid by the middle class, giving them significant influence on fiscal policy.

V. Measures for Middle-Class Welfare in the Last Decade

(i) Direct Taxation Reforms: Lower Burden and Better Compliance

Income Tax Relief Measures

- Basic exemption raised from Rs.2 lakh to Rs.2.5 lakh (2014–19).
- Tax rebate granted for incomes up to Rs.3 lakh.
- Tax rate reduced from 10% to 5% for the Rs. 2.5 – Rs.5 lakh slab.
- Standard deduction introduced at Rs.40,000 (later raised to Rs.50,000).
- Section 80C deduction raised from Rs.1 lakh to Rs.1.5 lakh.
- Interest deduction on home loans raised to Rs.2 lakh.

UNION BUDGET 2025-26
 Ministry of Finance

Zero Income Tax till 12 Lakh Income under New Tax Regime
 Personal Income Tax Reforms with Special Focus on Middle Class

- Nil tax for annual income up to 12.00 lakh (12.75 lakh for salaried tax payers with standard deduction of 75,000)
- New structure to substantially reduce taxes of middle class and leave more money in their hands, boosting household consumption, savings and investment
- Slabs and rates being changed across the board to benefit all tax-payers

| | |
|----------------------|-----|
| 0-4 lakh rupees | Nil |
| 4-8 lakh rupees | 5% |
| 8-12 lakh rupees | 10% |
| 12-16 lakh rupees | 15% |
| 16-20 lakh rupees | 20% |
| 20-24 lakh rupees | 25% |
| Above 24 lakh rupees | 30% |

Interim Budget 2019–20 Highlights

- Full tax rebate for incomes up to Rs.5 lakh.
- Tax-free gross income up to Rs.6.5 lakh with investments.
- Estimated benefit: Rs.18,500 crore to ~3 crore taxpayers.

Taxpayer Categories Benefited: Self-employed, small businesses, traders, salaried employees, pensioners, senior citizens.

Additional Relief Measures

- TDS threshold on bank/postal deposits raised from Rs.10,000 to Rs.40,000.
- Second self-occupied house exempt from notional rent taxation.

New Regime (FY 2020–21 Onward)

- Simpler, lower tax rates (forgoing exemptions/deductions).
- Example: Income of Rs.15 lakh taxed at Rs.1.95 lakh (vs Rs.2.73 lakh under old regime).

- Encouraged more people to opt for lower-tax structure.

• Budget 2025–26 Highlights

- NIL tax slab raised to Rs.7 lakh (and to Rs.12 lakh under the new regime).
- Salaried taxpayers get relief up to Rs.12.75 lakh due to Rs.75,000 standard deduction.

• Estimated Tax Benefits Under New Regime:

- **Income Rs.12 lakh:** Rs. 80,000 benefit (100% of payable tax).
- **Income Rs.18 lakh:** Rs. 70,000 benefit (30% of tax).
- **Income Rs.25 lakh:** Rs.1.10 lakh benefit (25% of tax).

(ii) Enhancing Taxpayer Experience: Compliance Reforms

• Faceless Assessment

- Removes physical interface between taxpayer and assessing officer.
- Randomized digital case allocation using AI/ML through **National Faceless Assessment Centre (NaFAC)**.
- **Units involved:** Assessment, Verification, Technical, and Review Units.

• Jurisdiction-less Assessment

- No geographical link between taxpayer and assessing officer.
- Ensures unbiased, professional handling.

• Results of Compliance Reforms

- Individual ITR filings rose from 3.91 crore (2013–14) to over 9 crore (2024–25).
- Reflects growing trust and ease in tax filing, especially among the middle-class.

VI. Boosting Consumption and Price Stability

सूचना एवं प्रसारण मंत्रालय
MINISTRY OF INFORMATION AND BROADCASTING
सत्यमेव जयते

INDIA'S POVERTY STORY TRANSFORMED

India's Revised Poverty Profile (PIP 2025)

| Year | Poverty Line (PPP/day) | Poverty Rate | People Below Poverty Line |
|---------|------------------------|--------------|---------------------------|
| 2011-12 | \$2.15 (2017) | 16.22% | ~205.9 million |
| 2011-12 | \$3.00 (2021) | 27.12% | ~344.47 million |
| 2022-23 | \$2.15 (2017) | 2.35% | ~33.6 million |
| 2022-23 | \$3.00 (2021) | 5.25% | ~75.2 million |

- **More Disposable Income:** Enabled by tax cuts and deductions.

- **Importance of Low Inflation:** Maintains affordability and boosts confidence.

- ◆ 2004–05 to 2013–14: 8.2% avg. inflation.

- ◆ 2015–16 to 2024–25: Avg. dropped to 5%.

- ◆ June 2025: CPI fell to 2.82% (75-month low).

• Monetary Policy Support:

- **RBI's repo rate** dropped from 8% (2014) to 5.5% (2025).

- Eased loan costs, improved household consumption.

VII. Social Security for Government Pensioners

A. Reforms in Pension System

- NPS employer contribution increased from 10% to 14% (for central government employees).

- **Unified Pension Scheme (UPS)** from April 2025:

- 50% assured pension of the last 12 months' average basic pay (with 25 years' service).

- Proportionate pension for shorter tenures; minimum pension: Rs. 10,000/month.

- **Death benefits:** 60% pension to family.

- **Estimated beneficiaries:** 23 lakh Central Government employees + 90 lakh under NPS (with state inclusion).

VIII. Housing for the Middle-Class

(i) Pradhan Mantri Awas Yojana – Urban (2015 Onward)

- **Central assistance committed:** Rs. 1.97 lakh crore; released: Rs. 1.69 lakh crore.

- As of May 2025:

- 1.16 crore houses sanctioned.

- 1.12 crore under construction.

- 92.72 lakh completed/handed over.

IX. Affordable and Green Electricity

(i) PM Surya Ghar: Muft Bijli Yojana

- **Rooftop solar subsidy:** 60% for 2kW capacity for middle/low-income households.

- Special subsidies for UTs/special category states.

(ii) Collateral-free concessional loans:

- **Interest:** Repo + 0.5% (currently 6.75%).

- **Tenure:** 10 years.
- **Amount:** Up to Rs. 2 lakh.
- Seamless application via **Jan Samarth portal**.

X. Connectivity and Mobility Improvements

(i) Urban Metro Expansion

- Metro operational in **29 cities**.
- The network grew from **248 km (2014)** to **1,013 km (2025)**.
- Daily ridership: 28 lakh (2013–14) → 1.12 crore (2025).
- Annual budget: Rs.5,798 crore (2013–14) → Rs.34,807 crore (2025–26).

(ii) UDAN Scheme: Affordable Regional Air Travel

- **Launch:** 21 October 2016.
- **Connected:** 88 airports, 13 heliports, 2 water aerodromes.
- **Routes:** 625.
- **First flight:** Shimla to Delhi (April 2017).
- **Passengers served:** 1.49 crore+.
- **Airport network:** 74 (2014) 160 (2025).
- **Fund support:** Rs. 4,023.37 crore.
- **Benefits:** Boosted tourism, trade, health-care access, and regional growth.

XI. Key Measures for Income Tax Compliance Simplification

- **Form 26AS Revamp:**
 - Includes TDS, SFT transactions, demand/refund details.
 - Encourages accurate self-reporting.
- **Pre-filled ITRs:**
 - Auto-fills data like salary, interest, dividends to reduce errors.
- **Updated Return (Section 139(8A)):**
 - Allows revision within two years.
 - Enables disclosure of unreported income.
- **Corporate Tax Reduction:**
 - Gradual cuts since 2016 to expand tax base and remove exemptions.
- **Simplified Personal Taxation:**
 - Lower slab rates with exemption-free regime (from 2020, 2024).
- **Expanded TDS/TCS Scope:**
 - Includes large cash withdrawals, foreign remittances, e-commerce, real estate, luxury items, virtual assets, gaming, etc.

XII. Conclusion

- The government's reforms over the past decade have empowered India's middle class.
- Through fiscal incentives, compliance easing, affordable housing, pension security, green energy, and better urban mobility, the middle class is poised to play a central role in achieving the vision of **Viksit Bharat by 2047**.
- Their growing share in population and economy positions them as the **engine of inclusive, democratic, and sustainable development**.

TOPIC 4: PANCHAYATI RAJ INSTITUTIONS: EMPOWERING RURAL WOMEN

I. Introduction: Status of Women Globally

- Women make up **~50%** of the **global population**.
 - Yet, they receive only 10% of global income.
 - They own just 1% of the world's means of production.
- 70% of women live below the poverty line.
- Two-thirds lack access to basic education.
- Therefore, **women's empowerment is a basic condition for socio-economic development**.

II. Evolution of Panchayati Raj and Women's Role

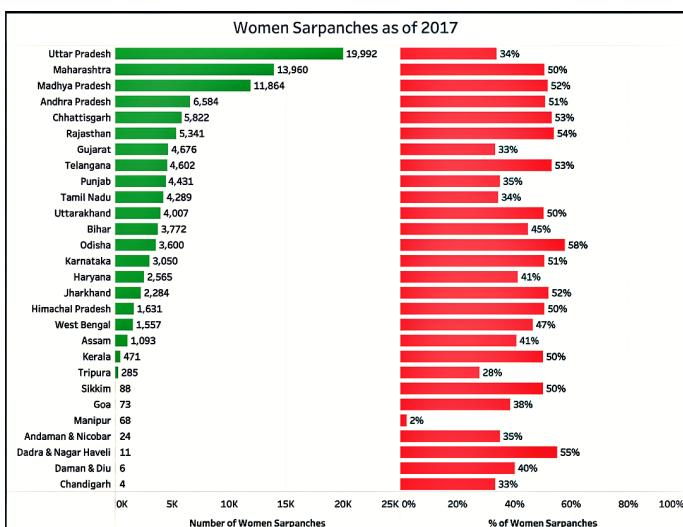
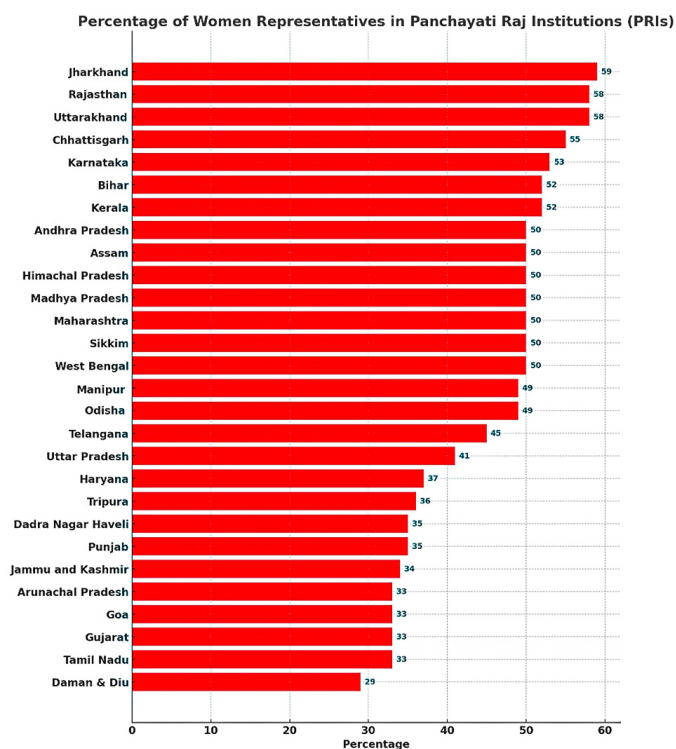
- **Historical Background**
 - Panchayats have existed as traditional village councils.
 - Mahatma Gandhi emphasized **Gram Swaraj** and **decentralized governance**.
- **Legal Foundation**
 - **The Constitution (73rd Amendment) Act, 1992** introduced a **three-tier Panchayati Raj system**.
 - Came into force: **24 April 1993**.
 - Ensured grassroots democracy and **people's participation**, especially women.

III. Provisions for Women in the Act

- **Reservation Clause:**
 - Not less than **1/3rd of seats** (including SC/ST/OBC seats) reserved for women.
 - 1/3rd of chairperson posts across all Panchayat levels are also reserved.
 - Reservation is rotated across different Panchayats.

IV. Women's Participation in Panchayats

- Progress since the 1992 Amendments
 - Women's reservation brought an **unprecedented empowerment**.
 - 14 states** have **50% to 58%** women's representation.
 - Jharkhand: 59%** (highest)
 - Rajasthan & Uttarakhand:** Close followers
- Data on Representation**
 - 2015 Panchayat Elections:**
 - Total Elected Representatives (ERs): 29,17,334
 - Women ERs: 13,41,773 46%.
- State-wise Highlights**



- **Uttar Pradesh:** 19,992 women Sarpanches (34% of total)
- **Odisha:** 3,600 women Sarpanches (58% of total)

➤ **Manipur:** Only 2% women Sarpanches (lowest)

Broad-based Roles

- Women act across all levels: from labourers to policymakers.
- Participation includes both elected and non-elected roles.
- Reservations act as a pull factor increased attendance in meetings, sharing suggestions.

Agents of Social Change

- Women raise voices against **injustice and atrocities**.
- Coercive and patriarchal dominance in rural politics is reducing.
- Women are more aware of **their rights and authority**.

Decline in Domestic Violence

- Due to the presence of **women Sarpanches**, more victims report and receive justice.

Weakening of Caste and Patriarchy

- **Upper-caste male dominance** is gradually eroding.
- The PRI system is driving a **shift from representative to participatory democracy**.

Political Identity

- **73rd & 74th Amendments** converted 'household women' to 'political women'.
- Regardless of whether they are proxies or not, they **have broken traditional barriers**.

V. Difficulties Faced by Women Elected Representatives

- **Proxy Politics:** Men (especially husbands) control women's decision-making.
- **Lack of Political Awareness:** Due to illiteracy and absence of exposure.
- **Negative Public Perception:** Doubts over women's capabilities to lead.
- **Low Education Levels:** Limits ability to engage in complex governance matters.
- **Lack of Capacity Building:** Inadequate training and refresher courses.
- **Male Dominance in Panchayats:** Women's suggestions are often sidelined.
- **Violence Against Women Politicians:** Politically motivated attacks are rising.

VI. Suggestions for Improving Women's Participation

- **Electoral Reforms**
 - Free and fair elections must be ensured.
- **Awareness and Education**
 - Government should:
 - ◆ Conduct **political awareness programs**.
 - ◆ Educate rural women on **rights, duties, and governance**.
- **Capacity Building**
 - Conduct **regular training/refresher courses** at block/district level.
 - Educate women on:
 - ◆ Government schemes
 - ◆ Administrative procedures
 - ◆ Budget planning
- **Incentivization**
 - **Awards and financial rewards** for outstanding women members.
 - **Longer Tenure for Reserved Seats**
 - Suggested minimum: **10 years**
 - ◆ Ensures women leaders gain experience and impact governance.
- **Structural Support**
 - Provide **extra financial, administrative and political assistance** to women.
 - **Research and development** to assess performance and improve mechanisms

VII. Role of PRIs in Addressing Social Evils

- Women in PRIs have helped address:
 - Alcoholism
 - Dowry system
 - Child marriage
 - Domestic violence
 - Untouchability
 - Class and caste conflict
- Rise of **Self-Help Groups (SHGs)**:
 - Formed under PRI leadership
 - Empowering women through income-generating activities
- **MGNREGA** and similar schemes:
 - Help women gain **economic independence**.

VIII. Conclusion

- The **73rd Constitutional Amendment** has transformed rural India by giving space to women in political structures.

- Women have emerged as **leaders, problem solvers, administrators, and change agents**.
- Despite challenges, their involvement is an **irreversible gain** in democratic deepening.
- Continued support in terms of **capacity building, legal protection, and incentivization** will consolidate the achievements made so far.

TOPIC 5: ADVANCING WOMEN-LED DEVELOPMENT THROUGH EQUITY AND CAPABILITY BUILDING

I. The Imperative of Gender Equality in Development

- **Moral and Strategic Imperative**
 - Gender equality is essential for inclusive economic growth and sustainable development.
 - Structural disparities in economic and social spheres hinder full participation of women.
- **Conventional Budgeting and Its Limitations**
 - Traditional fiscal frameworks assume gender neutrality.
 - This neglects differentiated needs and contributions of women and men.
- **Emergence of Gender Budgeting (GB)**
 - A transformative policy integrating gender perspectives into planning and budgeting.
 - Challenges fiscal neutrality by assessing budget impacts across genders.
 - Enhances transparency, equity, and accountability.
- **Outcomes of Gender Budgeting**
 - Boosts women's workforce participation and entrepreneurship.
 - Enhances intergenerational human capital.
 - Contributes to building resilient economies.

II. Gender Budgeting as a Strategic Framework

- **Definition and Principles**
 - Integrates gender analysis in public financial management.
 - Seeks inclusive, responsive, and equitable development.
- **Evolution in India**
 - Initiated in the late **1990s**; formally supported in **2001**.

- **Gender Budget Statement (GBS)** introduced in 2005-06.
- Institutionalized through **Gender Budget Cells** and **Ministry of Women and Child Development**.
- **Union Budget 2025-26 Highlights**
 - Gender Budget: Rs. 4.49 lakh crore (↑37.7% from 2024-25).
 - Represents 8.6% of Union Budget expenditure; ~1.9% of GDP.
- **Components of GBS**
 - **Part A (100% Women): 39% share;** e.g., Maternity Benefit, Helpline.
 - **Part B (30-99% Women): 61% share;** e.g., MGNREGS, PM Awas Yojana.
- **Part C (<30% Women): 3.75%;** e.g., sanitation, health, skill development.
- **Significance**
 - Mainstreaming gender in public expenditure.
 - Aligns with SDG 5 for integrating gender perspectives at all levels.

III. Ministry-Wise Allocations and Initiatives

- **Women and Child Development**
 - **Allocation:** Rs.43,000 crore.
 - **Programmes:** Mission Shakti, Saksham Anganwadi, **Poshan 2.0**.

Ministry of Information and Broadcasting
Government of India

NEW MOMENTUM FOR NARI SHAKTI

PRIORITISING HEALTH



- Sex ratio at Birth at national level has improved from 918 (2014-15) to 930 (2023-24)
- 77 crore+ sanitary pads ensured at ₹1 at Jan Aushadhi Kendras
- 24,533 AWCS* transformed into Saksham Anganwadis

- 18,593 crore disbursed to 3.98 crore pregnant & lactating women
- 6 crore+ free antenatal check-ups under PM Surakshit Matritva Abhiyan
- Universal Immunization Programme reaches approximately 2.9 crore pregnant women annually

- Janani Shishu Suraksha Karyakram benefitted 16.60 crore+ beneficiaries*, significantly reducing out-of-pocket expenditure for families
- Janani Suraksha Yojana supported 11.07 crore + beneficiaries by March 2025

- **Rural Development**
 - **Allocation:** Rs. 1.2 lakh crore.
 - Includes MGNREGA and PMAY-G with gender provisions.
- **Skill Development and Entrepreneurship**
 - Empower 5 million women with digital and employability training.
 - Pradhan Mantri Kaushal Vikas Yojana.
- **Mudra Plus Initiative**
 - Term loans up to Rs. 2 crore.
 - 2% interest subvention for first-time women entrepreneurs.
- **Scope and Reach**
 - Covers **49 central ministries** and departments.
 - Represents a shift from welfare to empowerment.

IV. Employment, Skilling, and Entrepreneurship

- **Employment Programmes**
 - MGNREGS: Rs. 40,000 crore; 57.8% person-days for women.
 - Tracking gender impact remains limited.

- **Entrepreneurship Promotion**
 - Term loans for 5 lakh women, SC/ST entrepreneurs.
 - Lessons from Stand-Up India integrated.
- **Collateral-Free Loans**
 - MUDRA loans up to Rs. 20 lakh for micro-enterprises.
 - Self-Help Groups (SHGs): 1 crore women as Lakhpati Didis.
- **Skilling Initiatives**
 - Digital skills training for 5 million women.
 - NMEICT (100% women scheme): Rs.229.25 crore.

V. Education and Digital Infrastructure

- **Education Budget**
 - **Allocation:** Rs.78,572 crore; 16.3% increase.
 - **Samagra Shiksha:** Rs.41,250 crore (52% of outlay).
- **Nutritional Support**
 - **PM POSHAN:** Rs.12,500 crore (25%).
 - Improves learning and nutritional outcomes.
- **PM-SHRI Scheme**
 - Rs. 7,500 crore (66%) for 14,500 schools.
 - Targets reduction in dropout rates.
- **Digital Infrastructure**
 - BharatNet to connect schools and PHCs.
 - Atal Tinkering Labs: 50,000 in five years.
- **Outcomes**
 - Remote learning access.
 - Lifelong learning for women post-care responsibilities.

VI. Asset Ownership and Housing

- **PM Awas Yojana-Gramin (PMAY-G)**
 - Allocation: Rs. 54,832 crore.
 - Mandatory house registration in women's names
- **Ownership Statistics**
 - 74% houses solely or jointly owned by women.
 - Enhances economic security and credit access.
- **MWCD Budget**
 - Allocation: Rs. 26,890 crore (16%).
 - Mission Shakti: Rs. 3,150 crore; Samarthyaa: Rs. 2,521 crore.

- **Key Programmes**
 - PM Matru Vandana Yojana.
 - Working Women's Hostels.
 - National Creche Scheme.

VII. Financial and Digital Empowerment

- **Entrepreneurial Term Loans**
 - Loans for first-time women, SC, ST entrepreneurs.
 - Includes managerial capacity building.
- **Credit Cards for Micro-Enterprises**
 - Up to Rs. 5 lakh; 10 lakh cards to be issued.
- **Targeted Enterprise Funding**
 - Rs. 5,000 crore dedicated fund for women-led enterprises.
- **Digital Enablement**
 - Integration with BharatNet.
 - Digital skilling programmes as economic enablers.

VIII. Gender-Responsive Governance and Accountability

- **Institutional Framework**
 - Gender Budgeting remains an integral part of the Union Budget.
 - Need for better coherence, outcome focus, and accountability.
- **Alignment with Global Goals**
 - SDG 5 and SDG 8.
 - NITI Aayog's SDG India Index as a benchmark tool.
- **Challenges and Recommendations**
 - Gap between policy intent and implementation.
 - Need for intersectional, data-driven monitoring.
- **Forward Path**
 - Build capabilities, not just welfare.
 - Transform GB into an effective instrument for equity and resilience.

IX. Conclusion

- Gender budgeting represents a paradigm shift in India's development planning.
- Empowers women as agents of economic transformation.
- Aligns national development with inclusive, equitable growth.
- Lays foundation for a resilient, capability-driven society.

TOPIC 6 : A SILENT STORM: WHY INDIA MUST ACT ON NITROGEN POLLUTION AND CLIMATE CHANGE

I. The Triple Planetary Crisis and Nitrogen's Central Role

(i) Nitrogen at the Core of Planetary Crisis

- Nitrogen contributes to the three key environmental crises:
 - Pollution
 - Biodiversity Loss
 - Climate Change
- Mismanagement of nutrients (organic and synthetic) results in:
 - Soil degradation
 - Environmental pollution

(ii) Reactive Nitrogen (Nr) Forms and Their Hazards

- **Examples include:**
 - Ammonia (NH₃)
 - Nitrate (NO₃⁻)
 - Nitrous Oxide (N₂O)
 - Nitrogen Oxides (NO₂)
- N₂O is a potent greenhouse gas:
 - 300 times more powerful than CO₂

(iii) South Asia as a Nitrogen Pollution Hotspot

- High-input agriculture and waste mismanagement contribute to nitrogen overload
- South Asia's dense populations amplify environmental pressures

II. IN India: At the Epicenter of the Nitrogen Crisis

(i) India's Key Role and Challenges

- Home to 1.4 billion people
- Major global agricultural producer
- 2018 Nature India report labeled India a "global hotspot" for nitrogen pollution

(ii) Reasons for the Crisis

- Low Nitrogen Use Efficiency (NUE)
- Excessive urea usage
- Unregulated livestock and waste emissions

(iii) Fertiliser Inefficiency and Pollution Load

- India applies ~17 million tonnes of nitrogen annually

- Only ~33% absorbed by major crops (rice, wheat)
- ~66% lost to environment via:
 - Leaching into groundwater
 - Surface runoff
 - Volatilisation into air.

III. Regional Variations in Nitrogen Surpluses

(i) Grain Belt States

- Highest N surplus found in:
 - Punjab: 234 kg N/ha/year (2017)
 - Haryana: 276 kg N/ha/year
 - Others: Bihar, Telangana, Andhra Pradesh, West Bengal

(ii) Interstate Trade Exacerbates Nitrogen Imbalance

- Crops move from high-N states (e.g., Punjab, Haryana) to deficit states
- Surpluses in production zones concentrate nitrogen pollution
- Annual N₂O emissions from domestic rice/wheat trade:
 - 42.8 Gg N/year
 - 70% from four states: Haryana, Punjab, Chhattisgarh, Andhra Pradesh



IV. Farm Practices and Soil Contamination

(i) Over-Application of Fertilisers

- 70% of Indian farmers apply fertiliser without soil testing
- 55% of rice farmers apply more nitrogen than required
- **Average excess:** 18 kg N/ha without yield loss

(ii) Water Pollution from Nitrates

- Nitrate levels in Punjab, Haryana, and Western UP exceed WHO safety standards:
 - Haryana's well water average: 99.5 mg/L (WHO limit: 50 mg/L)

V. Cross-Sectoral Impacts of Nitrogen Pollution

(i) Environmental Consequences

- Drives air and water pollution
- Accelerates:
 - Biodiversity loss
 - Soil degradation
 - Ozone depletion
- Major contributor to climate change

(ii) Governance Gaps

- Lack of integrated global and national frameworks on nitrogen and phosphorus



VI. Current Indian Initiatives

(i) Regulatory Measures

- Fertiliser industries must meet 24x7 Continuous Emission Monitoring System (CEMS) norms

(ii) Agricultural Reforms

- ICAR promotes:
 - Neem-coated urea
 - Soil test-based nutrient management
 - 4R principle: Right Source, Rate, Time, and Place
- Soil Health Card Scheme helps guide balanced fertiliser use

(iii) Urban Nitrogen Pollution Controls

- AMRUT and Clean Ganga Mission modernise sewage systems
- BS-VI vehicle norms and fuel upgrades help cut NO_x emissions

VII. The Urgency for Integrated Action

(i) Climate Benefits

- Nitrogen pollution control could offset 5–10% of required global GHG reductions

- India's agriculture sector is the largest N₂O source

(ii) Gaps in Climate Commitments

- India's Nationally Determined Contributions (NDCs) do not explicitly reference nitrogen

(iii) International Comparisons

- **China:** Zero fertiliser growth target (2015)
- **EU:** Nitrates Directive reduces application in sensitive zones
- **Sri Lanka:** Blanket ban failed due to lack of transition support

VIII. Comprehensive Strategy for India

- **Strengthen Partnerships Across Agriculture**
 - Collaborate with ICAR, KVKs, private innovators
 - Focus on high-pollution regions like the Gangetic basin
 - Highlight successful local models (e.g., Andhra Pradesh natural farming)
- **Support States and Rural Communities**
 - Adopt "One Water" approach
 - Provide support for small and tribal communities
 - **Promote:**
 - ◆ Biofertilisers
 - ◆ Drip irrigation
 - ◆ Decentralised waste management
- **Leverage Environmental Laws**
 - Use Water and Environment Protection Acts to set nitrate standards
 - Introduce basin-level pollution caps and numeric targets
- **National Nitrogen Mission**
 - Cross-ministerial coordination among Agriculture, Health, Environment, Water
 - Set targets for:
 - ◆ NUE improvement
 - ◆ N₂O emission reduction
 - ◆ Soil and water quality enhancement
 - Fund research and pilots
- **Integrate Nitrogen into Climate Policy**
 - Include N₂O in NDCs
 - Use targets to attract international climate finance
- **Reform Fertiliser Subsidies**
 - Current spending: Rs. 2 lakh crore/year (mostly urea)

- Shift to Direct Benefit Transfers (DBT) tied to soil data
- Promote:
 - ◆ Slow-release urea
 - ◆ Neem/sulphur-coated fertilisers
 - ◆ Biofertiliser use
- **Tighten Regulation in Pollution Hotspots**
 - Impose stricter nitrogen caps in states like Punjab and UP
 - Use river basin authorities to enforce digital tracking and compliance
 - Provide farmer advisory and transition support
- **Promote Integrated Nutrient and Soil Management**
 - Use data from Soil Health Cards via mobile tools and geo-tagging
 - Adopt crop rotations, conservation agriculture, and N-efficient varieties
 - Embed 4R principle in farmer training
 - Create Nitrogen Management Hubs and promote remediation technologies:
 - ◆ Constructed wetlands
 - ◆ Bioreactors
 - ◆ Reactive barriers

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE
AND FARMERS WELFARE

PROMOTING SUSTAINABLE FARMING



Parampragat
Krishi Vikas Yojana



Soil Health
Card (SHC)



Per Drop
More Crop



National Bamboo
Mission



Mission Organic Value Chain Development
in the North Eastern Region (MOVCDNER)



GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE
AND FARMERS WELFARE

DIRECT SEEDED RICE (DSR) FOR

SUSTAINABLE PRODUCTION, SOIL HEALTH AND ENVIRONMENT

Practiced in Different Rice Field Ecologies like

Irrigated Uplands



Lowlands



Deepwater situations





- **Public Awareness and Incentives**
 - Campaigns on health and environmental impacts of overuse
 - Certification schemes for “Low-Nitrate Vegetables”
 - Promote:
 - ◆ E-commerce integration
 - ◆ Precision agriculture tools (sensors, dashboards, meters)
- **Scale Research and Traditional Knowledge**
 - Invest in nitrogen R&D via ICAR, IITs, agri-universities
 - Develop:
 - ◆ Smart crop varieties
 - ◆ Diagnostic kits
 - ◆ Real-time tracking tools
 - Merge traditional wisdom (e.g., organic enrichment) with science

IX. Conclusion: Turning Crisis into Opportunity

(i) Nitrogen: A Miracle Nutrient or a Menace?

- Judicious use can:

- Enhance food security
- Reduce environmental degradation

(ii) India's Progress

- Good start: regulatory reforms, subsidies, international engagement
- Need for more integrated and urgent action

(iii) Call for National Nitrogen Strategy

- Establish National Nitrogen Mission
- Integrate into climate commitments
- Reform incentives and empower farmers

(iv) Opportunity for Leadership

- Improved nitrogen use = win-win for:
 - Crop productivity
 - Climate action
 - Public health
 - Fiscal efficiency
- Let India lead in making this invisible crisis a global policy priority.

TOPIC 7 : INDIA'S DIGITAL DECADE

I. Digital Transformation and Economic Impact

- **Rise of the Digital Economy**
 - India is becoming a digitally empowered society and a knowledge economy.
 - The digital economy contributed **11.74% to national income in 2022–23** and is projected to reach **13.42% by 2024–25**.
 - Growth is driven by **AI, cloud computing, and digital infrastructure**.

II. Connectivity and Infrastructure

- **Telecom Expansion**
 - Telephone connections increased from **93.3 crores (March 2014)** to **120+ crores (April 2025)**.
 - Overall tele-density rose from **75.23% (2014)** to **84.49% (2024)**.
 - Urban connections: **555.23 million (2014)** → **661.36 million (2024)**.
 - Rural connections: **377.78 million (2014)** → **527.34 million (2024)**.
- **Internet and Broadband Penetration**
 - Internet users: **25.15 crores (2014)** → **96.96 crores (June 2024)** (**285.53% growth**).
 - Broadband connections: **6.1 crores (2014)** → **94.92 crores (2024)** (**1452% increase**).
 - 4G is present in **6,15,836 villages** out of **6,44,131**.
- **5G and High-Speed Connectivity**
 - **5G launched in October 2022**.
 - **4.74 lakh 5G BTSs installed in 22 months**, **2.95 lakh BTSs in 2023–24 alone**.
 - **99.6% of districts covered by 5G**.
 - Mobile subscriber base reached **116 crore (2025)**.
 - Data costs dropped: **Rs 308/GB (2014)** → **Rs 9.34/GB (2022)**.
- **BharatNet Project**
 - As of Jan 2025: **2.18 lakh Gram Panchayats** connected.
 - **6.92 lakh km of OFC laid**, bringing high-speed internet to remote areas.

III. Digital Finance and Inclusion

- **Unified Payments Interface (UPI)**
 - In April 2025: **1,867.7 crore transactions** worth **Rs 24.77 lakh crore**.
 - Used by **460 million individuals** and **65 million merchants**.
 - India conducted **49% of global real-time digital transactions (2023)** (ACI Worldwide Report).
 - UPI is now accepted in **UAE, Singapore, Bhutan, Nepal, Sri Lanka, France, Mauritius**.
- **Aadhaar-based e-KYC**
 - Aadhaar simplifies banking, public services, and verification.
 - **141.88 crore Aadhaar IDs generated (April 2025)**.
- **Direct Benefits Transfer (DBT)**
 - Over **Rs 3.48 lakh crore saved** by removing fake beneficiaries (2015–2023).
 - Total DBT transferred: **Rs 44 lakh crore (as of May 2025)**.
 - Cleanup:
 - ◆ **5.87 crore ineligible ration cards removed**.
 - ◆ **4.23 crore fake LPG connections cancelled**.

IV. Digital Commerce and Government Procurement

- **Open Network for Digital Commerce (ONDC)**
 - Democratizes e-commerce for **MSMEs and local sellers**.
 - Active in **616+ cities**.
 - Over **7.64 lakh sellers/service providers registered (Jan 2025)**.
- **Government e-Marketplace (GeM)**
 - Online procurement for public departments.
 - FY 2024–25: **Rs 4.09 lakh crore GMV** (nearly **50% YoY growth**).
 - Network: **1.6 lakh+ buyers** and **22.5 lakh sellers**.

V. e-Governance and Citizen Empowerment

- **Karmayogi Bharat + IGOT**
 - Part of Mission Karmayogi for **Civil Services Capacity Building**.

- Over 1.07 crore civil servants onboarded.
- The platform hosts 2,588 courses, 3.24 crore certificates issued.

• DigiLocker

- Offers authentic digital document storage.
- As of April 2025: 51.6 crore users.
- 9.42 crore users joined between Jan–June 2025.
- 5.3.UMANG (Unified Mobile Application for New-age Governance)
- 8.21 crore users, 597 crore transactions (May 2025).
- Hosts 2,300+ government services in 23 languages.

VI. Digital Capacity Building

• Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)

- Launched 2017, aimed to make 6 crore rural individuals digitally literate.
- Trained 6.39 crore, certified 4.77 crore by March 2024.
- Operated via 5.34 lakh CSCs in 2.52 lakh Gram Panchayats.

• Other Key Initiatives

- NIELIT Deemed University: Target to skill 37 lakh individuals in 5 years.
- Skill Development in ESDM Sector:
 - ◆ Trained: 4.93 lakh, Certified: 3.74 lakh, Jobs: 1.37 lakh+.
- FutureSkills Prime:
 - ◆ 22 lakh+ signed up, 5.3 lakh completed courses.
- ISEA Project:
 - ◆ 95,206 trained, 31 awareness sessions.
- Chips to Start-up (C2S):
 - ◆ Supported 113 orgs, trained 58,652, filed 26 patents.
- Visvesvaraya PhD Scheme:
 - ◆ Supported 2,039 PhD candidates (1,619 full-time, 420 part-time).

VII. Language Access and Inclusion

• BHASHINI (National Language Translation Mission)

- AI-powered platform to bridge language barriers.
- Enables multi-lingual access to digital content and services.
- Run by the Ministry of Electronics & IT.

VIII. Strategic Technology Missions

• National Quantum Mission

➤ Goals:

- ◆ Quantum computing: 20–1000 qubits.
- ◆ Satellite-based quantum communication over 2,000 km.
- ◆ Inter-city Quantum Key Distribution (QKD).
- ◆ Multi-node quantum networks.
- ◆ Advanced sensors, clocks, materials.
- DRDO's Quantum Technology Research Centre (QTRC) leads defence-based quantum tech.

• IndiaAI Mission

- Outlay: Rs 10,371.92 crore (2024–29).
- Focus areas: Compute capacity, Innovation centres, Datasets, Apps, FutureSkills, Startup Finance, Safe AI.
- As of May 2025: India has 34,000 GPUs.

• India Semiconductor Mission

- Outlay: Rs 76,000 crore.
- Aims to build:
 - ◆ Semiconductor fabs, Display fabs, Photonics, ATMP/OSAT.
 - ◆ Offers 50% fiscal support, design incentives.

• As of May 2025:

- 6 manufacturing projects approved, over Rs 1.55 lakh crore investment.
- JV between HCL and Foxconn to build a chip plant near Jewar Airport, UP.

IX. Future Outlook

- Digital economy to comprise ~20% of GDP by 2030.
- India is emerging as a global digital leader.
- Technology is not just transforming services but also unlocking growth, innovation, and global competitiveness.

TOPIC 8: ANTI-EMERGENCY MOVEMENT REAFFIRMED THE VITALITY OF PRESERVING OUR DEMOCRATIC FRAMEWORK – PM

I. Context and Significance

• 50 Years Since the Emergency:

- The topic marks half a century since the declaration of Emergency on June 25, 1975—one of the darkest periods in India's democratic journey.

- Prime Minister Narendra Modi paid homage to those who resisted the Emergency, calling it a time of grave constitutional violations.
 - **Samvidhan Hatya Diwas:**
 - June 25 is now observed as *Samvidhan Hatya Diwas (Constitution Killing Day)*, reminding citizens of the breach of fundamental democratic norms.
 - PM Modi highlighted how this period led to suspension of rights, press freedom, and imprisonment of dissenters.
 - **Call to Action:**
 - The PM urged citizens, especially those who lived through the Emergency, to share their stories with younger generations.
 - This effort is intended to build awareness about the importance of constitutional values and the dangers of authoritarian governance.
- ## II. Prime Minister's Statements (Social Media Posts)
- **First Post:**
 - Labeled the Emergency as “**one of the darkest chapters**” in India's democracy.
 - The Constitution was set aside, fundamental rights suspended, and press freedom crushed.
 - Citizens from all sectors—including political, social, and educational—were jailed.
 - **Second Post:**
 - Recalled how Parliament was silenced and the judiciary controlled.
 - Highlighted the 42nd Amendment as an egregious attack on the Constitution.
 - Emphasized the victimization of the poor and marginalized.
 - **Third Post:**
 - Saluted the broad coalition of people who fought against the Emergency.
 - Noted that citizens from different ideologies united to protect democracy.
 - Their collective resistance led to fresh elections in 1977, which the ruling party lost.
- ## III. Constitutional Amendments During the Emergency
- (i) 8th Amendment Act (1975): Barred the courts from questioning the President's decision to declare emergency.
- (ii) 39th Amendment Act (1975): Prevented judicial review of elections for President, Vice President, Prime Minister, and Lok Sabha Speaker.
- (iii) **42nd Amendment Act (1976):** Considered the most comprehensive and controversial.
- Gave primacy to Directive Principles over Fundamental Rights.
 - Curtailed powers of the Supreme Court and High Courts.
 - Barred judicial review of Constitutional Amendments.
 - Extended the duration of legislature in the country from **5 to 6 years**.
- ## IV. Suppression of Freedom of Expression
- (i) **Media Censorship:**
- **June 26, 1975: Pre-censorship** imposed on all newspapers.
 - Editors required to obtain government clearance before publishing content.
 - **Regional and national censors** appointed to monitor press content.
 - Radio-photo transmissions were also brought under Government clearance.
- (ii) **Press Restrictions:**
- **July 5, 1975: Telex messages** by foreign correspondents were monitored and restricted.
 - **July 20, 1975: Board of Film Censors** restructured under the Cinematograph Act to tighten control over cinema.
 - **Abolishment of Press Council of India:** Removed a statutory watchdog on media freedom.
- ## V. Suspension of Fundamental Rights
- (i) **Invocation of Articles 358 and 359 (June 27, 1975):**
- **Article 358:** Suspended protections under **Article 19** (freedom of speech, assembly, movement).
 - **Article 359:**
 - Allowed the state to suspend the enforcement of **Articles 14, 21, and 22**.
 - Citizens could not seek redress from courts.
- ## VI. Use of Preventive Detention Laws
- (i) **Maintenance of Internal Security Act (MISA):**
- Used widely to detain nearly **35,000 people** without trial.

- Political opponents, activists, and civil society members were imprisoned.

VII. Coercive Population Control Measures

(i) Sterilisation Drive (1975-77):

- Integrated into Emergency as a **policy of population control**.
- **1975–76: 26.42 lakh sterilisation** procedures conducted.
- **1976–77: Rose to 81.32 lakh**, totaling over **1.07 crore sterilizations** in two years.

(ii) Linking Welfare with Sterilisation:

- Access to essential services like **rations, jobs, healthcare, housing, and loans** were denied to those who refused sterilisation.

- States implemented punitive conditions:

- Families with more than 2–3 children faced exclusion from essential services.

VIII. Conclusion

- PM Modi's reflections remind the nation of the importance of safeguarding democratic institutions and freedoms.
- The anti-Emergency movement serves as a powerful testimony to India's democratic resilience.
- The lessons from 1975–77 continue to inform contemporary discourse on civil liberties, constitutional integrity, and the power of citizen resistance.